

Family Connection



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Visit us online at:



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 Fleet and Family Support Program, cnic.ffsp.fct@navy.mil.

Bells Across America For Fallen Service Members

BY LISA BAUCH, NAVY GOLD STAR PROGRAM ANALYST

For the last five years, the Navy Gold Star Program has been honoring fallen service members during the month of September by holding bell-ringing ceremonies across Navy installations.

Families, friends, military and community members have been coming together to pay tribute to the fallen on the Thursday before Gold Star Mother's and Family's Day. This year we face a new challenge —COVID-19.

With the uncertainty in today's world due to COVID-19, social distancing and the directives to avoid large gatherings, we have to alter our plans to honor and remember our fallen heroes this September.

What does this mean? It means that we will be going virtual. This September, the Navy Gold Star Program will be creating virtual memorial walls that will name the fallen as a way to show the community that "we remember."

Look out for virtual memorial walls from the Navy Gold Star Program at www.facebook.com/navygoldstar or at www.navygoldstar.com.



ATTENTION READERS: Make *Family Connections* Interactive! Share your questions, comments, good news stories, useful resources and articles you have written or found helpful. As space allows, we will include them in future newsletters OR release on social media. Submit to cnic.ffsp.fct@navy.mil

Coronavirus Lessons in Saving

WILLIAM E. BRAUN, JR. CFP®, AFC™, FLEET AND FAMILY SUPPORT CENTER, NAVAL STATION GREAT LAKES

The COVID-19 pandemic has presented us with challenges that have disrupted our lifestyle and created financial distress for many. The pandemic has also exposed weaknesses in the personal financial plans of families nationwide. Have you heard the good advice to put money aside for an emergency? Well, the emergency has arrived.

Unfortunately, for many Americans, an unexpected expense such as a car repair, emergency travel or a tax bill can be too much to handle. A job loss can be financially devastating.

Saving and investing are two different things. Saving is when you deposit money into an account with a bank or credit union. When saving, you receive a small amount of interest on your money. You are likely to spend that "saved" money in the near future. Investing is when you purchase a stock, bond, mutual fund or an exchange traded fund (ETF). Investments carry greater risk of losing value than savings, but the hope is for greater returns over time. You will likely spend your "invested" money in the distant future.

Emergencies are unexpected. Therefore, some sort of savings account is the most appropriate vehicle for an emergency fund. Your money will not earn a lot of interest, but it is readily available when you need it. It is not subject to loss of principal due to stock market fluctuations.

Start your emergency fund at the bank or credit union where your military pay is direct deposited. Establish an automatic transfer from your checking account to your savings account each payday.

Create a spending plan. You can do this yourself or with guidance from a financial counselor at your local Fleet and Family Support Center (FFSC). After you take care of living expenses and debt repayment, deposit what is left over into your savings account.

Use your Leave and Earnings Statement to develop a savings goal. Subtract federal, state and FICA taxes as listed in the deductions block from your total entitlements. Multiply the result by 10% to get your savings goal. Do more if you can.

Once you start building your savings, shop for alternative ways to save such as online bank accounts, money market accounts or short-term certificates of deposit to get your money working for you by earning some interest.

Name your savings account, if you have the option. Banks frequently allow you to name your account and create sub-accounts. Your emergency fund can be for work interruptions or medical events. A rainy-day fund can be \$1,000 set aside for car or home repairs. A reserve fund can be used for bills paid every six months, such as auto insurance.

Service members have been relatively financially safe during the pandemic emergency and have a unique opportunity to build their emergency funds. Due to fewer spending opportunities because of business closures and quarantining, surplus income can be tucked away in savings. The COVID-19 economic stimulus checks and tax refunds can also help jump-start savings.

To receive personal assistance with your financial plan from an accredited financial counselor, contact your local Fleet and Family Support Center or see their website for more information https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/personal_finances.html.



Ombudsman Moment September 2020

A YEAR IN THE LIFE OF AN OMBUDSMAN

This month marks the 50th anniversary of the Navy Family Ombudsman Program! During the past year, we have touched on some highlights of Ombudsman Basic Training (OBT) in an effort to shed light on how seriously the Navy views this volunteer position. During the past 50 years, updates were made to the training and governance to align with current issues and needs of command families.

