



126th Airman & Family Readiness

MISCELLANY



Special Deployment Edition 2016

Is There a Deployment in Your Future?

The 126 ARW prides itself on its ability to perform its state or federal mission, “Anywhere, Anytime”. To stay mission ready, it is necessary for every wing member to be prepared to perform their mission, with little or no notice. This month, a special emphasis has been placed on providing deployment preparedness information. This is an attempt to consolidate much of the information Wing members need to help them understand the programs and services available to help them prepare. As always, there is also additional information on other programs and services in this month’s regular edition of “Miscellany”.

Deployment Preparation



Deployments are challenges that can place significant strain on individuals, families, units, and communities. These strains can be fairly long in duration, such as with extended deployment, or recurrent in nature, as with frequent deployments.

Deployments can also be the catalyst for growth in resilience. Many will cope well with deployment and develop new skills to apply to future challenges while others may experience distress and will need assistance to maintain health, build resilience and preserve readiness. This information may help throughout all phases of deployment.

- [Pre-Exposure Preparation Handout](#)
- [Deployment and Operational Stressors](#)
 - [Pre-Deployment Checklist](#)
 - [Deployment Checklist](#)
 - [Deployment and Operational Stressor Checklist](#)
- [Post-Deployment Reintegration](#)
 - [Post Deployment Reintegration Checklist](#)

TRICARE Options for Guard/Reserve Family

As the family member of a National Guard, your TRICARE options may change throughout the course of your sponsor's career. Your TRICARE eligibility depends on your sponsor's military status. The first step in your family gaining TRICARE eligibility is for your sponsor to register all eligible family members in the Defense Enrollment Eligibility Reporting System (DEERS). Updating personal information such as address, email addresses or phone numbers can be done by logging into [MilConnect](#), calling 1-800-538-9552 (TTY/TDD: 1-866-363-2883), faxing

updates to 1-831-655-8317. When your sponsor is deactivated, your family may qualify for either the Transitional Assistance Management Program (TAMP) (www.TRICARE.mil/TAMP) or the Continued Health Care Benefit Program (CHCBP). To verify your eligibility and learn more about your benefits as the family member of a National Guard or Reserve member please visit www.TRICARE.mil/reserve.

American Red Cross Digital Emergency Services Tool for Military Families



**American
Red Cross**

The Red Cross has a digital tool that gives military families the option to quickly communicate an emergency message from a computer, tablet or smartphone at <http://redcross.org/HeroCareNetwork>. This secure and free service will also let users track the progress of an emergency message from verification through delivery.

A military member or a member of their family needing to initiate an emergency message can go to redcross.org/HeroCareNetwork or call 877-272-7337. After a message is started online, a highly-trained emergency communication specialist will begin the emergency verification process required to deliver it to the military member's command. During the verification process, the requester will receive status updates.

"It's important to remember that people can always speak to a Red Cross worker at any time during the process," said Langley. "Regardless of how families initiate an emergency message, military members can depend on the Red Cross to relay urgent messages to service members serving anywhere in the world." For more information regarding Red Cross Service to the Armed Forces visit redcross.org/military.

Family Resiliency - Wills and Power of Attorney

Wills are not just for those deploying, they are an important document every member should have. The process of creating a will has been greatly simplified. Just visit the USAF Legal Assistance website located at

<https://aflegalassistance.law.af.mil/las/las.html>

Select the "Legal Worksheets" link. On the next page, users are able to fill out a Will worksheet or POA worksheet. When completed, an access code will be provided. Make an

appointment with our legal office and they will be able to turn your wishes into a legal will or power of attorney. As members of the 126 ARW, requests should go through our legal office. However, if a wing member has deployment orders and does not have a will or power of attorney, the 375th legal office will help prepare one before departure. Take the time now to get prepared. Finally, for those who created a will in the past, take it out and see if it still reflects your personal life situation. Many of us have experienced significant life changes such as marriage, divorce or even the birth of a child. Make sure you and your families are prepared by taking the time to update or begin creating your will today. In addition, there are many circumstances in which members need a Power of Attorney. Call 222-5733/5754 for more information or to make an appointment.



Yellow Ribbon Reintegration Program - YRRP



As always, any members who are going to deploy for **90 days or more** must receive attend YRRP pre-deployment event. If going for 180 days or longer, members are also required to receive a mandatory transition briefing in addition to the YRRP. Upon return, members have to attend post deployment YRRP events.

I need your help to make sure deploying members attend. These events have to be scheduled and funding requested as far as possible in advance. Please make family members aware of these events too! Members have to attend in military status. Upon receipt of 90+ day deployment orders, please contact the Airman & Family Readiness office, located in building 5000 at travis.e.barker6.civ@mail.mil or 618-222-5784 to get scheduled.

In addition, there are great resources, tools and interactive learning modules for servicemembers and families on the YRRP website. Check it out at: <http://www.yellowribbon.mil/yrrp/> There is also a complete listing of informational handouts available for free at <http://www.yellowribbon.mil/yrrp/handouts.html>



Active Duty Dental Plan for Deploying/Returning National Guard members

Deploying & returning National Guard/Reserve service members may be eligible* for the Active Duty Dental Program (ADDP) if they fall into one of the following categories:

- On active duty for more than 30 days
- Early Activator (called up in support of Contingency Operation)
- In Transition Assistance Management Program (TAMP) status following activation for a contingency operation for more than 30 days.



Eligible service members that utilize the ADDP can receive civilian dental care at no cost for covered services.

To find out more, visit the ADDP website at <http://www.addp-ucci.com>

How to Help Children Cope with Separation



When parents are deployed or go TDY, it's normal for children to feel scared, confused or anxious.

When these issues are not addressed, children can suffer from psychological conditions that interfere with their daily lives. The best approach a parent can take is to work one-on-one with their children before, during and after time apart to make sure he or she learns to cope effectively with separation. Read more at Ready54.org: <http://www.ready54.org/how-to-help-children-cope-with-separation/>

For more information about children and separation, check out the John Hopkins Bloomberg [web course in "Building Resilient Kids"](#) and the MilitaryFamily.org ["Military Teens Toolkit"](#)

Preparing Children to Cope with Deployment Separation Online Lesson

Deployment can be emotionally challenging for the entire military family, and it can be especially confusing and stressful for children. Children need to understand why their parent has to leave, where he/she is going, and how long he/she will be away. Children often don't know how to handle all the changes and uncertainties. Preparing a child emotionally prior to departure will help the child cope as the Service Member leaves for deployment. What can you do to help your children prepare for the separation caused by a deployment?

