WAGING WAR ON DEBT
Kill Debt and Create Wealth

Your 10 Step Battle Plan
To Lasting Financial Freedom

by
MAJ Steve Sheridan

www.WagingWarOnDebt.com
The views presented in this book are those of the author and do not necessarily represent the views of the Department of Defense (DoD) or its Components.

Waging War on Debt
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Disclaimer: This wouldn’t be a financial book without a financial disclaimer. These principals have worked for others and they can work for you too. This book is designed to educate and provide general information regarding the subject matter covered. However, laws and practices vary from state to state and are subject to constant change. Because factual situations are different, specific advice should be tailored to your particular circumstances. Changes are constantly made to federal and state laws. It is up to you to ensure you have the most accurate and up to date information. For this reason, you are advised to consult with your own army of professional advisors (accountant, lawyer, etc.) regarding your specific situation.

Visit us at www.WagingWarOnDebt.com
Book Cover Design by Steve Sheridan

Waging War on Debt: Kill Debt and Create Wealth/ Steve Sheridan

**Endorsements**

**One of the keys** to a successful and productive life is to be above reproach in your financial habits and dealings. Steve’s book lays a solid action plan for military service members, young and old, to achieve living well within their means so they will gain the peace of mind that comes from applying wisdom.

- **Rod Handley**  
  Author of *Character that Counts*  
  Founder of Character That Counts Ministries

**In my practice**, I’ve counseled numerous current and former military, CIA operatives, and highly specialized trained service individuals. Advanced training in their fields often does not translate well into being equipped to deal with the rigors of everyday life. Financial messes and relationship issues often result from a lack of personal training and mentoring to face life’s normal burdens, much less the extra difficulties that military life can bring. MAJ Sheridan’s book will be a practical way to make up for that lack in the financial area for many individuals who will take advantage of this well-thought out resource.

- **Dr. Mark Jones, LMFT**  
  Founder of Mark Jones Ministries  
  The Liberty Foundation and The Trinity Program  
  San Antonio, Texas

**Major Steve Sheridan**, a battle-tested Officer, knows only too well that poor planning and poor choices have deadly consequences. The same goes for our battle for financial freedom. Many are victims alright – victims of bad choices. The good news is with Steve’s battle-tested ten step strategy – you can kill debt and enjoy financial freedom!

- **Rick Godwin**  
  Founder & Senior Pastor  
  Summit Christian Center  
  San Antonio, Texas
What Others Are Saying About MAJ Steve Sheridan…

Sir, I really appreciate you taking the time and effort to show many of us some good points. I thought I had a sound understanding of my finances, but I learned plenty by attending your class.

Thanks again Sir,
-T Bantan Jr.

Great class. I didn’t want any Soldier returning home, blowing through their deployment money, and still remaining in debt. I wanted to see my Soldiers without debt and on the way to a better life.

-C Jackson

Sir, your class woke up a lot of the young and some older Soldiers on how to manage their money that they are making over here. Some of the Soldiers have never had a large sum of money in their possession at one time. Soldiers are investing their money and changing their mind about buying big-ticket items when they return home. Your finance class really hit home with Soldiers.

Thanks for devoting time to our Unit,
-C Merritte

Sir, thank you very much for your time. I think that it was the most informative brief I have had on the subject. Whether some of the younger ones realize it or not, the information will stay with them.

SO thank you again, on behalf of us all,
-J Coble

I LOVE THIS SIR. A lot if this I knew and just could not put it all together. Thank you for all that you have done.

GOD BLESS,
-T Pope
This book is dedicated
to my Brothers and Sisters in Arms,
who are fighting for our Freedoms,
may you find *Lasting Financial Freedom!*

Also to our very supportive spouses;
without your support
we could not do what we
were called to do and love.
Across the country, military families are facing dire financial circumstances due to longer than expected tours of duties. They are being penalized for their patriotism — no one should have to choose between doing right by their country and doing right by their families.

– Evan Bayh, U.S. Senator, Indiana
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Date Read

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The most valuable contribution that any Senior Noncommissioned Officer can give back to his or her Soldiers is to be a teacher.
- SMA (RET) Kenneth O. Preston (13th SMA)

PASSIONATE TEACHER
I completely agree. That’s why I’ve been Waging War on Debt since 2002 and have written this book to enlist you into this crucial battle. Throughout my life, I’ve been blessed to have the right people and resources enter my life when I needed them most. I hope the same will be true for you.