One thing that has not changed is the dedication ombudsmen have exhibited in supporting command families. From 1970 to 2020, ombudsmen have been caring individuals who are willing to make personal sacrifices to ensure that their command families have a source of information and referral at their fingertips. They often sacrificed time with friends or family to support a command family in need. If called for, they have spent the extra time needed to help resolve a situation ensuring that the family member had access to the information they needed to address their specific challenge.

The Navy recognizes that family readiness equates to mission readiness and our ombudsmen are key to making this happen. Thus, it is with deep pride and appreciation that we thank all ombudsmen, past and present, for the time they have dedicated to Navy families worldwide. We may never fully know how much they helped someone during a difficult time, so on the 50th anniversary of the program, let us honor their service and dedication.

We salute ombudsmen, ombudsman coordinators, command leadership and all who support these loyal and devoted volunteers!

To locate your command ombudsman, contact your FFSC Ombudsman Coordinator or RCC Warrior and Family Support Specialist or use the Contact Your Ombudsman feature on the Ombudsman Registry home page at <https://ombudsmanregistry.cnic.navy.mil>.



Recognizing Our Fallen Heroes - Gold Star Mother's & Family's Day

BY STEPHANIE HUNTER, NAVY GOLD STAR PROGRAM

Since 1936, the last Sunday in September designated as Gold Star Mother's Day to recognize and honor those who have lost a child while serving our country in the U. S. Armed Forces.

In 2009, fallen service members' families were officially recognized and added by presidential proclamation, renaming the observance to Gold Star Mother's and Family's Day. Each year, the president signs a proclamation reaffirming our commitment to honor the individuals "who carry forward the memories of those willing to lay down their lives for the United States and the liberties for which we stand." This year, on September 27, 2020, we pay tribute to those mothers and families who have sacrificed so much.

The Navy is committed to providing long-term assistance to surviving family members. The Navy Gold Star Program (NGSP) was established to foster resiliency for surviving families of fallen service members. Navy Gold Star coordinators provide resources such as chaplain services, personal financial counseling, school liaison assistance, family employment, clinical counseling and area survivor events. NGSP coordinators want these individuals to know they will forever be a part of the Navy community.

As we observe Gold Star Mother's and Family's Day, let us all remember that that no one has given more for the nation than the families of the fallen and let them know they will never be forgotten. For more information on the NGSP visit www.facebook.com/navygoldstar, www.navygoldstar.com or call 1-888-509-8759.



September is National Preparedness Month

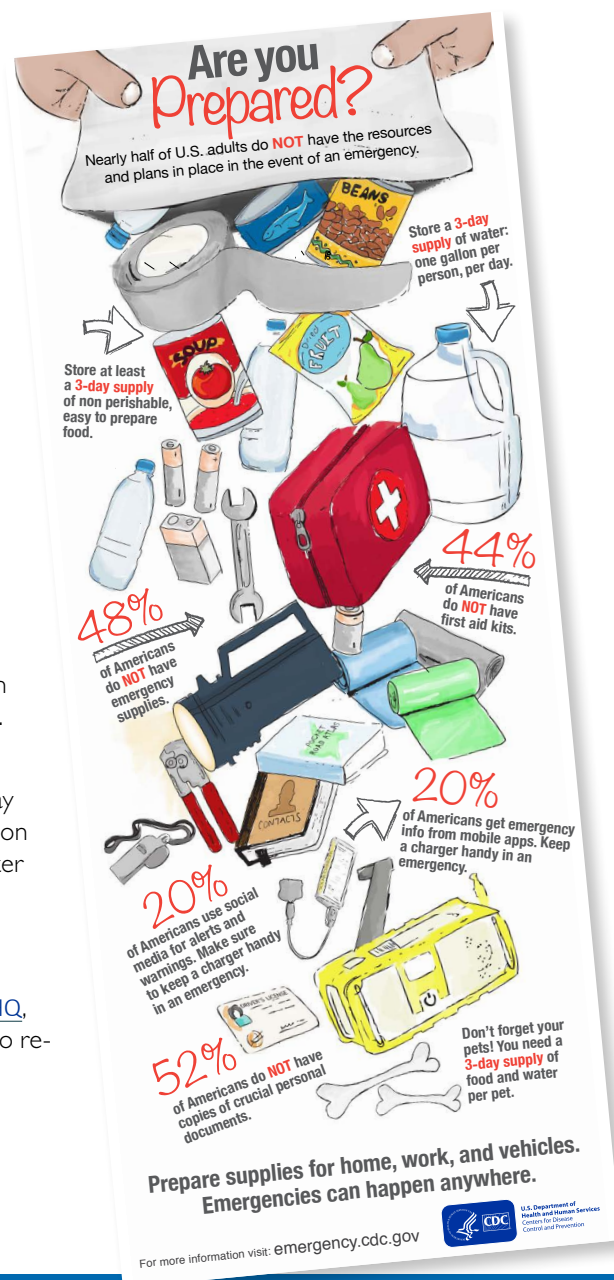
DISASTERS DON'T WAIT, MAKE YOUR PLAN TODAY

