



I saved money, I graduated from college with a bachelor's degree and no student loans, I paid for my brand-new car in cash, and I had no debt, yet it wasn't enough. (U.S. Army photo by Spc. Alexis Harrison)

# From Broke to Battle-Ready: A 20-Step Plan to Fix Financial Futures

*By Rebekah Lindsley*

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**I** was intrigued by the March 14, 2025, article “Money Isn’t Everything, But It’s Definitely an Enlisted Issue,” by Sgt. Maj. Noel DeJesus and Spc. D’Angelo Isaac.

As a financial planner with a Master of Education degree, a military spouse to an enlisted Soldier, and an aunt to a 21-year-old enlisted Marine lance corporal contemplating leaving the service in large part because of the low pay, I think I’m in a unique position to add to this important discussion and offer some solutions.

The problem laid out in the DeJesus and Isaac article is that the financial stress junior enlisted experience affects readiness, morale, retention, discipline, resilience,

marriage, and self-worth, which challenges both their personal success and the military’s success.

According to DeJesus and Isaac (2025), junior enlisted servicemembers experience financial stress for a variety of reasons, but the two biggest they explore are low pay and lack of financial knowledge. They ask, almost rhetorically, if enough is being done to help alleviate the burden of financial stress on junior enlisted.

To illustrate their point of low pay, they cite how, as of January 2024, an E-1 with fewer than two years of service makes nearly \$10,000 less than his civilian peers from Washington state who make minimum wage.

On the surface, this is a troubling statistic for recruiting and retention. The authors do go on to explain that this one statistic is not the whole story, as Washington state has the highest minimum wage, and this same E-1 makes just over \$9,000 more annually than his civilian peers in Wyoming.



One of the most basic personal finance rules is “don’t spend more than you make.” So often I see people break this rule, not out of necessity but usually out of entitlement. (U.S. Air Force photo by Airman 1st Class Savannah L. Waters)

To finish out their discussion of pay discrepancy between junior enlisted military and their civilian counterparts, the authors point out that many junior enlisted are entitled to BAH, BAS, and meals, in addition to their base pay and medical coverage.

During 54 months as a first sergeant, DeJesus (2025) noted that the most common issue among Soldiers was stress related to financial readiness. As such, he partnered with “... commanders and ... with the installation’s financial readiness counselors to address this. We incorporated financial literacy topics such as budgeting, debt reduction, car and home buying, and Thrift Savings Plan management into our resilience training sessions. The results were incredible, tangibly reducing financial-based issues and improving morale and team cohesion” (DeJesus & Isaac, 2025).

Throughout the article the authors state the importance and the effectiveness of financial readiness

training, and they make a limited yet compelling case for why eight hours of financial training during basic training is not enough.

Somewhat oddly, the final thought with which they leave readers is not to drive home the point they made so well, but to call on leaders to continue the trend of recent historic pay bumps.

I felt both points — of providing more financial readiness training and calling for more pay bumps — were well merited, and as such, both ideas should be left for readers to ponder.

### **What Would a Civilian Know About It?**

Before continuing with my discourse on the matter, I feel I need to explain a little about my own experience with the unique financial challenges military families face.

I became a financial planner not because someone set such a good example for me, but because I had faced many times in my life when financial knowledge, proper financial planning, and increased resources would have made a world of difference to me.

I felt behind in life because I was doing everything I knew how to do, but it wasn’t good enough. I saved money, I graduated from college with a bachelor’s degree and no student loans, I paid for my brand-new car in cash, and I had no debt, yet it wasn’t enough.

It was only when the Army pushed me to my breaking point — transferring my husband and me overseas; shorting us nearly \$1,900 each month due to

a pay glitch and taking a year to fix it; deploying my husband to the Middle East for 13 months during this time; and his command telling me they would be very happy to discuss the pay issue with me if I’d spend \$2,000 on a plane ticket to visit their headquarters in person — that I realized I couldn’t just be good with money anymore, I had to learn how to be great at it.

