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May 2026
Volume 19 | Issue 5



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Questions?



PCS Season Is Here, Stay Ahead & Reduce Financial Stress

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Wellness Watch: Navigating the Loneliness Epidemic in Military Families

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May is Mental Health Awareness Month: Why it Matters & How EFMP Supports Families

Every May, Mental Health Awareness Month reminds us to prioritize mental health by encouraging us to pause, reflect and have honest conversations about...



What's Happening? Good News from Local Fleet and Family Support Centers

Naval Base Coronado's FFSC Nurtures New Beginnings
Last month, the Fleet and Family Support Center (FFSC) at Naval Base Coronado...



A Symbol of Sacrifice: Honoring Our Gold Star Families this May

Every day, service members make selfless sacrifices to defend our country, and their families stand proudly alongside them. As a nation, we thank them for their service, but our support must not end...



Your Virtual FFSC Webinars

See the full list of webinars available on MyNavyFamily.com this month. Topics include Deployment, Employment, Finance, Life Skills, Parenting, Relocation and Transition...

PCS Season is Here, Stay Ahead & Reduce Financial Stress



If you are getting ready for a permanent change of station (PCS), you are probably already feeling the to-do lists, uncertainty, excitement and stress all at once.

A move like this is not just about packing up your home. It is a financial transition, too. And for many families, the biggest challenge is not the move itself, but the unexpected costs and changes that come with it.

The goal here is not to make things more complicated. It is to help you feel more prepared, more in control and a little less overwhelmed as you move forward.

When Food Costs Become a Challenge During a PCS

For many military families, a PCS can bring more than just moving boxes, it can also bring financial strain. Changes in expenses, delays in reimbursements and shifts in household income can make it harder to keep up with everyday needs, including food.

This is more common than many people realize, especially during transitions like a move. If this is something your family is experiencing, know that you are not alone and there are resources available to help.

Programs like the Supplemental Nutrition Assistance Program (SNAP) and the basic needs allowance (BNA), along with installation and community support programs, are available to help families stay stable during difficult times.

If you have questions or need help understanding your options, reach out to a personal financial readiness specialist (PFRS) at your local Fleet and Family Support Center (FFSC). They can help you navigate available resources and find the right support for your situation.

Start by Taking a Look at Your Finances

If rising costs or financial pressure are already on your mind, you are not alone and this is exactly where taking a closer look at your finances can help.

Before anything else, take a step back and look at your current financial picture. What are you spending each month right now? What bills will change? What new expenses are coming?

Your next duty station might mean different housing costs, changes in child care or even a shift in income. When you understand where your money is going today, it becomes much easier to adjust for tomorrow.

Even something as simple as reviewing the last 30 days of spending can give you clarity and help you make confident decisions moving forward.

Your Pay May Change, Be Ready for the Difference

One of the most common surprises during a PCS is how much your pay can vary by location.

Your basic allowance for housing (BAH) is based on where you are going, not where you are now. That means your financial situation may shift in ways you do not expect, you



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could have more flexibility, or you may need to adjust to tighter housing costs. In some cases, housing expenses may not align with what you are used to, and overseas moves come with entirely different allowances and systems.

In addition, cost-of-living differences can impact your day-to-day expenses in ways that are not always obvious at first. Taking time now to compare your current duty station with your next one gives you the chance to adjust early before those changes start affecting your monthly budget.

Do Not Overlook the “In-Between” Costs

Here is the part that catches many families off guard: even though the military covers many PCS expenses, you may still need to pay for things upfront before reimbursement happens.

This in-between period can include travel costs such as gas, hotels and meals; pet transportation; unexpected travel needs; temporary lodging while you wait for housing; and deposits for housing and utilities. You may even find yourself replacing items that do not make it through the move.

These are not always large expenses on their own, but together they can add up quickly. Planning ahead, even if it is just setting aside a small buffer or understanding what is coming, can help you avoid relying on credit or feeling financially stretched during the transition.

Make the Most of Your PCS Benefits

There are several financial benefits designed to support you during your move, like travel pay, dislocation allowance and per diem.

