

MILITARY FINANCIAL READINESS:

MANDATE VS. IMPLEMENTATION

How PCS, Deployments,
TAP, and Clearance Pressures
Create Preventable Financial
Injuries



2026 Report

Published by the Veterans Association of Real Estate Professionals (VAREP) DBA Veterans Housing & Financial Alliance (VHFA)

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COVER & IMPRINT

Military Financial Readiness: Mandate vs. Implementation

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CREDITS & METHODOLOGY

Authors & Contributors

Prepared under the direction of the Office of the Founder & National President, Veterans Association of Real Estate Professionals (VAREP).

Data & Research Sources

This report synthesizes publicly available federal oversight, policy, and research, including:

- U.S. Government Accountability Office (GAO) reports on DoD financial readiness and the Transition Assistance Program (TAP), including the April 2025 assessment
- Department of Defense Instructions defining financial readiness, education, and one-on-one counseling
- Congressional Research Service (CRS) analyses of TAP and military transition
- Blue Star Families' Military Family Lifestyle Survey (MFLS)
- DoD demographic, readiness, and PCS impact publications
- Federal security clearance adjudicative standards (Guideline F – Financial Considerations)
- Academic and federal research on post-separation bankruptcy, early veteran housing instability, and homelessness
- HUD Housing Counseling Program statutes, performance frameworks, and congressional reporting standards



METHODOLOGY NOTE

This report applies a systems and lifecycle lens to evaluate the Department of Defense's financial readiness mandate and its execution across service and transition. Rather than assessing individual behavior, the analysis examines institutional design—how readiness is defined, delivered, measured, and sustained across predictable stages of military life.

The analysis integrates federal oversight findings with population-level outcome data to assess whether the current delivery model produces durable behavioral change. It focuses on the alignment between policy intent and operational reality, with particular attention

to the role of one-on-one financial counseling, continuity, and accountability across PCS cycles, deployments, and transition.

The objective is to document the gap between mandate and lived experience—and to identify the structural conditions under which preventable “financial injuries” emerge in a population defined by transition, not permanence.

This report reflects independent analysis by the Veterans Association of Real Estate Professionals (VAREP) and does not represent the official position of any federal agency.

FOREWORD

Military readiness is engineered. Every mission is preceded by training, rehearsal, and redundancy. Readiness is not assumed—it is designed.

Financial readiness is no different. For decades, Congress and the Department of Defense have recognized that economic stability is inseparable from mission focus, family well-being, and national security. Policy reflects that reality. Financial readiness is a mandate, not an aspiration.¹

On paper, the system is sound. Readiness is treated as a lifecycle obligation. Education is aligned to predictable stages of service. Counseling is defined as one-on-one assistance. Transition is intended to prepare servicemembers for civilian life.

In practice, outcomes diverge from intent.

Servicemembers continue to experience predictable shocks during PCS moves. Families absorb long recovery periods after relocation. Spouse income disruption persists. Credit volatility compounds. Transition too often becomes a cliff rather than a bridge.

This report does not challenge the mandate. It examines its execution.

A system built around briefings cannot produce durable readiness for a population defined by movement. Exposure is not capability. Training is not transformation. Touchpoints are not continuity. And a classroom is not a handoff.

Readiness for military life is continuous by design. Financial readiness must be the same.

Son Nguyen

Founder & National President

Veterans Association of Real Estate Professionals (VAREP)



EXECUTIVE SUMMARY

What the System Promises vs. What Servicemembers Experience

The Department of Defense operates under a clear financial readiness mandate. Through statute, instruction, and policy, servicemembers are to receive education and support intended to ensure financial stability throughout service and into civilian life. This mandate is operationalized through a lifecycle framework commonly described as the “12 touchpoints,” supplemented by the Transition Assistance Program (TAP) at separation.²

In theory, this architecture is robust. It recognizes that readiness is continuous—across accession, service, deployment, relocation, and transition.

In practice, oversight bodies reveal a widening gap between mandate and implementation.

