



# Coastal Courier

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NAVAL SUPPORT ACTIVITY PANAMA CITY



2013 INSTALLATION EXCELLENCE AWARD

*The Coastal Courier*  
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## Scorby Signs Child Abuse Prevention, Sexual Assault Awareness and Military Child Proclamations



By Mass Communication Specialist 1st Class (SW) Greg Johnson

JACKSONVILLE, Fla. – Rear Adm. John C. Scorby Jr., Commander, Navy Region Southeast (CNRSE), signed proclamations March 29 in support of child abuse prevention, sexual assault awareness and the Month of the Military Child.

The proclamations coincide with National Child Abuse Prevention Month, National Sexual Assault Prevention Month and the Month of the Military Child, which are all recognized during the month of April.

“These proclamations are in support of some very important issues that leaders at all levels in the chain of command should be aware of,” Scorby said. “Sexual assault is something that should never happen and cannot be tolerated in our Navy and child abuse is in the same category, as well. While April is a month that we look to raise awareness of these issues, we need to remain constantly vigilant to ensure the safety of our children and family members.”

According to Commander, Navy Installations Command, the Navy recorded approximately 1,000 substantiated reports of child abuse for Fiscal Year 2011. While this represents a steady decrease over the past decade, many incidents still go unreported, said Jeanette Werby, CNRSE counseling and advocacy coordinator.

“There are many reasons that abuse goes unreported,” Werby said. “Many people who know about abuse don’t report it because they think it’s none of their business or are concerned about the stigma a report creates and the damage it may cause to one’s career. Also, many children do not report abuse because they worry they will not be believed, have been threatened with further physical harm or simply feel responsible themselves for the abuse.”

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## Scorby Signs (cont'd)

According to Werby, the best way to combat child abuse is to raise awareness.

"Raising awareness about child abuse underscores that the problem is still here and so are the people who care about its resolution. Affirming at the highest levels that child abuse has serious, long-term outcomes for children and their families adds a compelling dimension to the message that child abuse is unacceptable. Those in leadership roles set the tone and course for awareness, response and intervention," she said.

To find out more about how you can help prevent child abuse or to report an incident of child abuse, contact your installation's Fleet and Family Support Center (FFSC).

Like the child abuse prevention and military child proclamation, the Sexual Assault Awareness Month proclamation is intended to raise awareness about sexual assault.

"Leadership input is of the utmost importance with sexual assault awareness and prevention efforts," said Julie Mooney, regional sexual assault response coordinator. "The Secretary of the Navy established the Sexual Assault Prevention and Response Office (SAPRO) in 2009 and it has significantly raised awareness. In 2011, SAPRO hosted a SAPR summit with the primary focus of raising leadership's awareness of sexual assaults that occur within the ranks and the need for increased prevention efforts. I am optimistic that support from leadership in regards to those prevention efforts will have a significant impact on the effectiveness of the Navy's overall efforts," Mooney said.

While raising awareness is one of the primary tools in preventing sexual assault, the Navy SAPR program also focuses on supporting victims. The Navy offers a variety of support services, including clinical counseling and legal services.

Each installation has a 24-hour SAPR victim advocate line. These numbers are advertised throughout the installations and may be dialed to ask questions, inquire about resources or report a sexual assault. In addition, each installation has a Sexual Assault Response Coordinator (SARC) located at the FFSC to ensure victims receive the support services they need. Mooney said. People may also contact the DoD Safe Helpline at 1-877-995-5247 or via <http://www.safehelpline.org>

"NSA PC Fleet and Family Support Center continues to focus on prevention of child abuse and sexual assault," said Kandis Bainter, Family Support site director at NSA Panama City. "Our Family Advocacy Counselor is Lisa McKinney (636-6105), and our Sexual Assault Response Coordinator is Catherine Montfort (235-5459). They are both readily available to conduct briefs and facilitate classes to promote prevention and awareness of child abuse and sexual assault."

To find out more about the Navy's SAPR program, contact your local FFSC or SARC, or visit [http://cnic.navy.mil/CNIC\\_HQ\\_Site/WhatWeDo/FleetandFamilyReadiness/FamilyReadiness/FleetAndFamilySupportProgram/SexualAssaultPreventionandResponse/index.htm](http://cnic.navy.mil/CNIC_HQ_Site/WhatWeDo/FleetandFamilyReadiness/FamilyReadiness/FleetAndFamilySupportProgram/SexualAssaultPreventionandResponse/index.htm)

## PURPLE UP for Military Kids in April

By Debra Forand, Individual Deployment Support Specialist

April marks the nation's "Month of the Military Child," a time to honor youth impacted by deployment. In celebration, Florida Operation: Military Kids (OMK), part of the 4H Youth Development program of UF/IFAS Cooperative Extension, invites you to **PURPLE UP** for Military Kids!

