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He has more than 25 years of experience in the financial services industry as a financial planner and joined USAA in 2002. Before entering the financial services industry, he served in the US Army for six years on active duty and in 2009 he retired as a lieutenant colonel in the United States Army Reserve.

JJ's daily focus has been to help families realize their goals and his advice has appeared in numerous outlets including the *Wall Street Journal*, *USA Today*, CNNMoney.com and the New York Times. He writes monthly personal finance columns for *Military Spouse Magazine*, *American Legion Magazine* and is a regular contributor to Military.com's personal finance section.