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Virginia Beach, VA 23461

FFSC LITTLE CREEK-FORT STORY
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JEB Little Creek-Fort Story
1450 D Street, Bldg. 3129
Virginia Beach, VA 23459-2444

FFSC NEWPORT NEWS
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Huntington Hall
3100 Huntington Avenue, Bldg. 633
Newport News, VA 23607

FFSC NORFOLK
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7928 14th Street, Bldg. SDA-344, Suite 102
Norfolk, VA 23505-1219

FFSC NORTHWEST
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NSA Hampton Roads Northwest Annex
4504 Relay Road, Bldg. 374
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1896 Laser Road, Suite 120
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757-953-7801
NSA Hampton Roads Portsmouth Annex
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Portsmouth, VA 23708

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WPNSTA Yorktown
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2026
OCT • NOV • DEC

The Navy Exceptional Family Member Program (EFMP)

EFMP Exceptional Family Member Program

Navigating military life with a family member who has special medical or educational needs is challenging, but the Navy's Exceptional Family Member Program (EFMP) is designed to help. Governed by DoDI 1315.19 and OPNAVINST 1754.2F, the program coordinates medical, educational, and community support worldwide.

Enrollment is mandatory for active-duty service members with a spouse, child, or dependent adult requiring long-term medical, physical, developmental, mental health, or special educational services.

The program ensures enrolled dependents' needs are considered during the detailing process. As a result, Sailors receive orders to geographic areas where required specialty care, early intervention, or educational services are available, maintaining continuous care during a Permanent Change of Station (PCS).

Importantly, enrollment does not restrict standard military duties. Enrolled service members must remain worldwide assignable and deployable to support the Navy's mission.

Navy EFMP Branch Office (PERS-456)

Serving as the single point of contact for the Navy's EFMP, the Navy Personnel Command's EFMP Branch Office (NAVPERSCOM PERS-456) oversees and coordinates all aspects of the program. This includes managing the identification and enrollment process, as well as handling assignments to ensure a tailored detailing process for sponsors. Additionally, PERS-456 works in direct collaboration with Commander, Navy Installations Command (CNIC) regarding all family support functions.

Family Support: EFMP Case Liaison

At the installation level, Commander, Navy Installations Command (CNIC) provides direct, on-the-ground family support through EFMP Case Liaisons. Located at Fleet and Family Support Centers (FFSC), the Case Liaison serves as the primary point of contact for families navigating the special needs system in their community. Their role focuses strictly on non-medical case management and system navigation. EFMP Case Liaisons support families by:

- Completing needs assessments and developing and maintaining Individual Service Plans (ISPs) tailored to the family's unique goals and needs.
- Facilitating a warm hand-off during a Permanent Change of Station (PCS) by establishing peer-to-peer communication between the losing and gaining Case Liaison to ensure a seamless transition through proactive resource identification — bridging waitlists, outlining educational services, and connecting to community providers for more efficient post-arrival care.
- Reviewing special education documentation, such as Individualized Education Programs (IEPs) and Section 504 plans, and attending school meetings alongside parents.
- Linking families with available military, local, and national community resources.
- Delivering EFMP-related training, workshops, and one-on-one consultations to empower families with the tools and knowledge to become the best advocates for their exceptional family members.

Through the combined efforts of the PERS-456 Branch Office, CNIC and local FFSC Case Liaisons, the Navy EFMP ensures that Service members can maintain mission readiness while their families receive the dedicated, specialized support they require.

For more information on the program, or to connect with your Case Liaison, send an email to:
EFMPMidAtlantic@us.navy.mil

FFR.CNIC.Navy.mil/Family-Readiness • NavyLifeMA.com/FFSC

COMMAND SUPPORT PROGRAMS

Deckplate Resource Awareness Training
This two-day training is specifically for Second Class Petty Officers in supervisory positions. It provides information on Navy and community resources available to military personnel. Through solution-focused exercises, participants learn techniques to effectively address personnel concerns brought to their attention. Hampton Roads commands are invited to nominate participants by calling their FFSC.

Exceptional Family Member POC Training
This half-day training provides information that enables POCs to assist members in their commands. Who should attend: any newly-designated EFMP POC in the Hampton Roads area.

Family Readiness Group (FRG) Trainings
FRGs play an integral part in keeping families together in various situations, especially during deployment. Please contact your closest FFSC for more information regarding all FRG trainings.

FAP Liaison Quarterly Training
This two-hour course emphasizes the Command's crucial role in all aspects of the Family Advocacy Program (FAP). Topics include an overview of FAP, prevention, intervention, legal issues, and reporting. Who should attend: COs, XOs, CMCs, COBs, Chaplains, Command FAP POCs, CRC members, and Key Responders.

Maintaining Respect in the Workplace
This evidence-informed program equips service members with practical tools to interact respectfully with the ultimate goal of reducing destructive behaviors in the workplace. It covers a variety of concepts such as self-respect, personal and professional boundary setting, groupthink, and active intervention. Participants will gain a new perspective on respect, learn to set and enforce healthy boundaries, and be empowered to make healthy, respectful decisions in their personal and professional lives.

MY (Managing Your) Navy Career Options
The standard of career readiness, this course provides Navy Career Counselors and Fleet & Family Support Center (FFSC) staff an opportunity to guide first-term and mid-career Sailors through the career opportunities available in the Navy and in the civilian sector. This course will enhance mission readiness by giving Sailors the tools to make informed decisions about their educational and career options.

Navy and Coast Guard Wounded Warrior Experience
This course is for service members, command leadership, and others interested in understanding the Navy Wounded Warrior Program and services provided. The course is designed to directly support Sailors and Coast Guardsman in the Medical Board or on Limited Duty, and their families. The training highlights non-medical care management, transition services, career support, recreation opportunities, and individualized assistance for those who are seriously injured (e.g. work-related or liberty accidents) or have serious medical and psychological conditions (e.g. Cancer, PTSD, MST, etc.) who are being considered for medical separation. To register, call 757-433-3014.

Ombudsman Advanced Training
This training is for all Ombudsmen who have completed the Ombudsman Basic Training course. The purpose of advanced training is to support Ombudsmen's ongoing educational and informational needs.

Ombudsman Basic Training
Ombudsman Basic Training (OBT) prepares newly appointed Ombudsmen to fulfill the requirements of their role and work effectively with the command leadership team and command families. OBT provides resource avenues for helping families through crisis and daily living. Open to Ombudsmen, COs, XOs, Chaplains, CMCs, COBs, and their spouses.

Sexual Assault Prevention and Response (SAPR) Administrative Unit Victim Advocate (VA) Training
This course provides guidance to SAPR command-level designees to effectively oversee compliance with SAPR program policy requirements onboard their units and commands. The training provides current information and guidance on roles and responsibilities to include available military and community victim support services, SAPR reporting requirements, and facilitation of CNIC-approved awareness and prevention training. Administrative Unit VAs are also required to attend the SAPR Initial Victim Advocate Course (IVAC).

SAPR Command/Staff Duty Officer and Watchstander Training
This course provides guidance to Command Duty Officers (CDOs)/Staff Duty Officers and Watchstanders by identifying their role within the SAPR Program. The course also provides current information and guidance on personnel roles and responsibilities including current SAPR resources, reporting options and the SAPR SITREP process.

SAPR First Responder Training
This course provides guidance to First Responders by identifying the importance of the relationship between first responders and the SAPR Program. The course discusses the DOW policy on sexual assault and the physical/psychological impact on victims. The course also provides current information and guidance on roles and responsibilities to include prevention and bystander intervention strategies, current SAPR resources, reporting options and the impact on mission readiness.