Across the state of Florida people will be wearing **purple** on Monday, April 15th, as a visible way to show support and thank military children for their strength and sacrifices. **Purple** is the color that symbolizes all branches of the military, as it is the combination of Army green, Coast Guard blue, Air Force blue, Marine red and Navy blue. The goal is for military youth to actually see the support of their community. You can wear a **purple** shirt or ribbon and/or display a sign or banner in support of military kids ....get creative!!

Fleet and Family Support Center invites you to participate with them and let's see the whole base **PURPLE UP!** Pictures of how each building shows support for Military Kids will be posted on the Fleet and Family Support Center's Face book page. Email any pictures to Starr.Bond@navy.mil.

### **Energy Tip:**

Eliminate wasted energy. Turn off lights in unoccupied rooms. Unplug that spare refrigerator in the garage if you don't truly need it - this seemingly convenient way to keep extra drinks cold adds 10-25 percent to your electric bill. Turn off kitchen and bath-ventilating fans after they've done their job - these fans can blow out a house-full of heated air if inadvertently left on. Keep your fireplace damper closed unless a fire is burning to prevent up to 8 percent of your furnace-heated air from going up the chimney.

# Spring into Action as a Ready Navy Family

From Commander, Naval Installations Command Public Affairs

WASHINGTON (NNS) -- For many, spring brings a resurgence of energy and activity with the milder temperatures. It is a perfect time to practice your family emergency plan and to re-evaluate and restock your emergency supply kit for the changing season. Although winter storms are becoming a fading memory, it is important to remember that weather and other hazards can be unpredictable. So spring into action as a Ready Navy Family and be ready for any hazard.

**Be and Stay Informed:** Learn about hazards that are common in spring months and most likely to happen in your area. The Ready Navy website "Be and Stay Informed" tabs offer specific instructions, information, and resources you may need to know regarding floods, tornadoes, man-made hazards, and emergency actions. Learn what you should know if you need to evacuate or take shelter in your home.

**Make a Plan:** As a family, make and refine your emergency plan so that everyone in the family understands what to do, where to go, and what to take in the event of any emergency. Practice your plan by conducting a drill where all family members must gather at your designated meeting place, exiting by various doors. Your emergency plan should also include how your family will communicate with each other, particularly if normal communication methods, such as phone lines or cell towers, are out. Road conditions and other hazards can limit ease of movement. Have a contact person outside the area who each member of the family can notify that they are safe, if separated. Place a call to your designated contact person to be sure he or she is willing to serve in that role. The Ready Navy website provides printable forms and contact cards to guide you in your planning.

**Build a Kit:** The best way to prepare for the unexpected is to have on hand one or more emergency kits that include enough water and non-perishable supplies for every family member to survive at least three days. Keep a kit prepared at home, and consider having kits in your car, at work, and a portable version in your home ready to take with you. These kits will enable you and your family to respond to any emergency more effectively. Make a game of kit building with your children. One idea is to have your children go on a scavenger hunt to find and gather necessary supplies around your house. Make note of items you are missing and shop together at your local installation commissary and NEX to complete your kit. History shows that children who are involved and informed with emergency planning are better able to react safely in an emergency.

For information about Ready Navy and tips, forms, and guidance to be prepared for and stay informed about all hazards, visit [www.ready.navy.mil](http://www.ready.navy.mil). Ready Navy is a CNIC-sponsored emergency preparedness program.

WASHINGTON (Sept. 3, 2012) An emergency kit is an effective way to prepare for unexpected events. Having the entire family prepare the kit will help children better cope with emergencies and ensures everyone knows the emergency kit contents. Models are posed in this staged photo to illustrate an emergency preparedness story.

(U.S. Navy photo by Chief Mass Communication Specialist Monique K. Hilley/Released)



The Coastal Courier is accepting ads to be placed in our online paper. Ads will be accepted only from Naval Support Activity Panama City, Tenant Commands, retired military personnel, personnel assigned to Tyndall Air Force Base units, and adult family members of those people. Articles offered for sale must be the personal property of the person placing the ad. **Ads for any commercial enterprise or service are not accepted.** All items advertised shall be made available without regard to race, color, religion, sex, national origin, age, marital status, physical handicap, political affiliation or any other non-merit factor of the purchaser. Classified ads are published on a space-available basis in three consecutive issues and are subject to approval by the editor. Send ads to [kendyl.sparkman@navy.mil](mailto:kendyl.sparkman@navy.mil) or call Kendyl Sparkman at **(850) 230-7699** for details, and **please call or email to remove an ad that is no longer needed.**

