

Contents

Ready and Resilient Sailors and Navy Families Video Podcast Series

Changes to Imminent Danger Pay Locations

Basic Allowance for Housing

A Sense of Belonging

Teen Dating Violence Awareness and Prevention Month

New Sesame Street Book and DVD – “Little Children, Big Challenges”

February is American Heart Month

Employment and Transition Corner

Family Connection is a publication of the Fleet and Family Support Program.

The Navy's Fleet and Family Support Program promotes the self-reliance and resilience of Sailors and their families. We provide information that can help you meet the unique challenges of the military lifestyle.

The appearance of external links in this newsletter does not constitute official endorsement on behalf of the U.S. Navy or Department of Defense.

If you have questions or comments, contact Timothy McGough at timothy.mcgough@navy.mil.

Visit us online at:



Military Saves 2014 Take the Pledge

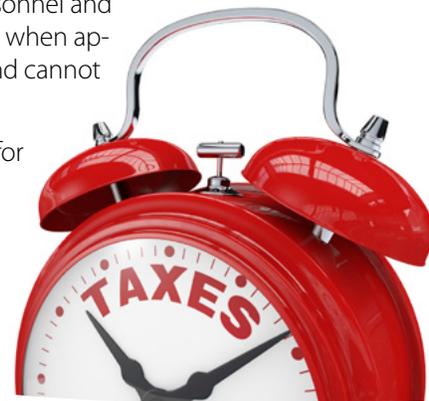
Military Saves seeks to motivate, support and encourage military families to save money, reduce debt and build wealth. Military Saves encourages all service members, their families and civilian employees to take the Military Saves pledge and for organizations to promote savings year-round. Military Saves Week is February 24 – March 1, 2014. Contact your local [FFSC](#) for Military Saves Week special events.



Tax Time Savings Strategies

The tax season is upon us once again. Instead of dreading tax time, why not look for ways to improve your financial health? Here are several ways to help ensure that you file promptly, correctly and beneficially:

1. Save money on tax preparation by utilizing legitimate programs offering free tax assistance such as:
 - Volunteer Income Tax Assistance (VITA) offices, located on most military installations. IRS trained volunteers provide free tax preparation and electronic filing.
 - Military OneSource (MOS) tax services allow service members to file taxes electronically and for free. MOS tax counselors can assist you by locating and referencing specific tax definitions and helping you to make an informed decision about your tax situation. Knowledge of the unique tax requirements and issues related to military personnel and their families will be incorporated into counseling sessions when applicable. To learn more about what MOS counselors can and cannot do, call 1-800-342-9647 or visit [MOS](#).
2. Make sure you benefit from all tax credits and/or deductions for which you qualify, such as benefits for retirement savings or education. According to the IRS, members of the U.S. Armed Forces, especially those serving in combat zones, may be eligible for special tax benefits.
3. Have any refund direct-deposited into your bank account. This is the fastest and safest way to receive your refund.



Continued on Page 2

“Happiness is not the absence of problems but the ability to deal with them”

H. Jackson Brown



Continued from Page 1

4. Reach savings goals or develop a rainy day fund by direct-depositing your refund into a savings account or using the refund to pay down debt, such as high-interest loans or credit cards.
5. Watch out for tax-related scams and fraud, such as fake emails claiming to come from the IRS that try to trick taxpayers into revealing personal information. For additional information, visit [MyMoney](#) or the [IRS](#).

Once your taxes are done, visit your local [Fleet and Family Support Center](#). See your Personal Financial Manager, get your free credit report and score, then get started on your spending/savings plan for next year.

Do not put your tax filing off to the last minute. Take advantage of the resources available for military families that can make tax time stress-free.