SAPR Initial Victim Advocate Course (IVAC)
The 40-hour victim advocate initial course prepares participants with the skills and knowledge to become SAPR Victim Advocates. The training covers a broad spectrum of services available to sexual assault victims, to include roles and responsibilities of SAPR personnel, Confidentiality Policy, Victimization, Reporting Options, Medical, Investigative, Legal Processes, and Self-Care. Participants will also gain a better understanding of command and system responses, how to address safety needs, provide services, referrals, and advocacy throughout the process from initial reporting to final adjudication or disposition. Upon successful completion of the training, participants are eligible to apply to the Department of War Sexual Assault Certification Program (D-SAACP) as a requirement to be certified as a "SAPR Victim Advocate."

Sponsor Training
This single-session training, available for presentation at your worksite, teaches command personnel to serve as sponsors. Topics include ways to be an effective sponsor, duties and responsibilities, military and community resources, and FFSC relocation assistance.

FAMILY EMPLOYMENT/TRANSITION ASSISTANCE PROGRAMS

Career Development
The program focuses on the processes of assessing career interests, as well as exploring and choosing careers and entrepreneurship. It addresses employment challenges resulting from the mobile military lifestyle and provides tools and learning to help bring you closer to your ideal job, skill set, and lifestyle.

Effective Resume Writing
This interactive training will review the basic types of resumes and discuss which types are appropriate for different job seekers and what information should be included on each. It will also discuss the essential elements of cover letters to use in conjunction with resumes and how to effectively compile a resume in the current job market.

Interview Techniques
Want to feel more confident at your next job interview? This single-session workshop teaches you how. Topics include the interview process (including traditional and behavioral interviewing questions), as well as methods for responding to these questions using the STAR (Situation, Task, Action, Result) method.

Job Network
Job Network is a monthly employer panel comprised of three to four human resources personnel. Ask local and national employers what they like to see on resumes and how to prepare for interviews. Find out about open positions, their application process, and what benefits are available. Transitioners, separatees, and military family members are invited to attend.

Job Search Strategies
This program focuses on the job search process. It observes the most effective methods for job searching, including networking, job search engines, job fairs, social media, and employment agencies. During this session, learners will identify their network, construct a personal elevator speech, write two job search SMART (Specific, Measurable, Achievable, Relevant, and Time-bound) goals, and learn how to improve their professional online presence.

Navigating Federal Employment
This course focuses on the federal employment process. It explains the process of creating a USAJOBS profile, as well as searching and applying for jobs in federal government; reviews unique hiring paths and special hiring authorities, such as veterans and military spouse preferences; discusses the essential elements of an effective federal resume; and provides an in-depth look at job vacancy announcements, assessments and job requirements.

Navy Spouse in Transition
This class provides information for spouses regarding the process of transitioning out of the military for the service member and the family. Topics include the Navy's transition program, benefits, financial changes, culture shock, career transition, and the final move process.

Pre-Separation Counseling
Pre-separation counseling provides information on the many benefits, services, resources, and programs available during and after transition. Knowing the benefits and programs is the first step in helping you make informed decisions when you transition, retire, or are released from active duty.

TAP (Transition Assistance Program)
This three-day workshop is the mandatory Transition Core Curriculum Course for military members who are retiring or separating from the military. The course includes one-day Department of War Training (Pre-Separation Counseling, My Transition Overview, Skills Identification, and Financial Preparedness for Transition); one-day Veterans Affairs and Services Brief; and one-day Department of Labor (DOL) Employment Workshop.

Command Career Counselors:
Call 757-444-6089 for Norfolk class registrations; call 757-433-2912 for Oceana class registrations. Due to current demand, TAP classes at Norfolk are split: Executive Retirement (E9, W-4, W-5, O-5, and above) Retiree Classes & Separatee Classes; at Oceana, all retirees and separatees participate together.

Service Members:
See your Command Career Counselor regarding TAP requirements and TAP registrations that must be completed prior to attending a workshop.

Transition Tracks
These two-day transition tracks are a part of the Transition Assistance Program and contain information and skills to set service members up for success with their career trajectory.

Education
This course, designed for anyone pursuing an undergraduate or graduate degree, includes information on choosing a field of study, selecting an institution, gaining admission, and funding your education.

Employment
This course presents a comprehensive view which covers best practices in career employment including learning interview skills, building effective resumes, and using emerging technology to network and search for employment.

Entrepreneurship
This course is for those interested in exploring business ownership or other self-employment opportunities. Participants learn about evaluating business concepts, developing a business plan, the resources available to access technical assistance, start-up capital, contracting opportunities, and more.

Vocational
This course offers an opportunity to complete personalized career development assessments of occupational interests and aptitudes. Participants will then be guided through a variety of career considerations, including labor market projections, education, apprenticeships, certifications, and licensure requirements.

VA Disability Benefits Review
Conducted by a VA accredited, Virginia Department of Veterans Services (VDVS) Veteran Services Representative (VSR), this workshop provides participants information on the VA disability claim process. This includes discussing laws that pertain to disability compensation, the VA's responsibility to execute laws pertaining to veteran's benefits and entitlements, the role of Section 38 of the Code of Federal Regulations and how it applies to veteran's disability benefits, and claim development and submission. Participants will also get an overview of other VA benefits, as well as VDVS programs available to them upon transition. The workshop is open to all separating service members who wish to file a disability compensation claim. If participants have hard copy medical records, they should bring them to the workshop to provide to the VDVS VSR. The workshop is sponsored by the Virginia Department of Veterans Services and FFSC.

MILITARY LIFE SKILLS EDUCATION PROGRAMS

Building Effective Anger Management Skills
Individuals seeking to address and better manage their anger would benefit from this six-session workshop. Participants will learn to identify triggers, address the root causes of anger, and acquire strategies to manage everyday stressors in a supportive environment. Discover the necessary tools to navigate challenging situations and strengthen relationships. Available to active duty, retirees, and their family members 18 years or older.

Building Healthy Relationships
The purpose of this training is to provide tools to enhance healthy relationships and educate military personnel and their families on how to successfully nurture intimate relationships. Topics include emotional record keeping, expectations, communication, and developing healthy habits.

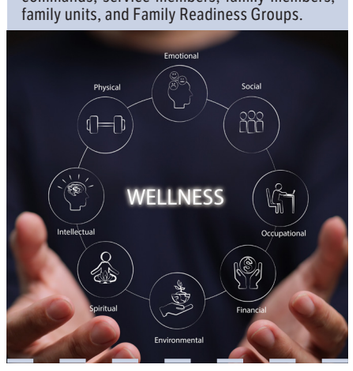
Children and Divorce
This workshop addresses the pain and loss of a family breakup from the child's perspective. Topics of discussion include typical reactions of children of different ages, things children need to hear, and what parents can do to help them through the pain. Suggestions for the non-custodial parent are also provided. This class meets the Virginia State Law mandate requiring divorcing parents of minors to attend four hours of parent education.

Couples Workshop
Do you have trouble communicating with your partner? Do you find yourselves arguing a lot? This two-session workshop will help you improve your day-to-day communication, learn how to fight fair, problem-solve, and strengthen your relationship. Open to military beneficiaries and their partners.

Dads and Discipline
The culture of fatherhood is changing as dads become increasingly involved with their children. Dads are often seen as "disciplinarians," yet come to the job with no specific training. This interactive, single-session class provides an opportunity for fathers to gain valuable, practical information about parenting. Participants will discuss parenting styles and learn effective discipline techniques to help raise responsible, well-behaved children.

Enhancing Blended Families
This single-session workshop includes discussions on the myths of blended family living, the different roles a stepparent may assume, the stages a blended family goes through as they develop, and tips for handling discipline. Discussion also includes information on stepparenting in a military family.