With deployment come family stresses, powerful emotions, and complex challenges that go along with separation. This lesson explores ways in which families can become resilient when facing deployment challenges, paying particular attention to how you can prepare children to cope with an upcoming separation due to deployment. Check it out at:

<http://jko.jten.mil/courses/yrrp/CourseWare/YRRP-US015/launch.html>

MilConnect for Personal TRICARE Info



TRICARE sponsors, spouses, and their dependent children 18 years and older have access to their personal information, health care enrollments, eligibility and other information through MilConnect. A new initiative gives separating servicemembers and their families more time to access this important information. The DS Logon of separating servicemembers does not expire and can still be used to access certain applications such as milConnect. Also, eligible family members 18 and over will be given an six additional months to sign up for a DS Logon for use in accessing MilConnect after their sponsor's separation. For information about transitioning from the military, visit the TRICARE Separating from Active Duty webpage at

<http://www.tricare.mil/LifeEvents/Separating>

For information about creating an account or other secure services that can be completed online, visit the milConnect Information webpage at <http://milconnect.dmdc.osd.mil/>

For more on TRICARE, visit the <http://www.military.com/benefits/tricare>

Plan My Deployment



Speaking of Deployments, Military One Source has many additional resources. 'Plan My Deployment' was designed to help you address these issues and may be used in coordination with your installation and National Guard and reserve family support programs. With Plan My Deployment you can take some of the stress out of deployment or mobilization, through access to planning tools, checklists, and helpful tips. Whether it's your first deployment or mobilization or your fifth, you will be able to create a unique checklist for the Pre-deployment, Homecoming, and Reintegration stages that contains only the information you and your family need to successfully navigate the process. Click here to get started:

<https://apps.militaryonesource.mil/MOS/f?p=PMD:ENTRY:0>

You can also get many free resources such as audio/video, book/booklets, brochures, CD/DVDs, educational items, resource guides and toolkits from Military One Source. Visit: <http://www.militaryonesource.mil/products>

Transition Assistance Program – Goals, Plans, Success (TAP GPS)



Members projected to be on orders for 180 days or more in **Title 10** status are required to attend pre-separation counseling provided by Airman & Family Readiness prior to your deployment, or if on orders for an extended period, receiving a briefing at least 90 days before orders end date. Please call 222-5784/5702 to set up an appointment when you get your orders.

To the extent possible, these briefings will be conducted on Sunday drill prior to deployment due to the length of the briefings which last about two hours. One-on-one briefings can be done for short notice deployments. Due to current mission requirements, the next TAP Pre-separation briefing is scheduled for Saturday, March 5, at 1200 in the CES training room. For April UTA, the TAP Pre-separation briefing will be on Sunday, April 2, at 1200 the CES training room.

After completing the deployment and leave upon return, members must attend a 5-day Transition Workshop at the nearest active duty base (Scott AFB for most) unless:

- a) You are currently employed
- b) You are enrolled in college
- c) You have attended previously
- d) You are going to retire upon return

If you are exempt from the TAP workshop, you still must complete a one-day Veteran's Affairs briefing via CBT. Even if you are exempt for one of the reasons above, you may still voluntarily attend the TAP-GSP workshop. All days/travel to attend will be paid for by NGB.

Please direct any questions to the Airman & Family Readiness office, located in building 5000 at travis.e.barker6.civ@mail.mil or 618-222-5784/5702.

The Servicemembers Civil Relief Act – Military OneSource

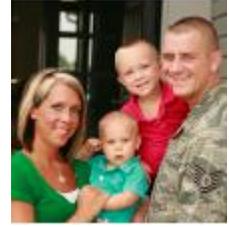


To learn about all the protections provided by the Servicemembers Civil Relief Act (SCRA), read the article located at: http://www.militaryonesource.mil/legal?content_id=267394

In addition, the Wing legal office can be contacted at 222-5733/5754 for additional information or clarification on specific questions.

Family Care Plans – AFI 36-2908

Although all military members with dependent family members need family care arrangements that cover most situations, there are specific members who must create and maintain a written family care plan. You may never have needed a Family Care Plan before, but changes to your life situation could require you to need one now. Please take a few minutes to familiarize yourself with the basic requirements.



Who requires a Family Care Plan?

- Single parents, dual military couples with family members, and members with civilian spouses who have unique family situations, as determined by the commander and first sergeant will develop in writing a written plan on AF Form 357 (Family Care Certification).

My personal status and family circumstances recently changed. Do I need to notify my First Sergeant?

- Yes, the member should immediately let the Commander or First Sergeant know about the changes.
- Here is a tentative list of circumstances that may prompt the member to establish and or edit there family care plan:
 1. Birth or adoption of a child
 2. Loss of a spouse through death, separation, or divorce.
 3. Enlistment or commissioning in the military (active duty or Reserve component) when the member and spouse become a dual military couple with family members.
 4. Assumption of sole care for an elderly or disabled family member.
 5. Absence of a spouse through career or job commitments or other personal reasons.

What Unique Situations would require me to have a Family Care Plan Implemented?

- If Air Force member has a civilian spouse or other adult family member who is not capable of providing care for family members of for themselves. Examples are: a spouse with limited English language ability, illness, disability, handicap etc.

Airman & Family Readiness can serve as one of the commander's primary resources in making family care arrangements and developing FCPs. They provide an excellent source of assistance in matters of financial planning/financial assistance, life-skills development, personal and family readiness, information and referral to on and off-base agencies, employment assistance, and relocation and transition assistance.

ESGR – Tips for Guard and Reserve Service Members



Many employment challenges can be avoided by being candid with your employer about your obligations as a member of the Air National Guard. Don't take your employer's support for granted!

Here are some tips on how to keep your supervisor informed:

Talk to Your Employer: Tell your employer about your military assignment and skills you have gained in the military. Many people hold military jobs that relate directly to their civilian careers.

Federal Law: Know your rights and responsibilities as outlined by Federal law in the Uniformed Services Employment and Reemployment Rights Act (USERRA). The law guarantees the right to take time off from work to meet your military responsibilities.

Annual Training and Drill Schedules: Keep your supervisor informed about your Guard or Reserve duties. The earlier you provide your supervisor with drill schedules, annual training plans and any extra time-off requirements, the more smoothly things will go. Remember you must give your employer advance notice of any military service whenever possible; it is recommended that this be done in writing. Giving employers the maximum lead-time enables them to plan for your absence.

Non-Training Active Duty: Many Reserve Component members perform tours of active duty that are not for training. This can range from short active duty tours and support exercises to years of active duty. Under USERRA, prior notice of military duty must be given to your employer. Military duty in this category is generally subject to a cumulative 5-year time limit under USERRA. After being absent for five years you may no longer have reemployment rights with your employer.

