

164th AW FAMILY PROGRAM NEWS

TGIF – THE GUARD IS FAMILY!



Airman & Family Program Office

March 2016

A word from Betty:

Betty Gaskins, Airman & Family Program Manager

Do you have a high school kid that needs volunteer hours for Honor Society or BETA club, or would just like to volunteer in a worthwhile program? Here's something for them to think about.

Students between the ages of 16 and 18 can check out the St Jude website for teen volunteers. Click on the website to read more about the program and the application process.

www.stjude.org/volunteers

The program offers the opportunity to develop team building as well as leadership skills and fosters self-awareness. The program is highly demanding, as each teen works closely with patients, siblings and parents. *Volunteens* are also able to explore possible career paths.



Applications

St. Jude is currently accepting applications for the 2016 Volunteer Program. **The deadline to apply is 6:00 pm, Sunday, March 13, 2016.** For questions or additional information, contact the Volunteer Services team at volunteers@stjude.org.



It's March! The first day of Spring right around the corner and I know everyone is looking forward to that!

It will be great to be able to spend more time outdoors. But, Spring can also bring thunderstorms, flooding, and other bad weather. Be alert and make sure your family is prepared!

MARCH WEATHER CAN GET CRAZY SOMETIMES!! BE PREPARED!

Are you ready?

- Make a family emergency plan; know **Who** to call, **Where** to meet, and **What** to pack.
- Being prepared starts by knowing your risk and taking the appropriate actions before, during, and after a disaster. You can begin by visiting Ready.gov.
- Make an emergency evacuation plan, build an emergency kit or update your existing kit, inventory and keep important papers and valuables in a safe place, and get involved.

Take Action

- Develop or update your [Ready Emergency Preparedness Plan](#) and build an [Emergency Kit](#).
- Emergency Kit:
 - An emergency supply kit is simply a collection of basic items your household may need in the event of an emergency.
 - Visit Ready.gov/basic-disaster-supplies-kit for a complete list of suggested items.
 - Try to assemble your kit well in advance of an emergency.
 - You may have to evacuate at a moment's notice and take essentials with you. Once a disaster hits you will not have time to shop or search for supplies.

Make a Family Communication Plan – Answer questions like: Where do you meet if you can't come home? Who is picking up the kids? Who will make sure older family members are safe?

Know your Safe Place – Do you know where you'll go if an emergency has you dashing for cover?

Consider learning Compression-Only CPR – Do you know the basic steps to compression-only CPR?





FINANCIAL TIP FOR THE MONTH

If you are concerned about your credit card use, or you want to get out of debt and get on with your life, here are some strategies to help you quit using credit cards.	
Tip #1	Don't carry a credit card with you unless you have a specific purchase in mind, a limit on how much you will spend, and a plan to pay the balance within 30 days.
Tip #2	Make sure your spouse and children don't carry credit cards either.
Tip #3	Put your credit cards in a place where they won't be easily accessible.
Tip #4	Stay away from places where you tend to make credit card purchases, or any other impulsive purchases for that matter. Avoid shopping malls, bars, and videogame centers.
Tip #5	Use a debit card, which withdraws funds directly from your checking account. The amount you can spend depends upon the amount in your checking account. Because the card is treated like a check, there are no interest payments or late penalties. And you won't be building up huge debts that have to be repaid.
Tip #6	If you have department store credit cards, cut them up, cancel the accounts, and make sure to get a letter from the companies confirming that the accounts are closed. If you do not have department store credit cards, do not apply for any in the future. Although you can usually get a discount at the store the day you apply for the card, you will be more likely to shop, more likely to overspend, and more likely to shop at businesses where you have credit rather than at stores with the best prices.



TAX REFUND

Getting that tax refund check can tempt you to splurge on “stuff” that you later find you really didn't want or need. Instead of going on a shopping spree, be smart and think carefully about the best use of the money you get back. Follow these tips and put that money toward a carefully planned purchase, reducing your debt, or to give you a little extra financial cushion.

