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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 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 the Communications Program Specialist Timothy McGough at timothy.mcgough@navy.mil.

Visit us online at:



Combine financial action, education to help you reach your goals

*Submitted by Fred Davis
CNIC N91 Personal Financial Management Analyst*

During Military Saves Week, Feb. 23-28, more than 500 installations, organizations and financial institutions around the country will sponsor events to encourage service members and their families to take control of their financial futures by taking financial action. Military Saves Week activities will assist you in beginning a journey to becoming a successful saver as well as help you achieve your saving goals.

The concept is simple and easy

1. **Take action.** Pledge or re-pledge to save today.
2. **Attend an event.** Find a financially oriented event in your area to learn more about saving to help you realize your saving goals.
3. **Spread the word.** Share your savings efforts with friends and family and with Military Saves.

You can take financial action and make a personal commitment to save by taking the Military Saves pledge. As a committed saver, you will receive a monthly newsletter with helpful articles on saving strategies and resources, and information through Twitter and Facebook.

Additionally, increased education can help you realize your goals. The Military Saves Campaign is a public awareness campaign to promote financial education across all age groups.

Military Saves week is a coordinated effort to inform, encourage and promote savings and goal setting amongst our military families. Your local

REACH GOAL
STICK TO IT
GET TO WORK
MAKE PLAN
SET GOAL

*"A penny saved is a penny earned."
— Benjamin Franklin,
American Statesman and Patriot*

Fleet and Family Support Center (FFSC) will be holding informational briefs, seminars and classes to encourage financial fitness. In addition, all our Accredited Financial Counselors (AFCs) offer individual, no-cost confidential counseling to Sailors and their eligible family members. Among the benefits of this counseling is the receipt of your credit report and score, and tips on how to become financially stable.

To find out more about Military Saves, go to www.militarysaves.org, or contact your local FFSC. For the nearest location, log on to www.ffsp.navy.mil.

February is Teen Dating Violence Awareness and Prevention Month

Submitted by *Tricia A. Morzenti, MS, LPC, NCC*
CNIC N91 Family Advocacy Program Analyst

Teen dating violence occurs to one in 10 teenagers every year (Centers for Disease Control and Prevention). Would you know what to do if a teenager came to you regarding a relationship that has turned abusive? We would like to provide you with a printable [brochure](#) that contains information and resources that you need to respond to teenagers who may need your help. The brochure is also a good tool to teach prevention skills to our youth. It will define dating violence, indicate warning signs, discuss impacts and provide resources to find help. Your Fleet and Family Support Center (FFSC) is a great first stop in addressing dating violence and can provide counseling to active duty and family members. In many cases, if problems are identified early, a teenager can learn relationship skills that will stop their use of abusive tactics or help them overcome being a victim of abusive tactics. Teens tend to be receptive to educational groups, mentoring and one-on-one counseling. And in the process, they learn beneficial behaviors to supportive healthy relationships. Please use the link below to view the Fleet and Family Support Program (FFSP) brochure entitled "Teen Dating Violence: What Parents and Professionals Need to Know." It has many resources to address this community issue.



It has many resources to address this community issue.

Resource Links:

- Fleet and family Support Programs: www.ffsp.navy.mil/tdvapm.
- Love is Respect: www.loveisrespect.org or text "loveis" to 22522.
- Teen Dating Abuse Hotline 1-866-331-9474

MILITARY AMERICA Saves

START SMALL. THINK BIG.

Five easy ways to get involved in Military Saves Week, save successfully

Submitted by *Fred Davis*
CNIC N91 Personal Financial Management Analyst

Military Saves Week, Feb. 23-28, is a chance for individuals to assess their savings and take financial action. Did you know that only half of Americans report having good savings habits? Now is the time to take action and Set a Goal. Make a Plan. Save Automatically. Take the time this week to select a savings goal and create a plan to save for it.

Here are five easy ways to get involved in Military Saves Week:

1. **Pledge to save.** Those with a savings plan are twice as likely to save for emergencies and retirement as those without a plan. Join the more than 350,000 people who have already committed to save. When you take the pledge, you can also choose to receive text message tips and reminders to help you save for your goal.
2. **Discover your savings options.** Use tools and resources from the Financial Industry Regulatory Authority, Inc. (FINRA) Investor Education Foundation, a Military Saves partner. This foundation's www.saveandinvest.org website can be used to educate yourself on retirement and other savings resources.