Mind-Body Mental Fitness (MBMF)
This program is designed to promote a culture of excellence as part of the continuum of Warrior Toughness, Expanded Operational Stress Control (E-OSC) and Command Resilience Team (CRT). It consists of six modules: (Stress Resilience, Mindfulness & Meditation, Living Core Values, Flexibility, Problem Solving, and Connection) which can be completed in any sequence. The course includes real-world discussions and skills practice to improve the four domains of resilience (mind, body, spirit, and social) and build toughness, trust, and connectedness. This course is appropriate for commands, service members, family members, family units, and Family Readiness Groups.



MBMF Module 1: Stress Resilience
In this module, you'll learn how stress affects the four domains of resilience, as well as how to recognize it and turn it into an opportunity for growth; develop the vital skills of energy management and recalibration through practical exercises designed to resync your mind-body connection; increase clear thinking; and optimize performance.

MBMF Module 2: Mindfulness & Meditation
In this module, you'll learn about the three attitudes of mindfulness (non-judgment, curiosity and acceptance) and how these attitudes can improve decision-making, reduce destructive behaviors, and increase optimal performance. Through practical exercises, you will also learn how mindfulness and meditation can aid in recovery from stress.

MBMF Module 3: Living Core Values
In this module, you'll learn how values can help you stay on course and maintain commitment and consistency when you're under stress; how to identify and define your values, relate them to Core Navy Values and your personal goals; and develop strategies for dealing with situations where your values and behaviors are in conflict.

MBMF Module 4: Flexibility
This module will teach you how to better understand your own thoughts, emotions, and behaviors, as well as how they are different and how they interact with one another. You will also learn how to deal with your thoughts, emotions, and behaviors in different settings using practical skills.

MBMF Module 5: Problem Solving
This module covers the basic steps of effective problem-solving using practical examples of how these steps can be applied at work and at home. You will also learn how to recognize the dynamics and interactions that lead to personal and group challenges, as well as healthy and helpful coping skills.

MBMF Module 6: Connection
In this module, you will learn: how connection and communication help you manage stress and develop resiliency, among many other benefits; to identify your support network and recognize the different communication styles that, when understood, can lead to more successful communication; and the vital role empathetic listening has in building connections, communicating effectively, and improving the cohesiveness of groups and organizations.

New Parent Resource Awareness Workshop
This workshop assists expectant parents as they prepare for the arrival of a new baby. Topics discussed include the Navy's policy on pregnant servicewomen, Navy Family Care Plans, housing information, Navy Marine Corps Relief Society, information about their Budgeting for Baby program, child-care resources, FFSC programs and services, the WIC program, and career planning. Registration is open to all expectant parents. Partners are strongly encouraged to attend with them.

Parenting 411
This workshop provides expectant parents and parents of children up to three years old with the foundational tools for nurturing children, as well as basic parenting skills. Topics discussed are stages of development, how to handle crying, temper tantrums, self-care, and alternative measures for discipline.

Parenting in a Military Family
This workshop explores what it means to discipline children and the ways it can be most effectively accomplished. It includes strategies for encouraging children to behave appropriately, communicating in ways that really work, and increasing cooperation. Participants discuss attention-seeking behaviors and how parents can best respond to them. Additional topics include child development, temperament, expecting and giving respect, and the impact that a military lifestyle has on children.

Parenting Teens
This single-session workshop presents the physical, cognitive, social, and emotional developmental characteristics of teens, and parents' reactions to the way adolescents handle these changes. Discussion topics include building healthy relationships, avoiding power struggles, and providing guidelines. This is an overview of the in-depth STEP Teens multi-session program.

Personal Communications
Would you like to improve your personal communication skills? This educational group can make a difference! Participants learn about different communication styles, conflict resolution, and ways to develop more effective speaking and listening skills. Open to active-duty military and family members.

Ready to Date
Dating in today's society can seem like an unachievable mission, but it doesn't have to be! In this workshop, you'll learn how to set healthy boundaries, identify red flags, and learn techniques on how to date smarter. Learn that dating isn't just for finding a spouse, but to discover who you are and what to look for in a potential partner.

Spouse Newcomers Orientation
Are you newly married or getting married soon? Are you new to the area or to the military? Join us for a one-session workshop which provides a wide variety of helpful information about military life, including the challenges of deployment, expectations of the military, preparation for a mobile lifestyle, pay and allowances, housing, medical and dental care, recreational activities, financial planning, and more.

Stress Management
Stress is an unavoidable fact of life. The way we handle stress can affect our personal and professional lives. Learn more about managing stress with techniques such as goal setting, time management, and progressive relaxation.

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Systematic Training for Effective Parenting (STEP): Early Childhood
This multi-session program helps parents develop a positive and consistent approach to dealing with the special challenges of children age 6 and younger. Topics include understanding developmental sequences and accomplishments of infants, toddlers, and pre-schoolers; building effective discipline skills; developing skills for effectively communicating with young children; and much more.

Systematic Training for Effective Parenting (STEP): School-age
This seven-session program offers participants a wealth of information and skills for parenting 5- to 12-year-olds. Learn ways to help your children become more responsible, respectful, and cooperative. Topics include communication, discipline, the resolution of misbehavior, mutual respect, and family meetings.

PERSONAL FINANCIAL MANAGEMENT PROGRAMS

Blended Retirement System
The BRS Overview will cover the difference between the Legacy or High-3 retirement system and the new Blended Retirement System, which became effective on January 1, 2018. Opt-in choices, TSP contributions, and continuation pay will be covered. This class is for all service members or family members who want to learn more about BRS.

Car Buying Strategies
Looking for a car but don't want to get taken for a ride? In this single-session program, learn all of the important dos and don'ts BEFORE you step onto the car lot. Topics include negotiating, trade-ins, discounts, financing, high-pressure sales tactics, and tricks to avoid.

Command Financial Specialist (CFS) Forum and Financial Town Hall Meeting
This quarterly forum is designed to update the Command Financial Specialist (CFS), senior leadership, Command Career Counselors, and other interested command leadership about current and emerging financial issues. This is an excellent forum for networking and continuing financial education that can benefit military members and their families.

Command Financial Specialist (CFS) Refresher Training
Review and sharpen skills learned in Command Financial Specialist (CFS) Training which include the financial planning worksheet, solution-focused financial counseling, and developing your CFS program. Learn new presentation skills and techniques, as well as discuss current financial hot topics. Refresher candidates must meet with an FFSC PFM staff member to verify that all pre-requisites have been met.

Command Financial Specialist (CFS) Training
This three-day interactive training prepares service members to serve as the point of contact and subject matter expert for their command's Personal Financial Management Program. The main focuses of the training are understanding of relevant policies and instructions, preparation of the Financial Planning Worksheet, principles of adult education, resources and referrals and Solution-Focused financial counseling. **Successful completion of the Million Dollar Sailor class is a prerequisite for CFS Training as well as other qualifications outlined in OPNAVINST 1740.5D.** Contact your local Fleet and Family Support Center for registration information.

Consumer Awareness
Have you ever made a purchase that you later regretted? It's a jungle out there and this single-session workshop will teach you how to be a savvy consumer. Topics include avoiding purchasing pitfalls, how to exercise your consumer rights, methods for resolving consumer complaints, and ways to access consumer advocacy resources.

Credit Management
This single-session workshop provides valuable information on establishing a credit history, choosing and using credit and debit cards, debt-to-income ratio, consumer installment loans, credit reports, and effectively managing your credit.

Developing Your Spending Plan
Do you want to get control of your finances? This single-session workshop can help you develop a realistic spending plan. With this spending plan in place, you'll be on your way to paying your bills on time and achieving your short- and long-term financial goals.

Exploring Digital Assets
Digital and crypto assets are a fast-growing sector of finance. Exploring Digital Assets provides participants with information and resources to make informed decisions about owning these assets, understand high-level tax implications, increase knowledge regarding associated frauds and scams, and understand how to submit consumer complaints regarding digital asset-related fraud.