The Government Accountability Office’s April 2025 assessment found that DoD lacks reliable visibility into whether required financial readiness activities are completed across the services.³ Reporting is inconsistent. Data are non-standardized. System-wide accountability is limited, and known drivers of non-compliance remain unaddressed. Performance measures remain under development, without clear timelines.⁴

DoD policy distinguishes between financial literacy education and financial counseling—defining counseling as one-on-one assistance.⁵ Yet individualized, longitudinal guidance is unevenly available and rarely embedded as the default pathway at moments of elevated risk. Where counseling is “available upon request,” servicemembers frequently encounter barriers: appointments are unavailable, sessions are generic, and there is no follow-up, action plan, or accountability loop.⁶

TAP, the capstone of the system, is time-bound and classroom-driven. It delivers awareness, not continuity. It does not ensure a warm handoff into civilian housing, credit, and financial systems. Referrals, when provided, are commonly lists—unverified and untracked.⁷

The consequences are structural:

- PCS cycles generate predictable financial shocks with long recovery tails.⁸
- Deployments disrupt household continuity.⁹
- Spouse employment instability compounds volatility.¹⁰
- Credit histories fragment across jurisdictions.
- Transition becomes a point of exposure rather than stabilization.¹¹

These are not failures of character.

They are design failures.

Financial distress intersects directly with readiness and security. Federal adjudicative standards treat unresolved financial distress as a trust risk. Public and defense-sector analyses consistently identify financial issues as the leading non-criminal factor in adverse clearance actions—commonly cited at 60–65 percent.¹² Preventable delinquency can therefore become a career-limiting event.

The system is doing what it was built to do:

Deliver training. The population needs what the system was not built to provide: Continuity.

This report examines the gap between mandate and implementation, demonstrates how predictable “financial injuries” emerge from that gap, and outlines a modern readiness architecture that integrates one-on-one counseling, follow-up, accountability, and warm handoffs into civilian systems

How to Use This Report

This report is designed for policymakers, federal agencies, defense leaders, and housing and financial institutions. It supports both full reading and targeted reference. Each section may be read independently, while the full report presents a unified lifecycle framework for understanding financial readiness in military-connected communities.

The analysis is population-level and systems-focused. Its purpose is to inform durable policy design—not to evaluate individual behavior.



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KEY FINDINGS

1- The mandate exists; readiness does not.

DoD policy establishes financial readiness as a lifecycle obligation, yet delivery remains event-based. Oversight confirms DoD cannot reliably verify completion or outcomes.³⁻⁴

2- Training is delivered; transformation is not.

Policy defines counseling as one-on-one assistance.⁵ That standard is rarely met at scale.

3- Counseling is inconsistent and non-continuous.

“Available upon request” yields delays, generic sessions, and no follow-up.⁶

4- Touchpoints mark exposure, not intervention.

High-risk moments are not converted into case-based support.

5- TAP delivers awareness, not continuity.

There is no closed-loop handoff at transition.⁷

6- Financial injuries are predictable.

PCS, deployment, and separation produce compounding risk.⁸⁻¹¹

7- These are system failures.

Outcomes reflect design gaps, not discipline.

8- Financial distress is a security issue.

It is the leading non-criminal driver of adverse clearance actions.¹²

9- The contractor model is misaligned.

PFC/PFM frameworks emphasize education, not longitudinal casework.

10- Readiness requires continuity.

A modern system must embed one-on-one counseling, follow-up, and warm handoffs.



VAREP'S POLICY FRAMEWORK

The Veterans Association of Real Estate Professionals (VAREP) is a national Veteran Service Organization and the only HUD-approved housing counseling organization founded specifically to serve military-connected households.

VAREP operates at the intersection of housing, finance, and civilian reintegration, including:

- HUD-certified housing counseling
- Financial, credit, and debt stabilization
- VA home loan navigation and readiness
- Foreclosure prevention and post-default recovery
- Transition and reintegration support
- Professional training for military-competent practitioners
- National policy development and advocacy

This dual role—service delivery and systems design—positions VAREP uniquely within the federal ecosystem.