My point is that, while I can’t sympathize with junior enlisted Soldiers, I can empathize with them. I know what it’s like to be food insecure because of the Army. I know what it’s like to be so scared about money and what will happen next that you can’t sleep or eat, and your mental health deteriorates.

I know how gut wrenching it is to feel your marriage falling apart because of money. I know what it’s like to have the Army hold your future and your well-being in its hands and it doesn’t seem to care. I know what it’s like to ask for help and to be teased, shunned, chastised, even

threatened, and sometimes worse than threatened, made to feel unworthy.

My heart went out to Isaac when I read in this article how he felt like a failure as a husband because he couldn't afford to take his wife to the movies. My own experience and the experience of people like Isaac are why I got into financial planning in the first place, and why I'll always have a soft spot for military personnel and their families.

## The Problems with Money — The “Big 5”

From my own experience and from working with people, I see five major problems in financial management, or what I call the “big 5”: lack of financial knowledge, poor behavioral choices, not working as a team with a spouse, insufficient income, and unavoidable financial downfalls.

I listed them in the order in which I think they're most commonly a problem, but that's not to say this order holds true on an individual level. Many people will have financial trouble in multiple areas, not just one, though one area is usually greater than the rest, no matter where it falls in my proposed order.

### Lack of Financial Knowledge

Lack of financial knowledge is the biggest problem. Writing checks is becoming old fashioned but balancing a checkbook never should be. Despite this being an essential part of financial planning, people don't know this basic skill.

Younger generations will likely lump this task in with creating a budget, but since they often don't create a budget, they never balance their checkbook either.

I frequently see that people aren't prepared for retirement, that they have no idea if they're selling their shares for less than they bought them for when they move their money around in their Thrift Savings Plan (TSP), and are often unaware that checking account overdraft fees could cost more than the interest from using a credit card, depending on the amount needed and the time it takes to pay back the money. These are just some examples of basic knowledge people should have but don't.

According to the Council for Economic Education (2024), “more than two-thirds of all states are now requiring personal finance classes for high school graduation — up dramatically from 2022 when fewer than half the states had such mandates. Of these, 15 states require a semester-long course on personal finance.”

While this is a cause for celebration, it's also a cause for concern. Children spend a limited amount of time in school so every moment is precious, and every topic must be worth teaching.

I have nothing against the rote memorization of state capitals or learning how to drop an egg from a roof without breaking it, but I do want to point out this is information most people don't use in their everyday lives.



During 54 months as a first sergeant, author Sgt. Maj. DeJesus (2025) saw that the most common issue among Soldiers was stress related to financial readiness. (U.S. Air Force illustration by Airman 1st Class Destinee Dougherty)

Most adults DO use money in their everyday lives, and yet culturally, we place more importance on teaching children how to drop an egg properly rather than teach them a life skill that could potentially have positive lifelong impact.

### Poor Behavioral Choices

In my experience, people with more financial knowledge tend to make better financial choices, but that's not always the case. One of the most basic personal finance rules is “don't spend more than you make.”

So often I see people break this rule, not out of necessity but usually out of entitlement. In my opinion, easy credit, such as credit cards, payday loans, and overdraft protection have largely contributed to this culture.

Think about how often and for how long people 100 years ago lived beyond their means ... they didn't because it just wasn't possible. Many people now have this backwards view that if they're broke, with literally no money in the bank, they should go out to eat four nights a week because they deserve it.

These same type of people, with no money and/or a mountain of debt, will take their family of four on a



We incorporated financial literacy topics such as budgeting, debt reduction, car and home buying, and Thrift Savings Plan management into our resilience training sessions. (U.S. Air Force photo by Airman Donnell Ramsey)

\$5,000-\$10,000 vacation for the memories, and then complain they need to increase their household income even though it's already \$250,000 a year (yes, a quarter of a million).

In extreme cases, some will just say they'll live like kings, declare bankruptcy, then do it all again, expecting creditors and the courts to forgive their debts and fund their lavish lifestyles. (Debt forgiveness is great for people who need mercy, not people who refuse to pay their bills).