DON’T GO IT ALONE
There’s no shortage of financial books out there, but none focus on our unique challenges and opportunities as men and women in our Armed Services. I’ve attempted to fill that gap by blending some great books into one that truly meets our needs.

This book contains information and lessons I’ve learned over the past decade by teaching and helping thousands of military and their families get ahead financially. I wrote this book with a goal of becoming your financial battle buddy and to share my knowledge and experiences so you can make the best financial decisions possible.

The fact that you are reading my book means you are ready to hear this important message. As you go through Your 10 Step Battle Plan to Lasting Financial Freedom, I want you to feel like you’ve got me in your foxhole. I will be giving you tips and ideas that have worked for many. I encourage you to mark up this book and make it your guide. You’re holding the information I wish I had when I first started out on this journey we call military service.

GRATITUDE
An author’s work is an expression of ideas, which rarely claim just one originator. My ideas are the result of years of interactions with many influential people. No individual can accomplish anything of value. I’ve discovered that it takes an army to write, publish, promote and distribute a book. I’ve been blessed to have had so many help and inspire me to get you this important message.

To my Lord and Savior, Jesus Christ for giving my life meaning and purpose.
To my beautiful bride, Nancy, for her undying support in all my endeavors. First, as an Army wife who has had to pull double duty twice during 30 total months over two deployments. For being a temporary author’s widow during countless hours of late night and weekend writing. For your keen editing skills and for believing in me and this vital message.

To my incredible children: Kayla, Kelsie, Samuel and Nathan who inspire me to be better.

To my parents, David and Carol, for choosing me, loving me and giving me a second chance at a great life by adopting me from S. Korea. My mom, an English teacher never gave up on me. To think I hated English, reading and writing when I was young.

To my sister, Jennifer. So blessed to have you as my loving sister.

To my in-lives Howard and Heidi, for loving me as one of your own.

To my brother-in-law Robin, you’re the brother I wished I had. Better late then never.

With special thanks:

To my long time friend and military mom - Carol McGlothlin, who was the first person I met at Dave Ramsey’s office. As an Army spouse, she had a vision and passion to help military families overcome their economic challenges utilizing Dave Ramsey’s financial tools.

To the best college roommate, my first accountability partner and my best man - Mitch Forrest, you exemplify persistence.

To Rod Handley (founder & President of Character That Counts) for believing in me and guiding me as I launch Mission Wealthy Warriors.

To my Baghdaddy Times readers, who encouraged and motivated me during my extremely long 16 months in Iraq.

To Wayne Coleman, a godly man who has reminded thousands that obedience is still the key to prosperity.

To my author coach, Alane Pearce, for helping me make this dream a reality.

To my Bald Eagle readers, who motivated me through my second deployment throughout Afghanistan (Cp Dwyer, Kandahar Airfield, & Kabul).

To Grace Judson for helping me create content that connects.

To my founding donors of Mission Wealthy Warriors, Inc.

To Jim Speirs, you’ve got wicked ninja editing skills and wise counsel.
To Jack Covert (founder & chief mentor of 800-CEO-READ) for wise advice and sharing life changing business books.

To my WASH (Walking Army Strong for Heroes) Supporters: who walked, ran, swam, etc. 40,000+ miles to show support during my Afghanistan deployment.

Many other people along the way gave me encouragement and valuable information.

Steve Sheridan
www.SheridanSteve.com
www.WagingWarOnDebt.com
INTRODUCTION

MY $TORY

In 2001 one of wife’s friends lent me a copy of Financial Peace by Dave Ramsey’s (www.DaveRamsey.com). It was a life changer for me. So much so that I gave a presentation at Ft Irwin in December 2001 that was really the launch of my mission as a financial warrior.

The following is a script from the presentation I gave at the Ft Irwin Chapel in December 2001 sharing the details of my personal financial journey. I’d like to share it with you.

“Good evening, I’m Steve Sheridan. I’d like to thank Chaplain (LTC) Newton for letting me talk to you.

Anyone who spends time with me knows that the subject of personal finances eventually comes up. Why is it my personal calling to help everyone I meet with their finances? All we have to do is look at the past 20 years of my life.