Your benefits are meant to help cover your moving expenses, not create room for extra spending. Many families find themselves paying for expenses upfront, waiting on reimbursement or realizing too late that certain costs are not covered.

If you are using your government travel charge card, it is especially important to stay within authorized expenses. It can be tempting to rely on it for convenience, but misuse or unexpected balances can create additional stress once you arrive, especially if reimbursement does not match what was spent.

Being intentional with your benefits helps you stay financially steady throughout the process, not just during the move itself.

Protect Your Credit While Everything Is Changing

During a PCS, your routine is disrupted and that is when small financial habits can slip.

A missed payment here or there might not seem like a big deal in the moment, but it can affect your credit when you least expect it, especially if you are planning a major purchase like a home or vehicle at your next duty station.

A few simple steps can protect you:



Set up automatic payments for recurring bills.



Update your address with financial institutions so nothing gets lost.



Check your credit report regularly to catch errors or issues early.

These are small actions, but they help keep your financial foundation strong as everything else changes.

Taking Care of the Small Details Now Saves You Stress Later

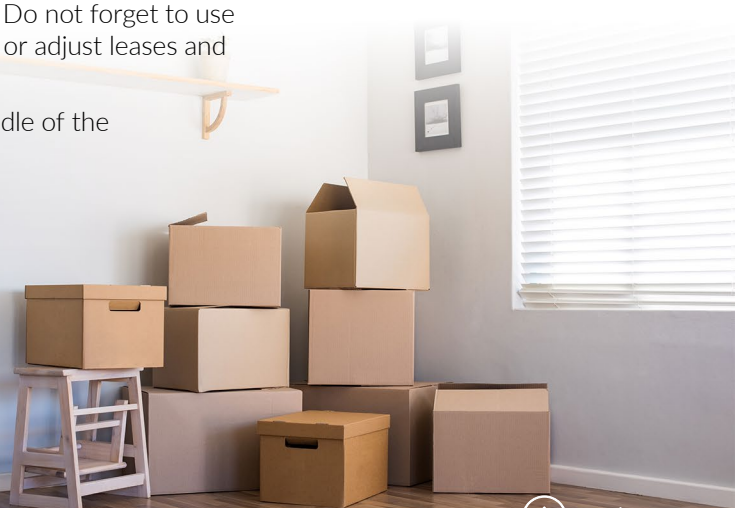
There are a lot of moving pieces during a PCS, and some of the most important ones are not always obvious. Taking care of a few key items early can prevent bigger problems later.

This includes updating your mailing address with the postal service, your banks and service providers, and notifying creditors and financial institutions of your move. It is also a good time to review your insurance coverage for your home, car and belongings so there are no gaps during your move. Do not forget to use Servicemembers Civil Relief Act (SCRA) protections if you need to end or adjust leases and contracts.

These steps may not feel urgent right now, but once you are in the middle of the move, you will be glad they are already done.

Complete Your PCS Financial Touchpoint Training

If you are preparing for a PCS, this is a good time to complete your mandatory PCS financial readiness touchpoint training. This training is required by law under [Title 10, U.S. Code, Section 992](#) for most warfighters to complete and is designed to help you prepare for the financial changes that often come with a move. If you are not currently moving, you are not required to take this training.



[continued below]

The touchpoint focuses on key areas such as understanding changes to your pay and allowances, updating your spending plan, preparing for travel-related expenses, and more. It is designed to help you pause, look at the full picture and make informed decisions before small issues turn into bigger financial stress.

You can complete this requirement with support from a PFRS at your installation's FFSC, through your command financial specialist (CFS) or approved online options such as the [MyNavy Financial Literacy App](#) or [Navy eLearning](#). However you complete it, the goal is the same: to help you feel prepared and confident before arriving at your next duty station.

Moving will always come with challenges, but when you take control of your finances early, you give yourself and your family something valuable: confidence going into your next chapter.