Emergency/Contingency Duty: As a Reserve Component member, if you are activated involuntarily for war or a national emergency, your period of service will not count against the cumulative 5-year limit established under USERRA. In most cases, voluntary duty is also exempt from the 5-year limit if it is in direct support of a contingency operation.

Scheduling: If you miss work while performing military service, your employer is not obligated to reschedule you to make up the time lost. However, if employees who miss work for non-military reasons are afforded opportunities to make up the time lost, you must be treated in the same manner. Further, you cannot be required to find replacement workers for shifts you miss during the performance of military service.

Vacation and Accrual: Federal law allows you the option to use earned vacation while performing military service, but you cannot be required to do so. The only case where you could be required to use your vacation would be if your company has a planned shutdown period when everyone must take vacation, and your military service coincides with that period of time. Your employer is not required to provide for vacation accrual while you are absent from work performing military service, unless accrual is permitted for employees on nonmilitary leave of absence of similar length and situation.

Pay: Although some private and many government employers provide full or partial civilian pay to employees absent on military duty, the law requires only an unpaid leave of absence be provided by the employer. Federal employees are entitled to time off at full pay for certain types of active or inactive duty in the Guard or Reserve.

Call our customer service center toll-free at 1-800-336-4590 or visit ESGR.mil.



VA Core Values: Integrity, Commitment, Advocacy, Respect, Excellence (“I CARE”) - Remember:

- If you would like to research, find, access, and, in time, manage your VA benefits and personal information please visit and/or register at <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>.
- If you looking for a job or an employer committed to hiring Veterans, please register on the Veterans Employment Center (VEC) at: <https://www.ebenefits.va.gov/ebenefits/jobs>
- If you are seeking employment in the federal government, particularly the VA, our VA for Vets high-tech tools and resources can help. Visit online at <http://vaforvets.va.gov/> or call 1-855-824-8387.

Free Homework Help!



Tutor.com is a free resource for military families to get help on their schoolwork. It offers 24 hour tutoring for students in kindergarten thru 12th grade. Students are able to work one-on-one with a tutor in a secure online setting. There are multiple tutors available in over 16 subjects. Subjects range from elementary level to AP level. Students can sign up by going to www.tutor.com/military

Tutor.com To Go™ for iPad, iPhone & iPod Touch



Tutor.com To Go™ for iPad, iPhone & iPod Touch is the free mobile companion for Tutor.com. Connect to a live tutor for one-to-one help, review past one-to-one tutoring sessions, store documents or photos in your Tutor.com Locker, or browse the resources in our SkillsCenter™ Resource Library. [Learn More.](#)

Vet Tix hooks up troops, veterans with free tickets



Vet Tix helps current and former troops get free tickets to games, concerts and other events. Got a game, race or concert you want to catch, but it's already sold out or you just don't have the funds to make it happen?

The Veteran Tickets Foundation — or Vet Tix, for short — might be able to help. In fact, the group has already scored free tickets for more than 1.5 million troops, veterans and their family members. The idea is simple enough: Find unused tickets and put them in the hands of current and former service members who'd like to use them. Signing up is easy. Go to VetTix.org to create a free account and request events you're interested in.

Counseling Resources

Military service members and their families have many options for counseling services, and many are offered free of charge. If you are considering counseling, be sure to look into these resources:



- **Directory of Psychological Health (DPH)** - The 126 ARW has a new DP! She is Licensed Clinical Social Worker, veteran and is highly qualified to assist our service members. Her name is Linda Schuh. Her office is located adjacent to the 126 MDG. To speak to her or set up an appointment, call 618-256-7585 (office) or 618-365-0159 (Cellular). To email, her address is Linda.Schuh.1@us.af.mil
- **Military OneSource** – 1-800-342-9647 or www.militaryonesource.com. Provides up to twelve nonclinical sessions per person, per issue, with a licensed professional. These personal sessions are available face-to-face, video conference, telephone, or online.
- **Military Family Life Consultant (MFLC)** – 618-304-8942 (SAFB) or 217-720-0268 (Springfield). Provides up to twelve nonclinical counseling sessions per person, per issue, with a licensed professional. These personal sessions are available face-to-face, by telephone, or online.
- **TriCare** allows free counseling with a provider of choice under certain circumstances. Call 1-877-874-2273 or check eligibility depending on plan/status @ <http://www.tricare.mil/CoveredServices/SeeWhatsCovered.aspx>
- **FAST (TriCare Participants Only)** - Family Advocacy Strength-Based Therapy Services (FAST) services is free and confidential family, couple and or individual counseling that is NOT a part of your regular medical record. Please call FAP at (618) 256-7203 for more information.
- **Military Crisis Line** - Free to all Service members, including members of the National Guard and Reserve, and Veterans, even if you are not registered with the U.S. Department of Veterans Affairs (VA) or enrolled in VA health care. 1-800-273-8255 press 1
- **Vets 4 Warriors** – 24 hour peer support line, toll free and confidential for National Guard and Reserve service members. 1-855-838-8255 (1-855-VET-TALK) or www.vets4warriors.com
- **American Red Cross** - 217-787-7602 ext.277(office) 217-416-2159 (cell)
- (Springfield), 618-256-1855 (Scott)
-
- **Airman & Family Readiness** – 618-222-5784 or 618-558-6390

- **UTA Weekends** you can contact:

- o First Sergeant
- o Chaplain 222-5432
- o EEO 222-5765
- o SARC 222-5777



- Counseling Services for those who served in a Combat Zone:

- **East St Louis Vet Center**, 618-397-6602 or 877-927-8387
- **St Louis Vet Center**, 314-531-5355 or 877-927-8387

Sesame Street’s Workshop “Talk, Listen, Connect: Deployments, Homecomings, Changes”

Looking for a tool to help your children adjust to military deployments? This bilingual multimedia outreach program is designed to support military families with children between the ages of 2 and 5 as they cope with the feelings, challenges and concerns experienced during different phases of deployment. View it at

www.sesamestreet.org/parents/topicsandactivities/toolkits/tlc



You can order this DVD and so much more for free from Military One Source at

http://www.militaryonesource.mil/products?product_id=48

Child Care Services

FCC Pre-Deployment Child Care - FCC Pre-Deployment Child Care (PDCC) provides child care for children ages 12 & under. Up to 16 hours of care per child is available to those Active Duty, National Guard, and Reserve members assigned to an Air Force or Joint Base Air Force led installation prior to deploying in support of contingency operations for more than 30 days. Care for PDCC is provided in an Air Force Family Child Care (AF FCC) Home participating in the AF FCC Expanded Child Care (ECC) Program. **The 16 hours must be used prior to deployment.** To request care, the parent must complete the [AF FCC ECC Registration](#) and submit it with a copy of their orders to their installation’s FCC office. Please contact Angela Fraley or Laura Pickett at 256-8047.