# Taking Control of Student Loan Debt

By: LT Michael R. Ellis, JAGC, USN  
 Legal Assistance Attorney  
 New Orleans Legal Assistance Office, RLSO SE

If you are like many Americans who've attended college, you probably financed your way through with the help of student loans but without paying much attention to the details. After all, higher education was for decades considered to be one of the wisest investments around. Unfortunately, the rising costs of tuition coupled with the recent economic downturn have resulted in many people finding themselves tethered to huge loan balances without the huge incomes they imagined.

If this sounds like you, then the first thing you should do is realize you're not alone. A recent report from the Federal Reserve Bank of New York estimated that approximately one-third of all student loans not in repayment are more than 90 days past due. Meanwhile, the average debt load is over \$28,000 and rising every year. The next thing you need to do is take charge of your financial future with the three-step method shown below.



## Step 1: Survey the Scene

As a legal assistance attorney advising a client with student loan issues, I always start by diagnosing the problem. Specifically, you need to determine: what kinds of loans do you have, who owns them, and the status of each loan.

Although simple in theory, it can be difficult in practice. Many students don't fully understand where their student loan money comes from until after graduation. It's important to determine whether you have publicly held subsidized or unsubsidized loans, private loans, PLUS loans, or some combination of the above. Publicly held loans and PLUS loans are backed by the Department of Education and tend to have lower interest rates and more flexible repayment options. Private loans, on the other hand, tend to have higher interest rates, may frequently be sold to other private companies, and typically have more restrictive repayment options.

Look at the statements you receive in the mail or in your inbox to begin tracking these loans down. Many loan providers will have websites and online payment options as well. Once you've tracked the providers down, you must then determine the status of each loan: are they in deference, forbearance, repayment, or default? Typically loans are deferred while you are still in school and go into repayment a few months after graduation. Periods of forbearance may be granted for short periods due to hardship, but that is usually up to the lender. Finally, a loan is in default when you have failed to make a payment during a period of repayment. In addition to looking at your loan providers' websites or paper statements, your credit report will contain a wealth of information about type and status of your loans.

## Step 2: Explore All Loan Repayment Options

Now that you've gotten a handle on the big picture, it's time to explore your repayment options. When it comes to public loans, there are a number of government programs available to help.

For example, the Income Based Repayment ("IBR") program allows you to index your public loan payments to your annual income. The IBR program is a great option to begin making small but qualifying payments without going into default. In addition, the IBR program will forgive the remainder of your public loans if you make 120 continuous payments while employed in a government or public service job. In other words, by making a payment every month on time for ten years, your entire public loan balance will be forgiven no matter how small the payment or how much is left. The catch: you must stay in the military or work in a qualifying public service capacity in order to take advantage of the loan forgiveness feature.

As of December 2012, there's another option called Pay As Your Earn ("PAYE") that builds upon the IBR program and provides some additional benefits to qualifying borrowers. Unlike public loans, private loans do not qualify for the programs described above. Instead, you typically have to work out a repayment schedule with each individual loan provider.

As a military servicemember, however, you have an extra arrow in your quiver via the Service Members Civil Relief Act ("SCRA"). The SCRA allows you to reduce the interest rate on student loans of all types to 6%. This is potentially huge savings over the life of the loan, particularly with regard to expensive private loans. This is potentially

## Student Loan Debt (cont'd)

a huge savings over the life of the loan, particularly with regard to expensive private loans. The SCRA also allows you to place loans into military deferment during your active duty service. Although a great option for struggling families that simply can't make qualifying payments, military deferment is not the right choice for everyone. Loans in military deferment continue to accrue interest even though you are not required to make payments. The only exceptions are subsidized public loans, which do not accrue interest during military deferment. Moreover, loans in military deferment are not eligible for the IBR and PAYE programs. Finally, the interest accrued is "capitalized", meaning the interest is rolled into the principle, which results in the loan growing exponentially faster each and every year of deferment. So be careful. Finally, all loans can be consolidated, which can provide you with a simplified payment process and an overall lower interest rate. But be careful. Consolidating public loans with a privately held company can dramatically limit your options, and consolidating pre-service loans will negate your ability to take advantage of the SCRA.

### Step 3: Develop a Plan

Now that you've determined how to best take advantage of the options available for each of your loans, it's time to develop a plan for the future. I find that the biggest impediment for most people is simply keeping track. The maze of websites and the frequency at which student loans change ownership is frustrating and confusing for even seasoned professionals to keep up with.

