

# **FINANCIAL DOMINANCE**

**YOUR BATTLE PLAN  
FOR A RICHER LIFE**

**FRANK A. MOLINAR, CFP®**

## FOREWORD

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Financial readiness of armed services members equals mission readiness in training and during global contingency operations. Soldiers, Sailors, Airmen, and Marines have much on their minds when training or deployed with their military units. They have to be physically and mentally fit to perform their individual, team, and unit mission essential tasks.

To be fully prepared and focused on their military missions, service members must also have their personal, family, and financial affairs in good order and apply the same discipline to their home life as they do within their units. However, the military has well documented the stress that home life can cause if spouse/partner and familial relationships are not strong and if personal/family finances are not communicated, documented, and well planned. In fact, home life stress is such a key contributor to service members' depression and suicide that the military has addressed it directly through a variety of individual and family- focused programs to help warriors survive and thrive. It was during one of these programs at which Frank Molinar was presenting that I learned about his approach to financial readiness that can truly make a difference in the lives of service members and their families.

This book provides the tactics that all service members and their families should follow to lead richer lives and be ready warriors. It is written in language that warriors can understand: *“Stop the Bleeding, Secure the*

*Perimeter, Engage the Enemy, Build Future Ops, and Plan the Exit.*” It is a Standard Operating Procedure (SOP) that services members and their families can follow easily to communicate effectively and develop a shared action plan that begins to secure their financial future together.

Frank’s approach follows the axiom: “Knowledge is Power,” which is true about personal finances: the more that is known, the more planning and execution can be accomplished to meet financial objectives and reduce the concomitant stress that comes with managing money. This book provides knowledge and empowers service members and their families to control their financial destinies in very practical ways and means to meet the desired end state of financial readiness.

I have seen Frank deliver the rudiments of financial readiness that are contained in this book to my soldiers and their families in pre-deployment briefings, family support group meetings, and other Soldier/Family Readiness Programs with great acclaim and success. His personable approach coupled with “real” talk about the challenges we all face made a significant impact in the lives that he touched. He offers a practical approach to financial readiness that is meaningful, useful, and codified in this book. It will help service members and their families achieve financial readiness so that Soldiers, Sailors, Airmen, and Marines are ready to perform their military missions globally and protect the freedom our Nation enjoys.

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