



Monthly Focus:
Support to Marine Corps Marathon | MCIS Stakeholder Engagement | FY20 PME Program | SOP Review / Validation / Update

Financial Freedom

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Discipline is the willingness and ability to sacrifice what I want right now, for what I want more of, later.

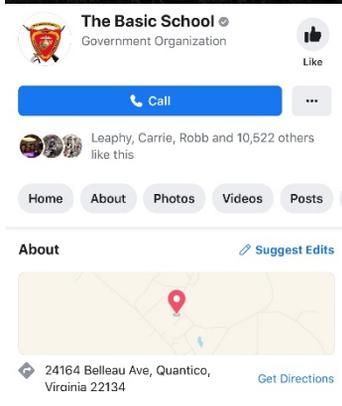
☞ According to numerous studies, money is the number one source of stress for Americans. With 78% of people living paycheck to paycheck this statistic is not surprising in the least. Another study concluded that 58% of people have less than \$1,000 available to cover an unexpected expense. With a little bit of planning, tracking, and accountability we can reduce stress and ensure that our Marines, and ourselves, are not part of those alarming statistics.

☞ As Marines we plan for everything from complex large scale multi-national training exercises three years from now, to what we're doing on liberty next weekend. The hunter-gatherer side of our brains is wired to only worry about the here-and-now, which obviously works against us in terms of making long term plans for spending money. Armed with that knowledge, however, we can set aside dedicated time to plan for long term goals and then automate actions towards that goal. This two-step approach will ensure we only have to make the difficult conscious decision occasionally, as opposed to every pay period. For example, you may decide that you want to take a trip next summer. You can figure out how much it will cost per month to save for it, and then set up an automatic monthly transfer to a dedicated savings account. If you do this with large expenses, such as vehicles, homes, and retirement, your monthly allocation can be surprisingly manageable.

☞ To figure out how much money you have available to split between "current and future you", you have to create a spending plan and develop a system for tracking your expenses. You can have a well-intentioned dream to set aside \$200/mo for that vacation, but unless you take the time to plan and track how you're spending your money, that dream will never materialize. The first step is to build a rough spending plan based on what you think your expenses are, including any future goals; the 70% solution is all you need at this point. Next you want to build awareness of your current spending habits. This could be as simple as writing things down in a notebook or using an app on your smartphone; consistency is key. Once you know where your money is actually going, you can compare those numbers to your plan to determine if you are spending according to your goals and values.

☞ As Marines we're accustomed to holding each other accountable with regards to Marines Corps standards and values. When it comes to personal finances my guess is that most of us do not have someone holding us accountable to our goals. Personal finances are one of the last taboo topics, but finding a friend to keep us on track with our financial goals would go a long way towards achieving our objectives. Something as simple as a monthly check-in could be all that's needed to ensure you're making progress towards that Amalfi Coast vacation.

☞ Managing your money does not need to be a source of stress nor does it need to be complicated. Spending a little bit of time to create a system to balance money between current and future needs will pay huge dividends. If you develop a spending plan, track expenses, and find a trusted accountability partner, you can greatly decrease your stress while simultaneously increasing your chances of reaching your financial goals.



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Living the Dream:

Sarcasm and Apathy, a guidebook for forgetting the transformation

Do you remember the first time someone called you Marine? 2 December 2004, in front of my whole family, Lee Greenwood's, "Proud to be an American," playing over the PA, I was overcome by emotion. Thinking about it now I feel no different. Fast forward nine years...