### Not Working as a Team with a Spouse

This seems like the easiest one to fix because married couples have stood up before their creator, or at least some sort of government official, and declared they're a team with all the legal and moral responsibilities to each other that their cultures and countries dictate.

Yet as DeJesus and Isaac (2025) mention in their article, up to 40% of divorces happen because of financial matters. In other words, many people feel they'd be better off financially without their spouse.

This seems odd at first, given that two incomes are better than one, and one income from one partner while the other partner tends to the home is usually better than one person doing it all alone. But the idea of divorcing because of financial disagreements is not so surprising when you think of money as a way to interact with the world.

Imagine this: Most people can visit a city and just exist for an afternoon without money. You stand there and hug your spouse, play with your children in the park before going for a stroll and window shopping along a sidewalk, looking at the beautiful displays and smelling the fragrant flowers in the window boxes.

You stop to try some delicious bakery samples as you meander down the street. You even share a brief connection with a stranger when you make eye contact and smile after you both see a dog stealing a cupcake.

All afternoon you interacted with the world and with your family, using all of your senses — taste, touch, sound, sight, and scent — all with no money required. It was a glorious afternoon where the whole family enjoyed themselves.

Once dinnertime comes, however, everyone is hungry and tired. You look at your bank account and note you can't afford most of the restaurants in the area. You tell your wife the family has to walk a few more blocks. She snaps at you for buying that new video game last week. You come back at her for giving so much money to her sister.

The kids slink along behind because the argument draws attention. When you all get to the restaurant the conversation is limited because nobody feels like talking. A perfect afternoon was marred by a husband and wife who were not working as a team with their finances.

What this couple was really upset about in this case was that they wanted to interact with the world in different ways. The wife wanted to interact in a way that helped her sister financially, and the husband wanted to interact with his friends through gaming.

Neither one is wrong, but neither could interact with the world the way they wanted and still eat in the nicer part of town. When these negative interactions happen too often, where couples can't agree on how each should behave with shared money, let alone agree on shared goals and how to meet them, people feel that they can no longer interact with the world the way they want to.

Like it or not, to humans, money is like another sense we use to interact with the world. We can interact with the waitstaff at a restaurant all we want, but we're not going to be fed unless we have money (or do a dine and dash, but please don't).

When spouses work against each other, or at least not with each other, it can feel like an entire sense, an entire way of interacting with the world, was removed or harmed, often cutting as deeply emotionally as if someone really lost one of their senses.

Nobody wants to stay in a relationship where they feel this deep emotional wound, knowing that a divorce, though still emotionally difficult, could bring back that lost sense, that metaphorical amputated limb they can use to interact with the world in the way they want again ... if only they didn't have a spouse stopping them from using it.



Junior enlisted, especially those with families, do the best they can. Free healthcare is a great perk, but it doesn't buy food. "The Defense Department estimated in a 2022 report that 286,000 service members struggled with food access in 2020 and 2021, with junior enlisted troops most at risk." (Shkolnikova, 2023) (U.S. Army photo)

## Insufficient Income

Many times, people believe insufficient income is their problem, but it's really something else — they need to manage what they have. Sometimes, though, not enough income really is the problem; I've lived it more than once.

Some view insufficient income as a laziness lifestyle choice. It might be, if you're a heavy recreational drug user looking to work just enough to make a purchase at the cannabis store and you don't mind sleeping at a shelter as a long-term solution, while still complaining that you can't afford a car. For most people with a low income, however, there was no choice, that's just life sometimes.

I graduated with a bachelor's degree in 2008 at the height of the financial crisis, and my hometown had a

a Navy base that closed — it had been BRAC'ed (Base Realignment and Closure). We lost almost half our town's population that year, and businesses were closing left and right.

I was lucky to get a waitressing job making \$3.63 an hour. I would've liked a second job but there just weren't any. For me, being broke in 2008 was not laziness or a choice, it was doing the best I could with the hand I was dealt.