3. **Saver checklist: Evaluate your savings preparedness.** This checklist is made up of characteristics of successful savers, which include debt management. It can serve as a useful starting point for evaluating one's savings preparedness.
4. **Share your savings goal.** People save more successfully when they have a goal in mind. Write your goals down, so you can put your savings goal into perspective and share it.
5. **Share savings tips and advice with family and friends.** On Twitter and Facebook? Share these social media posts with your friends and followers to encourage them to save.

Military Saves Week is coordinated by Military Saves, a partner in the Department of Defense (DOD) Financial Readiness Campaign that seeks to motivate, support, and encourage military families to save money, reduce debt and build wealth.

Started in 2007, Military Saves Week is an annual opportunity for installations and organizations to promote good savings behavior and a chance for service members and their families to assess their own saving status.

For more info, visit www.militarysaves.org.

No-cost online tax preparation, filing service

The Military OneSource no-cost, online tax preparation and filing service launches in early January 2015.

If you are [eligible](#) under the Military OneSource program, you can complete, save and file your 2014 federal and up to three state returns with a custom tool made available through the Military OneSource website. You must start your return from the [Military OneSource online tax filing link](#) to access this no-cost offer. This year, the tax preparation and filing tool allows you to include rental property income, second



mortgages and charitable donations. The tool also has these new features:

- **Optimization for mobile devices.** Start, continue or finish your taxes on any mobile device from within a mobile browser.
- **Product customization for returning users.** Returning users now experience a much deeper customized interview focusing on everything we already know about you.
- **Refund Reveal™.** Use this feature to see how and why your refund amount increases or decreases.

If you created an account last year through Military OneSource, your login credentials for that account will still work and you will be able to access last year's personal tax information.

- For assistance logging in to Military OneSource, please call 888-363-6431 or [submit a support request form](#).

- For technical assistance with the tax filing tool, please call 800-472-5625.
- To learn more about the tax filing service, please see the [FAQs](#).
- For any questions regarding filing an extension through the software, please contact a Military OneSource tax counselor (800-342-9647) for further information.

Military OneSource tax counselors

If you have questions about this tax service or about your own tax returns, please call 800-342-9647 and ask to speak with a Military OneSource tax counselor. Trained tax counselors are available Monday through Friday, 8 a.m. to 10 p.m. Eastern time year-round and with extended hours during tax season: seven days a week from 7 a.m. to 11 p.m.

This article was taken from: http://www.militaryonesource.mil/enewsletter?content_id=279082.

Earthquake awareness: Are you prepared?

*Submitted by Heather Martin
CNIC N912 Technical and Training Coordinator*

An earthquake is a sudden, rapid shaking of the earth, caused by the breaking and shifting of subterranean rock as it releases strain that has accumulated over a long period of time. Earthquakes can strike without warning at any time of day. It is important that you and your family are prepared at all times.

Do you know what actions to take in the event of an earthquake? Practice earthquake drills so you know how to correctly react when the shaking begins.

- Drop to the ground on your hands and knees, which will protect you from falling objects but still give you the opportunity to move if necessary.
- Cover your head and neck by getting under sturdy furniture or by using your arms if there is no shelter nearby.
- Hold on until the shaking stops.
- Stay away from glass, windows, outside doors and walls, and anything that could fall, such as lighting fixtures.
- Stay inside until the shaking stops and it is safe to go outside.
- If outside, move away from buildings, streetlights and utility wires. Once in the open, drop, cover and hold on.
- If in a vehicle, stop as quickly as safety permits and stay in the vehicle. Avoid stopping near or under buildings, trees, overpasses and utility wires.



All 50 states and U.S. territories are at some risk for earthquakes. Know the potential risk for earthquakes where you live and work.

Research earthquake and aftershock data at: www.earthquake.usgs.gov/data.

You can also visit www.ready.navy.mil or www.ready.gov/earthquakes for more preparation advice.

We are Ombudsmen, not superheroes

Submitted by Megan Henry

Ombudsman Assembly Chair at Naval Base Kitsap, Washington

Here at Naval Base (NAVBASE) Kitsap, Wash., our Ombudsmen find camaraderie, share challenges and offer advice while networking with other Ombudsmen at our monthly chats. One year ago, we started having monthly chats as a way to go the extra step (beyond our monthly assemblies) to insure our Ombudsmen felt supported while they provide ongoing mentoring.

As the NAVBASE Kitsap Ombudsman Assembly Chair, I volunteer to host the Ombudsman chats. We currently have them at one of the dining facilities on base. This allows the Ombudsmen to buy their own dinner or a snack during the chat, since we currently schedule the chats in the evening. Unlike the structure of the monthly assembly, our chats are child-friendly, informal and for Ombudsmen only.

