

168 BENNION ROAD, ANNAPOLIS, MD 21402

FEBRUARY 2019



FINANCIAL FITNE



FOR THE NEW YEAR

If you are like many people, you made a resolution for the new year to improve your physical fitness. Achieving top financial condition is like achieving top physical fitness - it takes time, practice, and disciplined work.

Here's a "workout" to get you started.

CALCULATE YOUR "NET WORTH"

This figure represents your current financial outlook.

- · Make a list of all your assets (cash, bank accounts, value of household items, vehicles, real estate, etc.)
- Make a list of all your debts
- Net Worth = Total value of assets Total value of debts

SET YOUR FINANCIAL GOALS FOR 2019

Set goals that are "SMART" (Specific, Measurable, Action Oriented, Realistic and Time-bound). Write actions you need to take to accomplish each goal.

For example, "I want \$500 in emergency savings by the end of the year. I will go to MyPay this evening and set up a \$50 a month allotment to my savings account at the bank."

Some goals might include:

- · Paying off a credit card or personal loan
- · A down payment for a vehicle
- Preparing for a marriage, birth of a child, PCS, separation from service, child heading off to college, etc.
- · Saving for your retirement

CALCULATE YOUR INCOME

Determine the amount of money you have to work with by reviewing all the monthly sources of income for your household. Military members received a pay raise - make a conscious choice where that extra money is going!

ANALYZE YOUR SPENDING HABITS

Review your bills and spending habits to determine where your money goes. Do any of the results surprise you?

- · Gather ALL of your monthly bills and organize by purpose, amount and due date.
- · Review past bank and credit card statements to help determine where your money was spent for at least one month.
- You could also track your spending going forward, for the next month, by either keeping receipts when you spend or writing it down/recording it electronically.

BUILD A BUDGET

Determine what you want to spend going forward. Be realistic.

This will show you whether you have enough money to cover your needs and obligations, while also having enough to save and work toward your goals. It also allows you to spend on things you want!

MEET WITH A FINANCIAL COUNSELOR

You have access to FREE financial counseling at your local Fleet and Family Support Center.

Just like a personal trainer at the gym can tailor a workout for your physical fitness goals, the financial counselor at FFSC can help you reach your financial goals. Stop in at Bldg. 168 or call 410-293-2641 to get your finances in shape!



CONTACT FFSC ANNAPOLIS



(410) 293-2641



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FEATURES

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MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
				1
4	Transition GPS Capstone By appointment only	Retired Activities Office 9 - 11 a.m.	Four Lenses Workshop 9 - 10:30 a.m.	8
Transition — Goals, Plans, Success (GPS) • 8 a.m 4 p.m.				
11	12	13	14	15
Money and Marriage 9 - 11 a.m.	Transition GPS Capstone By appointment only Love Languages for Couples 5 - 7 p.m.	Retired Activities Office 9 - 11 a.m. Resume Writing Workshop 9 a.m Noon		
				101 111 0
				mers' Orientation • 8 a.m 4 p.m.
CLOSED Closed for Washington's Birthday	Transition GPS Capstone By appointment only Conflict Resolution 9 - 10:30 a.m.	Retired Activities Office 9 - 11 a.m. 10 Steps to Federal Employment 9 a.m Noon Hearts Apart: Deployment	Space-A Travel the BWI Way Noon - 1 p.m.	Thrift Savings Plan 12:30 - 1:30 p.m.
		Discussion Group 6 - 7:15 p.m. Home Team: Youth Deployment Support Group 6:30 - 7:15 p.m. Boots-to-Business Works	hop • 8:30 a.m 4:30 p.m.	
25	26	27	28	
23	Transition GPS Capstone By appointment only Career Exploration 9 a.m Noon	Retired Activities Office 9 - 11 a.m.	Communicating with Teens 11 a.m Noon	
	1-2-3 Magic (Parenting Workshop) 9 - 11 a.m.			
		Higher Education T	4.00 m	
		Higher Education Track	• 8:30 a.m 4:30 p.m.	



PROGRAMS FOR EDUCATION AND TRAINING



Career Development

Resume Writing Workshop

Wednesday, Feb. 13, 9 a.m. - Noon

Wondering how to write your resume? Have you written a resume but it isn't getting the results you want? Our resume writing workshop will help you get started or show you how to improve the one you have written. This class discusses targeting your resume, selecting the best format for your work experience and creating a cover letter. Don't pay someone else to write your resume!