Sure, I could've moved to a big city like New York where the job market was flooded with thousands of laid-off workers and everyone was competing for a barista job, possibly sleeping as a single female on a park bench, and maybe I'd be better for it.

At the time (and even now), I believed that living in my mom's basement room and making \$3.63 an hour was the best choice. I did the best I could, as do most people with insufficient income.

Junior enlisted, especially those with families, do the best they can, too. Free healthcare is a great perk, but it doesn't buy food. "The Defense Department estimated in a 2022 report that 286,000 service members struggled with food access in 2020 and 2021, with junior enlisted troops most at risk" (Shkolnikova, 2023).

286,000 is more than the combined populations of Vatican City, Nauru, San Marino, Saint Kitts and Nevis, Antigua and Barbuda, Andorra, and Tuvalu (World Population Review, 2025). By those calculations the U.S. has more than seven countries worth of hungry families working for the greatest, most powerful military in the world.

The song "And the Army Goes Rolling Along" talks about a lot of things but leaves out that the Army goes rolling along on its stomach. Food insecure junior enlisted servicemembers who aren't paid enough certainly aren't lazy or afraid of a challenge. They're doing the best they can with what they're told they're worth.

## Unavoidable Financial Downfalls

Financial downfalls can happen to anyone, and they're not always a one-time thing. They happen to rich people and poor people, and sometimes you see them coming and sometimes you don't. I added unavoidable financial downfalls as its own category in the "big 5" because even if you do everything right, sometimes it's still not enough if the downfall is big enough.



From my own experience and from working with other people, I see 5 major problems in financial management, what I'm calling the "big 5": lack of financial knowledge, poor behavioral choices, not working as a team with a spouse, insufficient income, and unavoidable financial downfalls. (U.S. Air Force photo by Airman 1st Class Emma Wright)

Take Mary and Jack, a hypothetical couple. Combined, they make \$50,000 a year. They own a home (with a mortgage). They don't spend frivolously, they have no debt other than the mortgage, they have three months of income saved in an emergency fund (~\$12,500), which they plan to keep increasing to a full year's salary, they make regular contributions to their retirement, and they have a baby on the way. Life is good.

Then their dog gets hit by a car and needs emergency surgery. They're not worried about the \$5,000 vet bill because that's what emergency savings are for. Instead of worrying over money, they focus on helping their beloved pet.

But that's only the beginning. Jack loses his job, which means Mary and their unborn baby lose their medical benefits. Mary has a complicated pregnancy and needs more frequent checkups and can no longer work full-time. Out of necessity they stopped contributing to their retirement.

Not long after, one cold morning in their northern Wisconsin home, the heat goes out and they need a new furnace or face life-threatening temperatures all winter, but their emergency savings are spent.

In Mary and Jack's hypothetical case, they did everything right, but sometimes that financial sledgehammer comes down so hard and so fast, and it causes so much damage all at once, that it's hard to get up again.

Theirs is not a case of lack of financial knowledge, poor behavioral choices, not working as a spousal team, or chronic insufficient income. Life just really hit them hard with enormous consequences all at once.

### Looking at Things from My Junior Enlisted Nephew's Perspective

I tried to go over a basic budget with my Marine nephew and explain that even at his low pay right now, he would not have the same quality of life in the civilian sector in today's environment.

With a similar job in the civilian sector he would have to pay for health care; he would have to pay for life insurance instead of getting a free, automatic death gratuity; he would likely not get 401(k) matching; he would no longer get any "extras" such as basic allowance for subsistence (BAS), clothing allowance, or military discounts; he would not be guaranteed pay increases

every year or longevity raises every two years (Military Times, 2012); and he could only afford to live in the dangerous part of town.

But he's young and not thinking of retirement; he's healthy and not thinking of health care costs; he's single and not thinking of needy beneficiaries; God love him, he's probably eaten too many crayons at this point to be thinking about any other positive perks the military gives him; and he's willing to be reckless with his personal safety and live where hearing gunshots is not abnormal.

