

We are still looking for Key Volunteers to help Squadron/Flight Commanders. If you are interested in being a trained volunteer and being a part of helping other families please call Mrs. Kuhlman at 218-788-7833.

○ Summer | ○ 2013

Family *ties*

Focus on Family Financial Health

As part of a department-wide effort to encourage military families to avoid debt by creating a workable spending plan, the following are steps families can take and the resources that are available to them for achieving financial stability.

The first step in attaining financial security is making a commitment to changing personal spending and saving habits. It's important that military families manage their income to meet financial obligations and achieve long term goals. When you map your money coming in against your money going out, you are one step closer to paying off debt, building savings and feeling confident about your financial status.

The second step is to eliminate debt but understand, not all debt is created equal. High-interest credit card debt should be paid off first. When you go through financial planning, it is important to look at your credit cards. If they aren't paid off every month, it's important to find out how much interest is being charged.

The third step is to establish an emergency fund. It is recommended military families put a minimum of \$500 aside for unexpected expenses. There are a range of tools and services available to military personnel and their families to help them create a spending plan and remain financially stable. One site recommended for military families to visit to access tools and resources is militaryonesource.mil. There are different financial calculators and tips and tools to help you understand how you can meet your savings goals on this site.

Financial readiness should be a priority because it can have a direct effect on mission and force readiness. When service members feel confident that their financial affairs are secure, they can focus on their mission without worrying about things at home. Financial security is a force readiness issue in another key respect: falling into debt can jeopardize the ability to maintain the security clearances needed to do a job.



Five Tips for Safe Mobile Banking

Banking through your phone or tablet is quick and convenient, but don't forget these five tips to help keep your money—and identity—safe:

1. Password-protect your phone or tablet so that only you can access the information on your device. This will help protect you if your phone or tablet is ever lost or stolen.
2. Never provide personal information unless you initiate contact with your bank or other financial institution. Financial institutions should not request account numbers, Social Security numbers or other sensitive information through email or text messages. If you're not sure about a request, contact your bank by calling number on the back of your debit or credit card.
3. Don't stay "auto-logged in" to your accounts. Even though it's convenient, it increases the risk that an unauthorized user will access your accounts.
4. Delete old texts from your bank to reduce your exposure to fraud.
5. Report lost or stolen devices immediately to your wireless provider and financial institutions.



“Enjoy the Circus”

Family Day 2013 at the 148th FW

Saturday, September 14

1:00-4:00 PM

- ♦ Carnival Games, Bounce House and Maze
 - ♦ Clowns and Mascots
 - ♦ Resource and Education Fair
 - ♦ Family Photos & F-16 Photos
- ♦ Live Music, Concessions and Bake Sale
 - ♦ Learn to Juggle
 - ♦ Animal Allies and Horse Rides
- ♦ EOD, Fire Fighters and Security Forces Hands on Fun!

Dress up like your favorite circus performer and be part of the judging at 3:45 in food row. Prizes for everyone!

Service Members must fill out the attached pass for visitors without a dependent ID to bring to the guard gate on Family Day

Family Day 2013 Pass

148TH SECURITY FORCES SQUADRON

SPONSOR NAME _____

VEHICLE PLATE _____

OWNER NAME _____

New Resource Helps Troops and Families Plan Deployments

The Defense Department has launched a new resource to help troops and their families plan for the “before, during and after” of deploying. Plan My Deployment is a new, interactive, online tool that supports service members and their families as they prepare for the different stages of deployment.



The new resource guides users through the “ins and outs” of deployment, from power of attorney and legal assistance considerations to financial and emotional issues. Other tips and tools address education and training benefits. Plan My Deployment saves the user’s information so people can exit from the site and return at their convenience, picking up where they left off. Though other deployment planning guides and resources already exist, DOD leaders wanted to offer family readiness assistance to the entire active duty, National Guard and Reserve force and their families.

While the pace of deployment across the services has dropped since U.S. forces left Iraq and will continue to decline as the combat mission in Afghanistan draws to an end, service members always will face the possibility of deploying for duty. Plan My Deployment is available at DOD’s Military OneSource website, which also offers a range of other services for military families.