The findings in this report align with six principles:

- Military-connected households require population-aware readiness design.
- Financial readiness is a lifecycle function.
- Education alone does not produce durable change.
- One-on-one, military-competent counseling improves outcomes.
- Transition is the highest-risk stage and requires continuity.
- Readiness must integrate with civilian housing and financial systems.

These principles translate to a single premise:

Readiness must be designed as continuity, not exposure. VAREP's Continuum of Service™ follows households across service and civilian life—providing continuity in financial guidance, housing stability, credit recovery, and benefit navigation.

Applied to financial readiness, this framework requires:

- Converting touchpoints into intervention points
- Embedding one-on-one counseling as the default escalation path
- Treating PCS and deployment as recovery events
- Requiring warm handoffs at transition
- Extending readiness beyond separation
- Aligning DoD with HUD's outcomes-driven counseling infrastructure



This publication does not advocate isolated programs.

It establishes the structural context in which durable readiness must operate—and demonstrates why implementation, not intent, now determines outcomes.

PART I — THE FINANCIAL READINESS MANDATE

Section I — What the Mandate Requires

Financial readiness is a defined obligation of the Department of Defense.¹

Congress and DoD have long recognized that financial instability degrades readiness. It diverts attention from mission execution, burdens command, undermines retention, and can affect security eligibility.² As a result, financial readiness has been codified as a core element of force readiness—alongside physical, medical, and operational preparedness.³

DoD policy frames financial readiness as a lifecycle responsibility. Servicemembers are expected to be prepared for the economic realities of military life, including accession, pay management, deployment, relocation, family formation, career progression, and reintegration into civilian systems.⁴

Critically, DoD distinguishes between two functions:

- **Financial Literacy Education** — the delivery of baseline knowledge.⁵
- **Financial Counseling** — *one-on-one assistance* to evaluate individual circumstances and develop strategies to meet obligations and maintain readiness.⁶

This distinction is central. Education conveys information. Counseling produces application.

The mandate therefore presumes more than awareness. It presumes capability—the ability to navigate complex, real-world decisions under conditions unique to military life: frequent relocation, spousal employment disruption, benefits complexity, credit fragmentation, and abrupt transitions between command-based and market-based systems.⁷

Financial readiness, as designed, is not remedial. It is preventative.

A mandate defines what must occur. Implementation determines whether it does.

Section II — Touchpoints and TAP

To operationalize this mandate, DoD adopted a lifecycle framework commonly described as the “12 touchpoints.” These align readiness delivery with predictable stages of service—accession, first duty station, deployment cycles, PCS moves, promotion milestones, and transition.⁸

The intent is anticipatory. Readiness is to be delivered when complexity and vulnerability increase.

In practice, touchpoints function primarily as training events.

They mark when information is delivered, not when individualized support begins. The system tracks attendance more readily than outcomes.⁹ What was designed as a readiness continuum operates as a sequence of disconnected briefings.

The Transition Assistance Program (TAP) serves as the capstone of this architecture. TAP is statutorily required and intended to prepare servicemembers for civilian

reintegration across employment, benefits, and personal finance.¹⁰

There is no requirement that servicemembers exit TAP with:

- An individualized financial plan
- A managed credit or debt strategy
- A verified civilian counseling connection
- A closed-loop housing handoff

Referrals, when provided, are typically informational—lists of phone numbers or websites.¹² They are unverified and untracked.

The system assumes that awareness will become action.

For a population trained in command-based systems and operating under compressed timelines, this assumption is structurally misaligned.

Touchpoints exist. TAP exists. Continuity does not.

Section III — Where Design Meets Reality

The gap between mandate and implementation is now measurable.

In April 2025, the Government Accountability Office found that DoD lacks reliable visibility into whether required financial readiness activities are completed across the services.¹³ Reporting is inconsistent. Data are non-standardized. DoD cannot determine, at scale, whether policy requirements are met.¹⁴

GAO further found that DoD has not identified or addressed the causes of non-compliance.¹⁵ Operational demands routinely displace readiness activities, and there are limited consequences for non-completion.¹⁶ Performance measures remain under development, without clear timelines.¹⁷

What is measured is attendance.