Financial Leadership Seminar
This training is for Division Officers and non-CFS trained E-7s and above. It provides a basic understanding of typical military financial problems, helps participants develop skills in handling a financial crisis, and creates an awareness of resources available. The agenda includes budgeting and personal financial management, consumer awareness, legal and security clearance issues, and more.

Financial Literacy Touchpoints
Financial Literacy Touchpoint curricula are designed to meet financial readiness Common Military Training (CMT) requirements as outlined in DTM 19-009. The CMT requirements provide service members with common knowledge, skills, and behavior standards to enable management of their financial affairs in a manner that enhances financial readiness. These trainings, associated with milestones, or Touchpoints, in an individual's professional or personal life are: Disabling Sickness or Condition, Entitlement to Continuation Pay, Financial Implications of Divorce, Leadership Training, Marriage, Permanent Change of Station, Post-Deployment, Pre-Deployment Preparation, Vesting in the Thrift Savings Plan and Welcoming Your First Child. All Touchpoints are available for delivery at your command or as a one-on-one session. Please see your Command Financial Specialist or a Personal Financial Manager at your FFSC.

If you are in need of a Touchpoint training that is not being offered during the quarter, please see your Command Financial Specialist or a Personal Financial Manager at your Fleet and Family Support Center.

Disabling Sickness or Condition
It can be incredibly overwhelming if you or a family member, whether it's a child or an adult, experiences a disabling sickness or condition. Caring for a loved one or yourself with a disabling sickness or condition can have quite a bit of unexpected costs. In this course, we will cover several key financial tasks to consider including a spending plan, planning for the future, compensations, benefits and entitlements and caring for aging parents.

Entitlement to Continuation Pay
This Touchpoint training is an opportunity to understand what Continuation Pay is, how to apply for it, and how best to use it.

Financial Implications of Divorce
Divorce is a stressful life event in many ways. This training will help reduce the stress and uncertainty associated with the financial aspects of divorce.

First Duty Station
The First Duty Station Touchpoint is an opportunity for new service members, who perhaps are receiving their first real paychecks, to explore the fundamentals of personal financial management. Topics include basic finance, consumer protection, major purchases, planning for the future, compensation and benefit, saving and investing.

Leadership Training
Financial readiness is mission readiness. Understanding your role as a leader in helping service members manage their finances, including information, tools, and resources, will be reviewed in this training.

Marriage
This course will prepare you to set goals, establish priorities, develop a family financial plan, and organize your finances to adjust to your new life as a married person.

Permanent Change of Station
Moving often means adjusting to change and starting new routines. This is especially true for finances. This course will help optimize resources and strategize ways to complete a move without breaking the budget.

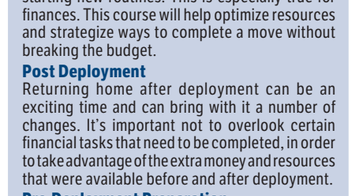
Post Deployment
Returning home after deployment can be an exciting time and can bring with it a number of changes. It's important not to overlook certain financial tasks that need to be completed, in order to take advantage of the extra money and resources that were available before and after deployment.

Pre-Deployment Preparation
Deployments can be stressful. Having an effective financial plan will help you to remain focused on the mission and ease your return home. This course will help prepare you for deployment and teach you how to take advantage of certain opportunities to improve your finances while deployed.

Vesting in the Thrift Savings Plan
For service members in the Blended Retirement System, once they complete two years of service they become vested in the Thrift Savings Plan. But what does that mean? This course will cover what vesting means, when does vesting occur, the rules regarding vested money and how those vested funds apply to retirement planning.

Welcoming Your First Child
For most service members, a new child means changes, especially to your finances. This course is designed to help organize finances efficiently and prepare for the changes that come with the birth or adoption of a child.

Gambling Awareness
Gambling opportunities are growing in our society. It's hard to watch a sporting event, other programming or scroll social media without seeing advertising for online gaming and sports betting. Traditional gaming and sports betting are still very popular. Gambling Awareness discusses the prevalence of gambling problems, military directives, the warning signs of compulsive/pathological gambling and sources of assistance in overcoming gambling issues/addiction.



Homebuying
Buying a house is the most significant purchase many people will ever make. This course is designed to increase the knowledge and comfort level of first-time home buyers and serve as a refresher for repeat home buyers. Upon completion of this course, learners should be able to determine whether they are ready to purchase a home, know how to choose a real estate agent, mortgage, and be able to negotiate and close the deal.

Homeownership Workshop
This workshop is designed to take the mystery out of buying a home. Learn more about managing personal finances and credit, working with a lender and real estate agent, and completing the loan process and home inspection. You'll also learn ways to protect your investment as a homeowner. This course is provided in collaboration with the Virginia Housing Authority.

How to Survive the Holidays Financially
Make the most of the holiday season — learn how to reduce the financial stress of the holidays. This 90-minute workshop helps participants financially meet holiday spending demands without the pain of too much debt.

Million Dollar Sailor
This two-day interactive program provides the foundations of Personal Financial Management for active-duty service members, Reservists, retirees, and family members who are financially stable and are looking for more in-depth information on topics such as financial goal setting and implementation, debt reduction, saving, investing, and long-term wealth building. This course is a prerequisite for CFS candidates.

Paying for College
This course provides information on sources of funding for higher education, focusing on financial aid resources, college savings plans, and tax incentives. Please note: this course contains information for those entering college now or in the near future, as well as for those who want to save for their children's future education. Based on participants' needs, discussion topics may include scholarships, grants, loans, savings plans, and tax incentives.

Paying Off Your Student Loans
This course provides awareness of student loan debt management strategies so that learners can improve their current financial situations, avoid student loan delinquency or default, and repay student loans as quickly and inexpensively as possible.

Planning for Your Retirement
This single-session, interactive program introduces the basic financial concepts of retirement planning, including military retirement programs, Thrift Savings Plan (TSP), IRA accounts and other saving and investing vehicles. This course is great for all service members and family members, whether you are planning to make a career of the military or not.

Raising Financially Fit Kids
This interactive program is designed for parents of children of all ages. Parents will explore their own financial habits and skills, as well as learn techniques to teach their children sound financial management skills. Participants will also assess their current financial situation, learn how to effectively communicate with family members about finances, and implement age-appropriate financial practices for their children.

Renting
Renting is a course suitable for all potential renters. It is designed to increase the knowledge and comfort level of first-time renters and to serve as a refresher for repeat renters. Upon completion of this course, learners should be able to research rental options, determine affordability, and locate an appropriate rental property.

Saving and Investing
This single-session, interactive program, suitable for all audiences, is designed to develop more in-depth knowledge and skills that will enable them to save and invest wisely, explore various investment options, and learn which instrument best suits them and their individual goals.

Survivor Benefit Plan
This course provides basic information on the key provisions of the Survivor Benefit Plan (SBP). This information will assist service members and their spouses in making informed decisions about SBP's role in their retirement plan.

Thrift Savings Plan
The Thrift Savings Plan (TSP) provides all service members with the opportunity to get an immediate tax break while saving for themselves and their family's future. Learn how to take advantage of this exciting government-sponsored savings and investment program to build wealth and achieve financial independence in this 90-minute workshop.

Your Insurance Needs
This course covers the basic types of insurance and what they can do for you, including life, health, homeowner's and renter's insurance, as well as SGLI and DIC.

RELOCATION ASSISTANCE PROGRAMS

Cultural Adaptation
This program provides service members and their families with an overview of culture shock and resources to help encourage a smooth integration into a new culture. Specific areas of focus are the symptoms of culture shock, the culture shock cycle, and coping tips before and after arrival to the host country.

Moving Overseas
Will you be transferring overseas soon? This helpful single-session workshop is a great way to prepare yourself and your family for this challenging adventure. Information will be provided on household goods, auto shipment, financial planning, travel arrangements and passport requirements, personal security, and culture shock. Open to active-duty service members, spouses, and dependents 12 years and older.