FCC Deployment Child Care - FCC Deployment Child Care (DCC) provides child care for children ages 12 & under. Up to 16 hours of care per child is available to those Active Duty, National Guard, and Reserve members assigned to an Air Force or Joint Base Air Force led installation during the members deployment in support of contingency operations of more than 30 days. Care for DCC is provided in an Air Force Family Child Care (AF FCC) Home participating in the AF FCC Expanded Child Care (ECC) Program. **The 16 hours must be used during the deployment.** To request care, the parent must complete the [AF FCC ECC Registration](#) and submit it with a copy of their orders to their installation’s FCC office. Please contact Angela Fraley or Laura Pickett at 256-8047.

Returning Home Care (RCC) - Returning Home Care (RCC) provides 16 hours of free child care to military members returning after a minimum 30-day deployment in support of a contingency operation, after a series of short-term deployments totaling 30 days in a six-month period, or during member's two week R&R leave from a deployed location. Care is offered in a contracted FCC Home to children ages 2 weeks to 12 years. Care is funded through an AF contract and is free to eligible parents.
Family Child Care Programs

The Family Child Care (FCC) office provides numerous child care programs for military members. Below are just a few highlighted programs.

Home Community Care – Allows ANG/AFR parents to use licensed and affiliated EDC FCC homes during primary UTA drill weekends for free. Care is funded through an AF contract and must be pre-approved by the FCC office.

Extended Duty Care (EDC) – Evening weekend child care provided in a contracted FCC home for mission related duty beyond normal child care arrangements, for temporary shift changes, extended work days, etc. Care is funding through an AF contract and is free for eligible parents.

To find out about more about any of these programs or to register, please contact Angela Fraley or Laura Pickett at 256-8047.

Fake Air and Expeditionary Forces (AEF) Online Website

The Air Force Personnel Operating Activity Cybersecurity Office has been notified that a fake Air and Expeditionary Forces (AEF) Online website has been created and may be used to capture an airman's personally identifiable information (PII). AEF Online users are reminded that the official AEF Online website requires users to select a common access card (CAC) certificate and enter their PIN to gain access to the website. Additionally, airmen are reminded to verify the URL or website address to ensure it DOES NOT end in .com. Correct AEF Online Site: <https://aef.afpc.randolph.af.mil/>

ChildCare Aware

Get Help Finding and Paying for Child Care With Child Care Fee Assistance. Military Child Care Fee Assistance was created to provide authorized Reserve and Active Duty personnel assistance in locating, selecting, and offsetting the

cost of civilian child care when on-base child care is not available. The programs available through Child Care Aware® of America provide subsidies for eligible military dependents enrolled in quality commercial child care programs. Child Care Aware® of America authorizes subsidy amounts based on total family income for those eligible Air Force families, and supplies monthly payments directly to the prospective child care provider. Learn more or apply at:

<http://usa.childcareaware.org/military-programs/>

Eligibility:

- Deployed Reserve/Guard
- Full-time Reserve/Guard
- Dual status Title 32 AF Technicians
- No access to an on-base child care provider



Household Finances



Before deployment, discuss your family budget. Make sure you are aware of all bills that need to be paid each month. Be sure the bills and bank accounts have both your name and your spouse's name in the accounts. Make sure your spouse/significant other knows how to access and read a Leave and Earnings Statement (LES) and be aware of any extra pays or allowances that may appear on your LES during a deployment. Discuss how any additional deployment dollars may be spent or saved. Understanding your family budget and agreeing on money issues will ease some of your stress during a deployment. I am happy to meet with anyone to discuss their financial situation and help them create a spend plan. In addition, Military One Source has free personalized counseling available from accredited financial counselors.

Creating a Spend Plan six steps:

- Add up your monthly expenses. List the bills you have to pay every month, such as your mortgage or rent, car payment, insurance premiums, utilities and phone bills. You should already have this information.
- Add up your household's monthly take-home pay. This includes after-tax pay for you and your spouse and any other income, such as investment or rental income.
- Subtract your expenses from your income. If you're close to zero or get a negative number take a second look at your non-essential expenses, such as cable TV, entertainment and travel. These items are easier to trim if you're spending too much or if that money is needed elsewhere.
- List your other financial priorities, such as building up an emergency fund, paying off credit card debt and saving for retirement or college. Estimate how much you would need to meet your goal and when you'd want to reach it. Then divide the time (in months) into the amount. This will give you monthly savings targets for each priority.
- Match your money with your expenses and your goals. When your income and expenses are clearly laid out, you'll see where you can make trade-offs to come up with more cash that can improve your longer-term financial situation. Adjust your spending until you're spending less than you make or are saving enough to meet your other financial priorities.
- Review your plan and priorities every few months. A spending plan is a "living document" that will change with your needs and situation. Life happens. And your spending plan should be flexible enough to change with whatever comes your way.

Ameren Illinois Military Support Program

This program offers active duty (activated or AGR members) up to \$200 to help pay electric bills. They also provide additional benefits, such as exemption from late charges, deposit waivers and additional payment agreements. <http://amerenillinois.com>, Select 'Customer

Service Center’, then select ‘Payment Assistance’, then select ‘Military Support Program’ under Energy Assistance or 1-800-755-5000

Babies on the Homefront



Zero to Three’s “Babies on the Homefront” is a free, downloadable app designed specifically for military and veteran parents of young children. The app, made possible by the Robert R. McCormick Foundation, offers an array of written and video information to share with families, including behavior tips, parent-child activities, and parental self-care strategies. <http://babiesonthehomefront.org/download-free-app/>

Deploying Servicemembers: Consider an active duty alert

If you’re a servicemember getting ready to deploy, you most likely have a “To Do” list. The Federal Trade Commission (FTC) staff suggest your list include placing an [active duty alert](#) on your credit reports to help minimize your risk of identity theft. An active duty alert on your credit report means businesses must take extra steps before granting credit in your name. Active duty alerts last for one year and can be renewed to match your deployment period. To place an active duty alert on your report, contact the fraud department of one credit reporting company; they must contact the other two.

- **Equifax:** 1-800-525-6285 or www.equifax.com
- **Experian:** 1-888-397-3742 or www.experian.com
- **TransUnion:** 1-800-680-7289 or www.transunion.com
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The credit reporting companies also will take your name off their marketing lists for prescreened credit card offers for two years, unless you ask them to add you back onto the list.

