Military Family
Advisory Network







Letter from the MFAN Board of Directors

The Military Family Advisory Network (MFAN) board of directors is pleased to present MFAN's 2015 Annual Report. MFAN has a lot to celebrate as we reflect on the past year, having achieved strong programming and organizational growth over the year.

MFAN started 2015 with the release of findings from our 2014 Military Family Support Programming Survey, and we shared survey results with influencers including the Military Compensation and Retirement Modernization Commission. We also partnered with The Congressional Award and created the Military Youth Toolkit to raise awareness of the program among military families. Thanks to the support of USAA, MFAN and The Congressional Award have been able to distribute the toolkits to military families worldwide.

A standout accomplishment of 2015 — which directly exemplifies our mission of convening experts to identify and share the best available resources with military families — was MilCents, our free, online financial education program designed for military families. MilCents is based on the principles of social learning: peer-to-peer interaction, access to experts, digestible amounts of content, and a social environment. This model and the approachability of the curriculum make MilCents a truly unique program.

MFAN partnered with experts from the Better Business Bureau Military Line, the Financial Industry Regulatory Authority Investor Education Foundation, and the National Foundation for Credit Counseling to create the 10-week program. MilCents launched in October 2015, and we could not be more proud of the outcomes of the program's pilot, which drew participation from more than 1,200 military families. Because of the pilot's success, MilCents is back for a second time and kicked off during Military Saves Week. Thanks to the generous support of Promontory Financial Group, we look forward to engaging even more families in 2016 and empowering them to take control of their finances.

Beyond these influential programming developments, MFAN's composition also shifted and grew in 2015. Last summer we said "see you soon" to our inaugural MFAN advisory board. Our advisors are the heart and soul of MFAN, and we are astounded by how much the 2013–2015 advisory board accomplished. In July, the board of directors selected the 2015–2017 advisory board from an impressive pool of 85 applicants. This new group hit the ground running, and we're eager to see what they accomplish as a team over the next two years.

Because of the diverse experiences of MFAN advisors — across military service branches, spouse ranks, and geographic areas — the MFAN advisory board continues to provide unique insight into military life. This perspective is invaluable as we seek to support military families. Thank you to everyone who has supported MFAN and who serves military families. There's a lot more work to be done, and we are all excited to dig in.

Sincerely,

MFAN Board of Directors and Executive Director

Jack Benson Tammy Moore
Shelley Kimball Joseph Ney
Brenda Linnington Shannon Razsadin

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Kevin Miller Erin Ward



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Meet MFAN

The Military Family Advisory Network (MFAN) was created in 2013 to connect military families with the resources they need to thrive. MFAN convenes military, reservists, and veteran spouses — some of whom are veterans themselves — who are dedicated to improving the lives of military families. MFAN is a 501(c)(3) nonprofit organization committed to building a community of military and veteran families, at home and abroad, who are well-informed about resources designed to serve them, equipped with tools for success, connected to leaders who serve the military family community, and embraced by the general public.

Our mission:

MFAN translates the needs of military families in a way that service providers can understand and translates services in a way that speaks to our families. We convene leaders of the military family community who, through collaboration with outside organizations and effective communications, elevate and amplify the voice of military families everywhere.

Our goals:

- 1. Research, understand, and make sure families know about and can use programs and resources that are available to military families.
- Promote opportunities to enhance wellness, education, and employment among military families.
- Build community among and bridge the gaps between organizations serving military and veteran families.
- Redefine "military family" in a way that promotes the strengths rather than merely the sacrifices of military families.







MFAN Board of Directors and Executive Director

The board of directors is made up of a diverse group of military spouses, former advisors, and civilian supporters who assume all official responsibilities and manage MFAN's expenses.

Shannon Razsadin, Executive Director Shannon oversaw the founding and launch of MFAN and continues to manage the group's advisory board, which bridges the military-civilian divide and empowers military and veteran families. Through her years of distinguished work in partnership development and event management, she has built relationships with community and federal leaders, national nonprofit organizations, vendors, and community agencies.

Shannon earned a master's degree in higher education administration from The George Washington University and a bachelor's degree in Spanish from Merrimack College.

Jack Benson

Jack is one of MFAN's co-founders, as well as a partner at Reingold, a communications and marketing firm dedicated to important causes and campaigns that promote positive social change. Reingold is committed to supporting the military and veteran community, and its partners saw an opportunity to help raise awareness about programs and services available to military families. Through Reingold's support, MFAN is able to employ cutting-edge strategies to effectively target and communicate with military families. Reingold also trains MFAN advisors to use these techniques and best practices in their individual efforts on behalf of military families.