Moving with an Exceptional Family Member
This 30-minute session provides service members and their families with the information and resources available to assist them in relocating with an exceptional family member (EFM) before, during, and after a permanent change of station (PCS). The Exceptional Family Member Program (EFMP) is available for active-duty personnel who have family members with chronic health care or special education needs.

Smooth Move Workshop
Transferring to a new duty station? This single-session workshop offers tips to help make your move as "painless" as possible! Topics include hints on shipping household goods, travel and financial planning, entitlements, family preparation, and ways to cope with relocation. Open to all active duty, retiring and separating military personnel, and their families.

Welcome Aboard
Designed to assist service members and their families with the assimilation into their new military community following a permanent change of duty station, this course highlights familiarization with the area, community and base resources, and local amenities and attractions.

SIGNAL

DN	Dam Neck 757-492-6342	L	Little Creek 757-462-7563	NN	Newport News 757-688-6289	N	Norfolk 757-444-2102	NW	Northwest 757-421-8770	O	Oceana 757-433-2912	P	Portsmouth 757-953-7801	Y	Yorktown 757-887-4606

OCT • NOV • DEC 2026 PROGRAM CALENDAR

FFSC PROGRAMS	OCTOBER	NOVEMBER	DECEMBER
COMMAND SUPPORT PROGRAMS			
Deckplate Resource Awareness Training	OCT 14 & 15 (W&TH) 8:00 a.m.-4:00 p.m. **(L)**	NOV 2 & 3 (M&T) 8:30 a.m.-3:30 p.m. **(N)**	
Exceptional Family Member POC Training	OCT 19 (M) 8:30-11:30 a.m. **(P)**	NOV 3 (T) 8:30-11:30 a.m. **(NW)** NOV 12 (TH) 8:30-11:00 a.m. **(N)** NOV 13 (F) 9:00 a.m.-Noon **(O)** NOV 17 (T) 8:30-11:30 a.m. **(P)**	DEC 9 (W) 1:00-3:00 p.m. **(Y)** DEC 11 (F) 9:00 a.m.- Noon **(L)**
Family Readiness Group (FRG) Leadership Training		NOV 12 (TH) 6:00-8:00 p.m. **(Y)**	DEC 15 (T) 5:30-7:30 p.m. **(N)**
FAP Liaison Quarterly Training	OCT 8 (TH) 1:00-3:00 p.m. **(L)**		
Maintaining Respect in the Workplace	OCT 6 (T) 1:00-3:00 p.m. **(N)** OCT 14 (W) 8:30-10:30 a.m. **(O)**	NOV 23 (M) 9:00 a.m.-Noon **(L)**	
MY (Managing Your) Navy Career Options	OCT 29 & 30 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	NOV 19 & 20 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	
Navy and Coast Guard Wounded Warrior Experience	OCT 19 (M) 11:00 a.m.-Noon **(O)**		DEC 8 (T) 10:00-11:00 a.m. **(N)**
Ombudsman Advanced Training	OCT 9 (F) 10:00-11:30 a.m. **(O)**		DEC 9 (W) 6:00-8:00 p.m. **(L)** DEC 15 (T) 5:30-7:30 p.m. **(N)**
Ombudsman Basic Training	OCT 14-16 (W-F) 8:30 a.m.-4:00 p.m. **(Y)** OCT 21-23 (W-F) 8:00 a.m.-4:00 p.m. **(N)**	NOV 13-15 (F-SU) 8:30 a.m.-4:30 p.m. **(L)**	DEC 1-3 (T-TH) 8:00 a.m.-4:00 p.m. **(N)** DEC 8-10 (T-TH) 8:30 a.m.-4:30 p.m. **(O)**
SAPR Administrative Unit Victim Advocate Training	OCT 5 (M) 9:00 a.m.-1:00 p.m. **(O)** OCT 22 (TH) 8:00 a.m.-Noon **(L)** OCT 27 (T) 9:30 a.m.-12:30 p.m. **(N)**	NOV 10 (T) 8:00 a.m.-Noon **(L)**	DEC 2 (W) Noon-4:00 p.m. **(O)** DEC 3 (TH) 9:00 a.m.-12:30 p.m. **(Y)**
SAPR Initial Victim Advocate Course (IVAC)	OCT 19-23 (M-F) 7:30 a.m.-4:30 p.m. **(N)** OCT 26-30 (M-F) 8:00 a.m.-4:30 p.m. **(L)**	NOV 2-6 (M-F) 7:30 a.m.-4:00 p.m. **(Y)** NOV 2-6 (M-F) 8:00 a.m.-5:00 p.m. **(O)**	
SAPR Uniformed Housing/Residential Advisor Training	OCT 14 (W) 10:00-11:00 a.m. **(N)**	NOV 18 (W) 10:00-11:00 a.m. **(N)**	DEC 16 (W) 10:00-11:00 a.m. **(N)**
SAPR Victim Advocate Continuing Education Training	OCT 8 (TH) 9:00 a.m.-Noon **(L)** OCT 15 (TH) 8:00 a.m.-Noon **(N)** OCT 15 (TH) 11:30 a.m.-4:30 p.m. **(O)** OCT 28 (W) 9:00 a.m.-Noon **(Y)**	NOV 5 (TH) 8:00 a.m.-Noon **(N)** NOV 5 (TH) 9:00 a.m.-Noon **(L)** NOV 23 (M) 9:00-11:00 a.m. **(DN)**	DEC 9 (W) 8:00 a.m.-Noon **(N)**
Sponsor Training	OCT 1 (TH) 10:00-11:00 a.m. **(Y)** OCT 2 (F) 9:00-11:00 a.m. **(L)** OCT 14 (W) 9:00-10:30 a.m. **(O)** OCT 20 (T) 10:00 a.m.-Noon **(NN)**	NOV 4 (W) 9:00-11:00 a.m. **(NN)** NOV 6 (F) 9:00-11:00 a.m. **(L)** NOV 20 (F) 9:00-10:00 a.m. **(N)**	DEC 2 (W) 9:00-10:30 a.m. **(O)** DEC 14 (M) 1:00-3:00 p.m. **(NN)** DEC 15 (T) 9:00-11:00 a.m. **(L)** DEC 22 (T) 10:00-11:00 a.m. **(Y)**
FAMILY EMPLOYMENT/TRANSITION ASSISTANCE PROGRAMS			