What is not measured is readiness.

Nowhere is this clearer than in financial counseling.

DoD defines counseling as one-on-one assistance.⁶ In practice, it is commonly “available upon request.”¹⁸ Access varies widely by installation. Appointments may be unavailable. Sessions are often brief and generic. Follow-up, action planning, and accountability are rare.¹⁹

The system assumes servicemembers will:

- Recognize emerging risk
- Request assistance
- Persist through barriers
- Translate a single interaction into sustained change

For a population defined by movement and operational tempo, this model is misaligned.

A lifecycle mandate is being executed through event-based systems.

Education is delivered.

Continuity is absent.

Risk accumulates between touchpoints.

The next part examines what this produces in practice—how PCS, deployment, and transition become predictable points of financial injury in a system built on exposure rather than care.



PART II — THE OPERATIONAL IMPACT

Section IV — Financial Injuries

The effects of implementation failure are not abstract. They appear as predictable “financial injuries” across the military lifecycle.

Military life is structurally disruptive. PCS moves, deployments, family transitions, and separation introduce unavoidable complexity: income gaps, reimbursement delays, relocation costs, housing instability, jurisdictional resets, and fragmented credit histories.²⁰ These conditions are inherent to service. A readiness system must therefore operate as protective infrastructure, not merely as education.

In practice, the system provides information without continuity.

Permanent Change of Station (PCS) is the clearest example. Relocation routinely generates out-of-pocket costs, reimbursement delays, housing gaps, and spousal employment disruption.²¹ National surveys show that recovery from PCS-related expenses commonly takes a year or longer.²²

Yet PCS is treated as an administrative event, not a financial risk event.

Training may occur. Briefings may be delivered. But there is no default escalation to one-on-one counseling, no individualized recovery plan, and no follow-up to ensure stabilization.

Deployments introduce similar disruption. Household management shifts. Income streams change. Benefits interactions become more complex.²³ These are routine features of service, not edge cases.

Without continuity:

- Temporary gaps become revolving debt.
- Missed reimbursements become delinquencies.
- Housing transitions become instability.
- Small errors compound into credit damage.

**Risk accumulates
between touchpoints.**

These injuries are not random. They are structural.
A system built on exposure produces awareness.
A population defined by transition requires care.

Section V — Readiness and Security Risk

Financial distress does not remain personal. In the national security environment, it becomes operational.

Federal adjudicative standards treat unresolved financial distress as a risk to trustworthiness, reliability, and judgment.²⁴ Under Guideline F, patterns of delinquency or inability to meet obligations may result in adverse clearance determinations.²⁵

Across federal and defense-sector analyses, financial issues are consistently identified as the leading non-criminal factor in adverse clearance actions—commonly cited at approximately 60 to 65 percent.²⁶

In practical terms, preventable financial disruption can become a career-limiting event.

A PCS gap becomes a pattern.

A deployment delay becomes default.

A transition lapse becomes disqualifying debt.

The readiness system does not intervene at the point where this transformation occurs.

There is no automatic escalation when delinquency begins. There is no continuity mechanism to convert emerging distress into managed recovery. Counseling remains “available upon request.” Follow-up is not embedded. Outcomes are not tracked.

The paradox is structural:

- DoD defines financial readiness as mission-critical.
- The security apparatus treats financial instability as risk.
- The readiness system is not designed to prevent instability at scale.

Readiness is delivered through briefings. Risk is discovered through adjudication.

By the time distress becomes visible, readiness has already failed.



Section VI — Transition Without Continuity

Separation is a structural rupture.

Income changes abruptly. Housing decisions must be made under pressure. Benefits lag. Civilian markets evaluate credit histories shaped by military life.²⁷ This is the most consequential financial transition in a servicemember's life.

DoD recognizes this. TAP is designed to prepare servicemembers for reintegration across employment, benefits, and personal finance.²⁸ It is the capstone of the readiness system. Yet TAP is time-bound and classroom-driven.²⁹ It ends at separation.

