

PREVENTION IN ACTION

PROBLEM-SOLVING

TRAIN YOUR BRAIN

Jim Mattis, the esteemed retired Marine Corps general and former Secretary of Defense once said, “The most important six inches on the battlefield is between your ears.”

He was referring to the warfighter’s brain, of course, and to the fundamental need for Marines to be “smart” on the battlefield.

The recently published Marine Corps Learning Doctrine expanded upon this idea. It states, “Success in warfare depends on Marines developing an intellectual edge to accurately recognize cues, quickly make sense of information, and respond effectively.”

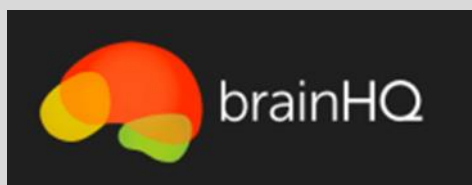
Marines can develop this intellectual edge through historical study and traditional training. Marines are aware of the OODA loop and the concept of “recognition-primed decision-making.” However, the Semper Fit Human Performance Program wants Marines to know that there’s another important factor to consider — cognitive performance.

Much like your body needs exercise to stay in top shape, your brain needs exercise, too. Cognitive performance as a part of holistic human performance is all about deliberately challenging your brain to make it stronger and healthier, making you a stronger, more resilient warfighter.

Want to exercise your brain like a pro? The Department of Defense and the popular BrainHQ from Posit Science have teamed up to allow all active duty service members free access to the BrainHQ app.

Visit your installation’s [MCCS library](#) to find out more and to get your access code. Stay engaged with Semper Fit to get the latest cognitive performance resources.

—Semper Fit



USE THE OODA LOOP TO SOLVE PROBLEMS

In the Commandant’s Planning Guidance, released in 2019, Gen David Berger talks about the importance of making good decisions, and he states his expectations for Marines. “Everything starts and ends with the individual Marine.”

Gen Berger says the Marine Corps of the future should employ adult learning methods that emphasize teamwork, problem-solving, and enable Marines “to cycle through the OODA (Observe, Orient, Decide, Act) Loop faster than any opponent we may face with a bias for intelligent action becoming second nature to all Marines.”

These words inspired Headquarters Marine Corps’ revision of Unit Marine Awareness and Prevention Integrated Training (UMAPIT). UMAPIT is a Total Force annual training requirement for all Marines and attached personnel that covers stress management and behavioral health topics.

UMAPIT teaches the OODA Loop and applies it as “Think-Decide-Act.” You may be familiar with the OODA Loop: Observe, Orient, Decide, and Act. By making good decisions, we will gain advantages in life.

Some of us are skilled at making decisions, but some act on impulse or emotion and don’t think through a problem and weigh the

consequences. The OODA Loop can help.

Observe by collecting new info.

- What is the problem?
- How does it affect me or others?
- Is there a time constraint?
- Should someone else offer input?
- Is my perception accurate?
- What are potential consequences?

Orient ourselves by reflecting on previous experiences and outcomes.

We **think** about:

- Our biases, perceptions, and values
- Ethics, morals, and beliefs
- Advice we’ve received

Now, we take our observations and orientation and **Decide** what we should do. Deciding is a continuous cycle of making the best judgment based on the things we know.

As things change, so will the course of how we **Act**. We follow through with the decision and monitor the outcome, good or bad, and when needed, we can cycle back to orient.

For more info on UMAPIT, see MARADMIN 044/20, or contact your Combat and Operational Stress Control (COSC) regional training coordinator or Embedded Preventive Behavioral Health Capability (EPBHC) staff.