Jack directs several of Reingold's service member- and veteran-aimed communications campaigns, which primarily focus on destignatizing help-seeking for mental health issues. He is an Executive Committee member and co-lead of the Public Education and Awareness Task Force for the National Action Alliance for Suicide Prevention and a trustee for the Washington Waldorf School.

Shelley Kimball

Shelley came to MFAN's board of directors after her time on the inaugural advisory board. She holds a doctorate in mass communication with a specialization in media law, which she teaches at the George Washington University's School of Media and Public Affairs. Shelley is a Coast Guard spouse and was the 2013 AFI Coast Guard Spouse of the Year. She writes a twice-monthly column about military family issues called "From the Homefront."

Brenda Linnington

An Army veteran and military spouse, Brenda has had a long career serving military families. Most recently, she served as the director of Better Business Bureau Military Line, a national program providing consumer education and advocacy for service members, veterans, and their families. Brenda has worked on numerous Department of Defense (DoD) military family programs, including the Army's Respite Child Care expansion project and the Sexual Assault Prevention and Response program. She is a recipient of the Department of the Army Exceptional Public Service Award Medal.



Kevin Miller

Kevin is an MFAN co-founder and partner at Reingold who directs national outreach and education campaigns focused on service members, veterans, and their families. Before joining Reingold, Kevin led Operation Smile's multimillion-dollar promotions, cause-marketing campaigns, and co-marketing efforts with a variety of Fortune 500 companies — producing a 300 percent increase in corporate and foundation support and adding tens of thousands of new donors. Kevin is chairman of the Operation Smile Board of Directors and serves on the boards of the Center for Public Safety Excellence and End Slavery Now.

Tammy Moore

Tammy joined the board of directors after two years as an advisory board member. Most recently, she served on the National Leadership Council as an advisor to the American Red Cross president and chief executive officer, on policy, strategy, and operational matters related to serving the Armed Forces. She currently serves on the National Council of the American Red Cross Tiffany Circle Society. Tammy, an Army spouse, is a two-time recipient of the Commander's Award for Public Service, and her work with the American Red Cross has been featured in several publications and media outlets.

Joseph Ney

Joseph is an MFAN co-founder, and a partner and creative director at Reingold. He provides strategic and creative oversight for numerous outreach campaigns to support members of the military and veteran communities. Joseph is a member of The One Club, the world's foremost nonprofit dedicated to promoting excellence in advertising and design in all its forms. He is also a member of the Art Directors Club of Metropolitan Washington and AIGA, the professional association for design.

Erin Ward

Erin joined the board after serving on the advisory board for two years. She is the executive director of the Military Spouse Corporate Career Network and operations manager for Corporate America Supports You. Her experience in broadcasting, administration, and marketing has helped make her a successful advocate for military families as a part of MFAN and in her full-time work.





Key Initiatives of 2015

Release of the 2014 Military Family Support Programming Survey Results and Recommendations

On Jan. 12, 2015, MFAN released the findings from the 2014 Military Family Support Programming Survey. Almost all of the survey questions were open-ended to give military families the opportunity to explain their experiences with the programs and services (e.g., commissary, child care, etc.) they use or need. Survey questions covered a wide variety of topics, including unemployment, wellness, education, and financial programming. The survey received over 17,000 unique responses from 1,500 participants, of whom nearly 90 percent were military spouses.

Based on the responses, MFAN made five recommendations:



Investigate whether public-private partnerships with nonprofit agencies can more efficiently serve military families. Conduct additional research on the efficacy of support programs and whether they are reaching families.

Military families are as diverse as the general public — different families have different needs. Further research should be completed to evaluate the efficiencies and effectiveness of specific programs to then establish if programs are a worthwhile investment for military agencies, both in terms of meeting family needs as well as contributing to military readiness. The results were rife with participants sharing stories of having trouble accessing programs, specifically when discussing their overall experiences with support programs, and accessing emergency care, pediatric health care, child care, respite care, military treatment facilities, and mental health for adults and children.

We recommended specifically investigating whether it would be more efficient, effective, and financially sound for government agencies to invest in public-private partnerships to support nonprofits that military families currently turn to in times of need.

Throughout the results, participants said they find assistance through nonprofits as well as civilian resources in their communities. Nonprofits rose to the top as one of the respondents' most effective support systems. Many military families said they turned to nonprofits to meet needs specifically around employment support, deployment support, and financial emergencies. For example, respondents cited military relief societies as groups to which they turn for financial counseling, and most important, groups that assisted them through emergencies.