Ready and Resilient Sailors and Navy Families Video Podcast Series

The CNIC Fleet and Family Support Program (FFSP) has developed a series of video podcasts specifically designed to help Navy families adjust to the challenges of deployment. These four- to five-minute podcasts provide an overview of the following:

- **Resilience During Deployment.** Sailors and family members are introduced to the emotional cycle of deployment and the wide range of emotions that may be experienced during a deployment.
- **Children and Deployment.** Parents and caregivers are introduced to some of the services and resources available to help develop and raise resilient children.
- **Financial Planning for Deployment.** Sailors and family members are given an overview of the actions and resources available to prepare financially for deployment and the importance of creating a spending plan.
- **Community-Based Deployment Support.** Sailors and family members are introduced to resources and services that help promote the resilience required to handle any situation that may arise during a deployment.



- **Navy Family Ombudsman Program.** Covers general roles and responsibilities of the Command Ombudsman, type of support provided and how to locate and contact your Command Ombudsman.
- **Homecoming and Reintegration.** Introduces the services and resources available at local Fleet and Family Support Centers (FFSC), within the community and online.
- **Individual Augmentee Deployment.** Provides the tools and resources available to assist with the unique challenges of an IA deployment.

The podcasts help Sailors and family members identify services and resources available through Fleet and Family Support Centers, community and web-based sources that enhance family resilience. The podcasts are available on FFSP [YouTube channel](#) and the [FFSP website](#).

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Add JSS to your Mobile Network
www.jointservicesupport.org/jss/Mobile.aspx

JSS Dial-in Access 24/7?
1-877-JSS-NOW1
(577-6691)

Relocation Tip

Before you move, check out the changes effective January 1, 2014 which will affect your PCS [travel entitlements](#).



New Spouse Orientation



New Spouse Orientation is offered as an [on-demand course](#) designed to support new Navy spouses. It provides information on benefits, support services, military culture and resources to help spouses adapt to the military lifestyle.



Changes to Imminent Danger Pay Locations

The Defense Department announced changes in imminent danger pay that will go into effect June 1, 2014 and will affect approximately 50,000 service members. At least 15 land areas and six air spaces, including the air space above the Persian Gulf, will no longer be IDP locations. For more information, click [here](#).

Basic Allowance for Housing

Navy Housing Service Centers (HSCs) offer many different free services, one of which is helping service members and their families understand their housing options and benefits.

The 2014 Basic Allowance for Housing (BAH) Rates have been released. Whatever the rate in your local area, the HSC is available to assist service members and their families in finding safe, suitable and affordable housing. It is important to know that while BAH rates fluctuate from year to year, Individual Rate Protection prevents decreases in housing allowances as long as your status remains unchanged. Changes include PCS, reduction in pay grade and change in dependent status.

HSC counselors can walk families through their specific BAH rates and help them compare homes, utility rates and other factors to find the best home for them.

For more information on BAH visit the Defense Travel [website](#) or click to find your local [HSC](#).



A Sense of Belonging

“Belonging” is defined as a person’s belief that they contribute to a group in which they are accepted and which they enjoy. People have less depression and general unhappiness and experience fewer suicidal thoughts and poor behaviors and when they feel a sense of belonging. This is proven with elderly people, those with health issues and teen populations in that they all report increased wellness when they belong to a group or community. Teens, in particular, report having reduced substance use and delinquent behavior when they have a sense of belonging. As a Navy community, we strive to foster a sense of belonging that extends to our families. According to the REACH Center at the University of Arizona, resilient families provide opportunities for their family members to belong, and there are five ways to instill belonging in a family:

1. All participants have equal status.
2. Activities are cooperative versus competitive.
3. Ample time for interaction among members is available.
4. Adults support intergroup understanding.
5. Adults set and maintain an inclusive environment.

Research findings available through the REACH Center at the University of Arizona show that belonging provides a safe environment in which people thrive and grow. It also enables people to develop a positive self-image, positive ethnic identity and tolerance of others. To learn more about the benefits of belonging and military family resiliency visit University of Arizona’s [REACH](#) website.



Teen Dating Violence Awareness and Prevention Month



One of the greatest acts a parent, educator or caring adult can do for our teenager is to model supportive, caring and respectful relationships. Doing so sets the stage for the teen’s dating expectations. It also protects them from entering an abusive relationship.