 [Back To Top](#)

MAY HOLIDAYS AND OBSERVANCES

- May 3-9 — Hurricane Preparedness Week
- May 8 — Military Spouse Appreciation Day
- May 10 — Mother's Day
- May 16 — Armed Forces Day
- May 25 — Memorial Day
- Gold Star Awareness Month
- Mental Health Awareness Month
- Military Appreciation Month



Memorial Day
May 25th



May is Mental Health Awareness Month: Why it Matters & How EFMP Supports Families



Every May, Mental Health Awareness Month reminds us to prioritize mental health by encouraging us to pause, reflect and have honest conversations about something that affects millions, often quietly. Mental health is not just a trend or a hashtag. It is a key part of our overall well-being and is just as important as physical health. When we talk about mental health, we are talking about real people, friends, neighbors, co-workers and family who may be facing struggles that are not always visible.

Why Mental Health Awareness Month Exists

This month is not just about wearing green ribbons or using hashtags online, it is about breaking down barriers. For too long, stigma has stopped people from talking about mental illness or asking for help. Many worry they will be judged, misunderstood or ignored. This leaves people feeling alone and prevents early intervention, when connection and timely support are among the best ways to improve outcomes.

Mental Health Awareness Month aims to change this. It reminds us each year that it is okay to struggle and that asking for help shows strength, not weakness. Raising awareness also means highlighting the resources and support systems available, especially for people whose mental health may be at risk due to unique life situations.

The Importance of Early Intervention and Support

Mental wellness is not something we manage alone. It takes a community of family, friends, co-workers, teachers and professionals to provide support. Early intervention can make a big difference. When people get help and treatment early, recovery is more likely and quality of life improves. However, access remains a challenge. Many people do not know where to go for help or worry that seeking support will cause problems.

Special Focus: Service Members and their Families

For military families, the challenges can be even greater. Frequent moves, deployments and the demands of military life add extra stress that many civilians do not experience. The Exceptional Family Member Program (EFMP) is a resource designed to address these specific challenges.

How EFMP Supports Mental Health

Assignment coordination: Imagine moving your family across the country and discovering that the behavioral health specialists your child needs are not available at your new base is frustrating. EFMP's assignment coordination helps prevent this, making sure that families with special behavioral or mental health needs are placed where qualified professionals and resources are available.

Family support services: Finding mental health resources can be confusing and difficult. EFMP's family support services provide non-clinical case management. This includes helping families connect with support groups, find community resources and manage the paperwork and processes that might otherwise feel overwhelming.

Respite care: Caring for someone with high-needs behavioral or mental health conditions at home can be exhausting, even for the most dedicated families. EFMP offers respite care, which is temporary, short-term relief so that caregivers can rest and recover. This support is not a luxury; it is essential.

TRICARE integration: Accessing mental health care through insurance can be difficult, but EFMP helps families navigate these challenges. With TRICARE integration, families can more easily access covered services, including the [Extended Care Health Option \(ECHO\)](#), which provides extra help for those with significant needs.

No One Should Struggle Alone

The message for May, and every month, is simple: No one should have to struggle alone. Whether you are a service member, a military spouse or anyone else facing mental health challenges, support is available. Asking for help is not a weakness; it is the first step toward healing. If you or someone you love needs support, reach out. Talk to a friend, a counselor or your EFMP coordinator. Mental wellness is within reach, and sometimes all it takes to start is a single conversation. Let's make this May the month we talk, listen and support each other, because mental health is healthy, and everyone deserves to feel whole.



A Symbol of Sacrifice: Honoring Our Gold Star Families this May



May is Navy Gold Star Awareness Month

Honoring the fallen, supporting their families, preserving their legacy.

Symbols of Honor



When you see someone wearing these pins, know that they have lost a loved one who selflessly served our nation.

The Gold Star Lapel Button is designated for eligible survivors of service members who lose their lives during any armed hostilities in which the United States is engaged, dating back to World War I. This includes service members who lose their lives while deployed in support of military operations against the enemy or during an international terrorist attack.

Designated for eligible survivors of service members who lose their lives while serving honorably under circumstances not defined above. This includes service members who lose their lives while assigned to a Reserve or National Guard unit in a drill status. It is authorized for issue retroactive to March 29, 1973.