Career Development	OCT 5 (M) 9:00 a.m.-Noon **(P)** OCT 13 (T) 8:30-11:30 a.m. **(N)** OCT 19 (M) 9:00 a.m.-Noon **(O)** OCT 26 (M) 8:00-11:00 a.m. **(L)**	NOV 3 (T) 8:30-11:30 a.m. **(Y)** NOV 11 (W) Noon-1:30 p.m. **(N)** NOV 16 (M) 9:00 a.m.-Noon **(O)** NOV 17 (T) 8:30-11:30 a.m. **(N)** NOV 23 (M) 8:00-11:00 a.m. **(L)**	DEC 1 (T) 9:00 a.m.-Noon **(O)** DEC 14 (M) 8:00-11:00 a.m. **(L)** DEC 15 (T) 8:30-11:30 a.m. **(N)**
Effective Resume Writing	OCT 7 (W) 9:00 a.m.-Noon **(P)** OCT 14 (W) 8:30-11:30 a.m. **(N)** OCT 15 (TH) 9:00 a.m.-Noon **(NW)** OCT 20 (T) 9:00 a.m.-Noon **(O)** OCT 27 (T) 8:00-11:00 a.m. **(L)** OCT 28 (W) 9:00 a.m.-Noon **(P)**	NOV 10 (T) 9:00 a.m.-Noon **(NW)** NOV 17 (T) 8:30-11:30 a.m. **(Y)** NOV 17 (T) 9:00 a.m.-Noon **(O)** NOV 18 (W) 8:30-11:30 a.m. **(N)** NOV 24 (T) 8:00-11:00 a.m. **(L)**	DEC 2 (W) 9:00 a.m.-Noon **(O)** DEC 15 (T) 8:00-11:00 a.m. **(L)** DEC 16 (W) 8:30-11:30 a.m. **(N)** DEC 16 (W) 9:00 a.m.-Noon **(NW)**
Interview Techniques	OCT 8 (TH) 9:00 a.m.-Noon **(P)** OCT 16 (F) 8:30-11:00 a.m. **(N)** OCT 20 (T) 9:00 a.m.-Noon **(NW)** OCT 22 (TH) 9:00 a.m.-Noon **(O)** OCT 28 (W) Noon-3:00 p.m. **(L)**	NOV 19 (TH) 8:30-11:30 a.m. **(Y)** NOV 19 (TH) 9:00 a.m.-Noon **(O)** NOV 20 (F) 8:30-11:30 a.m. **(N)** NOV 25 (W) Noon-3:00 p.m. **(L)**	DEC 3 (TH) 9:00 a.m.-Noon **(O)** DEC 16 (W) Noon-3:00 p.m. **(L)** DEC 18 (F) 8:30-11:30 a.m. **(N)**
Job Network	OCT 14 (W) Noon-1:30 p.m. **(N)**	NOV 18 (W) Noon-1:30 p.m. **(N)** NOV 24 (T) 11:00 a.m.-12:30 p.m. **(L)**	DEC 2 (W) 12:30-2:00 p.m. **(Y)** *The Depot* DEC 15 (T) 11:00 a.m.-12:30p.m. **(L)** DEC 16 (W) Noon-1:30 p.m. **(N)**
Job Search Strategies	OCT 6 (T) 9:00 a.m.-Noon **(P)** OCT 13 (TH) 1:00-4:00 p.m. **(N)** OCT 19 (M) 1:00-4:00 p.m. **(O)** OCT 26 (M) Noon-3:00 p.m. **(L)**	NOV 16 (M) 1:00-4:00 p.m. **(O)** NOV 17 (T) 1:00-4:00 p.m. **(N)** NOV 23 (M) Noon-3:00 p.m. **(L)**	DEC 1 (T) 8:30-11:30 a.m. **(Y)** DEC 1 (T) 1:00-4:00 p.m. **(O)** DEC 14 (M) Noon-3:00 p.m. **(L)** DEC 15 (T) 1:00-4:00 p.m. **(N)**
Navigating Federal Employment	OCT 9 (F) 9:00 a.m.-Noon **(P)** OCT 13 (T) 8:30-11:30 a.m. **(Y)** OCT 15 (TH) 8:30-11:30 a.m. **(N)** OCT 21 (W) 9:00 a.m.-Noon **(O)** OCT 28 (W) 8:00-11:00 a.m. **(L)**	NOV 18 (W) 9:00 a.m.-Noon **(O)** NOV 19 (TH) 8:30-11:30 a.m. **(N)** NOV 25 (W) 8:00-11:00 a.m. **(L)**	DEC 2 (W) 1:00-4:00 p.m. **(O)** DEC 8 (T) 8:30-11:30 a.m. **(Y)** DEC 16 (W) 8:00-11:00 a.m. **(L)** DEC 17 (TH) 8:30-11:30 a.m. **(N)** DEC 28 (M) 9:00 a.m.-Noon **(NW)**
Navy Spouse in Transition	OCT 7 (W) 5:00-7:00 p.m. **(Y)** OCT 9 (F) 9:00-11:30 a.m. **(L)**	NOV 10 (T) 9:00-11:00 a.m. **(O)** NOV 19 (TH) 1:00-4:00 p.m. **(N)**	DEC 2 (W) 9:00-11:00 a.m. **(P)**
Pre-Separation Counseling	OCT 1 (TH) 7:30-11:00 a.m. **(N)** OCT 2 (F) 7:30-11:00 a.m. **(N)** OCT 8 (TH) 7:30-11:00 a.m. **(N)** OCT 22 (TH) 7:30-11:00 a.m. **(N)** OCT 23 (F) 7:30-11:00 a.m. **(N)** OCT 23 (F) 8:30 a.m.-12:30 p.m. **(O)** OCT 23 (F) 9:00 a.m.-Noon **(L)** OCT 29 (TH) 7:30-11:00 a.m. **(N)** OCT 30 (F) 8:00-11:00 a.m. **(NN)**	NOV 5 (TH) 7:30-11:00 a.m. **(N)** NOV 6 (F) 7:30-11:00 a.m. **(N)** NOV 6 (F) 8:00-11:00 a.m. **(Y)** NOV 13 (F) 8:30 a.m.-12:30 p.m. **(O)** NOV 19 (TH) 7:30-11:00 a.m. **(N)** NOV 20 (F) 7:30-11:00 a.m. **(N)** NOV 20 (F) 9:00 a.m.-Noon **(L)**	DEC 3 (TH) 7:30-11:00 a.m. **(N)** DEC 4 (F) 7:30-11:00 a.m. **(N)** DEC 10 (TH) 7:30-11:00 a.m. **(N)** DEC 17 (TH) 7:30-11:00 a.m. **(N)** DEC 18 (F) 7:30-11:00 a.m. **(N)** DEC 18 (F) 8:30 a.m.-12:30 p.m. **(O)** DEC 18 (F) 9:00 a.m.-Noon **(L)**
TAP (Transition Assistance Program)	OCT 5-7 (M-W) 7:30 a.m.-4:00 p.m. **(N) (O)** OCT 19-21 (M-W) 7:30 a.m.-4:00 p.m. **(N)** OCT 26-28 (M-W) 7:30 a.m.-4:00 p.m. **(N)**	NOV 2-4 (M-W) 7:30 a.m.-4:00 p.m. **(N) (O)** NOV 16-18 (M-W) 7:30 a.m.-4:00 p.m. **(N)** NOV 30-DEC 2 (M-W) 7:30 a.m.-4:00 p.m. **(N)**	DEC 7-9 (M-W) 7:30 a.m.-4:00 p.m. **(N) (O)** DEC 14-16 (M-W) 7:30 a.m.-4:00 p.m. **(N)**
TRANSITION TRACKS — Education	OCT 8 & 9 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	NOV 5 & 6 (TH&F) 8:00 a.m.-4:00 p.m. **(L) (N)**	DEC 3 & 4 (TH&F) 8:00 a.m.-4:00 p.m. **(N)** DEC 10 & 11 (TH&F) 8:00 a.m.-4:00 p.m. **(O)**
TRANSITION TRACKS — Employment	OCT 1 & 2 (TH&F) 8:00 a.m.-4:00 p.m. **(N)** OCT 8 & 9 (TH&F) 8:00 a.m.-4:00 p.m. **(N)** OCT 22 & 23 (TH&F) 8:00 a.m.-4:00 p.m. **(N)** OCT 29 & 30 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	NOV 5 & 6 (TH&F) 8:00 a.m.-4:00 p.m. **(N) (O)** NOV 19 & 20 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	DEC 3 & 4 (TH&F) 8:00 a.m.-4:00 p.m. **(N)** DEC 10 & 11 (TH&F) 8:00 a.m.-4:00 p.m. **(N)** DEC 17 & 18 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**
