



MAY 2010

TABLE OF CONTENTS

- Military Spouse Appreciation Day!
- IA Family Handbook Updated
- Post-9/11 GI-Bill Benefits Now Transferable to Family Members
- Navy Family Accountability and Assessment System (NFAAS)
- IA Discussion Group Schedule
- One Mile at a Time: Preparing for your PCS
- Roadmap to Recovery
- Truth Be Told – The Valuable Contributions of the Naval Services Family Line
- Katie Couric and the Sesame Street Muppets Help Families Cope with the Death of a Parent
- Dealing with Bullying
- SOAR - Student Online Achievement Resources
- Financially Fit Kids
- Teachable Moments

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

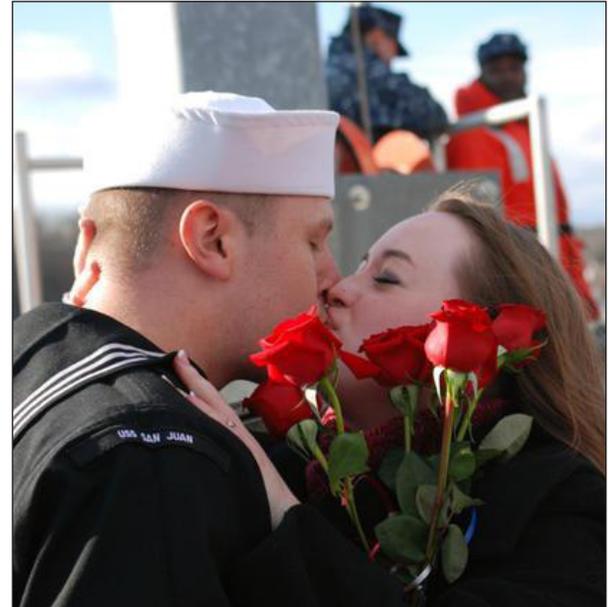
twitter.com/Fleet_Family

If you have questions or comments about the content of *Family Connection*, please contact Bruce Moody at bruce.moody@navy.mil.



Military Spouse Appreciation Day!

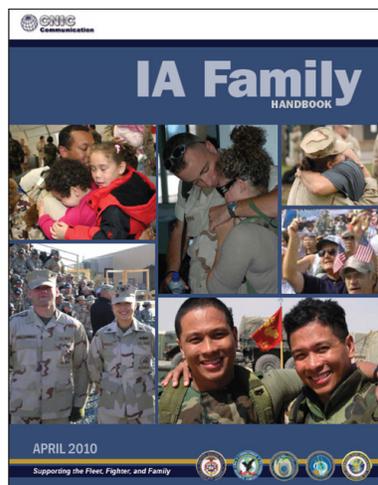
The Navy celebrates Military Spouse Appreciation Day on May 7th. Showing appreciation for the ultimate unsung heroes, the Navy honors spouses for their support and stability in maintaining resiliency and mission readiness. Spouses "hold it down at home," allowing Sailors to focus on the mission while deployed. We salute spouses, the patriots that serve out-of-uniform, for managing frequent relocations, family separations and holidays alone; for changing jobs; overcoming language and cultural barriers; and assuming the role of both mother and father.



Navy spouses are an extraordinary group of individuals, bringing diversity throughout the military community. They hail from origins that span the globe, sharing the common principle of supporting their husbands and wives in uniform. Many spouses volunteer their time and services to causes on and off the installation. They also create a network of support that essentially builds strength and enables them to bear the load that comes with their role.

Everytime you thank a service member serving our country, extend that same "thank you" to the SPOUSE that STANDS next to him or her.

For information on Military Spouse Appreciation Day activities worldwide, contact your command, ombudsman, Family Readiness Groups, or Fleet and Family Support Center at www.ffsp.navy.mil.



IA Family Handbook Updated

The Individual Augmentee Family Handbook has been redesigned and updated with new resources. This publication provides deployment support guidance and serves as an extension to existing FFSC individual deployment support programs. The handbook is available for download at www.ffsp.navy.mil.