Every day, service members make selfless sacrifices to defend our country, and their families stand proudly alongside them. As a nation, we thank them for their service, but our support must not end when their service does.

Each year, we lose hundreds of military members to combat, illness, accidents, and suicide. In 2025 alone, the Navy lost 196 active-duty Sailors, leaving behind loved ones who now carry the title of “gold star family.”

More Than a Day of Remembrance

While Memorial Day is a vital day of remembrance, the Navy Gold Star Program dedicates the entire month of May to Gold Star Program awareness. The program works to educate our communities on what it means to be a surviving family member.

Throughout the month, it offers opportunities for these families to connect, share their stories and participate in events that pay tribute to their fallen heroes. It is a chance to build a network of support with others who understand their unique journey.

How You Can Show Your Support

While no gesture can repay the debt we owe our fallen heroes, we can recognize their service by helping their families preserve their memories by:

Acknowledging the pin. When you see someone wearing the Gold Star Lapel Button or Next of Kin of Deceased Lapel Button, understand that it represents an immeasurable sacrifice. A simple, respectful acknowledgment can mean the world.

Honoring their legacy. Behind every pin is a story of a fallen service member and a strong survivor carrying on their memory. Let's ensure those legacies are never forgotten.

Let's work together to honor the service of the fallen by supporting the families who carry their light forward.

For more information, find your nearest [Gold Star coordinator online](#), on [Facebook](#), or by calling 888-509-8759.

Wellness Watch



Navigating the Loneliness Epidemic in Military Families

Loneliness is getting more attention nationwide, and for good reason. In recent years, it has been described as an epidemic affecting people across all ages and backgrounds. For military families, however, loneliness can take on unique and often more intense forms.

Frequent moves, deployments and long periods of separation can disrupt even the strongest support systems. Each relocation may mean starting over, new schools, new jobs, new routines and new relationships. While military communities are known for resilience and camaraderie, building meaningful connections takes time, and those transition periods can feel isolating.

For spouses, loneliness often shows up during deployments or extended training cycles. Daily life continues, managing households, finances and parenting, but without a partner's physical presence. Even in a room full of people, it is possible to feel alone when the person you rely on most is far away.

Service members can also experience loneliness, especially during deployments or after transitioning to a new duty station. Being surrounded by others does not always translate to feeling understood or supported. The pressure to stay strong and mission-focused can sometimes make it harder to open up.

Children in military families face their own challenges. Changing schools, leaving friends behind and adapting to new environments can create feelings of disconnection. While many develop incredible adaptability, they may still struggle with the emotional impact of constant change.

The effects of loneliness go beyond emotions. Research shows it can impact sleep, increase stress and even affect overall physical health. That is why recognizing and addressing loneliness is so important, not as a weakness, but as a normal human response to challenging circumstances.

The good news is that small, intentional actions can make a meaningful difference. Staying connected does not always require big gestures. Regular phone calls, text messages or video chats with loved ones can provide consistency and comfort. Getting involved in local military support groups, community events or volunteer opportunities can also help rebuild a sense of belonging.

It is equally important to check in on others. A simple "How are you really doing?" can open the door to connection. Often, just knowing someone is willing to listen can ease the weight of loneliness.

Finally, do not overlook your own needs. Taking time for self-care, whether that is a walk, a hobby or quiet time to recharge, is not selfish; It is essential. You can not pour from an empty cup.

Military life comes with unique challenges, but no one has to face these challenges alone. By recognizing loneliness, talking about it openly and supporting one another, military families can strengthen the connections that carry them through every transition.



GOOD NEWS!

Naval Base Coronado's FFSC Nurtures New Beginnings

Last month, the Fleet and Family Support Center (FFSC) at Naval Base Coronado (NBC) transformed its standard active-duty pregnancy training into a comprehensive, multi-hour resource fair.

Recognizing the complex needs of growing military families, the support center collaborated with six local community organizations, including San Diego Military Outreach Mission and United Through Reading, to provide a one-stop shop for 19 service members and their families.