Emergency Assistance/Notifications

American Red Cross: A military member or a member of their family needing to initiate an emergency message can go to redcross.org/HeroCareNetwork or call 877-272-7337. After a message is started online, a highly-trained emergency communication specialist will begin the emergency verification process required to deliver it to the military member’s command.

Air Force Aid Society: The Air Force Aid Society (AFAS) is a non-profit organization that assists active duty members, retirees, and families during emergencies. ANG members can use this assistance when on active duty order for more than 30 days. They give interest-free loans or grants for basic needs such as food, rent, utilities, moving costs, funeral expenses, dental, medical, car repair, etc. To find out more about AFAS, you can visit their website at www.afas.org or contact the 375th AMW Airman & Family Readiness Center located at Scott AFB at 618-256-8668. If not located near a military installation, contact your nearest Red Cross office. They can issue provide AFA loans on behalf of the AFAS. They also do this for sister services relief agencies such as Army Emergency Relief or Navy-Marine Corps Relief Society.

General Information/Assistance

U.S. Department of Veterans Affairs: <http://www.va.gov>

Illinois Department of Veterans Affairs: In addition to the federal benefits available, the state of Illinois has a number of its own benefits. To find out more visit:

<http://www.illinois.gov/veterans/Pages/default.aspx>

If you would like assistance in navigating the complex web of services and benefits, go to:

<http://www.illinois.gov/veterans/Pages/ServiceOffices.aspx> to find a Veteran Service Officer that can assist you.

Some of the benefits provided for ANG members who are Illinois residents:

- \$100 Bonus payable to veterans
- \$500 Status Grant from IMFRF
- \$5,000 Returning Veterans Homestead Exemption - AFRPM will provide the form you need to submit or contact your local County Assessor's Office
- Illinois Job Link & Veteran Employment Services
- Unemployment Benefits
- Illinois Hires Heroes Consortium
- Veteran Preference for State employment

Office of Illinois Attorney General Military & Veterans Rights Bureau: The Military and Veterans Rights Bureau provides assistance through programs and educational materials designed to help veterans and serve members understand their rights, obtain services, and file complaints. Learn more at: <http://www.illinoisattorneygeneral.gov/rights/veterans.html>

Employment Support of the Guard and Reserve (ESGR) promotes cooperation and understanding between Reserve component service members and their civilian employers and to assist in the resolution of conflicts arising from an employee's military commitment.

<http://www.esgr.mil>

Federal Voting Assistance Program: If you are deployed during a Federal or State election, please visit www.fvap.gov to obtain information on State instructions, forms, electronic voting tools, and state and local election official contact information.

Automatic Federal Tax Filing Extension: Armed Forces' Tax Guide

<https://www.irs.gov/publications/p3/index.html>

- No advance request required
- Last date in CZ+180 days+ # days in CZ from 1 Jan-15 Apr
- No penalties, even if you owe
- Extends time to contribute to IRA

Dogs On Deployment is a national non-profit which provides an online network for service members to search for volunteers who are willing to board their pets during their owner's service commitments. Learn more at <http://dogsondeployment.org/>

USAF eLibrary Online Resources offers a wealth of online resources including digital magazines, music, movies and more. These resources are provided at no charge by your Air Force Library program to eligible library patrons. <http://www.myairforcelife.com/Libraries/>

Career Information

The Military Spouse Career Advancement Accounts Program (MyCAA) is a career development and employment assistance program. MyCAA helps military spouses pursue licenses, certificates, certifications, or Associate's Degrees necessary for gainful employment in high demand, high growth Portable Career Fields and Occupations. <https://aiportal.acc.af.mil/mycaa>

eBenefits: Veterans Employment Center offers resume writing assistance and job searches. <http://www.ebenefits.va.gov>

Deployment Freebies

GreenCare/SnowCare for Troops: GreenCare for Troops is a program that matches volunteers (mostly professional landscapers) with military families who have a loved one deployed and are in need of a little extra help with landscaping service such as lawn mowing, tree trimming, weeding, and fertilizing free of charge during the length of deployment. SnowCare for Troops helps with snow and ice removal free of charge. To register, please visit <http://projectevergreen.org/greencaresnowcare-for-troops/>.

Hearts Apart Photography: This resource provides free pre-deployment photos and newborn photos (to those whose deployed member cannot be home for the birth due to military obligations). Military servicemen and women receive portraits printed on bi-folded waterproof and durable cards that they can carry with them. The family will receive a DVD with the session and rights to the photos. www.heartsapart.org/

United Through Reading Program: Make a memory for your child(ren) by recording yourself reading a story just for them. Your AFRPM office just received the materials to help you record a special memory. There is no cost for this "United Through Reading Program". You will be recorded reading one of 35 stories to your children or one of your own favorite books. You can take the DVD home so it can be viewed by your family members when you are gone. In addition, you can continue recording at your deployed location and continue to send DVDs home. If more convenient, you can call the Scott AFB Library, and through the USO, will make recordings with you. Contact me at 222-5784 or the library at 256-5100 to make an appointment for filming your video. Learn more about the program at: <https://www.youtube.com/watch?v=63RdzACgrHI>

Build A Sign: One of the best ways to welcome a service member home is with a sign. Buildasign.com offers free, 100% customizable banners for families celebrating the homecoming of a deployed loved one. Go to <http://www.buildasign.com/troops> to get started.

Sweet Dreams Picture Pillow offers free picture pillows to children of a deployed parent. Go to www.pillowprojectusa.com for more information.

USPS - Free military care package mailing kit: <https://www.usps.com/>

Since Priority Mail service supplies are the packaging of choice for families preparing care packages for service members overseas, the USPS has created a military kit or “Mili-Kit” based on the items most frequently requested by the military.

This kit contains:

- Two large priority flat rate boxes (12 x 12 x 5-1/2),
- Two medium priority flat rate boxes (11 x 8-1/2 x 5-1/2)
- Two medium priority flat rate boxes (13-5/8 x 11-7/8 x 3-3/8)
- Priority mail tape
- Priority mail address labels
- Customs forms and envelopes to attach the forms to the package.



And it’s all free of charge!

To receive your free shipping supplies, simply call the USPS Package Supply Center at 1-800-610-8734. When prompted, say “order supplies,” and once you’re connected with a customer service representative, ask about their Military Care Kit.

Your kit will be shipped to you and arrive within 7 to 10 business days. Orders are limited to 10 kits per phone call. Although these supplies are free, you still have to cover the cost of actual shipping, but when shipping to APO/FPO/DPO addresses, you pay domestic postage rates. Click [here](#) for shipping costs, and click [here](#) for APO/FPO/DPO guidelines and restrictions.