10 Steps to Federal Employment Workshop Wednesday, Feb. 20, 9 a.m. - Noon

The Federal Government has excellent career opportunities in a variety of occupations. However, the Federal Employment Hiring process is complex and challenging! This process can be a confusing experience. This workshop will provide an overview of the hiring process. You will learn how to navigate the USAJOBS system, analyze a vacancy announcement, type of hiring programs and preferences and write a federal resume. Please join us and learn strategies and tips for a successful federal job search. Registration is required. Please no e-mail reservations.

Career Exploration

Tuesday, Feb. 26, 9 a.m. - Noon

What do you want to be when you grow up? If you are wondering what career to pursue, or trying to be sure that your chosen field is right for you, this is your class! This workshop provides an opportunity to assess your skills, values and preferences. Participants will complete the Holland's Self Directed Search and use the results to research career opportunities.

Transition Assistance

Transition — Goals, Plans, Success (GPS) *Monday-Friday, Feb. 4-8, 8 a.m. - 4 p.m.*

This career and job search workshop is for separating service members seeking civilian employment. Topics include Tools for Transition, Military Occupational Cross Walk, Skills Assessment, Resume Writing, Job Search Methods, Interview Techniques and a review of Veteran benefits and entitlements. Classes fill up months ahead. Register now if you are within one year of separation or two years of retirement.

You must see your Command Career Counselor and obtain a signed DD Form 2648–Pre-separation Counseling Checklist and a copy of your Individual Transition Plan (ITP) before attending the workshop.

Failure to do so may result in disenrollment from the class.

Transition GPS Capstone

Tuesdays, Feb. 5, 12, 19 and 26

(By appointment only)

Capstone is a mandatory component of Transition GPS that must be completed no later than 90 days before your separation date. Required documentation for Capstone includes:

- Completed standardized ITP to include appropriate Career Track sections
- eBenefits registrations
- Completed Gap Analysis
- Completed resume/employment application
- TGPS Workshops certificate

- Documented requirements for licensure, certification and apprenticeship – if applicable
- · Prepared 12-month post-military budget
- · DD2958 Career Readiness Standards/ITP Checklist
- · DoD ID card/CAC Card

Boots To Business Workshop

Wednesday-Thursday, Feb. 20-21, 8:30 a.m. - 4:30 p.m.

The Two-day Transition Assistance Program (TAP) Self- Employment Intensive Training Workshop is offered in collaboration with the U.S. Small Business Administration (SBA), the Institute for Veterans and Military Families at Syracuse University (IVMF), the Department of Defense and the Department of Veterans Affairs. We are recruiting 20 interested transitioning service members and veterans to participate in the workshop. You will learn if starting a business is right for you, if your business idea is feasible and much more!

Higher Education Track

Wednesday-Thursday, Feb. 27-28, 8:30 a.m. - 4:30 p.m.

A two-day class to better prepare transitioning service members pursuing a college education. The Higher Education Track guides service members through the process of selecting a degree program, comparing accredited colleges, examining a range of funding to include the GI Bill, as well as the Free application for Federal Student Aid (FAFSA) and completing a college application package. Successful completion of this course assists service members in meeting the Career Readiness Standards for Education. Spouses are welcome!

Deployment/Relocation

Command Indoctrination/Newcomers' Orientation Thursday-Friday, Feb. 14-15, 8 a.m. - 4 p.m.

This program is designed welcome to allow military members and their families to their new working and living environments. The Indoc/Orientation is for all active-duty service members reporting to the U.S. Naval Academy, NSA Annapolis, Navy Band and Naval Health Clinic. Don't miss these information-packed days designed to make your move to a new community a "smooth" one. A highlight of the Orientation is a tour of the Naval Academy. Spouses are encouraged to attend Thursday and Friday.

Hearts Apart: Deployment Discussion Group *Wednesday, Feb. 20, 6 - 7:15 p.m.*

Is your loved one deployed? This discussion group is for you! Onsite child care is free and upon advance request. Registration is required.

Home Team: Youth Deployment Support Group *Wednesday, Feb. 20, 6:30 - 7:15 p.m.*

Home Team is for children 5-18 years old who have a deployed family member. Join the Home Team and get involved, stay connected, have social support and to learn about the power of positive! This group is in partnership with the NSA Annapolis School Liaison Officer.



Money and Marriage

Monday, Feb. 11, 9 - 11 a.m.

Engaged? Newly wedded? Married for 20 years? It's no great surprise that money issues often cause relationship problems.