—COSC Capability

TRY STRATEGIES FOR MANAGING STRESS

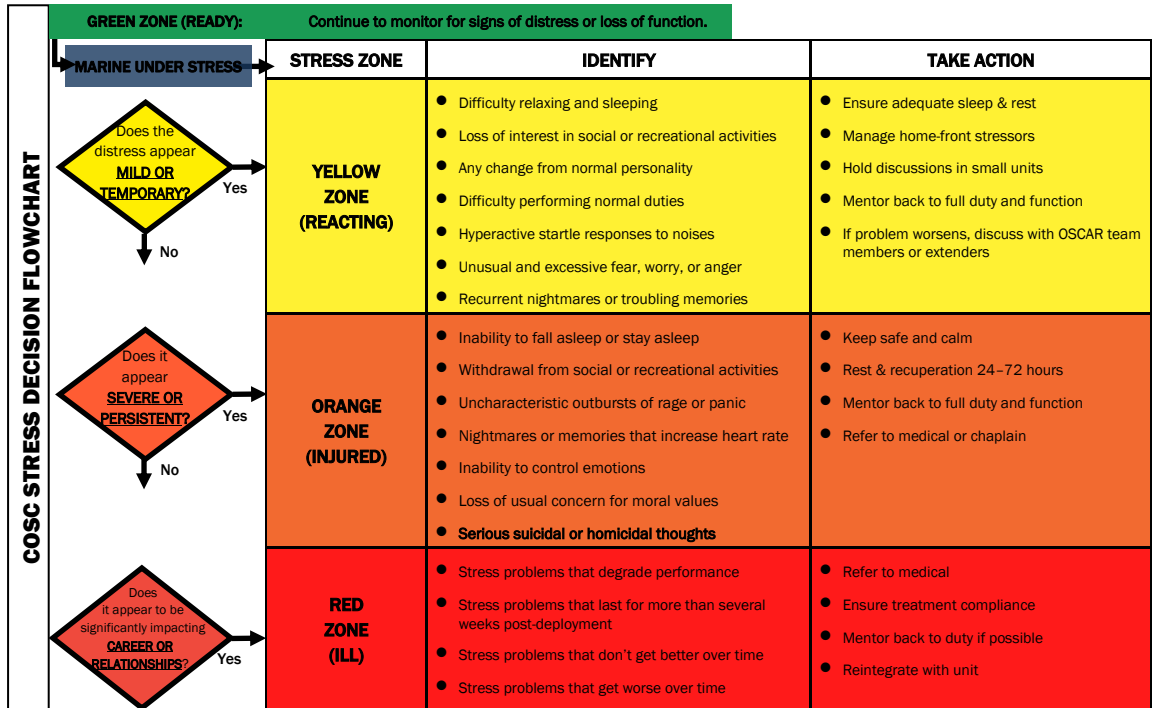
Creating a plan for how to manage emotions at the height of intense feelings is a lot to ask of anyone. But coming up with a plan for how to manage distress can help the feelings pass.

During a wave of intense distress, our thoughts become distorted, and we often can't come up with solutions at that moment. Here's a variety of problem-solving techniques to manage distress as it is happening:

Deep breathing: Use an app like [Breathe2Relax](#) or others that walk you through a breathing relaxation exercise. Find one you like and install it on your phone.

Exercise: Match the intensity of the emotion. Exhaust yourself by doing rapid jumping jacks, push-ups, running quicker than is comfortable, doing burpees, or hitting a punching bag. If this level of exercise is not possible, find doable exercises such as going for a walk.

Music: Crank it up or play it softly. Music can serve as a great distraction.



The Combat and Operational Stress Control (COSC) program helps Marines recognize the stress levels of themselves and their peers via the Stress Continuum before problems become overwhelming. Marines and leaders can use COSC's Stress Decision Flowchart to identify stress zones and possible actions to take.

Stress is a part of everyday life, and sometimes all of us need help managing it. These resources can help if you want

to talk to someone on the phone, online, or in person:

- A Chaplain, COSC representative, or Operational Stress Control and Readiness (OSCAR) team member
- The [Community Counseling Center](#)
- [Military Crisis Line](#): 800-273-8255 and Press 1
- [DSTRESS Line](#): 877-476-7734

—COSC Capability

Nature: Being out in nature is calming and grounding. It can help us to see the world is bigger than this moment.

Pets: There can be nothing more comforting than spending some time petting or playing with an

animal. Animals are always in the moment and can help us get back to the here and now.