Another soggy, humid morning aboard Recruit Depot Parris Island, SC. Too warm for the required Service "A" uniform. A frustrating number of word changes had led to a lot of running around in anticipation of what was bound to be an exciting day. Thoughts were fresh in my mind about how we had all been told we would quickly find ourselves wishing to be back in the institutional blue chairs, the safety offered and relative comfort found in the classroom of the revered Drill Instructor School. Our more immediate focus though, was a table at the front of the room stacked tall with the campaign covers we'd all been yearning to wear. An often unspoken detail of becoming a Drill Instructor is a training event towards the end of the POI when you are fitted for your campaign cover. For good reason, there isn't much ceremony in the training event. The cover fitting is a sterile interaction between the staff of the school and the student. The significance of the fitting, however, is profound. The campaign cover symbolizes something slightly different for each student but unifying in the experience is that when you wear the cover you take on a great responsibility, an enormous weight of training recruits but also not marring the reputation of the Institution. Later that night, many a Drill Instructor School student wears their new cover in front of the mirror, imagining the challenges that lay ahead.

Driving the point home that graduation day was the guidance provided from the guest speaker. A gentlemen rose with an air of grace and humility. On that particularly warm day, he asked us to envision a large ice cold decanter full of crisp drinking water. Pure, unsoiled. He used this metaphor to develop a deeper understanding of the brevity of our Marine Corps experience. He suggested that our time in the Marine Corps is like dipping your finger in the cold watery vessel and removing it. Nothing changes, the institution stays pristine. What we can never do, he posited, was insert our finger covered in excrement. As I accepted my campaign cover and the responsibility that came with it, I was truly living a dream.

I drove through the Onville Rd. gate recently, making my way through early morning commuter traffic. I make a habit of looking for the Marine sentry. I love Marines. I love being a Marine. My heart was crushed this particular morning. As I went through the line towards the gate, I noticed the Marine seemed worn out, tired, frustrated. I asked him about his morning. "Living the dream, *Sir*," dripping in sarcasm. In the moment I couldn't help but remember the image of the icy carafe full of cool water; could I do something to take care of our Institution? I tried to offer some words of directed encouragement to the young Marine. There was a long line of traffic behind me, I hope I helped. He was not living a dream, maybe a nightmare.

How have we gotten here and what can we do about it? I was asked an important question recently from our Warfighting Director, LtCol Murray. In the current reality of the pervasive Terminal Lance culture, are we offered a glance into the perspective of our young Marines or are we witnessing a cancer creep its way into our Brotherhood? A little of both, I believe.

So what can we do? Former Secretary of Defense and General and Patron Saint James Mattis offered perspective into the difference between good and bad leaders.

"If you haven't read hundreds of books, learning from others who went before you, you are functionally illiterate -- you can't coach and you can't lead. History lights the often dark path ahead; even if it's a dim light, it's better than none. If you can't be additive as a leader, you're just like a potted plant in a hotel lobby: you look pretty, but you're not adding substance to the organization's mission."

I believe Sec Mattis' point isn't that a prerequisite to leading is having a stacked library. I understand him saying that if we dare to care about our Marines as much as we say we do, if we cherish the Marine Corps as though we are blessed with a fleeting opportunity to live out a dream with our brothers and sisters, then we are fools if we don't learn everything we can from history's lessons. Drenching ourselves in effort towards a cause greater than ourselves rather than allow the stench of apathy and sarcasm to set its teeth into our Institution.

Cheerfulness. As my peers and I struggled our way through Drill Instructor School towards what seemed an impossible goal, we became better, stronger, more prepared. When we saw the table at the front of the room, our collective goal --- even dream, stacked higher than we were prepared to accept, no amount of frustration or challenge or unpleasantness could get in the way of accomplishing the task and earning the title. Experiences like this aren't exceptional, they're lived out every day on the grounds of the Recruit Depots and OCS and everywhere Marines work together. A tear streaked face at the end of the Crucible or covered in filth, waste deep in the Quigly, Marines forged in the fire of adversity, cheerful hearts with no room wasted on a careless attitude.

That is the prescription, leaders who demand on themselves before they're willing to demand on others. Leader's armed with history's lessons, literate because of what they have learned, not wilted because of perceived nagging pressure. We have to be that example for the Marine's we're privileged to lead. We have to live that dream, because before we know it, our time in the cool refreshing waters of the Marine Corps are over, what legacy will we leave? Capt A.J. Rudd

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