There is no requirement that servicemembers exit with:

- An individualized financial plan
- A managed credit or debt strategy
- A verified counseling connection
- A closed-loop housing handoff
- Post-separation follow-up

Referrals, when provided, are informational—lists of websites or phone numbers.³⁰ There is no intake, no case transfer, and no confirmation that a connection occurred.³¹

Longitudinal research shows that the early post-separation period carries elevated financial risk. Veterans experience a several-fold increase in bankruptcy in the first years after service.³² Housing instability rises sharply.³³ Risk of homelessness is highest during this window.³⁴

These outcomes concentrate in the precise period TAP is intended to prepare.

The absence of continuity converts transition from a bridge into a cliff.

Once separation occurs, the individual exits DoD's readiness system. The civilian system does not automatically receive them.

The downstream costs are borne elsewhere:

- VA absorbs crisis demand.
- HUD systems manage elevated homelessness.
- Courts process preventable bankruptcy.
- Employers inherit instability.

What is missing is not intent. It is a bridge

The next part identifies what the system lacks, and how continuity can be implemented without creating a new bureaucracy.

A lifecycle mandate terminates at separation.
A readiness population becomes a civilian problem.

PART III — WHAT THE SYSTEM IS MISSING

Section VII — The Absence of Continuity

The failures described in Parts I and II are not the result of weak policy. They are the result of a missing design principle.

The current readiness architecture delivers exposure. What readiness requires is *continuity*.

A population defined by movement cannot be stabilized through episodic instruction. PCS, deployment, and transition are not neutral events. They are structural risk points. Yet the system treats them as moments for information, not intervention.

An effective readiness system must do four things the current model does not:

There is no requirement that servicemembers exit with:

1- Convert risk into action.

Touchpoints must function as triggers for intervention, not merely milestones for training. High-risk events—PCS, deployment cycles, and pre-separation—should automatically escalate servicemembers into one-on-one support when indicators appear.³⁵

2- Provide case-based guidance.

DoD policy already defines counseling as one-on-one assistance.⁶ What is missing is scale and structure: individualized assessment, written action plans, and managed recovery over time. One conversation does not change outcomes. Process does.

3- Embed follow-up and accountability.

Readiness cannot depend on self-navigation. A continuity model requires scheduled check-ins, progress tracking, and closure of open risk. Without follow-up, education decays into intent.³⁶

4- Bridge systems at transition.

Separation must include a verified handoff into civilian financial and housing systems. “Here is a list” is not a bridge. A warm handoff requires intake, transfer, and confirmation that support has begun.³¹

These functions already exist in other federal readiness systems.

- Medical readiness uses continuity of care.
- Behavioral health uses case management.
- Wounded warrior programs use warm handoffs.

Financial readiness is the outlier.

It is delivered as an event in a system that requires care.

The absence of continuity produces three systemic outcomes:

- Risk accumulates between touchpoints.
- Problems surface only after damage occurs.
- Downstream systems absorb preventable harm.

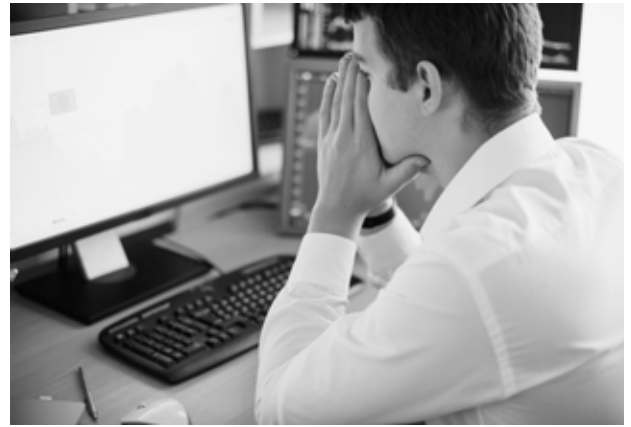


This is why outcomes appear “individual” but are in fact structural.

