



# Annapolis

## Fleet and Family Support Center

### NEWSLETTER

168 BENNION ROAD, ANNAPOLIS, MD 21402

FEBRUARY 2020

# FINANCIAL FITNESS

## 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**

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### **FEATURES**

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# FEBRUARY

**MONDAY**

**TUESDAY**

**WEDNESDAY**

**THURSDAY**

**FRIDAY**

|                                                            |                                                                                                                |                                                                                                                                                                                                                                        |                                                                                                      |    |
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| 3                                                          | 4<br>Transition GPS Capstone<br>By appointment only                                                            | 5<br>Retired Activities Office<br>9 - 11 a.m.                                                                                                                                                                                          | 6<br><br>My Vocational • 8:30 a.m. - 4 p.m.                                                          | 7  |
| Transition — Goals, Plans, Success (GPS) • 8 a.m. - 4 p.m. |                                                                                                                |                                                                                                                                                                                                                                        |                                                                                                      |    |
| 10<br>Thrift Savings Plan<br>12:30 - 1:20 p.m.             | 11<br>Transition GPS Capstone<br>By appointment only<br><br>Love Languages for Couples<br>5 - 7 p.m.           | 12<br>Retired Activities Office<br>9 - 11 a.m.<br><br>Resume Writing Workshop<br>9 a.m. - Noon                                                                                                                                         | 13<br>Four Lenses Workshop<br>9 - 11 a.m.                                                            | 14 |
| 17<br>CLOSED<br>Closed for Washington's Birthday           | 18<br>Transition GPS Capstone<br>By appointment only<br><br>Conflict Resolution<br>9 - 10:30 a.m.              | 19<br>Retired Activities Office<br>9 - 11 a.m.<br>10 Steps to Federal Employment<br>9 a.m. - Noon<br>Hearts Apart: Deployment<br>Discussion Group<br>6 - 7:15 p.m.<br>Home Team: Youth Deployment<br>Support Group<br>6:30 - 7:15 p.m. | 20<br><br>Command Indoctrination/Newcomers' Orientation • 8 a.m. - 4 p.m.                            | 21 |
| 24                                                         | 25<br>Transition GPS Capstone<br>By appointment only<br><br>1-2-3 MAGIC (Parenting)<br>Workshop<br>9 - 11 a.m. | 26<br>Retired Activities Office<br>9 - 11 a.m.<br><br>Career Exploration<br>9 a.m. - Noon                                                                                                                                              | 27<br>Communicating with Teens<br>11 a.m. - Noon<br><br>Space-A-Travel: The BWI Way<br>Noon - 1 p.m. | 28 |



## Career Development

### **Resume Writing Workshop**

**Wednesday, Feb. 12, 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 will discuss 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! Call the FFSC at 410-293-2641 to register.

### **10 Steps to Federal Employment Workshop**

**Wednesday, Feb. 19, 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, write a federal resume and more. Please join us and learn strategies and tips for a successful federal job search. Register today by calling 410-293-2641.

### **Career Exploration**

**Wednesday, 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. Register today by calling 410-293-2641.

## Transition Assistance

### **Transition — Goals, Plans, Success (GPS)**

**Monday-Friday, Feb. 3-7, 8 a.m. - 4 p.m.**

TAP is a career and job search workshop 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, as well as a review of Veteran benefits and entitlement and much more. Register now if you are within 1 year of separation or 2 years of retirement. Classes fill up months ahead. **IMPORTANT!!!** You must see your Command Career Counselor prior to coming to TAP. **FAILURE TO DO SO MAY RESULT IN YOU BEING TURNED AWAY**

### **Transition GPS Capstone**

**Tuesdays (By appointment only)**

Capstone is a mandatory component of Transition GPS that must be completed no later than 90 days prior to separation date. Capstone is scheduled by appointment only. Required Documents for Capstone:

- Completed standardized ITP to include appropriate Career Track sections
- Benefits Registration
- Completed Gap Analysis
- Completed Resume/Employment application
- TGPS Workshop Certificate
- Documented requirements for licensure, certification &

apprenticeship – if applicable

- Prepared 12-month post-military budget
- DD2958 Career Readiness Standards/ITP Checklist

### **My Vocational**

**Thursday - Friday, Feb 6 – 7, 8:30 am – 4:00 pm**

This is an interactive training for transitioning military members and spouses who are seeking careers in the technical field (trades, craft and IT industry). This workshop offers a unique opportunity to identify skills, increase awareness of training and credentialing programs, and develop an action plan to achieve career goals. Service members and spouses who attend the two-day Department of Labor My Vocational Workshop will complete a personalized career development assessment of occupational interest and ability. This industry-standard assessment will present workshop participants with a variety of tailored job recommendations aligned with interests and aptitudes, some of which are classified as "high demand" or "high growth" occupations. Participants will learn to utilize self-sustaining tools to narrow their career focus by establishing achievable career goals and development strategies. Workshop facilitators will guide participants through a variety of career considerations including labor market projections, education, apprenticeships, certifications, and licensure requirements. Registration Required, call (410) 293-2641

## Deployment/Relocation

### **Command Indoctrination/Newcomers' Orientation**

**Thursday-Friday, Feb. 20-21, 8 a.m. - 4 p.m.**

Command Indoctrination Programs are designed to facilitate the adaptation of Sailors and their families into their new working and living environments. This will afford Sailors and their families the greatest opportunity for a successful and productive tour of duty. The Indoc/Orientation is for all active duty service members reporting to the U.S. Naval Academy, Naval Support Activity Annapolis, Navy Band, and Naval Health Clinic. Don't miss our information-packed days designed to make your move to a new community a "smooth" one. A highlight of the Orientation: a tour of the Naval Academy! Spouses are encouraged to attend.

### **Hearts Apart: Deployment Discussion Group**

**Wednesday, Feb. 19, 6 - 7:15 p.m.**

Is your loved one deployed? A Deployment Discussion Group is held on the 3rd Wednesday of each month at the Fleet & Family Support Center. Child care is FREE and onsite upon advance request. Registration is required. Please call the FFSC at 410-293-2641 for more information. **DON'T FORGET OUR YOUTH – JOIN OUR HOME TEAM**

### **Home Team: Youth Deployment Support Group**

**Wednesday, Feb. 20, 6:30 - 7:15 p.m.**

For kids ages 5-18 who are experiencing a family deployment, come join the "HOME TEAM" to get involved, stay connected, have social support and to learn about the power of POSITIVE!! Partnering with our School Liaison Officer (SLO) - Call 410-293-2641 for more information and to register.



## Financial Management

### **Thrift Savings Plan**

**Monday, Feb. 10, 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. Open to all, please register by calling 410-293-2641.

## Life Skills Education

### **Four Lenses Workshop**

**Thursday, Feb. 13, 9 - 11 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. 11, 5 - 7 p.m.**

Do you & 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. 18, 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, resentment, 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. 25, 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. 27, 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, 9 - 11 a.m.**

Assists all retired military and their family members in such areas as Survivor Benefits Plan, retired rights and benefits, widow's outreach and assistance. Office is staffed by retired military volunteers.

### **Space-A Travel: The BWI Way**

**Thursday, Feb. 27, 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 & retired military travelers how to make the best use of it. Attend this seminar and get the latest information. Call 410-293-2641 TODAY to register. \*\*\*REGISTRATION IS REQUIRED.



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

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