TRANSITION TRACKS — Entrepreneurship	OCT 22 & 23 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	NOV 18 & 19 (W&TH) 8:00 a.m.-4:00 p.m. **(P)** NOV 30 & DEC 1 (M&T) 8:00 a.m.-4:00 p.m. **(L)**	DEC 10 & 11 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**
TRANSITION TRACKS — Vocational	OCT 8 & 9 (TH&F) 8:00 a.m.-4:00 p.m. **(O)** OCT 22 & 23 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	NOV 19 & 20 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**	DEC 17 & 18 (TH&F) 8:00 a.m.-4:00 p.m. **(N)**
VA Disability Benefits Review	OCT 1 (TH) 9:00 a.m.-1:00 p.m. **(N)** OCT 1 (TH) 9:00 a.m.-4:00 p.m. **(L)** OCT 15 (TH) 9:00 a.m.-4:00 p.m. **(L)** OCT 27 (T) 9:00 a.m.-Noon **(O)** OCT 29 (TH) 9:00 a.m.-4:00 p.m. **(L)**	NOV 5 (TH) 9:00 a.m.-1:00 p.m. **(N)** NOV 19 (TH) 9:00 a.m.-4:00 p.m. **(L)**	DEC 3 (TH) 9:00 a.m.-1:00 p.m. **(N)** DEC 10 (TH) 9:00 a.m.-4:00 p.m. **(L)**
MILITARY LIFE SKILLS EDUCATION PROGRAMS			
Building Effective Anger Management Skills	OCT 6, 8, 13, 15, 20 & 22 (T&TH) 9:00-11:00 a.m. **(L)** OCT 19, 21, 23, 26, 28 & 30 (M,W,F) 1:00-3:00 p.m. **(N)**	NOV 3, 5, 10, 12, 17 & 19 (T&TH) 1:00-3:00 p.m. **(O)** NOV 3-5 (T-TH) Noon-4:00 p.m. **(Y)**	DEC 1, 3, 8, 10, 15 & 17 (T&TH) 9:00 a.m.-11:00 a.m. **(L) (N)**
Building Healthy Relationships	OCT 1 (TH) 4:00-6:00 p.m. **(N)** OCT 6 (T) 4:00-6:30 p.m. **(L)** OCT 9 (F) 9:00-11:30 a.m. **(O)** OCT 21 (W) 1:00-3:00 p.m. **(Y)**	NOV 19 (TH) 1:00-3:00 p.m. **(Y)**	DEC 10 (TH) 4:00-6:30 p.m. **(L)** DEC 14 (M) 9:00-11:00 a.m. **(Y)**
Children and Divorce	OCT 1 (TH) 12:30-4:30 p.m. **(N)** OCT 8 (TH) 8:30-11:30 a.m. **(Y)** OCT 8 (TH) 8:30 a.m.-12:30 p.m. **(L) (O)** OCT 21 (W) 8:00 a.m.-Noon **(NW)**	NOV 9 (M) 8:30-11:30 a.m. **(Y)** NOV 18 (W) 8:30 a.m.-12:30 p.m. **(N)**	DEC 1 (T) 8:30 a.m.-12:30 p.m. **(L)** DEC 3 (TH) 12:30-4:30 p.m. **(N)** DEC 4 (F) 8:30-11:30 a.m. **(Y)** DEC 28 (M) 8:00 a.m.-Noon **(P)**
Couples Workshop	OCT 5 & 7 (M&W) 4:00-6:30 p.m. **(N)** OCT 6 & 8 (T&TH) 5:00-7:30 p.m. **(O)** OCT 19 & 20 (M&T) 2:00-4:30 p.m. **(Y)** OCT 19 & 26 (M) 5:00-7:30 p.m. **(L)**		DEC 1 & 8 (T) 5:00-7:30 p.m. **(L)**
Dads and Discipline	OCT 1 (TH) 9:00-10:30 a.m. **(P)** OCT 8 (TH) 1:30-4:00 p.m. **(N)** OCT 30 (F) 9:00-11:30 a.m. **(Y)**	NOV 6 (F) 8:30-11:00 a.m. **(O)** NOV 18 (W) 9:00-11:30 a.m. **(L)** NOV 20 (F) 9:00-11:30 a.m. **(Y)**	DEC 17 (TH) 9:00-11:30 a.m. **(Y)**
Enhancing Blended Families	OCT 20 (T) 2:00-4:30 p.m. **(O)**	NOV 17 (T) 1:30-4:00 p.m. **(N)**	
MIND-BODY MENTAL FITNESS (MBMF) — Module 1: Stress Resilience	OCT 5 (M) 1:00-3:00 p.m. **(Y)** OCT 6 (T) 1:00-3:00 p.m. **(NN)** OCT 19 (M) 1:00-3:00 p.m. **(O)**	NOV 9 (M) 9:00-11:00 a.m. **(N)**	DEC 1 (T) 1:00-3:00 p.m. **(NN)** DEC 7 (M) 9:00-11:00 a.m. **(P)** DEC 15 (T) 1:00-3:00 p.m. **(Y)**
MIND-BODY MENTAL FITNESS (MBMF) — Module 2: Mindfulness & Meditation	OCT 7 (W) 1:00-3:00 p.m. **(NN)** OCT 13 (TH) 9:00-11:00 a.m. **(N)** OCT 21 (W) 1:00-3:00 p.m. **(O)** OCT 23 (F) 9:00-11:00 a.m. **(Y)**		DEC 7 (M) 11:00 a.m.-1:00 p.m. **(P)** DEC 9 (W) 1:00-3:00 p.m. **(N)** DEC 11 (F) 1:00-3:00 p.m. **(Y)** DEC 16 (W) 1:00-3:00 p.m. **(NN)**
MIND-BODY MENTAL FITNESS (MBMF) — Module 3: Living Core Values	OCT 8 (TH) 1:00-3:00 p.m. **(NN)** OCT 15 (TH) 9:00-11:00 a.m. **(N)** OCT 23 (F) 1:00-3:00 p.m. **(O)**		DEC 2 (W) 1:00-3:00 p.m. **(N)** DEC 9 (W) 9:00-11:00 a.m. **(P)**
MIND-BODY MENTAL FITNESS (MBMF) — Module 4: Flexibility	OCT 2 (F) 9:00-11:00 a.m. **(Y)** OCT 20 (T) 9:00-11:00 a.m. **(N)** OCT 26 (M) 1:00-3:00 p.m. **(N) (O)** OCT 27 (T) 1:00-3:00 p.m. **(NN)**	NOV 6 (F) 9:00-11:30 a.m. **(L)**	DEC 4 (F) 1:00-3:00 p.m. **(N)** DEC 9 (W) 11:00 a.m.-1:00 p.m. **(P)** DEC 16 (W) 1:00-3:00 p.m. **(Y)**
MIND-BODY MENTAL FITNESS (MBMF) — Module 5: Problem Solving	OCT 28 (W) 1:00-3:00 p.m. **(N) (NN) (O)**	NOV 2 (M) 9:00 a.m.-11:00 a.m. **(Y)** NOV 12 (TH) 9:00-11:30 a.m. **(L)** NOV 16 (M) 9:00-11:00 a.m. **(N)**	DEC 11 (F) 9:00-11:00 a.m. **(P)** DEC 21 (M) 9:00-11:00 a.m. **(Y)** DEC 29 (T) 9:00-11:00 a.m. **(Y)**
MIND-BODY MENTAL FITNESS (MBMF) — Module 6: Connection	OCT 22 (TH) 9:00-11:00 a.m. **(N)** OCT 29 (TH) 1:00-3:00 p.m. **(NN)** OCT 30 (F) 1:00-3:00 p.m. **(O)**	NOV 17 (T) 1:00-3:00 p.m. **(Y)** NOV 20 (F) 9:00-11:30 a.m. **(L)**	DEC 11 (F) 11:00 a.m.-1:00 p.m. **(P)**