We adhere to our code of ethics and confidentiality by not talking about specifics. Instead, we discuss hypothetical situations if the need arises. Our goal is to acknowledge that being an Ombudsman is not always easy. We are human and face our own personal challenges while also helping our families overcome theirs; it serves as a reminder that we are Ombudsmen, not superheroes, as we sometimes expect ourselves to be. We talk about the real effects volunteering sometimes has on our personal life and the extra stress we sometimes face, while also sharing those "feel good" moments that keep us moving forward and loving what we do. While the chats are not structured and we have no agenda, we have covered topics such as: various ways of setting up a phone tree, the best computer programs to help with our duties, ways to better communicate with our Command Support Teams (CSTs), marketing, preventing burn out, keeping calm when dealing with difficult situations, advanced training ideas, etc. With all that said, I will admit, there are days we just talk about the weather and our hobbies. My rule of thumb is, as long as we do not dwell

on the negative or venture into the inappropriate, anything goes.

Participation varies, some months there are only one to five Ombudsmen attending, while other months we've had 10-12 in attendance. Our chats usually only last an hour and a half, but it is not unusual to find ourselves being figuratively pushed out the door by the dining facility staff at closing time.

It is amazing the amount of support the chats generated among the NAVBASE Kitsap Ombudsmen. Many of those who have attended have found friends in their fellow Ombudsmen, finding that they share many of the same interests and hobbies, creating deeper connections. I think this has also had a positive effect in other aspects. We seem to have better attendance in our advanced training opportunities and our after-assembly workshops.

The interpersonal relationships seem to have provided an accountability of attendance among the Ombudsmen that attend the chats. Last, the chats have led to other positive activities. This fall, the NAVBASE Kitsap Ombudsmen hosted our second Free Dress Exchange event for all military families in our community and the Formal Fashion Swap Committee is in the planning stages of a third one this winter. We also have a planning committee for our annual Ombudsman Appreciation Dinner, which assisted this past year in creating a fabulous and memorable event.

No, we are not superheroes, but with the support of each other, we sure can excel at our jobs as Ombudsmen!

If you want to become an ombudsman, you should speak to your Sailor's command to express your interest and see if there is an opening. For resources about what the role involves, speak to your local Fleet and Family Support Center (FFSC) Ombudsman Coordinator or Reserve Component Command (RCC) Warrior and Family Support Specialist.

Family On-Demand Courses Get a New Home

Military Families in Transition now lives at www.militaryfamiliesintransition.com.

New Spouse Orientation is now www.newspouseorientation.com.

Be sure to update your favorites.



Relocation Tip

Take a minute and check out [Navy Household Goods](#) prior to setting up your move.



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.

Employment and Transition Corner

Updated Transition GPS website for service members and families

Wondering what happens if you don't meet Career Readiness Standards (CRS)? Or what the CRS are and why they're important? Chances are the questions you have about transitioning are shared by many other service members. So to provide answers, Commander, Navy Installations Command Headquarters (CNIC HQ) redesigned their website to help you and your family.

With more than 20 questions and answers tailored to service members' experience, the new [Transition GPS for Service Members](#) page makes it easy for you "to obtain a very detailed explanation of Transition GPS," according to Mike Cheshier, Military Support Section lead at CNIC. And to find documents necessary for attending the workshops, new transition-related videos, and external websites to help you find post-military opportunities, check out the [Resources for Service Members](#) page.

The site also features a [schedules page](#) where you can find the time and dates for Transition GPS workshops, Career Tracks, and Capstone in your area, as well as upcoming job fairs.

"It truly is," Cheshier said, "a valuable resource for all who are involved in Transition."



NAVY ia

U.S. Navy Individual Augmentees

Like us on Facebook.



Got stress? Relief strategies for management, control

*Submitted by Carrie Mast
CNIC N91 Deployment Support Analyst*

Stress management is the ability to maintain control when situations, people and events make excessive demands. What can you do to manage your stress, yourself? There are numerous strategies you can try that might reduce the effects of stress and minimize its impact on daily activities.

A few tips are listed below:

- **Take control.** Take a moment and think about finding something you can change or control about the situation.
- **Remove yourself from the stressful situation.** Give yourself a break if only for a few moments a day.
- **Set realistic goals for yourself.** Reduce the number of events going on in your life and you may reduce the circuit overload.
- **Avoid extreme reactions.** Why hate when a little dislike will do? Stop and ask yourself what is really upsetting you about a particular situation, and how extreme reactions help or resolve it. (Hint: they do not do either of those things.)
- **Do something for others.** Helping others can help get your mind off yourself and your stressors.
- **Work off stress.** Physical activity can relieve stress. Studies show that physical activity enhances psychological well-being.



