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Seahawk 海鷹 Umitaka

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Yokosuka junior Sailors encouraged to save now, start early

Story and photo by MC2 Derek J. Hurder, Navy Public Affairs Support Element Japan

Representatives from Fleet and Family Support Center (FFSC), Navy Federal Credit Union and Community Bank promoted savings to young Sailors during a presentation at Commander Fleet Activities Yokosuka Feb. 24.

The presentation was part of the "Military Saves Week," campaign which began fleetwide Feb. 22.

"Military Saves Week" is an initiative of the year-round "Military Saves Campaign." It is designed to persuade, motivate and encourage Department of Defense employees to save money and reduce debt.

"We're giving out information on getting [Sailors] started [on a savings plan], getting them interested, and hopefully answering some of their basic questions and triggering more questions so they come in and talk to us and attend some of our classes for more information," said Rebecca Reimer, a financial educator with FFSC.

Reimer said young Sailors especially can benefit from the presentation.

"We want them to start saving and seeing the benefit of starting early," she said. "The sooner you start saving, the less you have to save [each month] in order to reach your end goal. We're pushing the tools and information needed in order to do that."

(Right) Jessicah Jones, a Community Bank customer service representative and Rebecca Reimer, Fleet and Family Support Center (FFSC) financial educator, help Sailors make savings plans during a presentation for "Military Saves Week," Feb. 24. Representatives from FFSC, Community Bank and Navy Federal Credit Union educated junior Sailors on the importance of saving money during the presentation.

Jessicah Jones, a Community Bank customer support representative, agreed that young Sailors should start saving early.

"We're educating young Sailors on how to save money for the future," Jones said. "We're having young Sailors pledge to save money by signing our 'Military Saves' pledge card so they can start saving right away."

Sailors who sign the Military Saves pledge card receive information on classes, programs and other resources to help them decide on a savings plan.

"We're here to educate," said Monica Fitzpatrick, Navy Federal Credit Union branch operations supervisor. "We're not asking for anything back, we're just here to provide them with the knowledge they need to save for their future."

All three organizations offer financial planning classes throughout the year, but have focused on savings for Military Saves Week.

Fitzpatrick said she is particularly enthusiastic about a class designed for junior enlisted personnel.

"We have a class called 'How to Leave Japan With Ten Grand,'" she said. "It's a really great class that I'm excited about. We're going to tell them how to leave here and have something to show for it."

Reimer said it's especially important for first-term Sailors in Japan to avoid some common pitfalls like car-buying and other unplanned expenditures.

"Their first time away from home, a lot of them go a little crazy spending," Reimer said. "What we try to do is not necessarily say you can't do those things, but to save for those things and to plan for those things."

Reimer said Military Saves Week is only a portion of the campaign.

"'Military Saves' is not just a week-long initiative," she said. "It's actually year-round. This is the huge push across the Department of Defense to start with savings. This is just the bottom line. You need to start somewhere."

School bazaar helps raise funds for college preparation program

Story and photo by Mark Elrod, CFAY Public Affairs

Yokosuka Middle School (YMS) held its annual YMS bazaar in the school's multi-purpose room, Feb. 21 – 22, to help raise funds to support scholarships and special development activities for the school's Advancement via Individual Determination (AVID) program.

AVID, a program started in 1980 by San Diego schoolteacher Mary Catherine Swanson, helps teach young students the skills they will need to succeed in college.

"It's a program [used] in the Department of Defense Schools (DoDDS) that prepares 'average' students for college," said YMS AVID Teacher Edwin "Ed" Fielder. "This program is not for your 'exceptional students' like your 'A' students, because they don't need it. This program is for your 'average' students who, to use an old Army phrase, want to be all they can be."

AVID is not a mandatory program. In fact, YMS students are, usually, recruited into it.

"The students are in [the program] because they want to be in," Fielder said. "They know that they have, maybe, a deficiency in organization skills and they want to improve that. They have a deficiency in note taking or self-confidence and motivation. These are the students that teachers identify and recommend."

According to the AVID program Web site, the program targets students in the "academic middle" ("B," "C," and "D-grade" students), who "have the desire to go to college," the "willingness to work hard," and "are capable of completing rigorous curriculum, but are falling short of their potential."

The local interest in, and success of, the bazaars have been helping YMS achieve its goals of helping the AVID program students.

"We only do these once a year and we've gotten such good support from the community that we only need to do these once a year," said Fielder. "It's going toward a good cause. It's going toward young people, [middle-school students] that are in there developmental years and this where we want to get them and teach them certain skills that they are going to need. It's all worthwhile."

One of the skills the program teaches is the Cornell notetaking technique, a six-step technique designed to help students better organize their notes.

"It's a skill they can use, not only in high school, but a skill the can use in college and later on in life," he said. "We also emphasize organization and one of the things is starting off with an organized notebook. Part of their grade depends on them being able to keep an organized notebook."

In addition to teaching organizational skills, the YMS program motivates and gives the students the confidence to be successful. However, helping the students by instilling the skills and confidence to be successful is not the only benefit of the program. It, also, helps families by easing financial burdens of trying to fund college educations.

"AVID is related to college, and part of going to college is, what is known as, expected family contribution," said Fielder. "The families are expected to pay a part of the cost for their child's education. We offset a part of that cost and the families pay a small portion of that. This is where we keep our part of the bargain. At the end of the year we hold an awards banquet where we issue scholarships to our students who have excelled above and beyond the standard."

See *SCHOOL BAZAAR*, pg. 9

Shoppers browse over Asian tapestries during the Yokosuka Middle School's (YMS) bazaar held in the school's multi-purpose room Feb. 21 - 22. The annual bazaar fundraiser proceeds go to support scholarships and special development activities for the YMS Advancement via Individual Determination (AVID) program.