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Getting, staying fiscally fit for the holidays

*Submitted by Carrie Mast
 CNIC N91 Deployment Support
 Program Specialist*

It is time to celebrate the season! Fun, family, shopping, parties, concerts, decorating and possibly travel describe a time for a joyous celebration mixed with stress, worry and financial strain. Financial strain can magnify during a deployment, leading to overspending. Take this Holiday Budget Challenge to combat the deployment holiday overspending blues:

- **Determine your holiday budget.** Plan out your holiday purchases from the most expensive gift for your loved one down to the last piece of tinsel and everything in between. Including all these expenses will set you up for success from the start. Example of a holiday budget and worksheet can be found at: http://frugalliving.about.com/od/moneymanagement/ht/Holiday_Spend.htm.
- **Tuck a little away for the unexpected expenses.** Last-minute holiday invitations, neighborhood get-togethers, that winter scarf or coat that you have to have...allow for some "mad money" in your budget. Including this line item will ensure budget success. For more information visit <http://www.moneymanagementtips.com/tips.htm>.
- **Participate in holiday festivities in your community that are free.** Unplanned entertainment expenses add up quickly. Visit <http://money.usnews.com/money/blogs/my-money/2014/07/22/8-resources-for-finding-free-things-to-do-in-your-area> for quick tips on how to find local events in your area.



- **Volunteer.** Having a scheduled volunteer activity can help fight off the deployment holiday blues and keep your budget on track. Donations of household items to your local shelter gives the added bonus of a cleaned-out closet or pantry, and the much needed boost of gratitude for all you have. A list of military charitable organizations can be found at: <http://www.military.com/spouse/military-life/military-resources/military-charity-associations.html>.
- **Take time.** We usually get so wrapped up in all the holiday season has to offer that we run out of time to do the things we most enjoy about the holidays. Fill some of that white space on your calendar with free time/down time. For more information visit: http://www.militaryonesource.mil/eneewsletter?content_id=278379.

Challenging yourself to incorporate these steps throughout the holiday season will empower you to kick off 2015 fiscally fit.

"I heard the bells on Christmas Day
 Their old, familiar carols play,
 And wild and sweet
 The words repeat
 Of peace on earth, good-will to men!"

— Henry Wadsworth Longfellow

Family Connection is a publication of the Fleet and Family Support Program.

The Navy's Fleet and Family Support Program promotes the self-reliance and resilience of Sailors and their families. We provide information that can help you meet the unique challenges of the military lifestyle.

The appearance of external links in this newsletter does not constitute official endorsement on behalf of the U.S. Navy or Department of Defense.

If you have questions or comments, contact the Communications Program Specialist Timothy McGough at timothy.mcough@navy.mil.

Visit us online at:



Spouses of transitioning service members encouraged to attend Transition GPS

*Submitted by Rebecca O'Connor
CNIC N91 Transition Assistance Program Analyst*

Retiring or separating service members must sign up to attend the Transition Goals, Plans, Success (Transition GPS) Workshops. But if it is your husband or wife that is transitioning, it can be just as beneficial for you to attend the workshop, too!

The Transition GPS Workshop can help answer your questions about the resources available for transitioning service members and veterans and alleviate concerns about how leaving the military will impact your family. It is also a great opportunity



to provide your spouse with support during a potentially-stressful time.

The Transition GPS workshop is a five-day course; since your attendance is not mandatory, feel free to attend as much as you can. If you are unable to make it to a brick-and-mortar classroom, you can also access the virtual curriculum on the Joint Knowledge Online (JKO) portal. Link: <https://jkodirect.jten.mil/>.

To sign up for the workshop, contact your local [Fleet and Family Support Center](#) (FFSC).

Fighting back against identity theft

*Submitted by Carrie Mast
CNIC N91 Deployment Support Program Specialist*

- **Deter identity thieves by safeguarding your information.** Shred financial documents and paperwork with personal information before you discard them.
- **Detect suspicious activity by routinely monitoring your financial accounts and billing statements.** Inspect your credit report. The law requires the major nationwide consumer reporting companies (Equifax, Experian, and TransUnion) to give you a free copy of your credit report each year if you ask for it. Visit www.AnnualCreditReport.com or call 1-877-322-8228.