- **Retire your debts.** Use your refund to pay down a high-interest credit card.
- **Start an emergency savings account.** Financial experts recommend keeping a savings account with enough money to cover your expenses for three to six months.
- **Contribute to your Thrift Savings Plan.** Saving for retirement is more important than ever. An extra contribution will help build savings for a secure future.
- **Save for a down payment on a home or vehicle.** If home or vehicle ownership is in your long-term plans, a larger down payment will lower your monthly payments and interest costs.
- **Do some preventive maintenance or improvements.** Minor home or car repairs you make now could spare you a bigger future expense.
- **Save for college.** If you have children, you can contribute to a college 529 savings plan for future college expenses.



YOUR GUIDE TO RUNNING AND JOGGING

From Christine Luff

When does running get easier?

This is a very common question among new runners and there isn't one answer that fits everyone, since beginner runners sometimes struggle for different reasons. It takes time to build cardiovascular fitness and for your body to make physical adaptations. Many new runners find that the turning point is when they can run continuously for 30 minutes. At that point, they start to feel more comfortable and confident.



So, it takes a little bit of patience to build up your fitness and get to a point where running feels easier. In the meantime, there are some things that you can do that will help make running more comfortable and enjoyable.

- **Don't worry about your pace.** Beginner runners should run all their runs at an easy, [conversational pace](#), which means that you can talk comfortably (in full sentences) with someone as you're running.

- **Make sure you're breathing easily.** Another way to make sure that you're not running too fast is to make sure you're not [out of breath](#). If you're huffing and puffing at any point during the run, slow down and make sure you can take deep breathes.
- **Increase your mileage and running time slowly.** As you're increasing your distance or the time of your running segments, make small jumps so your body can adjust to the increase in stress. Avoiding doing too much too soon will also help you [prevent running injuries](#).
- **Win the mental battle.** Some beginner runners are actually physically fit enough to run a certain distance, but they don't have the confidence or mental strength to push themselves farther. In many cases, it's simply "mind over matter." Try to distract yourself by playing mind games, choosing new running routes, or running with other people.



IS YOUR GLASS HALF-FULL OR HALF-EMPTY?

From: State of TN Wellness Warrior

Positive thinking is a choice. Is the glass half-full or half-empty? When things don't quite go your way, how do you react? Practice positive thinking and action this week. Doing so can boost your well-being by helping you:

- Keep a healthy mind and body
- Become a happier person
- Enjoy more hopeful living

A brighter attitude can also increase your odds for good heart health.

Shift Your Focus

Being positive doesn't mean every day is going to be sunny and perfect. Positive thinkers learn ways to work through the hard times. Try some of these tips:

- Don't dwell on the negative in a situation. Acknowledge the negative and shift your focus to the positive.
- Showing gratitude can help you focus on the positive. Try keeping a gratitude journal.
- Use humor to kick negativity to the curb. A laugh or a simple smile can go a long way. And, it's healthy for you!



What can Military OneSource do for you? ---- Answer: Almost anything!

Military OneSource is a free service provided by the Department of Defense (DoD) that supports military members and their families with a broad range of services. Military OneSource addresses concerns like money management, spouse employment and education, parenting, relocation, deployment, and the concerns of families with special needs members. We can be especially helpful to those who live at a distance from installations. Military OneSource is available 24 hours a day, 7 days a week from any location in the world.

Eligibility

Individuals eligible for Military OneSource include the following:

- active duty service members in the Army, Marine Corps, Navy, and Air Force and their immediate family members
- National Guard and Reserve members and their immediate family members (including members of the Individual Ready Reserve), regardless of activation status
- anyone who has legal responsibility for a service member's children during deployment or separation from the family (the service requested must clearly benefit the child)
- retired and separating service members and their immediate family members for up to six months following their end of tour of service, retirement date, or discharge date

Others eligible for Military OneSource include extended family members when they are seeking assistance on behalf of their service member and certain qualified DoD civilians.

