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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 resiliency of Sailors and their families. We provide information that can help you meet the unique challenges of the military lifestyle.

For more information about the Fleet and Family Support Program, or to join the conversation about deployments and military life, visit:

www.ffsp.navy.mil

www.facebook.com/Navyffsc

twitter.com/Fleet_Family

If you have questions or comments about the content of *Family Connection*, please contact John Levinson at john.levinson.ctr@navy.mil.



Surviving the Holidays Financially!

Although the holiday season is just beginning, holiday financial planning continues even after the holidays are over. Take the time to note which techniques and strategies were effective in helping you stick to your holiday spending plan. Calculate what you spent this year and divide that amount by 12. This will be your monthly savings goal.

Did you spend more than you planned? Review your spending plan and make changes so that you can afford the additional holiday debt. Try to pay more than the minimum monthly payment. Remember to be aware of potential financial safety issues year round, but particularly during the holiday season. Identity theft and unauthorized charges are becoming epidemic in our society.

Financial Safety Tips:

- Maintain control of your debit cards, credit cards, checkbook and identifying information (such as Social Security number and date of birth).
- Only carry the cards you plan to use.
- Know with whom you are doing business, especially online or over the phone.
- Share information with companies only where you have initiated the contact.
- Review all statements upon receipt to verify that all the transactions are accurate.
- Immediately report any "missing" cards or unrecognized transactions.

There are resources to assist you:

- Command Financial Specialist (CFS)
- Fleet and Family Support Center (FFSC)
- Navy-Marine Corps Relief Society (NMCRS)
- Defense credit unions

It's never too early to start saving! Begin now so that you will have the cash for all your expenses next holiday season.

Wishing you a debt-free holiday!





Network Your Way to Your Next Job

Every encounter is a networking opportunity. Each person you communicate with knows someone, who knows somebody else. Networking is a process that gets easier with practice. More than 60 percent of jobs are found using this method. Recruiters are relying more on current employees for referrals for the next candidate. Although noted as one of the most successful ways to find a new job, to most it can be intimidating. Consider the following as you network your way to your new job:

Be Purposeful. Define what you will accomplish by networking and what information you need to be successful.

Be Specific. Know yourself (education, skill sets, experience) and prepare a 1-3 minute presentation so that people can get to know you and the type of job you want to find.

Be Prepared. Identify your network; attend meetings and gatherings in your field of interest. Getting involved is the best way to meet people that may be able to help you in your career.

Be Professional. Ask for advice instead of asking for a job. Focus on asking one thing at a time that is relevant to your area of interest. Remember your professional "presence" when using social media such as [Facebook](#), [LinkedIn](#), and [Twitter](#).

Be Proactive. Stay organized by keeping a list of your contacts and update regularly. Send thank you e-mails to those that offered advice or referrals. Always ask if you can follow up with a phone call.

Be Authentic. Always be yourself and do things at your own pace.

For more information and available workshops visit your local [Fleet and Family Support Centers](#).

Monthly Quote

"Nothing is particularly hard if you divide it into small jobs."

- Henry Ford



Returning Warrior Workshops (RWW)

This weekend workshop focuses on making a successful transition from the war zone to the homefront. The workshops are expense-paid weekend events, set at four-star hotels, for service members and their spouses or significant other.

For the 2011 schedule, visit the Navy Individual Augmentee website at www.ia.navy.mil/.



Joint Services Support (JSS)

JSS provides valuable information on benefits, entitlements, events, trainings and more. Making it easy to stay connected, anytime, anywhere with online access, mobile device applications and interactive voice response. Services are available to all military branches; featuring a community resource locator by state. <http://www.jointservicesupport.org>.



CREDO: Spiritual Fitness

CREDO (Chaplains Religious Enrichment Development Operation) is a program of the Navy Chaplain Corps. The CREDO programs and personnel are operationally focused, family supportive, and flexible in the provision of ministry. CREDO retreats enhance the Navy Chaplain Corps' goal of developing spiritually-fit sea warriors and family who are trained in ethics, morally grounded, family supportive, spiritually ready, sustained in her/his religious freedom, and mission capable.

CREDO efforts are designed to meet these service demands by maximizing operational impact, clarifying responsibilities and offering standard retreat and training programs. Visit [Chaplain Care](#) for program schedules and click on "Spiritual Fitness Division."

Free retreats and programs include:

- Personal Growth
- Marriage Enrichment
- IA Warrior Transition
- Spiritual Growth
- Women's Retreat



TS2 Troop Support Services

TS2 Troop Support Services connects the families of deployed service members with the world's largest veteran's organization - The American Legion. Legionnaires stand ready, willing and able to provide a broad range of services to help families cope with the unique challenges of deployment.

- Family Support Network
- Reconnect Program
- Welcome Home Services

The American Legion Family Support Network can be contacted toll-free at 1-800-504-4098, by e-mail at familysupport@legion.org, and for electronic request forms go to <http://www.legion.org/familysupport>.



TroopTube by Military OneSource

TroopTube is the new online video site designed to help military families connect and keep in touch while miles apart. The site is designed for easy use, so you can quickly upload videos and share the simple joys of every day with each other. Sign up today at <http://www.trooptube.tv/home> and begin sharing videos.



IA Discussion Group Schedule

[View the Fleet-wide list of classes, support groups and events](#) specifically for individual augmentees (IAs) and their families.





Federal Taxes After The Military: What You Should Know

According to the Internal Revenue Service (IRS), almost half of the unpaid taxes owed by current and retired federal employees are owed by retired military service members. Most often, this is because these retirees don't know enough about their tax obligations.

For this reason, the Armed Forces Tax Council, the American Bar Association and the Internal Revenue Service produced a 13-minute information video outlining steps you can take to ensure you don't have a large tax bill after you leave the service. Click here to view the [Federal Taxes After the Military: What You Should Know](#) video.

Highlighted in this short video are instructions for using the [IRS online Withholding Calculator](#) – a valuable tool you can use to project the amount of taxes you owe and allow for the correct amount to be withheld from your wages during the year.



iBreathe App

iBreathe is one of the first biofeedback applications for the iPhone. iBreathe guides users through a stress-management technique based on breathing deeply from the diaphragm. Video-based instruction explains the body's reaction to stressors and how belly breathing can reduce stress. It also includes illustrative examples, narrator-guided exercises, practice sessions, stress ratings, graphically-charted progress, a journal, a visual stress tracker, customization and a feature that allows users to tag data points with personal notes.



Using this tool can help release endorphins into the system. These are our bodies natural painkillers. This can help relieve general aches and pains, as well as help ease problems with sleeplessness. Deep breathing also relaxes muscles, a major cause of neck, back and stomach pains. Some studies have shown that deep breathing can also benefit asthma sufferers.

iBreathe will be available as a free download from the [iTunes Store](#) after January 2011. Built for the iPhone and iPod Touch, a version of iBreathe will also be developed for the Android platform. A concept for an iBreathe application for children is also in the early stages of development.



Sleep Better Now: Five Weeks to Improving Your Sleep

Sleep is vital to our physical and emotional well-being. Lack of sleep has been linked to everything from obesity to high blood pressure and can have a direct impact on concentration, mood and work performance. But few of us get the amount of sleep we need.

Improve the quantity and quality of your sleep in five weeks with Dr. Gregg Jacobs. Get your FREE CD at www.militaryonesource.com