National Preparedness Month (NPM) is observed every September to promote disaster-planning activities throughout the year. As our country continues to respond to the COVID-19 pandemic, National Preparedness Month provides an opportunity to review your family's preparedness plans. There is no better time to be involved this September, as we navigate how to keep our families safe and prepared for the pandemic and more. Here is a week-by-week guide of activities that you can do to get prepared.

- **Week 1: Sep 1-5 – Make a plan:** Make a plan for disasters that include how you will communicate with family and friends during disasters, reviewing insurance papers, and making pet plans, financial plans and more.
- **Week 2: Sep 6-12 – Build a kit:** You will need items to survive during a disaster that include supplies needed at home as well as a to-go kit of items needed if you must evacuate quickly to a safer location.
- **Week 3: Sept 13-19 – Prepare for disasters:** Discover the best way to limit the impacts a disaster may cause, like having the right insurance coverage or home improvements to make your home stronger and more resilient.
- **Week 4: Sept 20-26 – Teach children and youth about preparedness:** Take the time now and talk with your children to reassure them. Teach them lessons on preparedness. Make family preparedness a fun annual event.

The time and effort you and your family invest in preparedness will make a difference in your ability to handle emergency situations and will help you to stay safe. Remember, disasters don't wait. Make your plan today. For more information on disaster preparedness, visit www.ready.navy.mil and learn more about disaster preparedness activities by visiting Ready.gov.

Follow the Commander, Navy Installations Command and the Fleet and Family Support Program Facebook (<https://www.facebook.com/NavyInstallations>, <https://www.facebook.com/NavyFFSP>) and Twitter (<https://twitter.com/CNICHQ>, https://twitter.com/Fleet_Family) pages throughout the month of September to receive more tips and information on disaster preparedness.



National Preparedness Month Webinars

Join us for the National Preparedness Month webinar series, as we discuss important tools every individual and family needs to protect themselves in possible emergencies. Learn how to create a family emergency preparedness plan and how to teach children and youth about preparedness.

- Make a Plan and Build a Kit – Wednesday Sept. 2, 2 p.m. EDT
- Children and Disasters - Thursday Sept. 10, 2 p.m. EDT
- Financial Planning for Disasters - Thursday Sept. 17, 2 p.m. EDT

Register today at MyNavyFamily.com.



Parenting and Pregnancy during COVID-19: New Parent Support Can Help

Although active-duty families are expected to be flexible and make swift adjustments to support military readiness, the COVID-19 pandemic has interrupted routine family life in unimaginable ways. Consequently, many families with children must now take additional steps to ensure their children's well-being.

According to the Center for Disease Control and Prevention (CDC), keeping children healthy should include the following steps:

- Wash hands often.
- Avoid people who are sick.
- Keep a six-foot distance for other people outside of your immediate household.
- Frequently disinfect high-touch surfaces.
- Children over the age of two should wear a mask in public settings.
- Keep all scheduled well-child visits and immunizations.

In addition to children, we must also acknowledge that research has shown COVID-19 has an adverse impact on parents who are expecting. The CDC along with other reputable health advocate organizations confirmed that pregnancy increases the risk level for severe illness if the mother becomes exposed to COVID-19.

Therefore, it is strongly recommended that expecting parents take the following precautions to stay healthy:

- Keep all prenatal appointments.
- Maintain a minimum 30-day supply of all medications.
- Limit interactions with people who are not members of your immediate household.
- Contact your healthcare provider for medical emergencies.
- Contact your healthcare provider if you suspect COVID-19 exposure.
- Maintain frequent communication with your healthcare provider.
- Talk to your healthcare provider for tips on how to manage stress and anxiety.
- Discuss with your healthcare provider what routine vaccines are appropriate for protecting and maintaining a healthy pregnancy.

Although, the pandemic has forced temporary interruption in business as usual at many FFSCs, the New Parent Support Home Visitation Program (NPSHVP) staff are eager and available to offer support during this unprecedented time.