Keep holiday lights bright, family safe

*Submitted by Amber Kerr
CNIC N912 Family Emergency Response Program Manager*

Putting up holiday lights is a tradition that many families enjoy. Whether the lights are inside or out, they help make the season beautiful. Unfortunately, holiday lights can also pose a fire safety hazard. According to National Fire Protection Association (NFPA), each year holiday lights and other decorative lighting causes an average of 150 home structure fires and more than \$8 million in property damage.

If you and your family are planning on putting up holiday lights this year, take the following precautions:

- Check to make sure the lights have been rated by a testing laboratory. A list of federally recognized labs can be found at <https://www.osha.gov/dts/otpca/nrtl/index.html#nrtls>.
- Follow manufacturer guidelines about where lights can be used. Not all lights are designed for indoor and outdoor use.
- Check each strand of lights for broken or cracked sockets, frayed wires or loose connections. Discard sets of lights that are damaged.
- Use insulated holders to hang lights. Do not use tacks, nails or screws.
- Avoid hanging lights near any potential fire hazards.
- Turn off the lights whenever you leave the house and when you go to bed.

Help keep your holiday season beautiful and safe by taking the proper precautions. For more information on holiday light and fire safety, visit: www.nfpa.org.

- **Defend against ID theft as soon as you suspect it.** If you suspect fraudulent activity, place a "Fraud Alert" on your credit reports and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-EXPERIAN (397-3742)
 - TransUnion: 1-800-680-7289

For more information on prevention or what to do if you become a victim go to the Federal Trade Commission (FTC) website www.ftc.gov.

Content provided by: <http://www.saveand-invest.org/ProtectYourMoney/IdentityTheft/P124379>.





Being resilient during deployment: The whole family serves

Submitted by Carrie Mast, CNIC N91 Deployment Support Program Specialist

Life can be full of challenges and stress. We all have a choice to make when faced with a difficult situation: we can choose to see it as an opportunity for growth and self-improvement, or we can allow ourselves to become overwhelmed and victimized by our circumstances.

When we decide to view a challenge or obstacle as an opportunity for growth and resolve to handle our emotions in a healthy way, we are choosing a path of resiliency. For military families, in particular, this decision can make all the difference in the world.

Yes, a prolonged deployment can be challenging, but with the right tools it is nothing that you cannot handle. You may not have realized it before, but you have the power within you to become resilient, to master your emotions and to achieve positive outcomes.

During a deployment, part of that resilience is going to come from identifying your emotions and handling them in a positive, healthy manner. Try to shift your thinking from “surviving” a deployment to “thriving” during the experience by learning and growing.

“When you are going through this you learn to not sweat the small stuff. The important things in life really do come to the forefront when you are in this situation.”

- Coast Guard spouse

This excerpt is provided courtesy of the free digital resource “Everyone Serves.” Download your free copy with additional media content today at everyoneservesbook.com. <http://www.nbcpublishing.com/book/41/Everyone-Serves-A-Handbook-for-Family-and-Friends-of-Service-Members/>.

Navy Housing prepares for annual unaccompanied housing Resident Satisfaction Survey

Submitted by CNIC Navy Housing Program



Navy housing residents can now provide feedback through the annual Resident Satisfaction Surveys (RSS) for Sailors living in unaccompanied housing. This is the second of two surveys that evaluate housing matters. The previous survey was for those in family housing, which was released in October. For the full story, [click here](#).

Family On-Demand Courses Get a New Home

Military Families in Transition now lives at www.militaryfamiliesintransition.com.

New Spouse Orientation is now www.newspouseorientation.com.

Be sure to update your favorites.



Relocation Tip

How to make your next move a success! Click here: http://www.militaryonesource.mil/health-wellness?content_id=266605.



New Spouse Orientation



New Spouse Orientation is offered as an [on-demand course](#) designed to support new Navy spouses. It

provides information on benefits, support services, military culture and resources to help spouses adapt to the military lifestyle.

Employment and Transition Corner

New Transition GPS website for service members and families

Wondering what happens if you do not meet Career Readiness Standards (CRS)? Or what the CRSs are and why they are important? Chances are the questions you have about transitioning are shared by many other service members. So, to provide answers, Commander, Navy Installations Command Headquarters (CNIC HQ) redesigned their website to help you and your family.

With more than 20 questions and answers tailored to service members' experience, the new [Transition GPS for Service Members](#) page makes it easy for you "to obtain a very detailed explanation of Transition GPS," according to Mike Cheshier, Military Support Section lead at CNIC.

To find documents necessary for attending the workshops, new transition-related videos and external websites to help you find post-military opportunities, check out the [Resources for Service Members](#) page.