He's what the Corps is going to lose because he's looking at immediate dollar signs and not at the overall picture. His problem is twofold, like many other fledgling enlisted: he needs a LOT more financial training to see the bigger picture and to be better able to manage what he has, and yes, he does in fact need a huge pay bump to feel that the job is worth his time and that he's not missing out on better civilian pay and a less restrictive civilian lifestyle.

If he did have a family, there'd be no question in his mind about whether to stay in the military. He wants to leave in large part because of low pay, and I can't see him starting a family right now and being okay with needing to search for programs such as food stamps, WIC (Women Infants Children), and food banks.

I hope Congress does consider more significant pay increases for junior enlisted so the military remains a competitive option when high-quality recruits get harder and harder to come by (Warner, 2012), and when "numerous empirical studies suggest that both recruiting and retention are significantly influenced by ... the potential earnings offered by the civilian sector ... As the U.S. economy improves [the military] can expect that the declining civilian unemployment rate and rising civilian real earnings will pose challenges for recruiting and retention" (Warner, 2012, p. 89).

## 20 Actions NCOs Can Take Now to Develop Financial Readiness in Their Soldiers

In addition to calling for continuing historic pay bumps, here are 20 actions NCOs can take to develop financial readiness in junior enlisted (and all servicemembers, really).

1. Give two full days of financial instruction during basic training, doubling the eight hours given as of March 2025 (DeJesus & Isaac, 2025).

2. Let recruits sleep in an extra hour or two on both days of training, and the day after, as adequate sleep before learning and the night of learning helps to strengthen memories and link them, making people less likely to forget information (National Institutes of Health, 2013).

3. Make the learning days as enjoyable as possible, even giving out sweets and swag, if possible (my understanding is that recruits will be excited to win stamps and mini shampoos for correct answers). My own experience working with young students is that engagement tends to be higher if there's an immediate reward. Do whatever you can to ensure recruits look back on this time fondly so they're more willing to try to relive, and be rewarded for, future financial learning.



An Air Force disbursing NCO (left) and a Soldier role play cashing a check during training at Fort Dix, New Jersey. Financial readiness action number 6: Normalize financial literacy and learning by making it part of the culture. Do this through base signage and regular training. (U.S. Army photo by Steven Roussel)

4. Add signs around the post (indoors and out) encouraging financial learning. Here on Fort Bliss, I've seen multiple signs encouraging recycling, but not one asking, "Have you balanced your budget this month?"

5. Make sure your signs around base also include fast facts, such as, "Did you know the TSP has as a ROTH option, meaning any money earned in the account is tax-free?"

6. Normalize financial literacy and learning by making it part of the culture. Do this

through base signage, regular training — such as DeJesus (2025) did by adding financial topics into resiliency training — and talking with junior enlisted about your own financial failures and how you hope for better for them.

7. I don't want to put DeJesus (2025) on the spot, but reach out to him for advice on how to incorporate financial literacy training into resiliency training; perhaps he already has a curriculum available. Network with anyone you can.

8. Talk with Soldiers about the perils of payday loans, high-interest car lots, and erotic dancers, which all have a reputation for targeting servicemembers. Do this **ESPECIALLY** if you have a story they could learn from. If you're a respected mentor, they're more likely to take your advice to heart.



An Air Force disursing NCO (right) assists a Soldier during financial literacy training at Fort Dix, New Jersey. NCOs have the power to develop financial readiness in their Soldiers, increasing their personal success and, therefore, the military's success. (U.S. Army photo by Steven Rousel)

9. Invite guest speakers to trainings, family days, yellow ribbon, family readiness group meetings, and anywhere else appropriate. Include base financial counselors, off-base financial planners, TSP representatives, and representatives from military banks and military-friendly investment services. Companies will likely be flattered by the opportunity to send out their experts, especially if they're allowed to discuss their products or services.

10. Ask a base financial counselor if he or she can give your unit a block of 1-2 hours every

quarter, or as appropriate. Announce during a formation that, once released, Soldiers can sign up for a time slot during that block of time. Make getting one-on-one financial help so easy for Soldiers that they have no excuse not to.