When I was about 12, my dad said, “Son, you’re old enough to learn how to mow the lawn.” So I started mowing our lawn. I didn’t enjoy it at all until one day my neighbor, Mr. Silverman, said, “Steve, you’re doing such a good job mowing your lawn, why don’t you mow my lawn for $10.” $10! That was like $100 to me back then.

I started my own lawn care business mowing lawns, raking leaves, shoveling snow and eventually painting houses. As a teenager, I was eventually making and spending over $1,500 a month.

Parents, I want to speak to you right now. Personal finances need to be taught at home. By the time your children leave home, they should know how to balance a checkbook, save, invest, give and learn the dangers of credit cards. My parents taught me the value of hard work, but left out lessons on saving, giving and the dangers of credit cards.

Don’t be afraid to show your children your LES (Leave and Earnings Statement) and get them involved in paying bills and planning for vacations. It’s never too early to start teaching your children about finances. My friends tease me that Kayla’s first word is going to be tithe. I can only hope so.

We all have to pay taxes, but we don’t have to pay Stupid Taxes. Dave Ramsey says that Stupid Tax is money that you pay for making poor financial decisions. I’ve paid a lot of Stupid Tax in my lifetime and it is my desire to help keep others from paying Stupid Tax.
My first *Stupid Tax* was *not saving*. Just imagine how much I would have today if I had saved 50% of what I made, and invested it. Parents make your children *give* 10%, *save* 40% and let them *spend* 50%.

Off to college I went. I should have come out of college debt-free. My parents paid for my room and board; ROTC paid tuition and I had a part time job paying minimum wage. The problem was I went from making and spending over $1,500 a month to barely making $400. Unfortunately, my spending habits didn’t change.

Then one day I thought all my money problems were solved. I got a letter saying, “*Discover the Possibilities*” (*I should have read, “Danger, Will Robinson, Danger!”*). Well, in no time I had discovered all my possibilities and was maxed out on my new credit card. Then, along came *American Excess* and I didn’t leave home without it, until that too was maxed out. My second *Stupid Tax* was credit cards.

Some of you say, “*But Steve, I don’t have problems with credit cards, I pay my balance in full each month.*” Research shows that 70% don’t, but even if you do, studies have also shown that consumers spend between 10% to 20% more by using a credit card rather than using cash.

It’s not painful for me to go to Home Depot and buy the latest and greatest tool for over $300 and charge it to my credit card and pay it off at the end of the month. There is just something about taking your wallet out and putting down those $20 bills that is painful and makes you think twice about your purchases.

I graduated college, bought a used Mercedes and headed to Ft Sam Houston as a Second Lieutenant making $20,000 a year with over $30,000 worth of stupid debt. Just think of what I’d have today if I had invested that $30,000, during the 90’s. Ouch, that hurts!

High school and college students please, don’t make the same mistake I made. You can and should come out of college debt-free. Don’t get caught by the lure of phony plastic prosperity.

Singles, you don’t have to struggle at it alone. *Remember*, Batman had Robin. You need someone who will tell you the truth about your finances—not your shopping buddy, but someone who will tell you the TRUTH. It will save you thousands of dollars.

As a Christian digging my way out of dumb debt, I had already accepted Christ as my Savior, but hadn’t given Him Lordship over my life yet, especially in finances.

By the time I met and married Nancy, I had taken care of most of my dumb debts, but still struggled with tithing and impulse buying.
I had dealt with the symptoms, but not the root of the problem. I began studying Christian financial principles taught by Larry Burkett (www.Crown.org) and learned what God had to say about money. I still had a lot to learn. But, I started tithing, and learned that you cannot out give God.

I’ve also learned that making more money won’t solve your financial problems, they just magnify them. More money is not THE solution; it might be part of the solution, but not THE whole solution.

Nancy and I were a pair of DINKs (Double Income No Kids). Isn’t it funny how the more money we make the more our wants and desires become needs? Nancy and I paid for our living expenses with my salary and were living large off of her salary instead of investing it.

Gradually, as I’ve traveled from my old me-centered world to a Christ-centered world, I’ve realized that sound financial principles won’t get me anywhere until I seek out God in all areas of my life. By studying finances, struggling to overcome old habits and applying Biblical principles, we will become completely debt-free.”