We can't solve everything in the heat of the moment, but problem-solving techniques are one part of the formula to manage

distress and suicidal ideation. The hope is that improving our problem-solving capabilities will cut down on moments of crisis by helping us respond better to our moments of distress.

—Suicide Prevention Capability

FAMILY TEAM BUILDING CAN HELP YOU BUILD PROBLEM-SOLVING SKILLS

Family Readiness Services provides ways for Marines, Sailors, and their Families to build valuable problem-solving skills and find helping resources. Problem-solving skills are an essential aspect of workshops led by [Marine Corps Family Team Building](#):

- The **Interpersonal Communication** workshop builds effective communication skills to promote healthy relationships.
- The **Conflict Management** workshop addresses interpersonal conflict and is designed to help families become more aware of conflict and empower them to make healthy choices by managing their responses to conflict, both at home and in the workplace.

- The **4 Lenses** workshop empowers people to interact positively by recognizing their unique personality styles and using that info to improve collaboration and foster teamwork.
- The **Information & Referral (I&R)** program is available to help Marines, Sailors, and their Families find resources such as emergency financial assistance, food, shelter, child care, jobs, or mental health support. Additionally, the following resources are available to assist Marines, Sailors, and Families no matter where they may be located:
 - [MilSpouse Money Mission](#) helps spouses with decision-making in financial matters. It

provides training on budgets, spending, and much more.

- [Military One Source](#) offers a suite of resilience tools and wellness apps to assist with stress management (Breathe2relax), relationship issues (LifeArmor), and problem-solving skills (MovingForward).
- Other resources for Marines, Sailors, and their Families are the local **Deployment Readiness Coordinators (DRC)** and **Uniformed Readiness Coordinators (URC)**. These unit-level assets can help you find resources to help you solve problems you might be experiencing.

—Family Readiness Services

HELP AVAILABLE FOR FINANCIAL HARDSHIPS

Negative changes to the budget can be devastating, and COVID-19 has impacted many families' finances.

Personal financial managers (PFM) aboard all installations and command financial specialists (CFS) assigned to the major commands and subordinate units can assist Marines and Families with financial difficulties.

As an added measure during the COVID-19 crisis, installations have exercised more flexibility within the [Personal Finance Management Program](#) by providing virtual classes and virtual counseling to better service clients.

Clients may be connected with relief organizations such as the Navy & Marine Corps Relief Society, and Service members can receive emergency financial assistance with interest-free loans, grants or a mix of loans/grants. Most loans and grants are limited based upon their criteria and/or for one-time financial needs such as rent and utilities.

PFMs can tap into resources from Military OneSource, Armed Services YMCA, Consumer Financial Protection Bureau, and the American Red Cross to give the best possible options to our valued Service Members and their families.

The installation PFMs can



help Marines and spouses prioritize their current bills (critical to the household financial infrastructure) and understand credit reports.

They provide guidance to clients on the process for contacting their creditors and asking to waive the interest component, possibly adjust due dates, or temporarily suspend payments without interest for a specified time.

Protecting families' credit scores is essential to their long-term financial stability. PFMs emphasize that Service members always should pay bills on time, pay at least the minimum monthly payments each month, and pay more than the minimum when possible (even if it is \$1 more). This will reduce the amount of interest and the overall balance over time.

Military spouses have their own set of challenges. They might be spending more to stock up on food and supplies. Spouses being called back to work might be having trouble securing child care. Some spouses have been furloughed

or laid off, leaving spouses with no income. PFMs assist these spouses by helping them with the unemployment process.

The pandemic's impact on finances has underscored the importance of maintaining an emergency fund to cover unforeseen expenses.

PFMs can help Marines and Families receive help in facing financial challenges, including:

- Difficulty paying bills and managing other financial obligations
 - Communicating with lenders, loan servicers, and other creditors
 - Challenges paying the mortgage, student loans, or credit cards
 - Communicating with debt collectors and financial institutions
 - Understanding and protecting credit/credit reports
 - Loss of spousal income
- There are many services available to help on these financial topics and many others.