The site also features a [schedules page](#) where you can find the time and dates for Transition GPS workshops, Career Tracks, and Capstone in your area, as well as upcoming job fairs. "It truly is," as Cheshier said, "a valuable resource for all who are involved in Transition."



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Eating tips for managing stress

*Submitted by Tunde Ridley
CNIC N921, Supervisory Fitness Analyst*

As we enter the holiday season, managing stress can be extremely difficult. While we may not be able to control everything going on, we can utilize some simple nutrition strategies that can help impact our stress levels and might improve how we feel, both physically and mentally.

- **Satisfy your sweet tooth with fruits.** Choosing fresh fruits like oranges and cherries will provide a simple rush of sugar while controlling stress hormones and provide a nice dose of vitamins to improve your overall immune health. If considering chocolate, at least try to ensure that it is in combination with nutrient-dense options like trail mix.
- **Get cracking.** Pistachios, shelled peanuts or shelled seeds are a great way to slow down your hunger and eases your mental anxiety.
- **Choose the right fat.** We often crave fat during stressful times, so stick with choices like avocados, tuna and salmon, or almonds.
- **The real jawbreakers.** Crunchy vegetables like celery, carrots or broccoli act as a great mid-day snack while working your jaw to help alleviate stress.



- **A good night's rest.** Six to nine hours of sleep per night are recommended for most people. A light, nutrient-dense snack can increase the chemical release of serotonin in your brain which helps you sleep better. Two quick examples include:
 - Half a cup of cottage cheese with fruit.
 - Whole wheat toast with peanut butter and jam.
- **Avoid energy drinks and similar beverages.** Most energy drinks are loaded with sugar and stimulants that increase your anxiety, stress levels and blood pressure. They also increase your chance of experiencing some form of sleep insomnia, which raises your overall stress hormones.

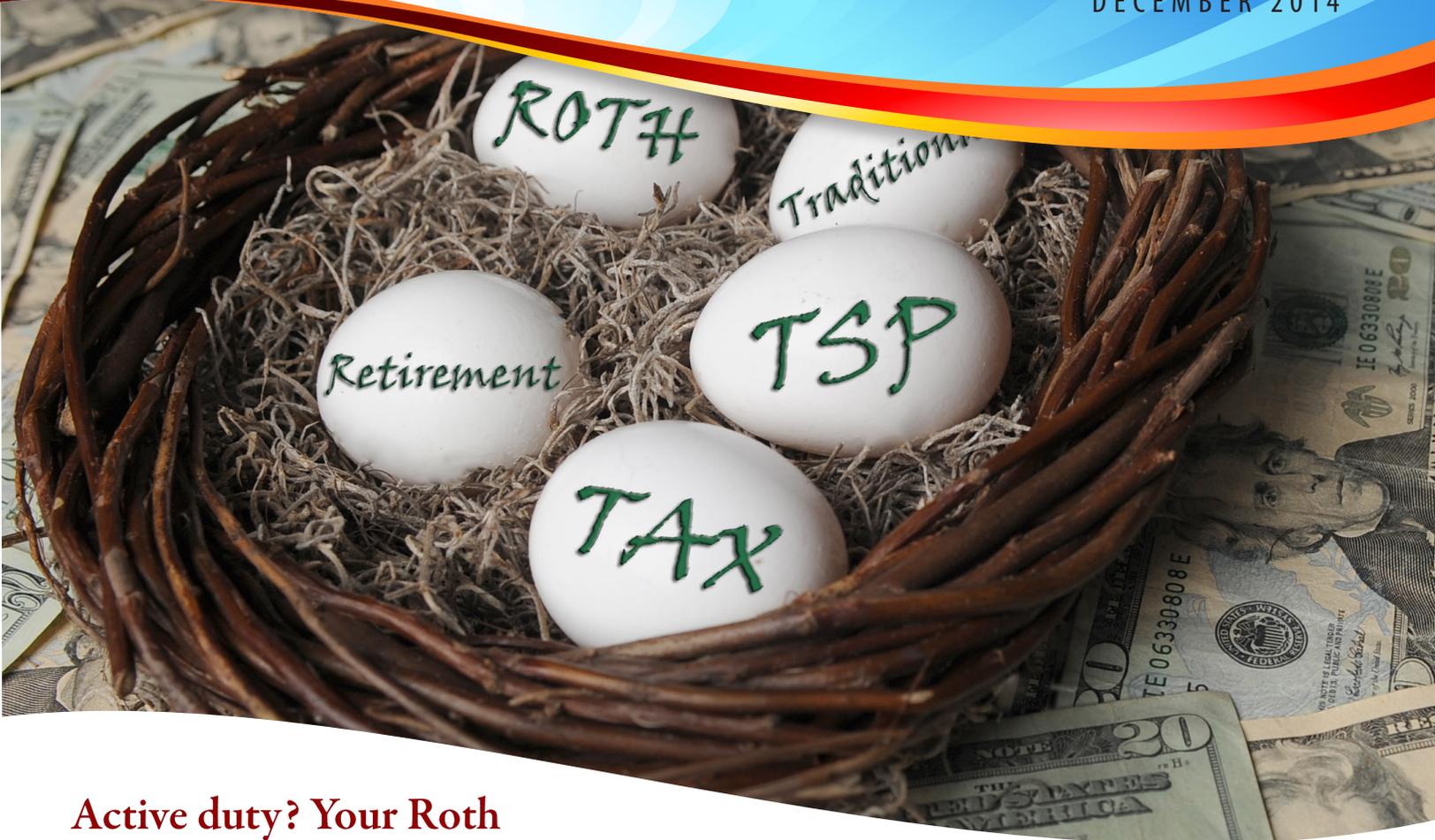
Try sticking with whole food choices for energy! Check out the Stress Eating Tips on pages 6 and 7.