Post-9/11 GI-Bill Benefits Now Transferable to Family Members

Any member of the Armed Forces (active duty or selected reserve, officer or enlisted) on or after August 1, 2009, eligible for the Post-9/11 GI Bill and who meets specific service requirements, NOW has the option to transfer unused educational benefits to one or more family members.

“Transferability of Post 9/11 GI-Bill benefits has been the most requested initiative we receive from our service members,” said Bill Carr, Deputy Undersecretary of Defense for Personnel Policy, “and we believe it will assist us in retaining highly qualified military personnel!”

This education benefit package pays for tuition and fees for graduate and undergraduate programs, and vocational or technical training offered by approved institutions of higher education based on the highest in-state tuition for the state where the institution is located. In some instances, a housing allowance and book stipend are included. The service member’s 36 months of benefits – the equivalent of four nine-month academic years – can be transferred to a spouse, one or more children, or any combination. The family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) to receive the benefits. When the service verifies that the member is eligible to receive Post-9/11 GI Bill benefits and processes the transferability provisions, the family member will receive a certificate of eligibility that can be used to cover educational costs.

Remember to evaluate and weigh all the advantages of each education benefit before making any decisions. Visit the Department of Veterans Affairs Web site (www.gibill.va.gov/) to determine eligibility and get more information.



Navy Family Accountability and Assessment System (NFAAS)

NFAAS allows Navy Personnel to manage the recovery process for personnel affected by a wide-spread catastrophic event. It is also helpful in providing commands with information to support IA family members while their sponsors are deployed overseas. Log on to NFAAS at <https://www.navyfamily.navy.mil> to:

1. Update your contact/location information.
2. View reference information.
3. Report your location during an emergency/disaster.



IA Discussion Group Schedule

Go to www.ffsp.navy.mil to view the Fleet-wide list of classes, support groups and events specifically for individual augmentees (IAs) and their families.



One Mile at a Time: Preparing for your PCS

Make your next transition a SMOOTH one! Moving to a new area can be both exciting and stressful at the same time. However, you are not alone in navigating this process. Several military and community resources are available to provide FREE support and assistance.

FFSC Relocation Assistance Program (RAP) provides Navy personnel and their families the knowledge and skills necessary to manage the financial, emotional and logistical demands of relocation. Attention to each phase from pre-departure to re-connect to stabilization is addressed in detail.

FFSC financial educators or relocation assistance staff can also help you create a spending plan to minimize surprises. Changes in pay and entitlements can sometimes present challenges; however, with preparation, this can be managed.

Workshops include: Making a "Smooth Move", Moving Overseas, Welcome Aboard, Sponsor Training, Relocating with Exceptional Family Members, New Spouse Orientation, Cultural Adaptation, and more.

Services Include:

- **Resource Center.** Internet access, videos, booklets, publications, and foreign language tapes.
- **Relocation Counseling.** One-on-one relocation planning.
- **Information and Referral.** Response to direct requests and direction to appropriate resources via e-mail, telephone or personal contact.
- **Lending Locker.** At some locations, use of basic household items while waiting to transfer after goods have been shipped or before the shipment has arrived.
- **Financial Management.** Assistance with Financial Planning Worksheets or basic budgets, and financial screening for overseas transfer.

Relocation resources include:

- Housing referral.
- Legal Services Office referral.
- Child-care resources.
- Spouse employment opportunities.
- School & school liaison officer information.
- Medical referral contact information.
- Exceptional Family Member (EFM) program information and referral .
- Stress management counseling/classes.
- Personal financial management (i.e., entitlements, relocation costs, cost of living, and pay and allowances at new duty station).
- Shipment/storage of household goods information.
- Check-in and check-out procedures.



For further information:

- The Navy Fleet and Family Support Center at www.ffsp.navy.mil
- Plan My Move at www.planmymove.org
- Smart Web Move at www.smartweb-move.navsup.navy.mil/swm
- Moving Checklist at www.military.com/Resources/ResourceFileView?file=Relocation_Checklist.htm



Roadmap to Recovery

Operation Warfighter is an internship program for wounded, ill, and injured service members who are convalescing at military treatment facilities across the United States. This program is designed to provide recuperating service members with meaningful activity outside of the hospital environment to assist in their wellness and offers a formal means of transition back to the civilian workforce.

