

FINRA Foundation Military Spouse Fellow Profile



Shay Cook, MS, AFC®, FFC®

Odenton, Maryland

"The Military Spouse Fellowship Program has given me the information I need to provide great service to my clients (individual and organization) in the area of financial readiness."

As a lifetime member of the military community, Shay Cook has traveled the world and earned two college degrees. Each day she "pays it forward" as the CEO and Founder of Crusaders for Change (C4C), LLC. C4C's mission is to empower and equip individuals with the tools they need to become financially free through counseling, coaching, classes, and consultation. In 2018, she received the awesome opportunity to serve as a consultant with the FINRA Investor Education Foundation as the Financial Readiness Manager.

Shay, who has a bachelor's degree in psychology from the University of Maryland University College and a master's in psychology from Walden University, began her career in the financial services field after she married her husband Nathaniel, an Air Force computer systems administrator, in 1999.

The couple moved to Germany where she took a job at a credit union. Three years later, Shay and Nathaniel moved to Omaha, Nebraska, where she worked in several positions at a credit union near Offutt Air Force Base, including a stint as an assistant manager and senior financial services officer. In her spare time, she volunteered at a homeless shelter where she offered free credit report counseling.

In 2005, the couple, with their daughter Alana, moved to Turkey. There, Shay became a community readiness consultant at the Airmen and Family Readiness Center. A co-worker noticed that Shay had a knack for financial topics and suggested she apply for the FINRA Investor Education Foundation's Military Spouse Fellowship Program.

Shay, a native of Baltimore (MD), returned to her home state in May 2007, the same month she was accepted to the program. She began volunteering at Fort Meade's Army Community Service (ACS) and, in January 2008, began work as a relocation readiness program manager for ACS at Walter Reed.

Less than a year later, she finished/received the Accredited Financial Counselor certification and was promoted to manager of the Financial Readiness Program and Army Emergency Relief (AER). She organized and taught financial classes, ran credit clinics, and worked one-on-one with military service members, their spouses, and

civilians. Many of her clients were referred by the command, fellow soldiers, and local civilian agencies, and all were thankful for the free service, she said.

As the Walter Reed Financial Readiness Program manager, she also assisted permanent party military service members and Wounded Warriors who were injured in Afghanistan and Iraq. When working with Wounded Warriors, she focused on how best to allocate the money they received because of their injuries and helped those leaving the service prepare for life outside the military.

Helping service members repair their credit is one of Shay's specialties. She has helped financially-troubled service members get out of debt and work to rebuild their credit history. One resource she uses with her clients is the free FICO® score available to service members and their families through the FINRA Foundation, which allows them to see where their credit score stands.

From March 2010 to the closure of Walter Reed Army Medical Center in DC in September 2011, Shay was the Director of ACS, where she managed several family programs, including Financial Readiness, Relocation and Employment. From there, Shay moved on to Coast Guard HQ (2011-2018), Office of Work-Life as a HQ Family Support Services program manager. She was later promoted to Chief of the Family Services Division, where she had oversight of several family service programs, including the Personal Financial Management, Child Development Services, Deployment, Ombudsman, Relocation, School Liaison, and Transition for the entire Coast Guard.

Shay has found that the fellowship has given her the information she needs to provide great service to her clients—and has reinforced her personal financial savvy. Her personal and professional commitment is built upon providing financial and educational services and support to families.