PEARLS OF WISDOM
Do you know how a pearl is made? Natural pearls are made of nacre (mother-of-pearl coating). It is thought that natural pearls form under a set of accidental conditions when a microscopic intruder (typically a grain of sand) enters an oyster and settles inside the shell. The oyster, being irritated by the intruder, secretes nacre to cover the irritant. This process is repeated for many years, thus producing a valuable pearl. My hope in writing this book is to irritate you out of your financial comfort. I’m also realistic and don’t expect you to change overnight (that will take time). The best I can hope for is that what I share with you will be planted into your thoughts and, over time, will eventually grow into valuable financial pearls of wisdom.

MENTORS
I’ll be introducing you to many of my mentors: Dave Ramsey, Robert Kiyosaki, David Bach, Rod Handley, Wayne Coleman, and Randy Alcorn to name just a few. While I’ve only met a few of them in person, many have been distant mentors through their writings. I will be mentioning books and websites that I have used in writing this book for three reasons:

1) It’s the right thing to do
2) It’s the legal thing to do, and
3) If I’m wrong, I can blame them ;-)
Learn from the mistakes of others; you can’t live long enough to make them all yourself.

– Eleanor Roosevelt
Phase 1:

INITIAL MILITARY TRAINING

FINANCIAL BOOT CAMP

Financial Basics
If a man empties his purse into his head, no one can take it away from him. An investment in knowledge always pays the best interest.

– Benjamin Franklin
Chapter 1:
We Are At War

9/11
Where were you on the morning of September 11, 2001 when 19 terrorists hijacked four airplanes? Three were used as guided missiles, collapsing both towers of the World Trade Center and damaging the Pentagon, killing over 3,000 and damaging our economy by billions and billions.

United Airlines Flight 93 was the fourth hijacked aircraft that crashed into an empty field in Shanksville, Pennsylvania. As the passengers learned the intentions of the hijackers, they decided to attempt to retake control of the aircraft, which may have saved countless additional lives.

How did you feel when you saw this on TV? I was a Company Commander walking into my daily staff meeting when I noticed a crowd huddled around our conference room TV watching the news coverage of the events; it was quite an eerie feeling. Life as I knew it would change forever. Two deployments later, that fact is confirmed.

UNDER SIEGE
Since that day, the United States has been waging a Global War on Terrorism (GWOT) to protect our nation’s freedoms. What many people don’t know is long before that, our personal finances have been under attack. This personal financial war is a lot like fighting terrorists. Just like in the post 9/11 battlefield, oftentimes we don’t recognize our enemy.

If we are going to win the war on debt, we have to first identify our financial enemies, which come in many forms: materialism, pride, credit cards, envy, loans, student loans, greed, keeping up with the Joneses, ignorance, etc. We all recognize these, but have we thought of them as our enemies? Unfortunately, I’ve fallen prey to many of these. It’s a constant battle, but with perseverance we can kill debt and create wealth!
AMORAL
Money is amoral. Just like a brick or gun, money takes on the characteristics of those who hold it. A brick can be used to build a medical clinic in Afghanistan or to be thrown through a window. A gun can be used to protect and defend or to murder.

I can tell a lot about a person by looking at their credit card statement and calendar. I would be able to know what they value in a matter of minutes. We can say one thing, but how we spend our time and money doesn’t lie.

FINANCIAL KNOWLEDGE
Financial intelligence is either taught formally or caught informally at home. If you weren’t fortunate to have been taught at home, make sure your children are before they leave home. I’ll cover how to in Chapter 15: Service Academies.

You are smart. Ignorance is not stupidity. Even though I worked in the medical field and have a Masters degree in Healthcare Administration, you would not ask me to perform open heart surgery on you because I’m ignorant in that area. Many smart individuals are ignorant when it comes to personal finances because they have never been formally taught.

3 WAYS
Studies show that a third of Americans don’t read another non-fiction book after graduating high school. I applaud you for investing a little of your time and money to increase your personal financial intelligence. This book is going to give you tools for your rucksack and help you in three ways. Some ideas are going to:

• save you money
• help you make more money
• prevent you from making financial mistakes

BATTLE PLAN
I’m here to bring you HOPE! Within these pages, I explain how to use Your 10 Step Battle Plan to Lasting Financial Freedom. What you’ll learn are time-proven methods that have worked
for others just like you and me. There are plenty of helpful financial books out there (*I will introduce you to many of them*), but none focus directly on our unique military challenges and opportunities. Mine does, and my plan will give you a double-edged sword to both *kill debt* and *create wealth*.