Open to active duty, National Guard and Reserve components, Operation Warfighter represents a great opportunity for service members in a medical hold status to build their resumes, explore employment interests, develop job skills, and gain valuable federal government work experience that will prepare them for the future. The program simultaneously enables participating federal agencies to avail themselves of the considerable talent and dedication of these recuperating service members.

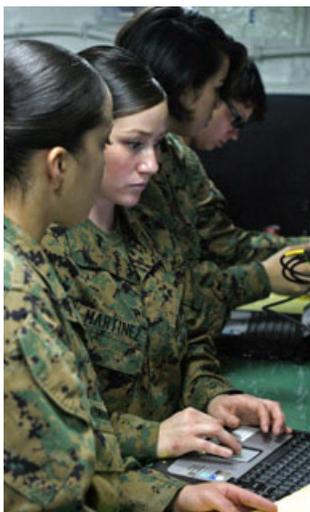
For participation information contact: Patrick Brick – Program Manager, Office of the Under Secretary of Defense - Personnel and Readiness, (703) 602-7071 or patrick.brick.ctr@osd.mil.

Navy Safe Harbor provides Sailors, Coast Guardsmen and their families a beacon of hope, bringing resources together to assist following a serious illness or injury. Allowing sailors to focus on recovery, non-medical care managers and recovery care coordinators tailor support throughout all phases. The goal is recovery, rehabilitation and return to duty or community reintegration for each service member.

Enrollment in Navy Safe Harbor is voluntary. For more information, call 1-877-756-8563, e-mail safeharbor@navy.mil, or go to www.safeharbor.navy.mil.

Returning Warrior Workshops (RWW), a Weekend Away, focuses on making a successful transition from the war zone to the home front. The workshops are expense-paid weekend events, set at four-star hotels, for up to 150 service members and their spouses or significant others. In addition to presentations from senior military leaders with combat experience, there are breakout sessions where participants discuss and learn to resolve stressful situations arising from deployment and reintegration. A number of support services are available including counselors, psychological health outreach coordinators and chaplains to assist service members in re-acclimating to their families and to civilian life. Visit the Navy Individual Augmentee Website www.ia.navy.mil/.

Truth Be Told – The Valuable Contributions of the Naval Services Family Line



Dispelling the myth of “just a social club”, the Naval Services Family Line is dedicated to improving the quality of life for every Navy family. Formerly the Navy Wifeline Association, Family Line adopted its new name in September 1999 to reflect the changing face of today’s sea services. This volunteer, non-profit organization provides a channel of communication for all Navy spouses.

With over 45 years of experience, dedicated Family Line volunteers have raised their own funds to cover printing and operations expenses to maintain this worldwide support network for Navy, Marine Corps and Coast Guard service members and their families. In addition, this organization provides trainings, guidelines, publications and other resources.

Training offered includes the following:

- **COMPASS.** Spouse-to-spouse mentoring program that introduces all aspects of the military lifestyle, offers the opportunity to establish a peer network, acquire knowledge and develop skills to successfully meet future challenges of military life.
- **Command Spouse Leadership Course.** Promotes a team-building approach by recognizing, inspiring and educating commanding officers and spouses to realize the positive impact they can have on the morale and welfare of the command.
- **Command Master Chief/Chief of Boat Spouse Leadership Course.** Provides spouses with an in-depth program that enriches their knowledge of the choices and contributions they make as the senior-enlisted leader spouse.

Available guidelines and publications include:

- *Sea Legs*
- *Social Customs & Traditions of the Sea Services*
- *Guidelines for Spouses of Individual Augmentees*
- *Guidelines for Navy Reserve Spouses*
- *Guidelines for Spouses of Chief Petty Officers*
- *Guidelines for Spouses of Command Master Chiefs & Chiefs of the Boat*
- *Guidelines for Spouses of Commanding Officers and Executive Officers*
- *ARE YOU READY? Guidelines for Navy Family Emergency Preparedness*

Navy Services Family Line trainings and workshops offer a great social network while providing crucial resources with valuable and accurate information. They create safe, comfortable and informed meeting environments for current and new spouses. The overall organizational message is “crisis resolution, relationship building, networking and support.”