The mandate presumes a managed function.
Implementation delivers a scheduled briefing.

Readiness ends where continuity does.

The next part examines why a federal continuity framework already exists—and how it can be integrated without creating new bureaucracy or duplicating systems.



PART IV — A FEDERAL SOLUTION THAT ALREADY EXISTS

Section VIII — Why HUD’s Counseling Framework Works

The continuity missing from DoD’s financial readiness system is not theoretical. It already exists within the federal government.

For more than three decades, the Department of Housing and Urban Development has operated the nation’s primary civilian framework for financial, housing, and stability counseling. The HUD Housing Counseling Program is designed for populations facing complex, high-risk financial transitions—first-time homebuyers, renters in crisis, households in default, and individuals at risk of homelessness.³⁷

Its core features mirror what DoD’s mandate presumes but its implementation lacks:

- One-on-one, case-based counseling
- Individualized action plans
- Longitudinal engagement
- Outcome tracking
- Federally standardized reporting
- Congressional oversight

HUD counselors do not deliver awareness alone. They manage cases.

Clients are assessed. Plans are written. Progress is tracked. Follow-up is routine. Resolution is measured. Agencies are accredited. Counselors are trained. Outcomes are reported to Congress through a standardized federal performance system.³⁸
This is what continuity looks like.

HUD’s framework was built for civilian populations navigating:

- Income disruption
- Credit damage
- Housing instability
- Benefit complexity
- Market-based decision-making

These are the same conditions servicemembers encounter during PCS, deployment recovery, and transition.

The difference is not need. It is design.

Where DoD delivers readiness through events, HUD delivers stability through process.

Where DoD measures attendance, HUD measures outcomes.

Where DoD assumes self-navigation, HUD provides case management.

The federal government already knows how to do this.

What is missing is integration.

DoD’s current contractor model is optimized for education. PFC and PFM frameworks deliver instruction and general guidance. They are not designed to provide longitudinal credit rehabilitation, housing stabilization, VA benefit navigation, or post-separation continuity.²¹

This is not a failure of those programs. It is a mismatch between mandate and tool.

DoD does not need to replace its education infrastructure.

It needs to complement it with a continuity spine.

HUD's counseling system provides exactly that:

- It is already federally accredited.
- It is already outcomes-driven.
- It already reports to Congress.
- It already operates at scale.
- It already manages the kinds of transitions servicemembers face.



The question is not whether a continuity model exists. It does.

The question is whether DoD will align its readiness mandate with the federal infrastructure designed to deliver it.

The next section outlines how this can be done without creating a new bureaucracy, duplicating services, or increasing net federal cost—by integrating a HUD-aligned, Veteran Service Organization–led intermediary model into the existing readiness architecture.

PART V — IMPLEMENTING CONTINUITY WITHOUT NEW BUREAUCRACY

Section IX — The Intermediary Model

The gap in DoD's financial readiness system is not one of intent. It is one of architecture.

DoD has built a system optimized for education.

The mandate requires a system capable of continuity.

The solution does not require a new agency, a new bureaucracy, or the replacement of existing contractors. It requires the addition of a continuity spine—one that converts exposure into capability and transition into stability.

This can be accomplished by authorizing DoD to contract with **HUD-approved, Veteran Service Organization (VSO) intermediary** to provide one-on-one, longitudinal financial and housing counseling for military-connected households.

Under this model:

- IDoD retains its existing education-focused contractors.
- Touchpoints remain the delivery points for training.
- Risk screening is added at high-impact moments (PCS, deployment cycles, pre-separation).
- Identified risk triggers an automatic referral.
- Referrals route into a HUD-aligned, VSO-led counseling network.
- Servicemembers receive individualized intake, action plans, and follow-up.
- TAP concludes with a verified, closed-loop handoff into civilian systems.

The intermediary does not replace DoD’s role. It operationalizes it.

This approach aligns each system with what it does best:

- **DoD** continues to educate, prepare, and identify risk.
- **HUD’s framework** delivers case-based stability, continuity, and outcomes.
- **A HUD-approved VSO intermediary** ensures military competence, cultural alignment, and population-specific delivery.