Are you a fellow Dave Ramsey fan? For those who have never heard of him, he is a nationally syndicated radio talk show host who daily talks about finances. Not only does he give sound advice, he does it in a highly entertaining way. (*Find out more at www.DaveRamsey.com.*)

Back in 2002 when I was a Company Commander, my boss sent me to Nashville to get trained as a Dave Ramsey Financial Counselor to help my Soldiers. Since then, it’s become my life’s purpose and passion to teach and help my brothers and sisters in arms (*Airmen, Marines, Sailors and Soldiers*)—and their families—*wage war on debt* to *kill debt and create wealth*.

What you need is a strategy that can help you eliminate doubt and worry and give you the confidence to financially succeed. It’s important not to look at this whole campaign and get overwhelmed. It’s a marathon, not a 100m dash. Take it one *step* at a time.

I am not giving you professional financial advice, just sharing my unique perspective gained from years of helping people just like you over the years. You may need your own professionals to help you and I highly encourage you to seek them out. I am not an attorney or accountant.

**Step 1: Lifelong Learning – Be Teachable**

**SELF-RELIANCE**

If this book is going to help you, you must commit to doing whatever it takes to win this war. It’s a matter of life and death—your financial life and the death of your debt! Utilizing the *Omega-Alpha* approach (*starting with the end in mind*), we start by defining *winning*. Winning: *making more money from leveraged unearned income than your desired cost of living*. You can’t get rich quickly. Quite the contrary, it requires long range planning.
Education is key. That is why it is the foundation to ALL that we do in life. Learn first. Then act. But we have to act. Positive thinking can transform your life; but to really make a difference, you have to take actions. Change your behavior. Start today. Take one step and then the next step. Commit today that you are going to develop wealthy habits that will make you win.

To win a war you must know your enemy and know how to beat them. There will be many battles with victories and defeats. This book will serve as the battle plan for your finances.

**HOW IT WORKS**

I’m excited that you have joined me on this quest. You will discover that *Your 10 Step Battle Plan to Lasting Financial Freedom* will work for you when you stick with it. Keep it on your fridge as a daily reminder. It’s hard to know how long this journey will take you since there are so many variables. You may already be ahead of the game. You might be starting at step 1. The key is to complete each step.

There are 10 steps on your journey. Some are in order with others will be done simultaneously. You will be making progress at every step, so be sure to celebrate responsibly after each accomplishment. To help you, at the end of every chapter, I created *Action Steps* to help you immediately put these ideas into action. Suggested books can be found in *Further Studies*. *Learning Links* gives you resourceful websites. With limited space, much more is available at: www.WagingWarOnDebt.com.
YOUR 10 $TEP BATTLE PLAN TO LASTING FINANCIAL FREEDOM

Step 1: We Are At War: Lifelong Learning - Be Teachable

Step 2: Body Armor: Protect Your Assets (insurance, wills, etc.)

Step 3: Ammo Stock Pile: Partial Emergency Fund ($1,000)

Step 4: Build Armies: Creating Multiple Streams of Leveraged Unearned Income (U Inc.)

Step 5: Humanitarian Aid: Helping Others (giving)

Step 6: Declare War: Kill Debt (everything except mortgage)

Step 7: Ammo Bunker: Complete Emergency Fund (6-12 months)

Step 8: HQ: Kill Your Mortgage (less than 15 years)

Step 9: Munitions Plant: Retirement Investing

Step 10: Service Academies: Paying for Higher Education

Victory: Completely debt-free with leveraged multiple streams of income exceeding your expenses
Your 10 Step Battle Plan to Lasting Financial Freedom

1) Financial Education - lifelong learning

2) Ammo Stockpile ($1,000)

3) Body Armor

4) Building Armies (U Inc)

5) Nation Building (10%)

6) Debt Annihilation (40%)

7a) Life Style

7b) Ammo Bunker (40%)

8a) HQs (40%)

8b) HQ (40%)

9) Munitions Plant

10) College

Increase Your Pie (income)

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ACTION STEPS

I will celebrate* starting Step 1: Become a Life Long Learner by:

__________________________________________________

Date Started______________

*Caution: Celebrate responsibly (in fact you can even do something that doesn’t cost money). Just think of something you’ll really look forward to doing—proportionate to the goal achieved.