To learn more about healthy parenting practices during COVID-19, please visit <https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/parent-checklist.html> or contact the NPSHVP staff at your local FFSC.



SEPTEMBER 2020

YOUR *Virtual* FFSC WEBINAR SCHEDULE



We are all more organized in different areas of our life, but luckily FFSC has Subject Matter Experts that can provide you more tips and tricks to help tackle the areas that need improving.

How to register:

Step #1: Create an Account — Visit [MyNavyFamily.com](https://www.mynavyfamily.com) to establish a free account. We recommend establishing your account at least one day before the webinar. Be sure to enter your time zone!!

Step #2: View the calendar — Once your account is confirmed, click “Live Webinar” at the top of the page to view the calendar and select a webinar.

Step #3: Receive a Reminder Email — You will receive an email and link for the webinar one week, one day, and one hour prior to the webinar!

Please feel free to message us at learning@zeiders.com if you have any questions. We look forward to seeing everyone there!



Employment

Thursday, Sept. 3rd	9:00 AM EST	Interview Techniques
Thursday, Sept. 3rd	1:00 PM EST	Job Search Strategies
Monday, Sept. 14th	2:00 PM EST	Dress for Success
Wednesday, Sept. 16th	1:00 PM EST	Salary and Negotiation Skills
Friday, Sept. 18th	12:00 PM EST	Applying for Federal Employment
Wednesday, Sept. 23rd	2:00 PM EST	Interview Techniques
Tuesday, Sept. 29th	1:00 PM EST	Career Assessment and Exploration
Wednesday, Sept. 30th	1:00 PM EST	Stay at Home Business with Direct Sales Companies

Finances

Tuesday, Sept. 8th	3:00 PM EST	Car Buying
Wednesday, Sept. 9th	1:00 PM EST	How to Survive the Holidays Financially
Thursday, Sept. 10th	10:00 AM EST	How to Find and Evaluate a Financial Planner
Tuesday, Sept. 15th	11:00 AM EST	Developing Your Spending Plan



SEPTEMBER 2020



Life Skills

Thursday, Sept. 3rd	9:00 AM EST	Strengthening Couples
Thursday, Sept. 3rd	2:00 PM EST	Domestic Violence
Tuesday, Sept. 8th	12:00 PM EST	Social Media Presence
Tuesday, Sept. 8th	1:00 PM EST	Communication Skills
Tuesday, Sept. 8th	4:00 PM EST	Caring for Aging Parents
Wednesday, Sept. 9th	12:00 PM EST	10 Myths about Meditation
Wednesday, Sept. 9th	3:00 PM EST	Communicating on Social Media
Thursday, Sept 10th	1:00 PM EST	Building Healthy Relationships
Thursday, Sept 10th	2:00 PM EST	Emotional Intelligence (EQ)
Thursday, Sept 10th	4:00 PM EST	Now I'm the Landlord
Tuesday, Sept. 15th	9:00 AM EST	Healthy Relationship Habits
Tuesday, Sept. 15th	2:00 PM EST	Couples Communications
Wednesday, Sept. 16th	9:00 AM EST	Effective Communication
Wednesday, Sept. 16th	4:00 PM EST	Homebuying
Friday, Sept 18th	11:00 AM EST	Disaster Preparedness
Friday, Sept 18th	2:00 PM EST	Public Speaking
Tuesday, Sept. 22nd	9:00 AM EST	Maintaining Respect in the Workplace
Tuesday, Sept. 22nd	1:00 PM EST	Five Love Languages
Tuesday, Sept. 22nd	4:00 PM EST	Finding Your Happy: Discovering Inner Strengths and Motivation
Wednesday, Sept. 23rd	4:00 PM EST	Survivor Benefit Plan
Thursday, Sept. 24th	2:00 PM EST	Child Abuse and Neglect Reporting Requirements
Thursday, Sept. 24th	4:00 PM EST	Home Selling

Parenting

Monday, Sept 14th	1:00 PM EST	Parenting Tips
Thursday, Sept. 17th	4:00 PM EST	New Moms and Dads
Friday, Sept. 18th	2:00 PM EST	Positive Child Guidance
Thursday, Sept. 24th	1:00 PM EST	What about the Kids: The Effects of Domestic Violence on Children

Transition

Friday, Sept. 18th	3:00 PM EST	Spouse Transition and Readiness Table Talk "START"
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