Avoid budget cuts to commissaries and sustain the budget. Commissaries are highly valued by military families.

About 75 percent of respondents live within 30 minutes of a commissary. Military families depend on the commissary for its cost savings and convenience — more than half visit the commissary on a weekly basis. While the exchange is far less popular than the commissary, when military families visit the commissary they are also likely to access other installation services like: gas stations, salons, minimarts, the exchange, coffee shops, dry cleaners, etc. Revenues from



these services fund MWR programs — another highly valued service. It is probable that if the commissaries are cut, military families will be less likely to shop at other installation stores, therefore directly impacting MWR funding.

3.

Provide more opportunities for child care for military families and streamline existing child care services to better serve families.

Access to quality, timely, and affordable child care is a specific need that directly correlates with health care, wellness, and employment. Military spouses stated that they were in specific need of hourly child care so that they could go to doctor's appointments, job interviews, and participate in physical fitness activities. The DoD and the Coast Guard should improve tracking at CDCs to create a streamlined system that captures waiting time. Policy should then be adjusted so that families have access to reliable child care that includes hourly care.

4.

Review the existing health care system to ensure families have access to timely, quality care, and both direct and purchased care, within the Defense Health System.

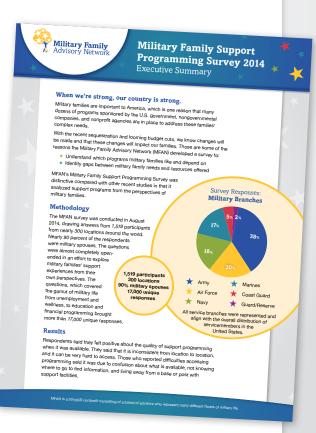
Military families said they use military health care out of necessity. Military families cited health care as something that they liked and needed, but they said it was also a top issue of concern. Most respondents described their health care at military treatment facilities as only adequate, and throughout their responses about a variety of health care support systems, they said that it was

difficult to access. The review of the health care system should continue and DoD should examine access and quality of care as well as wait time, referrals, and access to specialists with military treatment facilities (direct care) and Tricare (purchased care).

5.

Tailor employment support to the specific needs of military families.

Employment continues to be a top concern for military families. However, many respondents said that they did not need or did not access existing employment programs. Yet respondents said they needed more support in the employment arena. This is because respondents said they want specific support for their personal circumstances — trying to get work overseas, finding work after transition, or trying to continue a professional career through a series of moves. There also seem to be other barriers, such as lack of child care, that interfere with military spouse employment. Therefore, the DoD and the Coastguard should assess current spousal and transition programs to meet existing employment needs and identify opportunities to enhance programming to address currently unmet needs.





MFAN shared the survey findings and our recommendations with the Military Compensation and Retirement Modernization Commission (MCRMC) on Oct. 25, 2014. MCRMC's survey was not open to military spouses, so MFAN's findings truly filled a gap in MCRMC's research. MFAN's survey results were included in MCRMC's report to Congress on Jan. 29, 2015.

Development of the Military Youth Toolkit

In partnership with The Congressional Award program and with support from USAA, MFAN developed and distributed the Military Youth Toolkit to raise awareness about The Congressional Award program and the benefits of youth participation. The program offers military youths opportunities to volunteer and gain the support of mentors who add stability to their lives — a cause that aligns closely with MFAN's goal to promote wellness programs for military families. MFAN continues to work with The Congressional Award program to raise awareness and track the progress of military youths who participate.



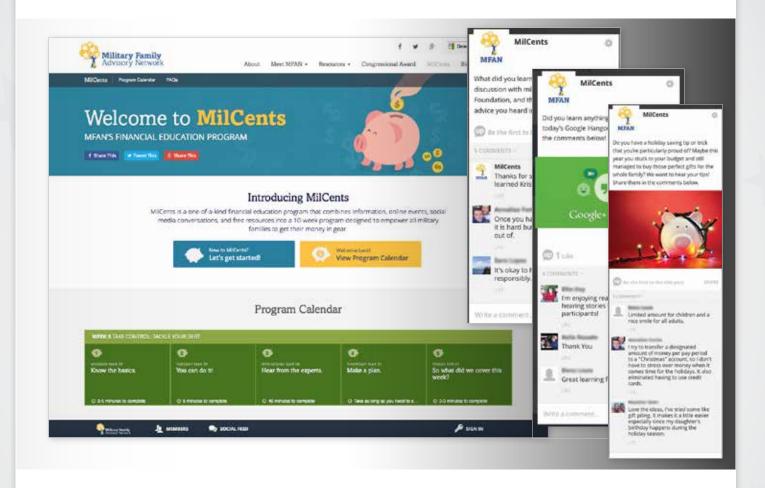
Creation of the MilCents Financial Education Program