Call center and online support

Military OneSource has masters-level consultants available 24/7, by telephone and email, to provide you with practical suggestions and support for issues that nearly everyone faces-like locating resources for a child with special needs, handling a move, or nurturing a relationship with a deployed spouse.

Specialty consultations

Military OneSource offers specialty consultations for the following areas: Wounded Warrior; Special Needs, Adult, and Elder Care; Financial; Education; Adoption; and Health and Wellness Coaching. To schedule a consultation, call and ask for an appointment with the type of specialty consultant you need. Specialty consultations give you the chance to talk to a trained professional to assist in resolving your issue.

Personal non-medical counseling (face-to-face, telephone, online)

For short-term, non-medical concerns such as handling stress, relationships, grief, and parenting issues, Military OneSource provides free counseling (up to twelve sessions per issue in a calendar year) with experienced, licensed counselors. Users can receive **face-to-face counseling** in the local community, **counseling by telephone**, or **online counseling** using instant-messaging.

Financial services

Military OneSource provides short-term and solution-focused financial counseling in-person or by telephone. Users can receive up to twelve sessions with a financial service team of accredited financial counselors (AFCs). These counselors provide education, coaching, and referrals to military or community resources. Appropriate areas for financial counseling include:

- money management and budgeting
- housing (pre-purchase, foreclosure prevention, reverse mortgages) and loan concerns
- debt management, credit issues, and debt collections
- deployment and relocation-related financial issues
- Servicemembers Civil Relief Act (SCRA)

Military OneSource also provides specialized financial planning consultations by telephone with certified financial planners (CFPs) on topics such as the following:

- investment-related tax issues and investing basics
- IRAs, mutual funds, retirement planning, and insurance
- Thrift Savings Plan (TSP), 401(k), 403(b), and the Savings Deposit Program

Health and Wellness Coaching Program

The Health and Wellness Coaching Program is a free resource for eligible individuals who wish to improve their health and overall well-being in areas such as weight management, fitness and nutrition, health condition management, and life transitions. Through the phone, online, or self-directed, the Military OneSource [Health and Wellness Coaching Program](#) can assist you in reaching your goals. You can find [more information on the Health and Wellness Coaching Program](#) online or call 1-800-342-9647 to get started.

Tax services

Military OneSource offers a free, electronic tax filing service. If eligible, you can complete, save, and file your federal and up to three state returns online free with the H&R Block At Home® tool. To access this tool, you must start your return from the Military OneSource H&R Block At Home® link. If you have questions, please call 1-800-342-9647 and ask to speak with a tax consultant seven days a week from 7 am to 11 pm, EST.

Military OneSource also provides specialized telephonic tax consultations with certified public accountants (CPA) to educate users about federal tax issues. This year-round service is separate from the Tax Program.

Spouse Education and Career Opportunities

[Spouse Education and Career Opportunities \(SECO\)](#) consultants provide education and career services, resources, guidance, and consultations by telephone to military spouses. SECO offers great information and guides spouses through career exploration, education and training, employment readiness, and career connections.

Online tools and social media

The Military OneSource website provides access to online tools and information, including articles, audios, and announcements. The site also provides scheduling and registration information for live online webinars, locators for installation-based support, subscription information for monthly electronic newsletters, and links to other official resources.

Military OneSource also provides a variety of **social media** to reach service members and their families and help them connect with each other. These include online discussion boards, a Facebook page, a Twitter feed, and the Blog Brigade.

Military OneSource services available 24/7 1-800-342-9647 www.militaryonesource.com



Check out Tutor.com for U.S. Military Families

Students in U.S. Army, Navy, Air Force, Marines, National Guard, Reserves, Wounded Warriors and deployed DoD civilian families are eligible for free access to the Department of Defense online tutoring program with Tutor.com.



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