The event moved beyond standard classroom instruction, offering detailed information on parental leave policies, financial assistance, mental health and child care. Morale, Welfare and Recreation (MWR) added a special touch by providing decor and two maternity backpacks for each family in attendance. By adapting service delivery into an interactive fair format, the FFSC successfully minimized barriers to care, ensuring that expectant Sailors and their spouses are prepared and supported as they navigate the transitions of parenthood within military life.

Naval Base Coronado Celebrating Military Spouses: Virtual Lunch & Learn Series

In honor of Military Appreciation Month, Naval Base Coronado is proud to host a special Virtual Lunch & Learn Series from May 18-29.

This series is designed to recognize and support the incredible contributions of our military spouses by offering engaging, educational sessions focused on resilience and personal growth. Each session provides convenient access to valuable resources, meaningful connections, and opportunities to strengthen well-being, all from the comfort of home.

Topics will include mindfulness, employment, financial support, and more, giving participants practical tools they can apply in everyday life. These interactive sessions also create space for networking and shared experiences within the military spouse community.

Registration is now open at [MyNavyFamily.com](https://www.mynavyfamily.com). We encourage all spouses to take part in this opportunity to connect, learn, and be celebrated.

Special Thanks to this Month's Contributors:

- Sonia C. Blyther, Ph.D., NDW Fleet and Family Program
- Sweethelda Castro, CNRSW Fleet and Family Support Program
- Stephanie Hunter, CNIC Navy Gold Star Program
- Fran Jackson, CNIC Fleet and Family Support Program
- Tim McGough, CNIC Fleet and Family Support Program



YOUR *Virtual* FFSC WEBINAR SCHEDULE

We have webinars scheduled to suit time zones around the world!

Visit [MyNavyFamily.com](https://www.mynavyfamily.com), select a topic, and view available sessions with times automatically converted to your local time.

EMPLOYMENT

AI Resume Building - A Paradigm Shift	05/05/26	9:00 AM EDT	6:00 AM PDT
Job Search Hacks	05/05/26	12:00 PM EDT	9:00 AM PDT
Leveraging AI for Your 2026 Job Search	05/08/26	9:00 AM EDT	6:00 AM PDT
AI Prompt Engineering: From Idea to Output	05/13/26	9:00 AM EDT	6:00 AM PDT
Pain Free Resume Writing	05/13/26	3:00 PM EDT	12:00 PM PDT
USAJobs 2026	05/15/26	9:00 AM EDT	6:00 AM PDT
The ART of the Interview	05/20/26	3:00 PM EDT	12:00 PM PDT
Power Up Your Resume for Remote Jobs	05/27/26	1:00 PM EDT	10:00 AM PDT

Want more? Click on Employment for dates and times for:

- Becoming Federal Resume Savvy
- Job Search Hacks
- Mastering the Modern Resume
- Mastering Virtual Interviews

PARENTING

Mental Health Begins at Birth	05/11/26	12:00 PM EDT	9:00 AM PDT
What About the Kids?	05/21/26	1:00 PM EDT	10:00 AM PDT
Sexual Health through Approachable Prevention and Education (SHAPE)			
Module 1: Parenting and Sexual Development	05/06/26	6:30 PM EDT	3:30 PM PDT
Module 2: Parenting to Prevent PSB: Ages 2-4	05/13/26	6:30 PM EDT	3:30 PM PDT
Module 3: Parenting to Prevent PSB: Ages 5-9	05/20/26	6:30 PM EDT	3:30 PM PDT
Module 4: Parenting to Prevent PSB: Preteens	05/27/26	6:30 PM EDT	3:30 PM PDT

Join us for these webinars offered several times throughout the month:

- Helping Kids Thrive Through Change
- Spotting the Signs of Youth Suicide

EMERGENCY PREPAREDNESS

Be Ready, Be Confident: Emergency Preparedness	05/05/26 05/26/26	3:00 PM EDT	12:00 PM PDT
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Want to learn more about emergency preparedness? Join us for Resolve to be Ready: Evacuation Planning or check out the Navy Family Emergency Hub on the LMS.