So the next time you’re making a care package for your favorite servicemember overseas, plan ahead and call the USPS first to stock up on shipping supplies. In addition, the USPS has Click-N-Ship®, just fill out your shipping information online and your home printer will print out the correct customs form. Learn more at <https://www.usps.com/ship/apo-fpo-dpo.htm>

Care Packages



“Operation We are here” is a fantastic resource for those deploying and the loved ones staying behind. If you are looking for Care package suggestions and themes, take a look at this website: <http://www.operationwearehere.com/ideasforsoldierscarepackages.html> If you are not looking for information on care packages, still take a look at the site because it is a great resource on many resource and subjects which touch the military community.

Scott AFB Hearts Apart Program: The Scott AFB Airman and Family Readiness Center provides sustainment services to families through the Hearts Apart Program (HAP) which offers monthly, informative emails, Give Parents A Break (free childcare), free oil changes, monthly family activities, Picture Pillows, Hug-A-Hero Recordable Bears, and assistance with various needs addressed/requested by families. For more information and to get signed up, contact the Scott

AFB A&FRC at 618-256-8668. Below is a listing of HAP activities for 2016 (current as of 1/12/2016 and is subject to change):

- 18 March: HAP Meet & Greet, A&FRC, 5:30- 8 p.m.
- 23 April: Skating Party, Fun Spot, Belleville, 5-7 p.m. (reservation required)
- 7 May: St Louis Zoo with USO support, depart A&FRC @ 8 a.m., Depart zoo at 1 p.m.
- 10 June: Beach themed pool party w/outdoor Rec, Scott AFB Pool, 7-9 p.m.
- 29 July: Centerfield Park (mini-golf, batting cages, go carts) O'Fallon, IL, 6-9 p.m.
- 20 Aug: City Museum, St Louis, Depart A&FRC @ 9 a.m., return to SAFB @ 2 p.m.
- 24 September: Grants Farm, St Louis, Depart A&FRC @ 8 a.m. return to SAFB @ 2 p.m.
- 15 October: Pumpkin Picking, Eckerts Farm in Belleville, 8:30 a.m. to 11 a.m.
- 18 November: Thanksgiving Dinner, Nightingale Inn dining facility, SAFB, 4:30 – 6 p.m.
- 17 December: Breakfast w/Santa, Nightingale Inn dining facility, SAFB, 8:30-10:30 a.m.

For the Kids/Parents

Tutor.com is a free resource for military families to get help on their schoolwork. It offers 24 hour tutoring for students in kindergarten through 12th grade. Students can sign up by going to www.tutor.com/military

Zero To Three is a nonprofit organization dedicated to supporting infants and toddlers. Zero To Three has great military family resources for children and parents of young children. Visit their website to order books and learn tips to help your family through deployment and reunion. <http://www.zerotothree.org/about-us/funded-projects/military-families/>

Our Military Kids Grant is for children of National Guard members that are involved in sports or extracurricular activities during deployment. Applicants can be awarded a one-time, \$500 grant per child. Grants can be used to cover the cost of program fees, equipment, uniforms, or even lessons for that activity. For more information, visit www.ourmilitarykids.org_df

Military Kids Connect is a Department of Defense (DOD) website for children experiencing the challenges of military deployments. The highly interactive website that helps children of deployed parents cope with the stress, changing responsibilities, and concern for the safety of their parents. The website has features that will help children, parents, and educators navigate the wide range of practical and emotional challenges military families must live with throughout the deployment cycle at www.MilitaryKidsConnect.org

Child Care 375th FSS Child Care center offers Pre-Deployment Family Child Care and Returning Home Child Care

- Pre-Deployment Family Child Care
- Deployment Child Care
- Returning Home Child Care (RCC)
- All are offered for children ages 12 & under for up to 16 hours of care per child
- To register visit: https://www.375fss.com/family_child_care.htm and click on the AF FCC ECC Registration Form

Illinois Family Military Leave Act (820 ILCS 151)

- Provides that every employee who has been employed by the same employer for 12 consecutive months shall be entitled to up to 30 days of family military leave during the time federal or state deployment orders are in effect, subject to certain conditions. Learn more in “legal Rights of Illinois Service Members” at <http://www.illinoisattorneygeneral.gov/rights/veterans.html>

Illinois Public Act 094-0587—Amends the Public Community College Act and various Acts relating to the governance of public universities in Illinois

- Requires public institutions of higher education to allow a currently enrolled student who is called to active military service to complete any unfinished courses at a later date at no additional charge, unless course credit has already been given or the student received a full refund upon withdrawing from the course (in which case the student's record shall reflect that the withdrawal is due to active military service).
- Provides that the student must be given priority over other students in reenrolling in the course or courses.
- Learn more in “legal Rights of Illinois Service Members” at <http://www.illinoisattorneygeneral.gov/rights/veterans.html>

Operation PURPLE: This resource is for children/families going through deployments, reintegration, or coming together after injury, offers special programs such as summer camp, retreats and healing adventures. For more information, visit <http://www.militaryfamily.org/kids-operation-purple/camps/>.

Health and Well-Being

Active Duty Medical Care: <http://tricare.mil/Plans/Eligibility/NGRMandFamilies>

Transitional Assistance Management Program

Before your orders begin: **Pre-Activation Tricare** eligibility begins on the date your orders are issued or 180 days before you report to active duty, whichever is later. During this "pre-activation" period, you qualify for the same benefits as you have when you're activated.

While on orders: When you're **activated** or ordered to active service for more than 30 consecutive days, you become eligible for the same health and dental benefits as active duty service members. You will need to enroll in one of the Prime options when you arrive at your final duty station. Family members are eligible for Tricare as active duty family members as well.

After your orders are completed: When **deactivated**, you qualify for the Transitional Assistance Management Program (TAMP) for 180 days. TAMP coverage begins the first day after your active duty orders end and your family members are covered, too. During the TAMP period, you will need to enroll in one of the TriCare options.

TriCare Dental Program: <http://www.tricare dental program.com>

***** If your orders are not listed in DEERS, you will need to upload them through MyPers for ARPC to correct them! *****

Please follow the steps below to have your orders updated by ARPC in DEERS:

1. Log into the AF Portal
2. Under “Top Portal Searches” click on “myPERS”
3. Under “My Account” click on “Incidents/Messages”
4. Next click on the “E-Mail Us” button
5. Enter the details for your support request:
 - Component: Air National Guard
 - Select either “Officer” or “Enlisted” as applicable
 - Category: Benefits and Entitlements
 - Subject: DEERS Orders Update
 - Questions: Enter a brief explanation of what you are requesting TFSC-Denver to do
 - Attach documents; attach your “approved” AROWS orders (DO NOT ATTACH DRAFT ORDERS!!)
6. Click on the “Continue” button
7. Next click on the “Finish Submitting Question” button
8. You’re done!

