



## Million Dollar Sailor program: 'A' to 'Z' on financial management

Story and photo by Mark Elrod,  
CFAY Public Affairs

As part of the Navy Personal Financial Management program, Commander Fleet Activities Yokosuka (CFAY) Fleet and Family Support Center (FFSC) is helping Sailors, family members and Department of Defense civilians learn how to prepare for their financial futures by offering Million Dollar Sailor (MDS) program classes.

"The purpose [of the classes] is to give service members and their families the information resources and tools to be able to transition throughout their careers and handle any financial situations that come along," said FFSC Work and Family-Life Consultant Michael Spiltener, who teaches the MDS classes.

Economic issues are affecting people throughout the world, regardless of their income or financial position in life. Houses are being foreclosed on, businesses are going under. A lot of it is attributed to improper financial management.

"Consider the market being the way it is; it's that way for a reason," said Fire Controlman 2nd Class Cody Preston, of *USS Curtis Wilbur* (DDG 54), who attended the class. "People have failed. People have made poor decisions and this [program] will pull people away from those poor decisions that they are tempted to make."

According to Spiltener, the biggest financial mistake that people make is not having a spending plan. They do

not properly monitor their incoming and outgoing cash flow.

"I think most people have good intentions when they are managing their money, but they are missing a lot of information," he said. "They're just looking at their ATM receipts and their bank statement and that's their spending

paycheck to paycheck."

According to Spiltener, there are 10 modules covered during the two-day class.

"We go over everything from 'A' to 'Z,'" Spiltener said. "We start off with the basic spending plan, in other words, a budget. Then we go into car buying, then home buying.

We go into banking. We talk about insurance. We've got the whole package deal of what a Sailor would need to know to set up their road map to their financial success."

Though the program is called Million Dollar Sailor, the class is not exclusive to Sailors, all Status of Forces Agreement sponsored personnel are authorized to attend as well.

"Everyone is eligible to take the class and we encourage not only the service members, but also their family members [to take the class]," said Spiltener. "So if you have a high school graduate, who is just getting out in the world, this is the best time for them to come, so they can start off on the right foot."

According to Preston, the classes are a good way for young couples to learn how to manage financial situations.

"Especially for couples, this is a good class, because it teaches financially [unskilled] people the tools they need to not go under water," said Preston. "Not necessarily to be the richest person on the block, but to not be the person who is just barely getting by."

The next MDS class is scheduled Aug. 3 - 4. For more information about the MDS program or to sign up for classes, contact FFSC at 243-6716.



(Center) FFSC Financial Counselor Michael Spiltener helps students with an exercise during the Million Dollar Sailor class held at the Community Readiness Center June 22 - 23. The next class is scheduled Aug. 3 - 4.

plan. You really need to track things and know what's coming in and what's going out. You need to know where your dollar is going and that way you can reach your financial goals. Without that information, you're just living

## Command ship *Blue Ridge* celebrates 30 years forward-deployed

By MC2(AW) Cynthia Griggs, *USS Blue Ridge* Public Affairs

Members of the Yokosuka community joined with past and present crewmembers July 17 to commemorate the 30th anniversary of the command ship *USS Blue Ridge* (LCC 19) arrival in Japan as part of the Navy's forward-deployed naval forces.

*Blue Ridge* is the longest continually forward-deployed ship in Navy history. Formerly an amphibious command ship, it arrived in Yokosuka July 17, 1979, slated to relieve *USS Oklahoma City* (CLG 5) as the flagship for Commander U.S. 7th Fleet.

Seventh Fleet commander Vice Adm. John Bird said *Blue Ridge* is a unique ship that plays a key role in the diplomacy of the United States.

"It gives us tremendous engagement capability that is visible, positive and meaningful," said Bird. He said *Blue Ridge* is "hands down the most powerful C4I (Command, Control, Communications, Computers, Intelligence) platform anywhere on earth."

Bird credited Japan, and especially the people of Yokosuka, for their role in supporting *Blue Ridge*.

"The friendship we have here has a huge impact thousands of miles from this harbor," Bird said. "The efforts of the people here in Yokosuka to maintain and support this ship contribute to peace and stability all around the region."

Seventh Fleet is the only fleet in the Navy to be under the command and control of a permanently afloat staff. The ship participates in combined training exercises and supports staff talks and engagement activities all around the Western Pacific and Indian Oceans.

Capt. Thom Burke, *Blue Ridge* commanding officer said, "For 30 years, *Blue Ridge* has been tasked with maintaining peace and stability throughout this very important region of the world. This is a very tall order, and the Sailors who served on *Blue Ridge* always made great things happen."

Burke credited shipyard workers from Ship Repair Facility Yokosuka for their ability to constantly upgrade *Blue Ridge* with the latest commercial and military communication capabilities, making *Blue Ridge* among the most technologically advanced ships in the



(Left) Former *USS Blue Ridge* (LCC 19) Commanding Officer Capt. Andrew G. Sevald (Ret.), Yokosuka City Vice Mayor Yoriko Ueda, Commander 7th Fleet Vice Adm. John M. Bird, Assistant Secretary of the Navy B.J. Penn, *Blue Ridge* Commanding Officer Capt. Thom W. Burke and Chaplain Steven Benefield unveil the plaque commemorating the 30th anniversary of *Blue Ridge* arrival to Japan.

U.S. Navy photo by MC3 Daniel Viramontes

world despite the fact that it has not seen a U.S. shipyard in more than 30 years.

*Blue Ridge* was commissioned November 14, 1970 at the Philadelphia Naval Shipyard and is the third Navy vessel to carry the name.