Our Military Kids Grant

Our Military Kids wants to help your family through your deployment. If you have a child ages 3 to 18 whose parent is currently deployed overseas with the National Guard or Reserves, your child is eligible for a grant. The grants, which can be up to \$500, will pay for up to six months of an extracurricular activity of your choice. More information can be found at www.ourmilitarykids.org



Help For Children of Divorce

Divorce is an unpleasant situation, but Military One Source is providing a free resource to help the children. It is the Sesame Street Kit on Divorce. This resource is targeted at the age range of 2-8, it comes with a DVD, a guide for Parents and Caregivers and a Children’s Storybook. The link below is for the individual ordering page, for one copy of the kit. http://www.militaryonesource.mil/search?content_id=269702

Drinking IQ



Military life can be challenging: deployment, the stress of being away from family and friends, inspections. Many service members and their families like to relax with a drink at the end of the day, and drinking can be a social and accepted part of military life. However, many people misuse alcohol and end up having brushes with the law, auto crashes, lost productivity and relationship problems. It can be difficult for some people to know if their alcohol use is a problem. Fortunately, there is a completely anonymous, online alcohol self-assessment program specifically for service members, veterans and their families at www.DrinkingIQ.org. By answering a few simple questions about your drinking habits you can find out if you’re using alcohol in unhealthy or risky ways. In addition, the website includes tips for cutting back as well as resources for how to find help in your area.

What is Moving Forward?

Moving Forward is a free, on-line educational and life coaching program that teaches Problem Solving skills to help you to better handle life’s challenges. It is designed to be especially helpful for Veterans, Military Service Members and their families. However, Moving Forward teaches skills that can be useful to anyone with stressful problems. Are you ready to Move Forward? www.startmovingforward.org

Transition Goals, Plans, Success (T-GPS)

PRE- SEPARATION COUNSELING

T-GPS is the new transition assistance program implemented by the DoD. A few highlights are:

- ◇ If you are in Title 10 status for 180 days or more, you will be required to attend pre-separation counseling prior to your deployment/school.
- ◇ To the extent possible, these briefings will be conducted during out processing prior to deployment/school and may take about an hour.
- ◇ After completing the deployment/school, you must attend a 5-day Transition Workshop at the nearest active duty base UNLESS:
 - *You are currently employed
 - *You are enrolled in college
 - *You have attended previously
 - *You are going to retire
- ◇ If you are exempt from the TAP workshop, you still must attend a one-day Veteran's Affairs briefing held at the nearest active duty base or at the 148th FW.
- ◇ If you are exempt for one of the reasons above you may still elect to voluntarily attend the 5-day course in Arizona or Texas. All days/travel to attend will be paid for by NGB--not from unit funds
- ◇ Lastly, if you haven't been contacted, and know you're leaving for 6 months or more, please call me! Please direct any questions to the Airman & Family Readiness office located in Building 250 at 218-788-7833.

A pre-separation briefing is a mandatory benefit and entitlement briefing and should occur at least 90 days before the member's orders end. Required attendees are ANG members projected to be on Title 10 orders for 180 days or more.

Appointments can be scheduled as needed to meet requirements. As always, spouses are highly encouraged to attend. Call the Airman and Family Readiness Program Manager at 218-788-7833.



Disney World's Armed Forces Salute Extended through 2014

The Disney Armed Forces Salute offers special military tickets. These tickets are for a specified number of days and come in several varieties. Qualified individuals may purchase up to a maximum of six theme park tickets during the period of the Disney Armed Forces Salute. These tickets are non-refundable and any days left on the tickets will expire at the end of the offer period. For more details go to the following website: <http://www.militarydisneytips.com/Disney-Armed-Forces-Salute.html>

Veteran Discount Offers

Budweiser Theme Parks: www.herosalute.com Budweiser is honored to salute the men and women of our armed forces and their families. Members of the military and as many as three direct dependents may enter any one of Anheuser-Busch's Sea World, Busch Gardens or Sesame Place parks with a single-day complimentary admission.

Camp Jellystone: <http://www.campjellystone.com/military-discount.html> You have made an extraordinary sacrifice for our country and we want to say thank you with a military discount to many of our campsite and rental units. Here you will find a list of Jellystone Parks that provide special military discounts to active and retired military personnel.

Cove Pocono Resorts: <http://www.covepoconoresorts.com/military/index.aspx> With our all-inclusive military discounts, service men and women can save up to 50% on honeymoon and romantic getaway packages.

Beach Homes for the Brave: <http://www.beachhomesforthebrave.com/> Beach Homes for the Brave is a program for military veterans and those wounded while serving in support of operations OEF and OIF. This program provides the war veterans with a complimentary weekend getaway to Palm Island, FL. The program includes free ferry transportation to the island, lodging in a fully furnished beachfront home, meals at the Palm Island Resort's Rum Bay Restaurant, complimentary golf carts and other resort-like privileges on the island.