Please allow TFSC-Denver at least 5 business days to process your request. If your request needs to be expedited, please call TFSC-Denver at 1-800-525-0102 for further assistance.

PTSD Coach

PTSD Coach is a mobile application that provides information about PTSD, self-assessment and symptom management tools and resources available for help in dealing with post trauma effects. The app is free and can be used on iPhone or Android devices. To download, visit www.ptsd.va.gov/public/materials/apps/PTSDCoach.asp

Strong Bonds



What is the Strong Bonds program?

Strong Bonds is a chaplain-led program for commanders which builds relationship resiliency. The Strong Bonds mission is to increase Servicemember and Family readiness through relationship education and skills training. Four Strong Bonds programs applied to the Military Force Generation cycle help Single-Servicemembers, Couples and Families to thrive in the turbulence of the military environment.

Attendees voluntarily participate in a Strong Bonds offsite retreat format designed to maximize relationship training impact. The retreat or “get away” provides an emotionally safe and secure training environment in which to address the effect of military lifestyle stressors. Strong Bonds is

conducted in an offsite retreat format in order to maximize the training effect. The retreat or “get away” provides a fun, safe, and secure environment in which to address the impact of relocations, deployments, and military lifestyle stressors.

Each Strong Bonds event will contract lodging and most all meals and offer mileage reimbursement making the retreat weekend a low-cost, training weekend. Time is given at each event to enjoy the sights and sounds of the area. The training is completely voluntary, confidential and a value to any servicemember that chooses to take advantage of this unique retreat weekend. Scheduled events are listed on the website <http://strongbonds.org>

YMCA/DOD Military Outreach Initiative



The Department of Defense has extended this successful program until March 2017!! We understand that military families are under enormous strain, and that military life comes with unique challenges. Deployments and frequent moves can be a stressful and uncertain time for our nation’s servicemen and women and their families.

In partnership with the Armed Services YMCA, the Y is proud to offer memberships and respite child care services to eligible military families and personnel through the Department of Defense’s (DoD) Military Outreach Initiative.

The Armed Services YMCA has partnered with YMCAs, as well as national and independent fitness centers nationwide, to offer service members and their families free access to fitness centers and respite child care services*. The Military Outreach Initiative gives service members and military families extra support and access to vital resources that promote youth development, healthy living and social responsibility. It’s another way of giving back to those who dedicate themselves to serving our country.

Eligibility: Families of Deployed National Guard and Reserve, Active Duty Assigned to Independent Duty Locations, Relocated Spouses of Deployed Active Duty Personnel, Community-Based Wounded Transition Units, and Respite Childcare. Learn more and find forms and FAQs at <http://www.asymca.org/programs/ymca-dod-military-outreach-initiative/>

Program Website Listing

There are so many great web resources available. This is a partial listing of some sites I utilize for information and referral. Please take a look in your search for useful deployment information. As always, you can contact me by phone at 618-222-5784 or email at travis.e.barker6.civ@mail.mil for assistance, information and referral with any issue.

AF Wounded Warrior - <http://www.woundedwarrior.af.mil/>

Air Force Aid Society — www.afas.org

American Legion — www.illegion.org

American Red Cross — 877-272-7337

American Red Cross of Illinois — www.redcorss.org/il

Blue Star Families - www.bluestarfam.org

Deployment Health Clinical Center — www.pdhealth.mil

Employer Support of the Guard and Reserve — (800) 336-4590 www.esgr.mil IL 217-761-3642

eBenefits, Gateway to benefit info.—www.ebenefits.va.gov
 Family Assistance Centers — (800) 832-9225
 Hire Heroes USA — www.hireheroesusa.org
 Illinois Department of Employment Security/Unemployment Insurance — www.ides.illinois.gov
 Joint Services Support — www.Jointservicesupport.org
 Military One Source — www.militrayonesource.mil
 National Military Family Association — www.militaryfamily.org
 National Resource Directory - <http://www.ebenefits.va.gov/ebenefits/nrd>
 National Suicide Prevention Lifeline — www.suicidepreventionlifelong.org
 PTSD National Center — www.ptsd.va.gov
 Tricare Dental Program — www.tricare.mil/tdp
 Tricare Online — www.tricareonline.com
 U.S. Department of Veterans Affairs — www.va.gov
 U.S. Department of Defense Education Activity — www.dodea.edu/partnership
 USA4MilitaryFamilies — www.usa4militaryfamilies.dod.mil
 USAA Educational Foundation — www.usaaef.org
 United Service Organization (USO) – www.uso.org
 VA Veterans Employment Center (VEC) - www.ebenefits.va.gov/ebenefits/jobs
 Vet Centers — www.vetcenter.va.gov Peoria (309) 689-9708, Springfield (217) 492-4955, East
 St Louis (618) 397-6602, St Louis (314) 531-5355
 Veterans Benefits Administration— www.benefits.va.gov/benefits
 Veterans Crisis Line—1-800-273-8255 press 1
 Veterans of Foreign Wars — www.vfwil.org
 Wellness Resources for the Military Community — <http://afterdeployment.org>
 VA Illiana Health Care System — (217) 554-3000
 Marion VA Medical Center (618) 997-5311
 VA St Louis Healthcare System—800-228-5459

Deployment Checklist for Spouse/Significant Other/Family remaining at home

GENERAL INFORMATION

- Do you know the exact name of Service Members Unit with contact names/numbers?
- Do you know the names and ranks of the unit chain of command?
- Do you have a copy of your Service Member's orders?
- Do you know the service member's travel itinerary?
- Do you know & have service member's social security number, and complete Military address?
- Do you have emergency plans/telephone numbers available?
- Do you have all health, legal, financial, insurance records available?

FINANCES

- Do you have a family budget? You can get assistance developing budget by working with the AFRPM (618-222-5784) or Military One Source which provides counseling by phone or video call with a Certified Financial Counselor – 1-800-342-9647

- ___ Do you have schedule identifying when bills are due; where are receipts/records kept; print on-line payments?
- ___ Do you have enough \$ to manage household during deployment? Calculate expense budget?
- ___ Do you have Automatic deposits and/or bill payment schedule?
- ___ Do you have access to checking, bank, credit card accounts? Know where all records are kept & have/obtain small file cabinet
- ___ Do you know amounts of Credit Card limits and who allowed to use which cards?
- ___ Do you have Allotments set up and, if so, to who and for how much?