11. Team up with chaplains and other religious leaders to provide pre- and post-nuptial financial compatibility counseling. Recruit other counselors to provide this service if you can.

12. Make Soldiers aware of available emergency funds, such as Army Emergency Relief loans and grants (Army Emergency Relief, n.d.), and create a culture where they're not afraid to ask for help during difficult times or when they did something incredibly ... unwise.

13. Leaders should include titles such as *Personal Finance for Dummies* by Eric Tyson, MBA, and *The Total Money Makeover: A Proven Plan for Financial Peace* by Dave Ramsey, on their recommended reading lists. Ask base financial counselors what their recommendations are. Have at least one copy of each book available in your office to lend.

14. Download an episode or two of a financial podcast you can play during long bus rides. Those who want to listen can, and those who don't can put in their ear buds. In the meantime, you're fostering a culture promoting financial literacy; introducing Soldiers to a new (and hopefully helpful) means of learning this content; and, especially on podcasts with callers, helping your Soldiers learn how to voice their own financial problems, if and when necessary.

15. Offer Soldiers the chance to complete a course such as "Financial Peace University." This class is available online or in person. Local churches may offer it for free. Some banks, other financial institutions, or base financial counselors may offer an equivalent class in a group setting if asked. Provide transportation, childcare, and meals to in-person classes. Don't let Soldiers feel they can't get financial help because they're too broke to drive to the class or can't afford a babysitter; offer hope AND help.



Many times, people believe insufficient income is their problem, but it's really something else — they need to manage what they have. Sometimes, though, not enough income really is the problem. (U.S. Army photo by G. Anthonie Riis)

16. Encourage and reward Soldiers who watch the first three hours of webinars on the TSP website: “Intro to TSP,” “TSP Contributions,” and “TSP Investment Funds” (Thrift Savings Plan, 2025). This is important for all Soldiers, but especially junior enlisted enrolled in the Blended Retirement System (BRS). It will likely be the most important retirement wealth-building tool in their military careers.

17. Promote Soldiers as quickly as appropriate. Don't wait to promote high-quality candidates because you don't feel like you have the time to do the paperwork. Make their promotion a high priority so they feel valued and feel that upward mobility is possible. Get them that slight pay raise, and just maybe they'll glance less often at the civilian sector.

18. Train recruiters to discuss financial matters in ways that'll appeal to young people, such as, “Want to turn a \$30,000 sign-on bonus into a million dollars? Let's talk.”

19. Explain to commanders that financially desperate Soldiers make good candidates for bribery, blackmail, and espionage. Targeting such Soldiers is easier for adversaries with the advent of social media and digital payments. Even a sitting member of Congress betrayed his country for gold bars (Debusmann & Yousif, 2024). Whatever can be done to make Soldiers less financially desperate is a must, not just for general readiness and morale, but for national security.

20. Lastly, but arguably most importantly, make financial literacy and sound financial practices a priority in any way you can.

### **A Holistic Approach to Combating Financial Challenges**

NCOs have the power to develop financial readiness in their Soldiers, increasing their personal success and, therefore, the military's success. I hope my deeper examinations, thoughts, insights, and solutions regarding the tough financial challenges junior enlisted face are helpful in better understanding the overall problem, viewing the need for a holistic approach to combating those challenges, and that my suggested actions are useful while waiting for Congress to approve the next pay bump. I also hope that my discourse sparks new ideas for NCOs and their approach to developing Soldier financial readiness.

“A legacy gives you an opportunity to live for a purpose that's bigger than yourself. It allows you to change your family tree, not just for your children, but for generations to come!”  
Dave Ramsey, author of *3 Keys to Leaving a Lasting Legacy* (Ramsey Solutions, 2024).

By encouraging and developing financial readiness among Soldiers through effective training, the right tools, a supportive culture, and ample opportunities, NCOs can secure an enduring legacy for their Soldiers and the military's success for generations to come. ■

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