Financial well-being is an important part of a healthy and happy military life, but attaining it can be a challenge. That's why MFAN created MilCents: to help military families understand their finances better and prepare for life's financial uncertainties. MFAN convened experts from financial organizations, including the Better Business Bureau Military Line, the Financial Industry Regulatory Authority Investor Education Foundation, and the National Foundation for Credit Counseling, to identify key competencies required to achieve financial well-being and to identify credible tools that are free and user-friendly.





Social engagement is a key component of MilCents. Over the course of the 10-week program, hundreds of participants interact with one another and financial experts in the MilCents-specific social community. The pilot audience (who participated between October and December) was a diverse group of users (representing 45 states and regions), and they were highly engaged with the program. For example, they visited nearly double the number of pages per session on the MilCents website than the industry average (6.29 pages versus 3.35).



To promote MilCents, MFAN team members went on a road tour to inform the following agencies and organizations about the program:

- ★ Army OneSource, Texas
- Coast Guard Family Support Services
- ★ Consumer Financial Protection Bureau
- ★ Department of Defense, Financial Roundtable
- ★ Department of Defense, Military Community and Family Policy
- ★ Joining Forces
- ★ National Guard Bureau

Advisory Boards and Advisory Board Transition

The 2013–2015 advisory board — listed below — closed out its two-year term with seven meetings. Its work focused on developing and sharing the results from the 2014 survey, developing and promoting the Military Youth Toolkit, reviewing MilCents, and setting the stage for the next advisory board.

This advisory board included:





In-person meetings:

★ January 10

★ April 25

Virtual meetings:

February 13

May 8

March 13

★ June 5

April 10



Last summer marked the end of one chapter as MFAN's inaugural group of advisors completed its two-year term — and the beginning of another as we welcomed 14 new advisors to the team. MFAN received 85 applications for positions on the board and selected the following advisors for the 2015–2017 advisory board term:

Andy Blevins, Army spouse and Navy veteran, Salem, Ore.

Stephanie Crosse, Army spouse, Fort Meade, Md.

Shelley Drisko, Coast Guard spouse and Coast Guard veteran, FORCECOM, Va.

Ingrid Herrera-Yee, Army National Guard spouse, Ashburn, Va.

Ellie Kay, Air Force spouse, Palmdale, Ca.

Taylor Miller, Navy spouse, Naval Station Norfolk, Va.

Sidra Montgomery, Navy spouse, Naval Station Norfolk, Va.

Kim Robertson, Air Force spouse, Aurora, Colo.

Janet Sanchez, Army spouse, Joint Base Sam Houston, Texas

Rebekah Sanderlin, Army spouse, Eglin AFB, Fla.

Kristine Schellhaas, Marine Corps spouse, Camp Pendleton, Calif.

E.J. Smith, Marine Corps spouse, College Station, Texas

Lidesyan Williams, Navy spouse and Navy reservist, NAS Coronado, Calif.

Claire Woodward, Marine Corps spouse, Palm Harbor, Fla.

The 2015–2017 advisory board met on the following dates to discuss issues affecting military families and MilCents promotion:

In-person meeting:

★ September 19

Virtual meetings:

- ★ August 11
- ★ November 10
- ★ September 8
- ★ December 8
- ★ October 13





Financial Report

MFAN's entire budget is devoted to programming. In 2015, 100 percent of donations — cash and in-kind — went directly to supporting military families.

MFAN does not have any salary expenses; all members of the organization, including the executive director, serve on a volunteer basis.

	Convening Families	Educating Families	Support Expenses
Subscriptions	-	\$395.00	-
Travel and meals	\$22,510.29	-	-
Legal, bank fees, and accounting	-	-	\$1,054.79
Postage and mailing	\$61.00	-	-
Program development and promotion	\$111,326.25	\$422,270.00	-
Total	\$133,897.54	\$422,665.00	\$1,054.79

2015 Total Expenses: **\$557,617.33**



Thank you to our sponsor, Promontory Financial Group.

militaryfamilyadvisorynetwork.org info@militaryfamilyadvisorynetwork.org







Military Family Advisory Network, Inc is a 501(c)(3) organization.

