Sailors learn to save during month of financial literacy

By MC3 Andrew Ryan Smith,
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Members of the Commander Fleet Activities Yokosuka (CFAY) community attended a series of classes to better educate themselves about personal financial managementApril 4-5.

CFAY Fleet and Family Support Center (FFSC) is hosting a series of events through April, financial literacy awareness month, to promote financial fitness among service members.

"Most people don't realize the resources they have available to them for free," said Thanh Ly-Turnbull, FFSC personal financial manager. "The Fleet and Family Support Center offers classes on saving, investing and we can help people create a personal spending plan. All these services that would cost hundreds of dollars in the civilian world are available for free to service members and their families."

Class attendees had various goals in mind, from improving their credit scores to saving for the future.

Ship's Serviceman 2nd Class Natasha Epps and her husband's financial goal is to buy franchise rights and manage their own business once they return to the U.S.

Thanh Ly-Turnbull, a personal financial manager at Commander Fleet Activities Yokosuka's (CFAY) Fleet and Family Support Center (FFSC), presents a class on creating a spending plan at the Community Readiness Center. A total of five classes will be presented by the CFAY FFSC this month as a part of Financial Literacy Month.

"We are looking to start a business in the future, so we came to this class to help us create a spending plan to get us in the habit of saving," said Natasha Epps. "The class does a great job of laying everything out and giving us the tools we need to save."

A class on credit reports and credit scores was also offered. The class showed attendees how to check their credit scores and explained exactly what a good credit score should be and the benefits that it brings.

"Not establishing a good credit score can cost you later in life, with higher interest rates and difficulty in obtaining loans," said Ly-Turnbull.

The Department of the Navy Central Adjudication Facility reports that about half of all security clearances are revoked because of a service member's excessive debt.

"Even though April is the month of financial literacy, your financial well being is something you should think about everyday of the year," said Ly-Turnbull. "It is important to remember that your financial status follows you where ever you go."

Additional classes will be offered throughout the month of April, including topics on savings and investments, April 11; a thrift savings plan class, April 25; and a class on purchasing your dream home, April 27. Preregistration for classes is required. For more information contact FFSC at 243-3372.

Navy announces graduate school opportunity for cyber Sailors

From Chief of Naval Personnel Public Affairs

WASHINGTON – Sailors in the information systems technician (IT) and cryptologic technician networks (CTN) ratings will have the opportunity to apply for enrollment in a cyber master's degree program at Naval Postgraduate School, according to NAVADMIN (Navy Administrative Message) 117/12, released April 5.

IT and CTN Sailors selected for the 12-month, Navy-funded program will be assigned as full time students at NPS starting in September 2012. Upon completion, Sailors will receive a Master of Science degree in Cyber Systems and Operations: Security and Technology.

"Cyber security is an area of critical importance to our Navy and our nation," said Chief of Naval Personnel Vice Adm. Scott R. Van Buskirk. "Cyber expertise is essential in assuring the Navy's warfighting superiority across the full spectrum of operations. With this program, we are preparing our Sailors to bring these ever-important capabilities to the Fleet."

The Navy will select up to five active duty and full-time support Sailors to enroll in the program.

Applicants must be an E-6 or above, possess a bachelor of science degree in a relevant technical field, hold or be eligible for a TS/SCI security clearance, and be eligible for CONUS/shore assignment between April and December 2012. NAVADMIN 117/12 outlines full eligibility criteria.

Additionally, Sailors selected for the program will incur a five-year active service obligation upon enrollment. After completion of their degree, Sailors will be assigned based on the needs of the Navy, with priority given to the National Security Agency, U.S. Fleet Cyber Command/10th Fleet, Navy Information Operations Command, and Navy Cyber Defense Operations Command.

Sailors interested in applying for this degree program should forward a written request via their commanding officer by May 15. Additionally, Sailors must be conditionally accepted by NPS in order to be eligible. Detailed application instructions are contained in the NAVADMIN.

Naval Postgraduate School education opportunities support the personal and professional growth of Sailors making them invaluable assets to the Navy. It's an important part of the 21st century Sailor and Marine initiative which consolidates a set of objectives and policies, new and existing, to maximize Sailor and Marine personal readiness, build resiliency and hone the most combat-effective force in the history of the Department of the Navy.

For general information about NPS, visit www.nps.edu. For more information and to read the NAVADMIN, visit www.npc.navy.mil.

New synthetic-drug testing operating guide available

From Navy Personnel Command Public Affairs

MILLINGTON, Tenn. – Navy Alcohol and Drug Abuse Prevention Office (NADAP) posted the new Synthetic Drug Testing Operating Guide on the NADAP website, officials said April 5.

The Navy's zero-tolerance policy towards drug use is a key contributor to the readiness area of the 21st century Sailor and Marine.

This initiative which consolidates a set of objectives and policies, new and existing, to maximize Sailor and Marine personal readiness, build resiliency and hone the most combat-effective force in the history of the Department of the Navy.

"The operating guide provides commands easy access to the procedures of synthetic drug testing," said Dorice Favorite, director, NADAP. "It is important that the samples are collected, documented and processed correctly. The operating guide will help units do that."

Navy announced it would begin testing for synthetic drugs in NAVADMIN (Navy Administrative Message) 082/12, released March 12.

According to the NAVADMIN, this testing is separate and distinct from the urinalysis program directed by OPNAVINST 5350.4D. Commanders may take appropriate actions related to health, safety, and security based on a positive result. During fiscal year 2012 the Navy will invest $1.73 million to test for synthetic chemical compounds and expects to increase that amount to $2.9 million in fiscal year 2013.

Synthetic chemical compound drug use impacts a Sailor's career, their family life and overall well-being while also impacting Fleet readiness. If a Sailor makes a poor choice and uses these types of drugs, they need to know there will be consequences, emphasized Favorite.

"Navy has zero tolerance for drug use, including the use of designer and synthetic chemical compounds, such as Spice," said Favorite, "Our efforts are twofold: we will continue to educate Sailors on the dangers of drug use including new and designer drugs and at the same time identify those who use or possess the substances and hold them accountable."

To view the guide or for more news from NADAP, visit www.nadap.navy.mil.