AROUND THE HOUSE

- ___ Do you have an extra set of car keys & house keys, name/number of mechanic?
- ___ Do you know how to shut off service valves (water, electricity, gas); know where: electrical control box to reset circuit breakers?
- ___ Do you know your neighbors or have resource friends/people? Do you have contact numbers?
- ___ Do you know if Major Appliances are in good working order (Stove, Washer/Dryer, Water Heater, A/C) & have a list of repair persons to call for appliances?

FAMILY MATTERS

- ___ Do you have child care plan; list of sitters, friends; Have Elder care plan, if applicable?
- ___ Do you have family Emergency plan: list of sitters, friends, family & numbers?
- ___ Do you have current ID cards for Family; know where & how to obtain new cards as needed?
- ___ Do you have up-to-date immunization & medical records for spouse, children, pets?
- ___ Do you know where medical records of family members are including Special Power of Attorney for step-children for Medical and School activities?
- ___ Do you know how to access TRICARE system for medical care, inside & outside your care area?

LEGAL AFFAIRS

- ___ Do you have legal documents including Tax records in small file cabinet or secure place?
- ___ Do you have a Will, DNR documents?
- ___ Do you have Power of Attorney?
- ___ Do you have Military ID: make sure all info in DEERS?
- ___ Do you have Real Estate Documents (Leases, Mortgages, Deeds)
- ___ Do you have access to Insurance Policies (Company Policy # & amount of payment)

COMMUNICATIONS

- ___ Do you have hard copy of important email addresses? Skype/Facetime set up?
- ___ Do you know correct military address for mailing?
- ___ Would you consider setting up brief counseling for yourself and children?

Contact the DPH, Chaplain or AFRPM to discuss any concerns about your deployment

Deployment and the Post 9/11 GI Bill



Did you know you will earn an additional education benefit when you deploy for 90 days or more? The Post-9/11 GI Bill provides education benefits for servicemembers who have served on active duty for

90 or more days since Sept. 10, 2001. The Post-9/11 GI Bill can pay your full tuition & fees at school, provide you with a monthly housing allowance while you are going to school, and give you up to \$1,000 a year to use for books and supplies. If you live in the middle of nowhere the Post-9/11 GI Bill will even provide you with a one-time relocation allowance to move to where your school is located.

Post-9/11 Service	Percentage of Maximum Amount Payable
At least 36 cumulative months (Includes Entry Level or Skills Training time)	100%
At least 30 continuous days on active duty and discharged due to service-connected disability (Includes Entry Level or Skills Training time)	100%
At least 30 cumulative months (Includes Entry Level or Skills Training time)	90%
At least 24 cumulative months (Cannot include Entry Level or Skills Training time)	80%
At least 18 cumulative months (Cannot include Entry Level or Skills Training time)	70%
At least 12 cumulative months (Cannot include Entry Level or Skills Training time)	60%
At least 6 cumulative months (Cannot include Entry Level or Skills Training time)	50%
90 aggregate days (Cannot include Entry Level or Skills Training time)	40%

Another provision of the Post-9/11 GI Bill allows eligible servicemembers to transfer their unused benefits to family members. You can use your Post-9/11 GI Bill for college and many other types of training. You can read about the program by selecting the 9/11 fact sheet from <http://www.benefits.va.gov/BENEFITS/factsheets.asp> The chart above shows how members benefit from increased deployment times, up to 100% eligibility.

H.E.R.O.E.S. Care



What is H.E.R.O.E.S. Care?

H.E.R.O.E.S. Care is a collaborative effort among well-established non-governmental organizations (NGOs)

designed to provide complete and proactive support for members of all branches of the military and their families through pre-deployment, deployment, family reintegration and post-deployment. The program consists of a network of tens of thousands of trained caregivers and thousands of professional mental health care and service providers working together to provide an unprecedented system of support for military members and their families.

How does H.E.R.O.E.S. Care work? Members of the military enroll on a voluntary basis. Each service member designates an individual to receive support during deployment as their Primary Care Receiver. This person can be any adult family member or 'significant other'. A volunteer from the local community who has been trained in care-giving and the deployment cycle is assigned to that individual. Assignments are gender matched. This Hometown Support Volunteer (HSV) stays in regular contact with the designated family member coordinating local support efforts. The HSV has direct access to affiliated organizations which can provide employment and emergency financial support. The HSV has also been trained to recognize behaviors that might indicate the need for professional mental health care.

The HSV can recommend any member of the family or assigned significant other for this service. The HSV continues in the support relationship for up to two years post-deployment at

the discretion of the Primary Care Receiver. To register for support during and after your deployment, go to <https://www92.safesecureweb.com/ohfmohc/Hregistration1.asp>

DoD Savings Deposit Program (SDP)

Everyone knows how hard it is to make your money work for you. With interest rates at historic lows and the stock market taking investors on a roller-coaster ride, how would you like the opportunity to make 10% annual interest safely?

The DoD Savings Deposit Program (SDP) was established to provide members of the uniformed services serving in a designated combat zone the opportunity to build their financial savings. If you are serving in an SDP-eligible combat zone, you can start your SDP account once you've been deployed for a **minimum of 30 consecutive days** or at least one day in each of three consecutive months. Any military finance office in theater can help you establish an account and assist you in setting up the deposit method most convenient for you.

A total of \$10,000 may be deposited during each deployment and will earn up to 10% interest annually. You cannot close your account until you have left the combat zone, although your money will continue to draw interest for 90 days once you've returned home or to your permanent duty station.

You will receive a briefing on the program in theater, so you don't have to remember everything. Just know there is a great opportunity to make a little extra on your savings while deployed. To learn more, go to

<http://www.dfas.mil/dfas/militarymembers/payentitlements/sdp.html>

Take a Look at the 126 ARW SharePoint



126 ARW SharePoint

Information from the Airman & Family Readiness office is posted on the 126 ARW SharePoint. For those with access, you can find past issues of Miscellany, Helpful Guides, and listings of beneficial websites. Everything is available at:

<https://126main.ang.ds.af.mil/sites/main/Orgs/fss/Functional%20Areas/Airman%20and%20Family%20Readiness.aspx> Check it out!

Mission of the 126 ARW Airman & Family Readiness Program

“Provide readiness programs and proactive education & information designed to foster a state of preparedness of service members and their families that promotes self-reliance and enhances individual and family well-being”

**NO ENDORSEMENT OF COMMERCIAL
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