____ Go to WWoD website (www.WagingWarOnDebt.com), download Your 10 Step Battle Plan to Lasting Financial Freedom and fill it out

____ Join the forum on www.WagingWarOnDebt.com

____ Enlist others to join you on this war on debt

FURTHER STUDIES

• **Ease The Squeeze** by Doug Hagedorn © 2002 *(Xulon Press ISBN 9781591601715)*


• **God Wants You To Be Rich** by Paul Zane Pilzer © 2007 *(Touchstone ISBN 978-1416549277)*


LEARNING LINKS

There are so many more books and links that I can’t fit them all in this book, so visit www.WagingWarOnDebt.com for a list of more resources.
If you think nobody cares if you’re alive, try missing a couple of car payments.

– Earl Wilson
Thank you for reading this free sample of Waging War on Debt.

If you liked this sample, please go to my website www.WagingWarOnDebt.com to purchase the book in print or for Kindle so you can start waging war on your own debt.

When you purchase your book, you will also be putting a free book into the hands of an active duty warrior via www.MissionWealthyWarriors.org

Hope to hear from you soon. I personally autograph each copy I send out.

For more information and resources please visit www.WagingWarOnDebt.com.
ABOUT THE AUTHOR

Steve Sheridan has successfully touched thousands of lives by equipping military and civilian families through his *Waging War on Debt* seminars and financial coaching to *kill debt and create wealth*.

Steve’s financial experiences and background include: trained and certified as a Dave Ramsey Certified Counselor (*January 2002*); facilitated numerous Financial Peace University (*FPU*) Classes; taught his *Waging War on Debt* seminars to thousands internationally; and updated and edited Wayne Coleman’s financial book, *Obedience: Still the Key to Prosperity*.

Steve is a devoted husband, father of four wonderful children, and a Veteran of both Operation Iraqi Freedom and Operation Enduring Freedom.

Steve has held a variety of command and staff positions including:

- Ambulance Platoon Leader, C Co, 2 FSB, Cp Hovey, S Korea from SEPT 1994 - MAR 1995
- Treatment Platoon Leader, C Co, 2 FSB, Cp Hovey, S Korea from MAR 1995 - SEPT 1995
- S4 163rd Med BN (DS), Yongsan, S Korea from SEPT 1995 - OCT 1996
- Comptroller Internship, Ft Detrick, MD from DEC 1997 - JUN 1999
- Comptroller, Weed Army Community Hospital, Ft Irwin, CA from JUN 1999 - DEC 2000
- Company Commander, Weed Army Community Hospital, Ft Irwin, CA from DEC 2000 - JUN 2002
- Baylor Masters Healthcare Administration (*MHA*), Ft Sam Houston, TX from JUN 2002 - AUG 2004
- Comptroller, US Army Dental Command, Ft Sam Houston, TX from AUG 2004 - FEB 2006
- Senior Medical Logistics Planner, III Corps, Ft Hood, TX and Iraq MAR 2006 - MAR 2008
- Acquisition Procurement Internship Program, Ft Sam Houston, TX from APR 2008 - APR 2010
- S4, 31st Combat Support Hospital CP Dywer, Afghanistan, APR 2010 – JUL 2010
- Contingency Contracting Officer, Afghanistan JUL 2010 - APR 2011;
- Chief, Southern Regional Contracting Office, Ft Sam Houston, TX APR 2011 - present


Steve’s military education includes the Northern Warfare School, AMEDD Officer Basic Course, AMEDD Officer Advanced Course, Combined Armed Services Staff School and Command and General Staff College.

Steve’s awards and decorations include the: Bronze Star Medal, Meritorious Service Medal, Joint Service Commendation Medal, Army Commendation Medal (3 Oak Leaf Cluster), Joint Service Achievement Medal (1 Oak Leaf Cluster), Army Achievement Medal, National Defense Service Medal, Afghanistan Campaign, Iraqi Campaign, Global War on Terrorism Service, Korean Defense Service Medal, Outstanding Volunteer Service Medal, Army Service, Oversea Service Ribbon (3), NATO ISAF, the Expert Field Medical Badge and the Order of Military Medical Merit.