

Youngstown ARS

Airmen and Family Readiness Bulletin

Ready, Set, Deploy....

Special points of interest:

- VA Reps will continue to be here over the next few UTA's .Hopefully you have had an opportunity to meet with them and discuss the benefits you may have. I know they have great deal of information and insight.
- Spouse to Teachers program
- Space A - deployments longer than 120 days.

We are all in ORI and future Deployment mode. Positive attitudes and teamwork will prove to be the keys to our success. Take advantage of this time to think ahead and make sure your family is prepared for the time you are away. We have great deployment information for you and your family right here in the Airman and Family Readiness Office. Please also check out

our table with information and goodies.

Fun stuff you can do during these Winter months check out Millcreek Park and Punderson, great sled riding and tobogganing. Go bowling, see a movie, spend those extra long nights reading or studying and spending time with your children. They will be glad you did.



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Military One Source

Military Once Source is a program offered by the Department of Defense at not cost to you. This organization is standing by 24/7, 7 days a week to

assist you and your family with such things as, relocation adjustment, financial consultations, marital and couple concerns, parenting matters, coping

with extended deployments and much more. The also have an interactive website at <https://www.militaryonesource.com>

Build Wealth– Not Debt!

Have those holiday credit card bills begun rolling in? Are you wondering where all of your hard earned money goes? February is the perfect time to take stock of your financial position and make improvements. Many military families find paychecks don't stretch nearly as far as usual during the holiday season. Unexpected expenses can add tremendous stress to the season. With little planning now, families can avoid unnecessary stress later. "Military Saves" week is February 24th to March 2nd. Use this opportunity to set a savings goal and formulate a solid plan to reach that goal. Families save for a variety of reasons. Some of the most common include purchase of a big ticket item, family vacations, an upcoming permanent change of station move, or retirement. These are all great reasons to save, but it is important not to overlook the biggest threat to your savings– DEBT. For best results, employ a two-prong approach to savings– pay off high cost debt while continuing to contribute to your savings account. As your accounts are paid off, consider placing the same amount of money you would have used for those payments into your savings account. Before you know it you'll have a comfortable cushion to help weather unexpected expenses. As tax time approaches, plan to place at least half of any refund you receive into a savings account. Beware of scams to separate you from your money. Products such as refund anticipation loans and refund anticipation checks actually charge you a fee to obtain your own money. We wary of companies that offer to prepare your return and then place your refund on a debit card. Not only are there fees for the service and some cards actually expire and then charge a fee to pay out any funds remaining in the account. Some companies make these products appear more desirable by offering to deduct as return preparation fees directly from your return. Perhaps the most effective saving method is an automatic withdrawal from a payroll account. Your bank or credit union may offer to transfer a specific amount from each payroll deposit into your savings account. Military members and civilian federal employees can contribute to the Thrift Savings Plan. In addition, many employers offer 401K retirement accounts and some match employee contributions. These accounts offer investors the opportunity to contribute pre-tax dollars to a retirement savings account. fund, you are also reducing your taxable income.

Effective immediately, The Spouse to Teacher's program had been expanded from a test phase in a few states to a nationwide program available in all 50 states. This is a Department of Defense initiative focused on military spouses interested in a career in public education. Interested spouses can find details of the program on the Spouses to Teacher web site www.spousetoteacher.com. This is an important initiative providing a path towards a professional transportable career for our spouses. Spouses can receive counseling on state teacher requirements, routes to certification and employment outlook. Along with counseling, spouses will be informed of financial aid resources, scholarship availability, starting or completing a degree and state certification reciprocity agreements. Spouses seeking teacher certification will be eligible to receive reimbursement up to \$600. for teacher certification examinations.

*Have confidence that
you have done a little
thing well, you can do
a bigger thing well
too.*

Joseph Storey

This is an excerpt from DOD Memo –Logistics and Materiel Readiness- dated 6 December 2007- Unaccompanied dependents of deployed military members, including Reserve and Guard personnel, when he deployment order is for at least 120 consecutive days, are authorized to travel space-available, unaccompanied in Category IV. This authorization is only valid for the duration of the deployment period of the military member. Space-A travel is authorized to/from CONUS and OCONUS locations, between CONUS locations, and within/between OCONUS theaters. All travel will be on a noninterference (non-reimbursable) basis. Eligible dependents may sign-up for Space-A travel no earlier than 10 days prior to the military member's deployment. Eligible dependents must present to the air terminal personnel a verification letter signed by the member's commander verifying the member's deployment. The documentation must be in the dependent's possession during travel. Furthermore, commanders or designated representatives should inform spouses and dependents of the following: "Space A travel is a privilege (not an entitlement). The military is not responsible for providing lodging, ground transportation, meals or other incidental expenses incurred during Space-A travel if flights are delayed, diverted or canceled"

Please note: If your family is planning on taking advantage of this potential opportunity please contact our Base POC Mr. Bob Moss at x 1419 and our office– we will also provide you with additional information.