EXCEPTIONAL FAMILY MEMBER PROGRAM

FBA, BIP, MDR etc.: Demystifying the Acronyms and Supports for Students with Behavioral	05/21/26	1:00 PM EDT	10:00 AM PDT
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NAVY LIFE

Mission Start: Military Spouse Orientation 101	05/20/26	12:00 PM EDT	9:00 AM PDT
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Want more? Click on Navy Life for dates and times for:

- Navy Family Connections
- Navy Spouse Life 101
- Why OPSEC Matters
- Your Navy Family: Support When Life Gets Messy.



- 1 Go to [MyNavyFamily.com](https://www.mynavyfamily.com) to log in or create a free account.
- 2 Select the category on the home page, then select your webinar.
- 3 Confirm the start time and click "Enroll Me."

The FFSC LMS also has comprehensive resources like New Spouse Orientation, the Navy Family eHandbook, and the Navy Spouse library.

PERSONAL FINANCIAL MANAGEMENT

Quarterly Command Financial Specialist Forum	05/13/26	10:00 AM EDT	7:00 AM PDT
Navy Retirement... Is it Enough?	05/14/26	1:00 PM EDT	10:00 AM PDT
Money, Money, You're Ruining My Honey!	05/18/26	10:00 AM EDT	7:00 AM PDT
CFS Forum & Financial Town Hall Meeting	05/20/26	12:00 PM EDT	9:00 AM PDT

Click Personal Financial Management for webinars on:

- Booties & Budgets: Welcoming Your First Child and Baby-Proofing Your Finances
- Command Your Credit
- Emergency Financial Preparedness
- Financial Readiness Before Deployment: Securing Your Future
- Stretching Budgets and Maximizing Nutrition and more!



DEPLOYMENT SUPPORT

Stronger Together During Deployment **05/04/26** 11:00 AM EDT 8:00 AM PDT

Want to learn more about deployment? Join us for Deploy Solo and Deploy Strong, Equipping Your Kids During Deployment, Homefront Ready: Family Care Planning, Plan.Prepare.Deploy. and Sleep Tight - Deploy Right. See the LMS for times in your timezone.

RELOCATION

Click the Relocation category for Calming Cultural Shock, Planning the Perfect PCS, Stepping up Support: Sponsorship Training, and The PCS Process — all offered several times throughout May for your convenience!	Moving with EFMP	05/12/26	12:00 PM EDT	9:00 AM PDT
	Final Move	05/13/26	1:00 PM EDT	10:00 AM PDT

WARRIOR AND FAMILY RESILIENCE

Staying Safe: Vigilance and Awareness in Preventing Stalking in IPV Relationships	05/05/26	8:00 AM EDT	5:00 AM PDT
Understanding Anger	05/05/26	10:00 AM EDT	7:00 AM PDT
Communication Skills	05/05/26	11:00 AM EDT	8:00 AM PDT
Anger Management	05/07/26	10:00 AM EDT	7:00 AM PDT
	05/13/26	11:00 AM EDT	8:00 AM PDT
Building Bridges: Nurturing Healthy Relationships	05/11/26	10:00 AM EDT	7:00 AM PDT
	05/20/26	2:00 PM EDT	11:00 AM PDT
Intimate Partner Violence: Identification and Reporting	05/13/26	10:00 AM EDT	7:00 AM PDT
Stress Management	05/19/26	10:00 AM EDT	7:00 AM PDT
	05/21/26	2:00 PM EDT	11:00 AM PDT
Healing Through Parenting: Strategies for Co-Parenting with DV	05/20/26	1:00 PM EDT	10:00 AM PDT
Stoicism Principles and Stress Management	05/21/26	9:00 AM EDT	6:00 AM PDT
How to Protect the Next Generation in the Digital Age	05/22/26	10:00 AM EDT	7:00 AM PDT
Strength Through Struggle: A Case Study on Resilience and Recovery from DV	05/28/26	10:00 AM EDT	7:00 AM PDT

Want to learn more about resilience? Join us for Bounce Back Better, Mission Ready, Mentally Strong, Run for Resilience. and more! See the LMS for times in your time zone.

**VIRTUAL
WORK and
FAMILY LIFE
PROGRAM**

Book a Free 1:1 Consultation with a team member today