—*Personal and Professional Readiness Branch*

SPOUSES MIGHT LIKE TELEWORK

No one will remember the 2020 permanent change of station season as a normal one, thanks to delays caused by COVID-19 restrictions.

But every PCS season does affect the careers of military family members. Applying for a new job? Transferring with the same employer? Or can you work remotely for the same employer?

As you PCS throughout your Marine's career, remote work is an attractive option. It can reduce financial stress because a PCS would not affect your income.

Working remotely

Remote work or telework has flourished with COVID-19 restrictions. According to Biz30, a mixture of increased productivity and decreased employer costs will help make remote work the way of the future. [Forbes](#) provides a 2020 listing of the best jobs for working from home, which includes the hottest companies in remote work.

Contact the [Family Member Employment Assistance Program](#) (FMEAP) at your installation for [guidance](#). FMEAP offers résumé assistance, career decision assistance, and info on remote opportunities.

SECO and MSEP Resources

[Spouse, Education and Career Opportunities](#) (SECO), a Department of Defense (DoD) program, offers career coaches to assist military spouses with exploring career and education interests, learning about remote opportunities, and connecting with entities committed to hiring military spouses through the [Military Spouse Employment Partnership](#) (MSEP), a career portal that includes many remote opportunities. To get connected with a career coach, call 800-342-9647.

—*Personal and Professional Readiness Branch*

ABOUT THE NEWSLETTER

The United States Marine Corps Prevention System publishes Prevention in Action. The contents of this newsletter are for informational purposes only. The content is not intended to be a substitute for professional medical advice, diagnosis, or treatment. To suggest topics or submit questions, email Prevention Manager Christine Heit at christine.heit@usmc.mil. September's newsletter will focus on connectedness, and October's newsletter will focus on financial management.

TIPS FOR INVESTING IN UNCERTAIN TIMES

The S&P 500 had a rough start in 2020. It climbed a little, dropped a little, climbed a little again, then started falling — and kept falling — until, in the third week of March, it was down 34% from its high.

At about the same time, shutdowns related to the COVID-19 grinded the US and world economies to a virtual halt.

The good news is that as of July 1, all portfolios in the federal government’s 401(k)-style retirement savings program gained ground in June, although most funds still have not recouped the losses sustained at the beginning of the pandemic. This held true for many of the civilian sector’s retirement plans.¹

Times like these can be scary for even the most seasoned investors. But before you make radical changes to your thrift savings plan (TSP) or other investments, be sure you understand the challenges of trying to time the market and the potential benefits of the age-old concept of dollar-cost averaging.

Rather than try to avoid market volatility, a better approach might be to try using that volatility to your advantage to buy fewer investments when the price goes up and buy more when the price goes down.

Even better, if you can automate this approach, you will not have to pay attention when those price

changes occur (e.g., Invest \$250 per month in TSP, using MyPay).

Dollar-Cost Averaging

Adopting a dollar-cost averaging strategy involves just five simple steps. (See box below.)

DOLLAR-COST AVERAGING

- Select investments to buy.
- Decide how often to buy them.
- Decide how much to invest each time.
- Automate it.
- Ignore the headlines.

First, determine the investments you want to buy. Then, decide how often you want to purchase them (e.g., each time you get paid, a set day of the month).

Next, decide how much to invest each time. Then, take your emotions out of the equation by setting up your purchases to be automatic via payroll deductions or automatic transfers from your bank account.

Finally, with your plan in place and the knowledge that you’re playing the long game, ignore day-to-day, week-to-week, and month-to-month economic and market headlines.

A Tale of Two Markets

To better understand how dollar-cost averaging can work, let’s compare results from two hypothetical markets. One will be an investment that steadily increases in value (Rising

Market). The other will be an investment with a value that swings widely month to month (Fluctuating Market).

If you are investing in the TSP, you are already engaging in dollar-cost averaging.

The tables at right capture the details and the results. As you will see, both scenarios result in profits for the Marine. However, the Fluctuating Market example results in a bigger profit by year end.

Of course, there will still be market difficulties and changes in the value of the investments you purchase. Dollar-cost averaging does not change that, nor does it guarantee that you will make money. However, it means you will be buying more shares when the price drops and fewer shares when the price goes up.