Returning Warrior Workshops (RWW)

Returning Warrior Workshop Schedule and IA Family Events — www.ia.navy.mil. Click "Resources" then "IA Services."

IA Discussion Group Schedule

[View the Fleet-wide list of classes, support groups and events.](#)



Active duty? Your Roth TSP contributions may stop unless you act

By Abigail C. Reid
Federal Retirement Thrift Investment Board

If you are an active duty member of the Army, Air Force or Navy making dollar-amount Roth contributions to your TSP account, these deductions will stop on January 31, 2015, unless you act.

- **How your election requirements will change.** An upcoming change in [myPay](#) will require you to designate your Roth contributions as a percentage of your pay rather than a dollar amount. If you do not comply with this change, then the Defense Finance and Accounting Service (DFAS) will not be able to process your Roth contributions. This change affects your Roth contributions only; your traditional contributions are already designated as a percentage of pay.
- **When the change will take place.** The new requirement will take effect January 1, 2015. You will have 30 days to change your Roth election from a dollar amount to a percentage of your pay. If your new Roth election is not received by January 31, 2015, DFAS will not be able to process your Roth contributions until you update them.

- **How to make the change.** Log into [myPay](#). You will see a special TSP section called "Traditional TSP and Roth TSP." Click there, then, in the "Contribution from Roth TSP" section, you can enter the percentage of your pay that you would like to contribute (10%, for example). Finally, click "Save" at the bottom of the screen.
- **Why Roth contributions might be good for you.** When you make Roth contributions, you pay taxes on the money you save before it goes into your TSP account. This way, you pay no income taxes when you take it out, and your earnings can also be tax-free if you have reached age 59½ or have a permanent disability and five years have passed since the year of your first Roth contribution.

As a member of the uniformed services, you can make Roth contributions from tax-exempt pay, basic pay, incentive pay, special pay and bonus pay. If you make Roth contributions from tax-exempt pay earned in a combat zone, you will not pay taxes on your contributions, and you will have the opportunity for tax-free growth.



Satisfy Your Sweet Tooth

*Choose fresh fruits like Oranges and Cherries
Fruits provide a simple rush of sugar while controlling
stress hormones and provide a nice dose of vitamins to
improve immune health.*



*If considering chocolate, ensure it's in combination with
nutrient dense options like trail mix.*



Get Cracking

*Pistachios or shelled peanuts are a great way to
slow down your hunger and eases your mental
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Choose The Right Fat

*We often crave fat during stressful times, so stick
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The Real Jawbreakers

Crunchy vegetables like celery, carrots, or broccoli act as a great mid-day snack while working your jaw to help alleviate stress.



A Good Night's Rest

A light nutrient dense snack can increase the chemical release of serotonin in your brain which helps you sleep better.

- *½ cup Cottage cheese with fruit*
- *Glass of low fat or skim milk*
- *Whole wheat toast with peanut butter and jam*



~~X~~ Stimulant Energy drinks

Most energy drinks are loaded with sugar and stimulants that increase your anxiety, stress levels, and blood pressure.

Stick with whole food choices for energy!