The intermediary model solves the structural failures identified in this report:

Current State	Continuity Model
“Available upon request”	Structured access
Informational referrals	Verified handoffs
One-time sessions	Managed cases
Attendance metrics	Outcome tracking
Transition ends readiness	Transition extends readiness

Critically, this approach does not create a parallel system. It integrates two existing federal architectures.

HUD already:

- Accredits agencies
- Trains counselors
- Requires case management
- Tracks outcomes
- Reports to Congress

DoD already:

- Identifies readiness touchpoints
- Mandates financial preparation
- Controls access to servicemembers
- Operates TAP

What is missing is the bridge between them.

The intermediary provides that bridge.

By routing high-risk servicemembers into HUD-aligned counseling—through a VSO trusted by the military community—DoD can transform:

- Touchpoints into intervention points
- TAP from an endpoint into a handoff
- “Available upon request” into managed access
- Readiness from exposure into capability

This is not an expansion of mission.

It is an alignment of mandate with mechanism.

PART VI — POLICY ACTIONS

Section X — What Congress and DoD Can Do Now

The findings in this report do not require new theory. They require alignment.

Congress and the Department of Defense have already established financial readiness as a mission-critical function. The failure lies in execution: a lifecycle mandate is being carried out through event-based systems that cannot produce continuity.

The remedy is structural, not rhetorical.

Congress and DoD can act now by taking five targeted steps:

1- Authorize DoD to integrate HUD-aligned continuity.

Congress should explicitly authorize DoD to contract with HUD-approved, Veteran Service Organization intermediaries to deliver one-on-one, longitudinal financial and housing counseling for military-connected households.

2- Convert “available upon request” into structured access.

DoD should replace discretionary counseling models with risk-based escalation. At defined touchpoints—PCS, deployment cycles, and pre-separation—servicemembers who exhibit indicators of risk should be routed automatically into one-on-one support.

3- Require warm handoffs at transition.

TAP should conclude with a verified, closed-loop referral into civilian counseling systems for any servicemember who elects or requires assistance. “Here is a list” is not a handoff. Intake, transfer, and confirmation must be standard.

4- Measure outcomes, not attendance.

DoD should align readiness metrics with civilian best practice:

- Action plans created
- Delinquencies resolved
- Credit recovery achieved
- Housing stabilized
- Post-separation continuity established

Note: Attendance alone is not readiness.

5- Align readiness with adjudicative risk.

Financial distress is a leading non-criminal driver of adverse clearance actions. Readiness policy should treat early delinquency and instability as intervention triggers, not downstream discoveries.

These actions do not replace existing systems.

They complete them.

DoD’s education infrastructure remains intact. HUD’s counseling framework remains civilian. The intermediary bridges the two.

The result is a readiness architecture that matches the reality of military life:

- Touchpoints become intervention points.
- PCS becomes a recovery event.
- Deployment becomes a managed transition.
- TAP becomes a bridge, not a boundary.
- Readiness extends beyond separation.

**The mandate is sound.
The population is willing.
The tools already exist.**

What remains is alignment.

A system built for exposure cannot stabilize a population defined by transition.

Readiness must be designed as continuity.



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- 31- GAO findings on the absence of verified, closed-loop handoffs.
- 32- Academic research on elevated bankruptcy rates among veterans in early post-separation years.
- 33- U.S. Department of Housing and Urban Development (HUD) and Department of Veterans Affairs (VA) analyses on early veteran housing instability.
- 34- HUD, *Annual Homeless Assessment Report (veteran sections)*.
- 35- GAO and MFLS identifying PCS, deployment, and transition as high-risk financial periods.
- 36- Behavioral change and program-evaluation literature cited by GAO on the necessity of follow-up for durable outcomes.
- 37- HUD Housing Counseling Program statute and regulations (12 U.S.C. § 1701x).
- 38- HUD Housing Counseling Program performance framework, including Form HUD-9902 and congressional reporting standards.



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