The Centers for Disease Control and Prevention ([CDC](#)) surveyed teens and discovered that 1 in 10 have been purposefully physically assaulted (grabbed, hit, slapped, pushed, injured) by a boyfriend or girlfriend in the past year. Unfortunately, physical abuse is not the only form of dating violence. Other forms are emotional, verbal, sexual, stalking and other cyber tactics. According to [BreaktheCycle.org](#), when including the additional forms of abuse, 1 in 3 teens have experienced dating violence. These numbers are alarming because abuse is linked to other teen issues such as injury, substance use, poor grades, truancy, STDs, pregnancy, suicidal ideation, low self-esteem, depression and continued intimate partner abuse in the future. These are the immediate effects but there are also costs to society such as long-term health care, loss of economic potential, crime and emergency response resources. Teen dating violence is not just about teens; it is a community issue, needing community attention.

To learn more information on what constitutes teen dating violence, signs of teen distress and safety planning for use of technology, home and school environments, visit the [loveisrespect](#) site. If you know a teen experiencing violence, call the National Teen Dating Hotline: 866-331-9474, or contact your local [FFSC](#).



New Sesame Street Book and DVD – “Little Children, Big Challenges”



The Defense Department and Sesame Street have unveiled a book and DVD to develop resilience in young children. Barbara Thompson, the Director, Office of Family Policy/Children and Youth, said “Little Children, Big Challenges” lets military children know that challenges are a part of life. Whether a child struggles with sitting quietly at the dinner table or faces a bully at school, the beloved Sesame Street characters can help.

After several collaborations initiated by Sesame Street on topics such as grief, DOD wanted to “get ahead of the game,” Thompson said, and produce something that was preventive in nature. So “Little Children, Big Challenges” was born. For more information click [here](#) or visit the [Sesame Workshop](#) web page.

February is American Heart Month

Heart disease is the leading cause of death for both men and women, but heart disease is preventable and controllable.



Heart disease is a major problem. Every year, about 715,000 Americans have a heart attack. About 600,000 people die from heart disease in the United States each year—that’s 1 out of every 4 deaths.

The situation is alarming, but there is good news: heart disease is preventable and controllable. We can start by taking small steps every day to bring our loved ones and ourselves closer to heart health. [CDC](#) is providing a tip a day throughout February, but you can take small steps all year long.

Employment and Transition Corner International Culinary Center’s Military Scholarship Program

“Discipline, respect, organization and the ability to master skills are key in the kitchen. If you are a good Soldier, you can be a professional cook. I can’t imagine a career better suited for Veterans.” - Benjamin Lubin, USMC Veteran and ICC graduate.

Sailors and Veterans interested in transitioning to a successful culinary career should check out the scholarship opportunities offered by the International Culinary Center (ICC).

The ICC awards qualifying Veterans up to \$7500 which, when combined with other benefits and grants like the Post-9/11 GI Bill, can reduce up to 80% of tuition costs at the renowned culinary institute.

At ICC campuses in New York City and California’s Silicon Valley, students choose from a variety of courses, including the Classic

Culinary Arts, which promises to transform a novice into a cook qualified for an entry-level position in just six months. ICC’s rolling admission, full- and part-time programs and day and evening classes offer scheduling flexibility. And, once in the classroom, students learn from experienced chefs using a curriculum designed to maximize hands-on training.

With a graduation rate near 90 percent and famous alumni including Bobby Flay and Daisy Martinez, ICC prides itself on preparing its students for the job market. ICC’s career services provide job and internship placement, resume development, on-site career fairs and valuable networking connections. For more information about the program or the New York and California campuses visit [ICC’s website](#).



NAVY U.S. Navy Individual Augmentees

Like us on Facebook.



Returning Warrior Workshops (RWW)

Returning Warrior Workshop Schedule and IA Family Events — www.ia.navy.mil. Click “Links and Resources.”

IA Discussion Group Schedule

View the Fleet-wide list of classes, support groups and events.



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ARSENAL

BE DEBT
FREE

MAKE YOUR
OWN PLAN



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