All things being equal, the more shares you own when it comes time to sell them in the future, the more money you will have. With this in mind, let’s take a look at the Marine who invested in a fluctuating market. Because her dollar-cost averaging strategy resulted in her buying more shares when they were cheaper and fewer shares when they cost more, she made more.

No Guarantees

Using a dollar-cost averaging strategy does not guarantee you will make money investing. However,

A RISING MARKET	Investment	Share Price	Shares Purchased
January	\$250	\$25	10.00
February	\$250	\$26	9.62
March	\$250	\$28	8.93
April	\$250	\$29	8.62
May	\$250	\$32	7.81
June	\$250	\$33	7.58
July	\$250	\$34	7.35
August	\$250	\$35	7.14
September	\$250	\$36	6.94
October	\$250	\$37	6.76
November	\$250	\$39	6.41
December	\$250	\$41	6.10
TOTAL	\$3,000		93.26

Value at year’s end (\$41/share): \$3,824

Investment gain: \$824

Annualized return: 27%

FLUTUATING MARKET	Investment	Share Price	Shares Purchased
January	\$250	\$25	10.00
February	\$250	\$20	12.50
March	\$250	\$25	10.00
April	\$250	\$21	11.90
May	\$250	\$33	7.58
June	\$250	\$35	7.14
July	\$250	\$30	8.33
August	\$250	\$31	8.06
September	\$250	\$36	6.94
October	\$250	\$34	7.35
November	\$250	\$39	6.41
December	\$250	\$41	6.10
TOTAL	\$3,000		102.33

Value at year’s end (\$41/share): \$4,195

Investment gain: \$1,195

Annualized return: 40%

it does eliminate the guesswork associated with trying to time the market, and it could help you avoid poorly timed investment moves. It may result in a less stressful investing experience in times of volatility.

Help is Available

Contact an installation

[Personal Financial Manager](#)

or a Command Financial Specialist for additional investment education resources that might be helpful.

—*Personal and Professional Readiness Branch*

¹Government Executive, “Funds Continue Slow Climb from COVID-19 Trough.” July 1, 2020

WHAT'S YOUR PROBLEM?

We all experience problems. When we allow problems to persist, they get worse. It's best to tackle problems head on. Try the IDEAL problem-solving method.

I Identify the problem.

D Define the context of the problem.

E Explore possible strategies.

A Act on best solution.

L Look back and learn.

IDENTIFY: Once you recognize you have a problem, figure out the root cause. Probe deeper. For example, if you are feeling stressed all of the time, that's not your problem. The problem is what stresses you out (e.g., job, relationships, debts).

DEFINE: How would you like to see the problem resolved? What obstacles are keeping you from solving the problem? [*Problem:* My relationship is stressing me out. *Obstacles:* Every time I try to talk about our problems, we argue. With my schedule, I don't have time for a long conversation. I suggested we go to counseling, but that idea was rejected.]

EXPLORE: Brainstorm at least 10 potential solutions to your problem. Remember that the first idea you think of is not always the best. [*Problem:* My relationship is stressing me out. *Possible solutions:* End the relationship. Schedule time to have a serious talk. Get information about options for counseling. Talk to a Chaplain or a peer about the problem. Plan an out-of-town trip to see if a getaway helps the relationship.]

ACT: Choose the best solution for your problem, but understand you won't find a perfect solution. Will the solution solve your problem? How much time and effort will you have to invest? How will you feel about this solution? How will others feel about this solution? Once you have made your choice, create an action plan and execute it.

LOOK BACK AND LEARN: How did your solution work out? Did it solve your problem? Have you seen some improvement at least? If your solution didn't work, go back to the Explore and Act steps. Choose another solution and try again. Or develop another solution based on what didn't work the first time (trial and error).

Sources: *The Ideal Problem Solver* by John D. Bransford and Barry S. Stein; *How to Solve Daily Life Problems* by Anxiety Canada; and *Introduction to Problem-Solving Skills*, Massachusetts Institute of Technology website