Financial future secured with Million Dollar Sailor program

Story and photo by MC3 Andrew Ryan Smith,
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Sailors from various commands at Commander Fleet Activities Yokosuka (CFAY) attended a Million Dollar Sailor course at the Fleet and Family Support Center May 16 and 17.

The two day class educated Sailors about various means of securing a financial future for themselves and their families.

"Being financially savvy can strengthen a service member's career," said course instructor Michel Spiltener. "If they are paying close attention to their finances they will not have to worry about creditors and repossessions when they deploy. Service members who understand their pay and the benefits they receive are more likely to make the military a career."

Navy Region Hawaii Fleet and Family Support Center (FFSC) initially created the program that benefited more than 5,000 Sailors and family members. Initial success in meeting the program's learning objectives and positive participant feedback helped contribute to the creation of a standardized Million Dollar Sailor program for the entire Navy.

"The main goal of the class is to teach Sailors to have a financial plan," said Spiltener. "People with a well defined financial plan are the ones who achieve their goals."

The class provides basic facts and information on a wide range of financial planning services and better informs Sailors about what financial options they have and what benefits a career in the Navy can offer them.

Sailors who attended the course said the information they received about savings and investment was priceless.

"This class really made me realize how being financially literate can make my life easier," said Master-at-Arms 3rd Class Cody Gasteiger. "I feel like I am better prepared to deal with my money."

The class offered guidance on saving and investing as well as home buying and planning for retirement.

(Right) Financial Counselor Michael Spiltener, reviews a spending plan with AD2 Sarita Pringle during a Million Dollar Sailor class offered by the Fleet and Family Support Center May 16. The class is free to all service members and adult family members and promotes financial responsibility and savings options.

FFSC offers various financial classes and financial planning services free to all service members on base.

Million Dollar Sailor classes are offered quarterly, with the next class scheduled for August. The class is free to any service member or adult family member on base.

Overseas screening readies families for forward deployment

By Capt. Stephen Pachuta,
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Japan, Italy or Spain are all great places to be stationed. Imagine that after you and your detailer finalize months of negotiations, you finally secure that long sought after set of orders to an exciting overseas location.

As you begin to put together a checklist of the "thousand-and-one things to do" before a permanent change of station (PCS), number one on the list must be to schedule an appointment for you and your family at your local military treatment facility (MTF) for an overseas screening appointment.

Serving overseas is a wonderful opportunity to make new friends and experience an exciting new culture. Your overseas MTF is charged with providing services to keep you and the community healthy and we are fully committed to that mission.

U.S. Naval Hospital (USNH) Yokosuka routinely assist Sailors, Marines and their family members in preparing for life overseas through the completion of the overseas medical screening.

This is a process where medical and dental records are reviewed by a team of healthcare providers to ensure that the healthcare needs of future patients can be provided by our hospital or clinics.

Depending on the results of the initial screening, additional consultations or referrals may also be indicated prior to final approval by the gaining MTF. Since our scope of care is similar to a community hospital in the United States, we are able to provide high quality, comprehensive care for the vast majority of patients screened to locations within our area of responsibility.

Occasionally we are not able to recommend an individual or family for command sponsorship overseas. In some instances, as the result of the diagnosis and anticipated length of treatment required, families may be required to enroll in the Exceptional Family Member Program. We know this can present challenges to families especially when complex medical conditions are present. These actions are directed by several Navy personnel instructions and are absolutely focused on the health and well being of Sailors or Marines and their family members.

In some situations, service members have chosen to disregard our recommendation and bring their family members overseas as a "non-command sponsored" family member. This practice is highly discouraged due to the potentially significant impact to a service member's ability to support the mission of their command as well as the high costs of medical care in the community.

The financial impact can cause a real hardship and, on occasion, has cost service members thousands of dollars in out-of-pocket medical expenses. Additional costs to the member and their command can also be incurred for medically-related travel for a non-medical attendant.

There are many wonderful opportunities for you and your family while serving overseas! Overseas assignments will be some of the most rewarding of your career and will provide you with many lifelong memories of living in a foreign country.

We are here to care for you and your family in that adventure but we need your help in completing the first step - the timely completion of your overseas medical screening. Contact the nearest MTF if you have any questions or to start your overseas screening.

Pet of the Week

The Pet of the Week this week is George. He is a larger cat, around 14 pounds, and is as sweet as he can be. George came from a stressful situation and is definitely looking forward to a more quiet household. He seems like the kind of cat who could adjust to almost anything, and he would be great for a first cat family. Come by and say hi. To find out more about George or any animal at Pets Are Worth Saving (P.A.W.S.), contact them at 243-9996, by e-mail to usskittytalk.yokosuka@gmail.com or visit the P.A.W.S. website at www.pawsyokosukajapan.com.

Photo courtesy of P.A.W.S.