Luckily, there are number of cheap solutions to these problems. I recommend that my clients enlist the help of a money management program such as mint.com, Personal Capital, Quicken, YNAB, or one of the many others available. Both mint.com and Personal Capital allow you to see the status of all of your financial accounts at once, which can take the hassle out of managing modern finances. Both are free and have Smartphone apps that allow you to view your entire financial situation on the go. Programs like Quicken and YNAB cost a little more, but also provide powerful budget forecasting options that allow users to project financing and budgeting decisions into the future. Combining a budgeting tool like Quicken or YNAB with a free tracking program like mint.com or Personal Capital puts users firmly in control of their financial futures.

Finally, Sallie Mae -- the biggest servicer of publicly held student loans -- recently introduced the Upromise program, which merits an entire article in itself. In general, Upromise offers a number of options to help chip away at your student loan balances such as special reward credit cards, online savings accounts, and much more. It's worth a look.

### Finally, Seek Assistance

The bottom line is that no matter how bad the situation you have options, and as a member of the Armed Forces, you have more options than most. When in doubt, talk with your local military legal assistance provider to learn more about those options and good luck.

## Adoption: How to Navigate the Process of Adding a Member to Your Family

By: LT Jacqueline Leonard, JAGC, USN  
Legal Assistance Attorney  
Pensacola Legal Assistance Office, RLSO SE

**What is Adoption?** Adoption is a process that cuts all legal ties between the adopted child and the birth parent and transfers parental authority (e.g., making medical, educational, and welfare decisions for the child) to the adopting parent. While child adoption is the most common, it is also possible to adopt an adult. Common reasons are for inheritance purposes, to formalize an existing parent/child relationship, or to provide perpetual care for an adult with a disability.

Stepparent scenarios are unique. Unless a stepparent officially adopts a stepchild, both biological parents of that stepchild keep their parental authority. However, the stepchild is still eligible for DEERS enrollment if the stepparent is the active duty member. Adoption is different from guardianship or temporary legal custody because those actions are typically only temporary measures concerning a child's welfare, not permanent. Adoption is permanent – when a child is legally adopted, that child is treated like a natural child born to that family who can inherit real and personal property.

## Adoption (cont'd)

Whether adopting domestically or from a foreign country, there are two methods of adoption: 1) agency adoption or 2) direct placement/independent adoption. An agency adoption involves a prospective parent working with a public agency or licensed private agency who is tasked with ensuring that the prospective parents are well-matched to the child's background, capabilities, and needs. An independent adoption is when the birth parent places the child into an unrelated home by either identifying an adoptive parent on their own or by using an attorney or adoption facilitator. An independent adoption cannot take place without termination of the birth parent's parental rights, either through the birth parent's voluntary consent or through a court's involuntary termination of the parent's rights. Independent adoptions also require full compliance with the law, meaning that it is crucial to seek legal counsel before trying to adopt a child via non-agency adoption. To illustrate how important it is to be aware of a state's lawful process for adoption, some state laws prohibit a hospital from releasing an infant to someone other than a natural parent; and other states make it a crime for the adopting parent to pay for any expenses associated with the direct placement of the child, including medical expenses and home care arrangements.

**The Adoption Process:** Each state has its own adoption laws and eligibility criteria that will dictate your options. Adoption across state lines means that you must comply with the laws in both states, though neighboring states often have compacts with each other regarding adoption. If you choose international adoption, each country has specific guidelines and requirements for prospective parents. That being said, the basic steps for adoption are:

**Petition:** Adoptive parents sign and file a petition for adoption either in the county where the child lives, where the adoption agency is located, or where the adoptive parents live.

**Consent:** If the adoption is by consent, the birth parents must acknowledge their consent in writing. Some states require children over 12 years of age to consent to their adoption. Under certain circumstances, consenting parents have the ability to withdraw consent. If the adoption is based on abandonment, then a separate petition for termination of parental rights must be filed with the court.

**Order of Reference and Home Study:** An order of reference is filed and refers the case to a licensed private adoption agency or public agency to conduct a home study. Home studies typically include the background history of the adoptive parents and home situation, recent medical examinations, and other pertinent information.

**Interlocutory Decree:** After the home study is filed, the court issues an interlocutory decree temporarily giving the adoptive parents legal custody of the child. Before a final order is issued, there may be a second home study to assess the placement progress.

**Final Order:** The final order of adoption from the court makes the child legally one of the family. After the final order, the child's birth certificate is amended to list the adoptive parents as the birth parents.