- **Be positive.** Give yourself messages as to how well you can cope rather than how horrible everything is going to be. Stress can actually help memory, provided it is short-term and not too severe. However, if stress is prolonged, it can disrupt memory.
- **Don't sweat the small stuff.** Try to prioritize a few truly important things and let the rest slide.
- **Don't overwhelm yourself.** Handle each task as it comes, or selectively deal with matters in some order of priority.
- **Get enough sleep.** Lack of rest aggravates stress. For sleep tips click here: http://stress.about.com/od/lowstresslifestyle/tp/better_sleep.htm.
- **Do not self-medicate or escape.** Alcohol and drugs can mask stress. They do not help deal with or solve the underlying problems.
- **Most importantly,** if stress is putting you in an unmanageable state or interfering with your education, social and/or work life, seek professional help. Free mental health resources include: http://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/clinical_counseling.html; <https://www.militaryonesourceeap.org/achievesolutions/en/militaryonesource/ConsultationScheduleChat.do>.

Material provided by: <http://www.military.com/education/keys-to-success/tips-for-stress-management.html>.

Returning Warrior Workshops (RWW)

Returning Warrior Workshop Schedule and IA Family Events — www.ia.navy.mil. Click "Resources" then "IA Services."

IA Discussion Group Schedule

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

FACTS:

- Of 7th graders, about 60 percent report being in a relationship (dating).
- One of 10 teens report being physically assaulted by a boyfriend or girlfriend in the past year (9 percent).
- One in four teens report being sexually assaulted, harassed, or pressured beyond their comfort level by a boyfriend or girlfriend.
- Electronic verbal abuse, humiliation, and monitoring tactics are often used due to jealousy.
- There are lasting impacts for victims and offenders.
- Teens must plan for their safety at home, at school, and transportation in between.

Source: Centers for Disease Control and Prevention



KNOW WHAT AN ABUSIVE RELATIONSHIP IS:

Scan this QR code to see a diagram that gives you an idea of what abuse is so that you know if it is happening in your relationship.



KNOW WHAT A HEALTHY RELATIONSHIP IS:

The Equality Wheel shows healthy things to do in a relationship. If you are in a relationship and can identify with some of these situations, then consider this as a respectful and supportive relationship.



YOUR LOCAL CAP CONTACT:



navyffsc



Fleet_Family



NavyFamilyReadiness

www.ffsp.navy.mil



TEEN DATING VIOLENCE

What Parents and Professionals Need to Know



THE IMPACT

Dating violence is costly to our teens, their future and the community. Some commonly associated teen issues with dating violence perpetration and victimization include:

- Injury or death
- Loss of self-esteem
- Depression
- Suicidal ideation and attempts
- Self-mutilation (to ease emotional pain)
- Decrease in academic success
- Higher prevalence of dropping out of high school
- Sexual promiscuity
- Alcohol and drug abuse
- Aggressive behaviors in general
- Sociopathic tendencies (criminal behavior)
- Eating disorders
- Long-term physical and mental health issues
- Continuation of violence in adult relationships
- Exposing children to violence

EXAMPLES OF TEEN DATING VIOLENCE

Threatening to emotionally harm, embarrass or injure the partner or oneself

Physical aggression such as slapping, hitting, pushing, pulling, kicking, restraining, and angry outbursts

Forcing or pressuring sexual contact, intercourse, or publicly discrediting by sharing intimate knowledge

Monitoring and restricting whereabouts, activities, relationships by following to class, constantly checking up on, criticizing, limiting friendships, checking cell phone, and rearranging school and extracurricular schedules

HEALTHY REACTIONS as a Parent or Trusted Adult

If the teen is a victim:

- Believe the teen.
- Do not blame the teen. This could happen to anyone regardless of age, gender, social class, race, religion ... anyone.
- Take actions to protect the teen both at home and in school.
- Alert the school principal, teachers, coaches, and counselor.
- Connect the teen with resources.
- Model respectful relationships.
- Be supportive, as this is a long healing process.



If the teen is an offender:

- Be understanding and control your emotions.
- Ask if he or she has been abused. Many offenders were once victims.
- Connect the teen with counseling. Offenders have a high rate of depression, anger issues, impulsivity, alcohol use, and suicide attempts, and need professional assistance as much as victims.
- Instill a non-violent environment (gaming, peers, TV).
- Model respectful relationships.
- Be supportive, as this is a long healing process.

