

164th AW FAMILY PROGRAM NEWS

TGIF – THE GUARD IS FAMILY!



Airman & Family Program Office

June 2016

A word from Betty:

Betty Gaskins, Airman & Family Program Manager

The Veterans Employment Center site is the first interagency tool to bring both public and private job opportunities, a resume-builder, military skills translator and detailed career and training resources together in one place.

This new eBenefits feature incorporates numerous tools and resources for job seekers, as well as employers who want high quality applicants. **Veterans, service members and their spouses or dependents, who are looking for work, transitioning out of the military or changing careers are encouraged to utilize the Veterans Employment Center.** Users can access the Skills Translator function to translate military terms to civilian skills or just go right to the Resume Builder tool. Resumes created on the site will be available to private and public sector employers who specifically want to hire veterans.

Veterans Employment Center is found at <http://www.ebenefits.va.gov>. Click on the Employment Center tab on the top navigation bar.



FINANCIAL TIP FOR THE MONTH

Master Your Credit

Good credit is more important than you might think. From getting a good job to renting an apartment, having good credit is essential. You've probably seen the goofy commercials about credit scores and reports, like the one with the couple that has to live in their parents' basement.

The ads are supposed to be funny, but bad credit is far from funny when you think about how it can affect your life. Your credit affects:

- Buying or renting a house
- Getting a loan
- Applying for a job
- Finding insurance

Sometimes life gets hectic and it can be easy to miss a couple of bill payments or wind up with some debt on your credit card. It might not seem like a big deal, but those two things can hurt your credit score the most.

Your credit score is usually a number between 300 and 850 that's based on your credit history, which includes:

- Credit card activity
- Mortgage debts
- Car loans
- Amounts owed
- Missed payments
- Defaulted loans
- Bankruptcy

Lenders, employers and landlords use this score to determine how risky it might be to loan money to you - meaning they decide whether or not you'll repay a loan. The higher your score, the lower the risk to them.

How does a bad credit score affect me?

Believe it or not, bad credit impacts more than just your ability to use credit cards. Things you might face if your credit is bad are:

- Trouble finding a high-level or high-paying civilian job
- Loss of a security clearance
- Difficulty renting an apartment or house
- Limited access to credit

- Higher interest rates
- Trouble purchasing insurance

How can I get a copy of my report?

Thanks to the Fair and Accurate Credit Transactions Act, you can get a free copy of your credit report once a year from each of the three main credit reporting bureaus: Equifax, Experian, and TransUnion. It's easy to get your report from AnnualCreditReport.com, the bureaus' official site for free credit reports. When you get your reports, look them over carefully for mistakes or possible fraudulent activity. Call the credit bureau if there's anything you don't understand or if anything looks suspicious. Watch your back and protect yourself from fraud by monitoring your credit report regularly.



YOUR GUIDE TO RUNNING AND JOGGING -- What's for Breakfast?

From Christine Luff

What's the best breakfast to eat before a long run? What you eat the morning of your long runs doesn't have to be that different from your breakfast on regular mornings. In both situations, you want to start the day out right with a well-balanced, nutritious meal.

Whether you're running or headed off to work or school, the key to building a healthy breakfast is balance.

Try to incorporate at least three different food groups into your meal. You should also try to incorporate some protein, complex carbohydrates, and fiber to provide energy and help you stave off hunger.

Here are some suggestions for quick and nutritious breakfasts to help fuel your runs.

1. Oatmeal with Yogurt: Prepare one packet instant oatmeal and top with 1 cup fat-free vanilla yogurt and 2 tablespoon raisins. Pair with 8 ounces calcium-fortified, extra pulp orange juice.

2. Apple and Cheese: Pair a medium-sized apple and 1 to 2 ounces of cheddar cheese cubes and 1/4 cup walnuts or almonds.

3. Energy Bar and Banana: Look for cereal/energy bars that have at least 3 to 5 grams of fiber and 10 grams of protein. Odwalla, Kashi GoLean, KIND, and TruSoy are all good options. Grab a banana, too, for a quick but healthy on-the-go breakfast.

4. Smoothie: With just a couple of ingredients such as frozen berries, yogurt, and juice, you can whip up a nutritious and delicious smoothie in a few minutes.



Using Military Lodging Facilities for Leisure Travel

One of the most attractive benefits available to service members and their families is the use of temporary military lodging facilities and resorts around the world. Most military members are familiar with the Temporary Lodging Facilities (TLF) they visit on a temporary assignment. But military lodging can also mean cottages on the beach, world-class resorts, or recreational facilities specifically for vacationing military families. Learning about these facilities can help you save money and provide a selection of safe and fun places to stay while you travel.

- If you want more information or help researching your options, call Military OneSource and speak with one of our consultants at 1-800-342-9647.
- **Use military lodging and Service branch websites.** Visit [Army MWR](#), [Navy Lodges](#), [Marine Corps Community Services](#), or [Air Force Services](#).



Military Tribute Extended By Anheuser-Busch

“Waves of Honor” Provides Free Admission for Military Members and Direct Dependents to Theme Parks Operated by SeaWorld Parks & Entertainment

A tribute program that has provided free admission to SeaWorld and Busch Gardens for more than 4 million members of U.S. and coalition armed forces and their families has, once again, been extended through 2016. Anheuser-Busch has offered free military admission since 2005 to celebrate the service of military men and women and the sacrifices made by their families.

Waves of Honor provides a single day’s free admission to any one SeaWorld or Busch Gardens park, Sesame Place, Adventure Island or Water Country USA for the service member and as many as three of his or her direct dependents.

Any active duty, active reserve, ready reserve service member or National Guardsman representing any of the five service branches is entitled to free admission under the program. He or she need only register, either online at <http://wavesofhonor.com/> or in the entrance plaza of a participating park, and show a Department of Defense photo ID.



A MESSAGE FROM 164AW RETIRED ASSOCIATION

Were you a member of one of the organizations listed below? If so, you are invited to become part of this commemoration to your service at Memphis Municipal Airport (164TH Airlift Wing). This includes all former military members and any former civilian employees supporting the base and these units.

- Army Air Corp Reserve (pre-WWII)
- 2584th ARFC - 516th TCW
- 445th TCW and associate Units
- Fourth Ferry Group and all subordinate Units
- 155th FtrSQ and associate Units
- 164th MAG/TAG/AW and associate Units

The commemorative bricks are a wonderful way to honor your time and service at the 164th. If you or someone you know has been "thinking about it" – check out the website to learn more about the brick program. www.tangcms.org. You will find an application with instructions on this website.



TANG Commemorative Memorial



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