Here's a chance to learn how to manage your money as a team. We will explore your financial values, how to organize your finances, creating goals together, and strategies to reduce conflict about money. Bring your lunch and your fiancée or spouse!

Thrift Savings Plan

Friday, Feb. 22, 12:30 - 1:30 p.m.

This workshop will provide detailed information on the Thrift Savings Plan (TSP) and help all eligible participants, military and civilian, understand how TSP can contribute to financial security during retirement. We will explore the following topics: Account Management, Contributions, Investment Funds and Options, Withdrawals and Loans. Additional resources will be provided.

Life Skills Education

Four Lenses Workshop

Thursday, Feb. 7, 9 - 10:30 a.m.

Are you an orange or are you blue? If you want to learn more about yourself and those around you, join us for this fun workshop that is all about personality! You will discover how our different personality temperaments compliment and balance one another in all personal and professional relationships. It will help you better understand why people do the things they do while getting to know yourself in the process. Open to individuals, couples, active duty and/or spouses.

Love Languages for Couples *Tuesday, Feb. 12, 5 - 7 p.m.*

Do you and your spouse or significant other feel loved? Do you communicate your needs well? Have you ever thought – I know my spouse/significant other loves me, but I don't feel loved? This will explore different ways people show love to each other. It will talk about the different emotional needs people have. It will give you a chance to explore what your love language is and what your emotional needs are. It will then explore how to communicate these needs in a positive way. Please complete the survey at: http://www.5lovelanguages.com/assessments/love/ and bring the results to the workshop.

Conflict Resolution

Tuesday, Feb. 19, 9 - 10:30 a.m.

Conflict is inevitable and simply a normal part of life. Everyone will encounter conflict at varying degrees throughout their life. When conflict is not addressed or when conflict is internalized, it can resurface in the forms of anger, bitterness, resentfulness, aggression, detachment, etc. Attending this workshop will provide tools on how to strengthen relationships, recognize five conflict styles, how to prevent conflict from escalating, and more.

1-2-3 Magic (Parenting) Workshop

Tuesday, Feb. 26, 9 - 11 a.m.

This award-winning, bestselling program addresses the difficult task of child discipline with humor, keen insight and proven experience. It provides easy-to-follow steps for disciplining children without yelling, arguing or spanking. You'll learn how to control obnoxious behavior, the Six Kinds of Testing and Manipulation and also how to handle issues around chores, homework, messy rooms, lying, and more.

Is it hard to get your kids to do what you want them to do? Then 1-2-3 Magic is for you! A popular and simple, yet highly effective parenting program for those who have children between the ages of 2 and 12. Using video, group discussion and activities, we'll discover ways to train your children and make parenting an enjoyable experience. Don't miss out on this workshop! We will offer easy-to-learn parenting solutions that WORK – for age groups from toddlers through adolescents. Childcare is not available.

Communicating with Teens

Thursday, Feb. 28, 11 a.m. - Noon

During this workshop you will learn tips for communicating with a teen and strategies to reduce problems. The workshop also will cover how to discuss tough topics and get through disagreements, as well as how listening to a teenager can be a parent's greatest asset.

Other Programs

Retired Activities Office

Wednesdays, Feb. 6, 13, 20 and 27, 9 - 11 a.m.

Assists all retired military and their family members with questions and issues related to survivor benefits, retired rights and benefits, widow's outreach and assistance. The office is staffed by retired military volunteers.

CLOSED Washington's Birthday

Monday, Feb. 18

FFSC is closed Monday, Feb. 18 in observance of Washington's birthday.

Space-A Travel: The BWI Way *Thursday, Feb. 21, Noon - 1 p.m.*

Want to learn about the Space-A Travel Program? Experts at BWI Airport will explain the program and tell active duty/dependents and retired military travelers how to make the best use of it. Attend this seminar and get the latest information.

ADDITIONAL INFORMATION

Workshops and seminars are open to active-duty and retired military personnel and their family members.

Call the FFSC at 410-293-2641 to register or for more

information. All classes are held at the Fleet and Family Support Center unless otherwise noted.

New to NSA Annapolis? Make the Fleet and Family Support Center one of your first stops! You can attend a workshop, meet other Navy spouses and gather informational materials.

JOB SEARCH RESOURCE ROOM

The Resource Room has everything that military family members (16 years old and older) and transitioning service members need to conduct successful job searches and relocations resources -- computers with internet access, laser printer, fax machine, copier access, reference books, informational self-help

The FFSC is located at 168 Bennion Road, Annapolis, MD.

pamphlets and resource hand-outs. The room is located at the FFSC.