YOU MAY BE THE TRUSTED ADULT Who Can Make a Difference

Resources:

www.cdc.gov/violenceprevention/intimatepartnerviolence/teen_dating_violence.html

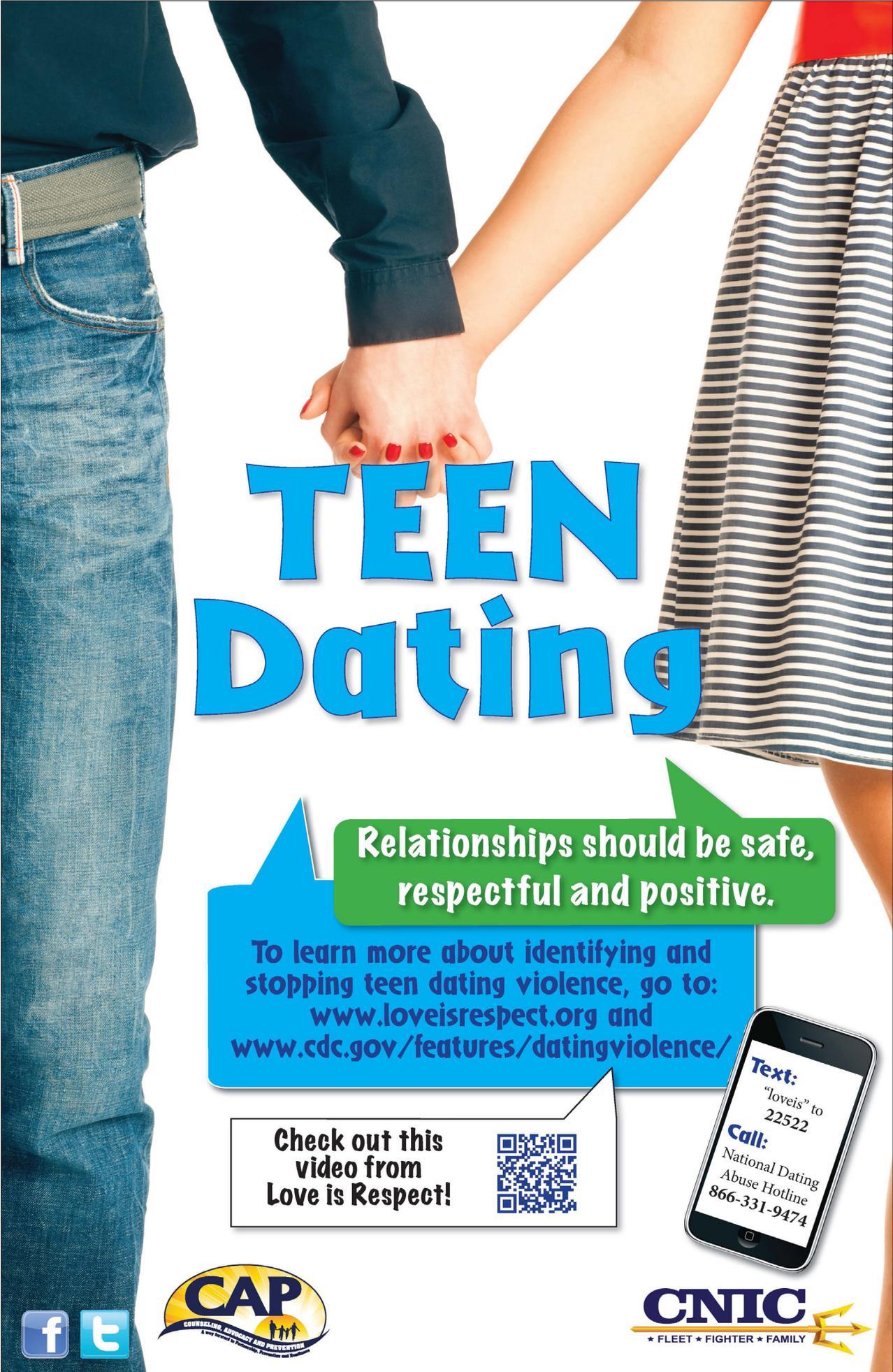
Loveisrespect.org
National Teen Dating Abuse Hotline
1-866-331-9474
Text "loveis" to 22522

Help After Abuse Has Occurred:
General counseling from your local FFSP
www.ffsp.navy.mil

Military One Source – Counseling
1-800-342-9647 or www.militaryonesource.mil

Tricare-approved Counseling
1-877-TRI-CARE or www.tricare.mil





TEEN Dating

Relationships should be safe,
respectful and positive.

To learn more about identifying and
stopping teen dating violence, go to:
www.loveisrespect.org and
www.cdc.gov/features/datingviolence/

Check out this
video from
Love is Respect!