**Reimbursement:** Active duty members of the Armed Forces who adopt a child under age 18 (including adoption of a stepchild) are eligible for reimbursement of up to \$2,000 per child for "qualifying expenses." For multiple adoptions, the maximum reimbursable amount is \$5,000 per calendar year. If both adoptive parents are active duty, only one member is eligible for reimbursement. To qualify, the adoption must be arranged through one of the following: a governmental agency with responsibility under state or local law for child placement; or a private adoption agency authorized by state or local law to place children for adoption. Qualifying expenses include placement fees, legal fees, and medical expenses of the biological mother and child. To make a claim for reimbursement, the adoptive parent must submit DD Form 2675 to DFAS and also be able to show documentation of agency involvement, substantiation of expenses, and finalization of the adoption. Claims for reimbursement must be submitted no later than one year following the date the adoption is finalized. See DODINST 1341.9 and OPNAVINST 1754.4 for further details on reimbursements for adoption expenses. Service members who adopt a child in a qualifying adoption are also eligible to receive up to 21 days of non-chargeable leave of absence to be used in connection with the adoption. The absence must be taken within 12 months following the adoption and is granted under a commanding officer's discretion.

**Where to Go for Help:** Adoption is a legal process that potentially involves state and international laws. Additionally, an adopting parent's age, marital status and years of being married, ethnicity and religion, and even income are all factors that may impact whether or not they can adopt. Consult your local legal assistance office for guidance on where to start and what benefits you can take advantage of when planning to add a member to your family.

# Use My Biz Self-Service to Verify Employment

Applying for a loan or a new job?

Employment Verification (EV) is a self-service **My Biz** tool allowing current DoD Employees, both Appropriated Fund (APF) and Non-Appropriated Fund (NAF), to email employment and/or salary information to an external organization (Business, Bank, Credit Union) or person directly from the Defense Civilian Personnel Data System (DCPS) in a password-protected document via email.

The Recipient and employee both receive a password protected attachment, and only the employee receives the password in a separate email. The employee must provide the password to the recipient. There is no limit to the number of verifications an employee can submit.

## **What information will be provided to Lenders/Verifiers?**

- Employee Name
- Original Hire Date
- Last four of SSN
- Current Date
- Total Time with Employer
- Employment Status
- Employer Name
- Position Title
- Recent Start Date
- Employer Address
- Rate of Pay
- Reference Number
- Duty Station
- Salary (if selected)
- Email to Address

## **What is Required to Access the Information?**

All you need is the recipient's email address along with your work or personal email address to use as a confirmation and validation of your employment verification.

## **What Steps need to be taken to Send EV Information?**

1. Log into the DCPDS Portal at <https://compo.dcpds.cpms.osd.mil>
2. Select **My Biz** and then **Employment Verification**
3. Select your detail to share, either
  - **Employment Information**, or
  - **Employment and Salary Information**
4. Enter recipient's email information in the **To** field
5. Verify that your desired email address is included in the **My Email** field to receive the password
6. Select **Continue** to preview the information
7. Select **Acknowledge and Submit** to send your EV information
8. Confirm your submission
9. Provide password to recipient to view EV information

**Access to the My Biz Employment Verification Tool is only available with you Common Access Card (CAC)!**

A User Guide is available at <http://www.cpms.osd.mil/Content/Documents/DCPDS-EV-UserGuide-LO.pdf>

For more information about DCPAs and the product and services provided, visit us online at:

<http://www.cpms.osd.mil/>

Comments or suggestions can be submitted to the Self Service Interactive Customer Evaluation (ICE) tool. Just log into **My Biz** and select the **ICE My Biz** link.



## ***ON A MISSION***

On March 7, 2013 Sailors from NSA PC took time out to serve meals at the Panama City Rescue Mission, which provides homeless and needy individuals with shelter, food, and clothing. (top left) EN2 Marcel Chapman and LS2 Tiffany Montgomery assist in serving food. (top right) LTJG Jennifer Howe talks with some of the patrons. (bottom right) LS2 Tiffany Montgomery prepares a tray for a patron. (U.S. Navy photos by Mass Communication Specialist 2nd Class Kevin B. Gray/Released)



## ***HONORING THEIR SERVICE***

On March 21, 2013 Residents of the Clifford Chester Sims State Veterans Nursing Home received a visit from NSA PC Sailors. (top left) RP3 Brett Persinger reads a book with one of the veterans. (top right) EN2 Charles Ater partners with a veteran in putting together a puzzle. (bottom left) GM1 Asa Peek admires a veteran's completed puzzle. (U.S. Navy photos by Mass Communication Specialist 2nd Class Kevin B. Gray/Released)