



**Fleet and Family  
Support Center  
Naval Station Newport  
(401) 841-2283**

**March 2014**



**Workshops and Programs:** Registration is required. Please call (401) 841-2283. Active duty, family members, Reservists, National Guard, retirees, and DoD employees are welcome.

**3,10,17,24&31 March - Parenting, The Love & Logic Way,** 12-1:30 p.m. This class is designed to provide an "opportunity to gain practical tools for raising respectful, responsible and happy kids" of any age.

**4 March – New Spouse to the Military,** 10-11:30 a.m. For new spouses on the military lifestyle, benefits and services available to them, and tools to assist them in maintaining a state of preparation for deployment or other military-related separation.

**11 March – Military Pay Issues,** 9-10:30 a.m. This class will help service members and their families understand the military compensation system by focusing on the components of the Leave and Earnings Statement (LES), and the use of the myPay website.

**13 March – Anger Management,** 2:30-3:30 p.m. Anger is a powerful feeling. If not controlled, it can be destructive. Come to this workshop and learn some ways to manage your anger, and change your life for the better.

**19 March - Homebuyers' Workshop,** 6-8 p.m. Mortgage qualifications and other financial options with a representative of the Navy Federal Credit Union.

**20 March - Acing the Interview,** 11:30 a.m.-1 p.m. Getting ready for an interview, the interview itself, different types of interviews, and more.

**25 March - Are You Really Ready to Buy a Car?** 9-10:30 a.m. Learn how to get the best car for a fair price.

**26-27 March – VA Technical Training,** 8 a.m.-4 p.m. Define technical career goals, identify required credentials, find technical training opportunities and more.

**Programs scheduled for April 2014**

- 3 – Resumes That Work, 9:30-11:30 a.m.
- 5 – EFMP Support Group, 11-noon
- 8 – Thrift Savings Plan, 10-11:30 a.m.
- 9 – Communication Workshop, 2:30-3:30 p.m.
- 14-18 - Transition GPS, 7:30 a.m.-4:30 p.m.
- 15 – Smooth Move Workshop, 9:30-11 a.m.
- 16 - Homebuyers Workshop, 6-8 p.m.
- 22 - Develop Your Spending Plan, 2-3:30 p.m.
- 23&24 – Navy College Office – Higher Education, 8 a.m.-4 p.m.

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**Interested in an email subscription?**  
e-mail request to: [paul.salesi@navy.mil](mailto:paul.salesi@navy.mil)



**Savings Tips**

1. Dining out can drain a wallet by \$10 to \$80. Eat out two fewer times in a month and save at least \$45. Instead of heading to the bookstore, go to the library and borrow a book. Savings = \$15.
2. Brown bag it - Pack your lunch. Think about it, ordering out for lunch every day (\$6 per day x 5 days a week = \$30 per week. \$30 per week x 52 weeks = \$1,560 a year).
3. Cut out one carbonated beverage a day and save \$10 each month.
4. AAFES matches competitors' prices and there's no sales tax. On a \$300 item, your savings is about \$20.
5. From 10 to 15 percent of your home's electricity costs can be controlled with the flip of a switch – a light switch. Compact fluorescent bulbs (CFLs) use up to 75 percent less energy and last up to 10 times longer than incandescent bulbs. CFLs have improved tremendously since first introduced. They have become smaller, cheaper, brighter, and offer improved color quality.
6. On average, Americans spend 2% more than they make and save nothing. Each \$1 of debt you have today equals \$1,000 at retirement.
7. A financial plan to escape debt and build up emergency savings is your best defense.

**This "Build Wealth, Not Debt" message has been brought to you by your Fleet and Family Support Center Personal Financial Manager, Danny DelaDingco, 401-841-2283 or [danilo.delingco@navy.mil](mailto:danilo.delingco@navy.mil).**

**On-Line Resources**

Chaplain's Corner  
[www.chaplaincare.navy.mil](http://www.chaplaincare.navy.mil)

Employment & Training  
[www.milspouse.org](http://www.milspouse.org)

Exceptional Family Member Program  
Liaison  
[kristen.swenson.ctr@navy.mil](mailto:kristen.swenson.ctr@navy.mil)

Federal Employment  
[www.usajobs.gov](http://www.usajobs.gov)

Fleet and Family Support Programs  
[www.cnic.navy.mil/Newport](http://www.cnic.navy.mil/Newport)

Military Home Front  
[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

Measuring Rhode Island Schools  
[www.infoworks.ride.uri.edu](http://www.infoworks.ride.uri.edu)

Military OneSource  
[www.militaryonesource.com](http://www.militaryonesource.com)

Military Pay  
[www.dfas.mil](http://www.dfas.mil)

Military Spouse Information  
[www.milspouse.org](http://www.milspouse.org)

Naval Health Clinic, Newport  
[www.nhcne.med.navy.mil](http://www.nhcne.med.navy.mil)

Navy Housing  
[www.cnic.navy.mil/Newport](http://www.cnic.navy.mil/Newport)

Navy Career Development  
[www.npc.navy.mil](http://www.npc.navy.mil)

Navy-Marine Corps Relief Society  
[www.nmcrs.org](http://www.nmcrs.org)

Newport Naval Complex  
[www.cnic.navy.mil/Newport](http://www.cnic.navy.mil/Newport)

New York/New Jersey Metro Vehicle  
Processing (POV shipments)  
[www.wherismypov.com](http://www.wherismypov.com)

Relocation Assistance  
[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)  
[www.militaryinstallations.dod.mil](http://www.militaryinstallations.dod.mil)

School Liaison Officer  
[www.discovermwr.com/navalstationnewport/slo/](http://www.discovermwr.com/navalstationnewport/slo/)

U.S. Navy Home Page  
[www.navy.mil](http://www.navy.mil)