For more information or to request a publication:

Naval Services Family Line
 1014 N Street SE, Suite 120
 Washington Navy Yard, D.C. 20374-5067
 Toll Free: 1-877-673-7773
 Fax: (202) 433-4622
 Email: nsfamline@aol.com
 Web site: www.lifelines.navy.mil/Familyline



Katie Couric and the Sesame Street Muppets Help Families Cope with the Death of a Parent

The death of a parent is one of the most challenging things a child can face. In response, Sesame Workshop, the nonprofit organization behind Sesame Street, is launching "When Families Grieve." This outreach initiative provides free resources in support of families with young children, in the military and the general public, coping with the death of a parent as well as strategies that have helped these families move forward.



The multimedia and bi-lingual (English and Spanish) "When Families Grieve" resource kits were developed to help families with young children:

- Reduce the levels of anxiety, sadness, and confusion that children may experience following the death of a parent.
- Provide families with age-appropriate tools to support and comfort children, including ways to talk about death with a young child.
- Reassure children that they are loved and safe; and that together with their families and friends, they can learn ways of being there for one another and move forward.

Free resource kits are available to order at www.sesamestreet.org/grief and through Military One-Source either by phone 1-800-342-9647 or on their Web site at www.MilitaryOneSource.com.



Dealing with Bullying

Trevor Romain offers kids practical, easy-to-implement solutions for dealing with their own bully problems such as building your confidence, staying calm, giving bullies lots of space, telling an adult and more. Trevor recently worked with Department of Defense Education Activity (DoDEA) principals and counselors on the topic of bullying and was also a guest in DoDEA's talk show, The Chat Room. For show access go to: http://www.dodea.edu/xcast/2010_CR_TRomain/popup.cfm.



SOAR - Student Online Achievement Resources

SOAR, a program for military families and the school districts that serve them is a partnership of educational leaders that aims to address the unique challenges facing military children in our nation's public schools, while benefiting the overall student population. Parents can access educational resources to support their child's math and reading skill development by registering for a free account at www.soarathome.org.



Financially Fit Kids

Every parent desires to raise children who are healthy, happy, and capable of managing life as an adult in an increasingly complex world. This complex world includes the world of money. How do our kids learn to manage money? At school? By watching TV? From their friends? By their own mistakes? From watching their parents manage their money?

Most children learn from all of these places, but studies show that the single most important place where children learn about money is in the home and the most important teachers are their parents. Studies also show that the earlier children are introduced to the fundamentals of money and money management, the more financially fit they are as young adults. As with every other aspect of parenting, with the right information and commitment, parents easily can prepare their children to conquer the many financial challenges they will face as adults.

Sometimes, it appears that the deck is stacked against parents when it comes to kids and money. Statistics indicate that 8 to 12-year olds spend \$80 billion of their own money each year and influence over \$150 billion of their parents' spending. Companies spend more than \$17 billion marketing to this age group.

Without adequate financial preparation, we all run the risk of bringing up a generation that doesn't save, spends on wants rather than needs and has the highest bankruptcy rate of any generation. We are well on the way to accomplishing this already, as about 43 percent of American families spend more than they earn each year and the average savings rate is approximately three percent of income.

How have we let this happen? Part of the problem is that although there is financial education available, it is too little too late. Most formal financial education available today (and it is a very limited availability) takes place in high school, and yet before children even get to kindergarten they have received thousands of indirect lessons about money. In fact, research suggests children may be more receptive to learning financial concepts from ages eight to twelve. It is, therefore, up to parents to bridge the gap. But take heart, parents ... Here are some ideas on how to teach your kids about money:

Kids' Budgeting. The rule for budgeting is "keep it simple." This applies to your children AND to you! The saving/spending/sharing approach forms the foundation for a budget, but a true budget is some type of a written system (including software and online systems) that keeps track of what comes in and what goes out, lists financial goals, and tracks spending. Age-appropriate techniques for introducing budgeting to children include:

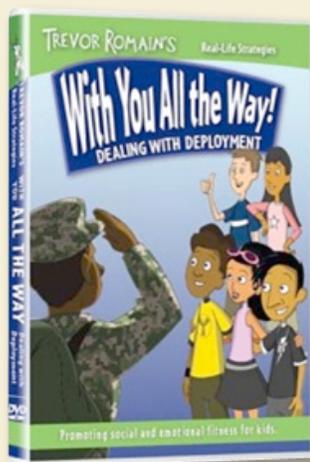
- **Ages 3-5.** As soon as children can count, introduce them to money and take an active role in giving them information. Talk about money and show them how much things cost. Have them start making choices about buying small items. Help them learn about coins, paper money and basic counting. Help children learn the differences between needs, wants, and wishes. This will prepare them for making good spending decisions in the future.
- **Grades K-2.** Introduce a weekly allowance and the concept of saving/spending/sharing. Use jars or envelopes, or have them make their own piggy banks and help them to start setting short-term goals. Let them see you doing your own budgeting and bill-paying. Answer any questions they have about money in a short and concise way. Educate them on the power of advertising and talk about peer pressure. Be sure to be positive and encouraging.





- **Grades 3-6.** Take a trip to the bank and help them open up a savings and/or checking account. Explain the power of interest and saving for the future. Think about setting up a savings matching plan to help them achieve their goals more quickly. If appropriate, continue using savings banks or jars for saving/spending/sharing, and build on that by introducing them to a tracking system or basic budget. This can be as simple as a notebook listing “income,” “expenses,” and “goals.”
- **Younger Teens.** Help them look for paying jobs outside the home. Help them set long-range goals. If they don't already have a saving or checking account at the credit union or bank, take them to open one. Help them learn to access their accounts online and teach them how to protect their identity. Talk to them about credit and the cost of borrowing money. Spend time exploring their life, recognizing how it is different from yours and the costs associated with it from clothes to music to game systems and computers.
- **Older Teens.** Help older teens develop more independence. Support their savings strategies. Help them assess job opportunities, standards of living and major life purchases. Show them financial planning software. Have a frank discussion about things people need to spend money on (food, shelter, clothing, transportation, insurance, etc.) and things people WANT to spend money on (eating out, expensive apartments and/or homes, name-brand clothing, fancy cars, etc.). Discuss the costs of college, what your family can realistically afford, and explore alternatives. Ensure that when they leave home they have the skills to function in the financial marketplace.

Teachable Moments



For all AGES - The Defense Department, USO and the Trevor Romain Company launched *With You All the Way!* in a collaborative commitment to support military families. This project, started nearly three-years earlier, offers school age children help with preparing for and dealing with all stages of deployment from pre-deployment to separation to reintegration. Through the magic of animation, you are transported into the land of Trevor Romain, telling the story from a child's point of view.

Jack, Skye, Darrell, Pablo and Brittany learn strategies to deal with different aspects of deployment. Darrell's brother is preparing to deploy, Pablo's mother has deployed again, and Brittany is adjusting to having her father back home. To begin this adventure, Cuzzy the bear enlists Trevor's help. On a field trip to a history museum, Jack and Skye learn many great pointers about deployment from legendary military leaders. Trevor provides the human factor for his animated partners and guides them through their journey. It truly illustrates the gift of listening for what children are asking with emphasis on tackling problems as a team and that “shared problems are half problems.” The DVD concludes with “shout-outs” from actual teachers, service members and other community leaders affirming to the viewer that they are with them all the way! This heart-felt film incorporates real solutions and is guaranteed to encourage beneficial conversations.

Trevor Romain is an award-winning author and motivational speaker. He combines a special blend of humor with character-building messages. The free DVD is slated for distribution through USO centers and Military OneSource this month as part of a children's deployment kit that includes the stuffed bear Cuzzie, postcards, a journal and a set of dog tags inscribed “With You All the Way!”

For further information go to: Military One Source at www.militaryonesource.com or USO at www.uso.org.