New Parent Resource Awareness Workshop	OCT 14 (W) 9:00 a.m.-1:00 p.m. **(P)** OCT 16 (F) 8:30 a.m.-12:30 p.m. **(O)**		DEC 7 (M) 12:30-4:30 p.m. **(N)**
Parenting 411		NOV 30 (M) 9:00-2:00 p.m. **(N)**	DEC 11 (F) 9:00 a.m.-2:00 p.m. **(O)**
Parenting in a Military Family		NOV 12 (TH) 1:00-6:00 p.m. **(N)** NOV 18 (W) 8:30 a.m.-1:30 p.m. **(DN)** NOV 30 (M) 9:00 a.m.-2:00 p.m. **(Y)**	DEC 3 (TH) 8:30 a.m.-12:30 p.m. **(L)**
Parenting Teens	OCT 6 (T) 1:00-3:00 p.m. **(Y)** OCT 21 (W) 9:00-11:30 a.m. **(L)**	NOV 10 (T) 9:00-11:30 a.m. **(NN)** NOV 18 (W) 1:00-3:00 p.m. **(Y)** NOV 23 (M) 1:00-3:30 p.m. **(N)**	DEC 2 (W) 9:00-11:30 a.m. **(DN)** DEC 2 (W) 1:00-3:00 p.m. **(NN)**
Personal Communications	OCT 7 (W) 2:00-4:00 p.m. **(O)** OCT 14 (W) 9:00-Noon **(NN)** OCT 27 (T) 1:00-3:00 p.m. **(Y)** OCT 29 (TH) 9:00 a.m.-Noon **(L)**	NOV 19 (TH) 1:00-3:00 p.m. **(N)** NOV 23 (M) 11:00 a.m.-12:30 p.m. **(Y)**	DEC 10 (TH) 9:00-11:00 a.m. **(Y)** DEC 21 (M) 9:00 a.m.-Noon **(NN)**
Ready to Date	OCT 5 (M) 2:00-4:00 p.m. **(O)** OCT 9 (F) 9:00-11:00 a.m. **(Y)**	NOV 4 (W) 1:00-3:00 p.m. **(NN)** NOV 5 (TH) 2:00-4:00 p.m. **(N)** NOV 18 (W) 1:00-4:00 p.m. **(N)**	DEC 3 (TH) 1:00-3:00 p.m. **(Y)** DEC 9 (W) 1:00-4:00 p.m. **(NN)**
Spouse Newcomers Orientation	OCT 29 (TH) Noon-4:00 p.m. **(Y)**	NOV 6 (F) 8:30 a.m.-Noon **(N)** NOV 9 (M) 8:30 a.m.-12:30 p.m. **(L)** NOV 13 (F) 12:30-4:00 p.m. **(N)** NOV 24 (T) Noon-4:00 p.m. **(Y)**	DEC 8 (T) Noon-4:00 p.m. **(Y)** DEC 17 (TH) 9:00 a.m.-1:00 p.m. **(O)**
Stress Management	OCT 8 (TH) 2:00-3:00 p.m. **(N)** *Single Session* OCT 13 (T) 1:00-2:00 p.m. **(Y)** *Single Session*	NOV 3, 5, 10 & 12 (T&TH) 9:00-11:00 a.m. **(L)** *Multi-Session* NOV 10 (T) 1:00-2:30 p.m. **(Y)** *Single Session*	DEC 7 (M) 9:00-10:30 a.m. **(Y)** *Single Session* DEC 14 (M) 9:00-11:00 a.m. **(N)** *Single Session* DEC 8 & 10 (T&TH) 10:00 a.m.-Noon & 1:00-3:00 p.m. **(DN)** *Multi-Session*
Systematic Training for Effective Parenting (STEP)	OCT 6, 8, 13, 15, 20, 22 & 27 (T&TH) 4:30-7:30 p.m. **(L)** *School Age* OCT 13, 15, 20, 22, 27 & 29 (T&TH) 3:00-5:00 p.m. **(N)** *Early Childhood*	NOV 2, 4, 6, 9, 13 & 16 (M,W,F) 1:30-3:30 p.m. **(N)** *School Age* NOV 30 & DEC 2, 4, 7, 11, 14 & 16 (M,W,F) 4:30-7:30 p.m. **(L)** *Early Childhood*	DEC 14, 16 & 18 (M,W,F) 10:00 a.m.-Noon & 1:00-3:00 p.m. **(O)** *School Age*
PERSONAL FINANCIAL MANAGEMENT PROGRAMS			
Blended Retirement System	OCT 1 (TH) 2:00-3:30 p.m. **(O)** OCT 21 (W) 1:30-3:00 p.m. **(N)** OCT 27 (T) 11:00 a.m.-12:30 p.m. **(NN)**	NOV 5 (TH) 9:00-10:30 a.m. **(Y)** NOV 10 (T) 9:00-10:30 a.m. **(L)** NOV 18 (W) 1:30-3:00 p.m. **(N)**	DEC 16 (W) 1:30-3:00 p.m. **(N)**
Car Buying Strategies	OCT 14 (W) Noon-1:30 p.m. **(N)** OCT 15 (TH) 2:00-3:30 p.m. **(O)** OCT 27 (T) 8:30-10:00 a.m. **(Y)**	NOV 24 (T) 9:00-10:30 a.m. **(NN)**	DEC 9 (W) Noon-1:30 p.m. **(N)**
CFS Forum and Financial Town Hall Meeting	OCT 29 (TH) 8:30-10:00 a.m. **(O)**	NOV 5 (TH) 1:00-2:30 p.m. **(P)** NOV 12 (TH) 9:00-10:30 a.m. **(N)** NOV 20 (F) 8:30-10:00 a.m. **(L)**	
CFS Refresher Training	OCT 7 (W) 8:00 a.m.-4:00 p.m. **(O)** OCT 15 (TH) 7:30 a.m.-3:30 p.m. **(N)** OCT 27 (T) 8:00 a.m.-4:00 p.m. **(P)**		DEC 3 (TH) 8:00 a.m.-Noon **(NN)** DEC 3 (TH) 8:00 a.m.-4:00 p.m. **(P)** DEC 4 (F) 8:00 a.m.-4:00 p.m. **(L)**
CFS Training	OCT 7-9 (W-F) 7:30 a.m.-3:30 p.m. **(N)** OCT 20-22 (T-TH) 7:30 a.m.-4:00 p.m. **(Y)** OCT 21-23 (W-F) 8:00 a.m.-4:00 p.m. **(L)** OCT 27-29 (T-TH) 8:00 a.m.-4:00 p.m. **(O)**	NOV 4-6 (W-F) 7:30 a.m.-4:00 p.m. **(N)** NOV 4-6 (W-F) 8:00 a.m.-4:00 p.m. **(P)** NOV 18-20 (W-F) 7:30 a.m.-4:00 p.m. **(Y)** NOV 18-20 (W-F) 8:00 a.m.-4:00 p.m. **(L) (O)**	DEC 2-4 (W-F) 7:30 a.m.-4:00 p.m. **(N)**
Consumer Awareness	OCT 1 (TH) 1:00-2:30 p.m. **(L)** OCT 2 (F) 10:00-11:00 a.m. **(L)** OCT 14 (W) 8:30-10:00 a.m. **(N)** OCT 29 (TH) 9:30-11:00 a.m. **(NN)**	NOV 6 (F) 10:00-11:00 a.m. **(L)** NOV 23 (M) 10:30 a.m.-Noon **(NW)**	DEC 9 (W) 8:30-10:00 a.m. **(N)** DEC 15 (T) 10:00-11:00 a.m. **(L)**
Credit Management	OCT 14 (W) 10:00-11:30 a.m. **(N)** OCT 27 (T) 10:00-11:30 a.m. **(Y)**	NOV 16 (M) 9:00-10:30 a.m. **(P)** NOV 24 (T) 11:00 a.m.-12:30 p.m. **(NN)**	DEC 9 (W) 10:00-11:30 a.m. **(N)** DEC 17 (TH) 9:00-10:30 a.m. **(Y)**
Developing Your Spending Plan	OCT 1 (TH) 9:00-10:30 a.m. **(L)** OCT 15 (TH) Noon-1:30 p.m. **(O)**	NOV 4 (W) 8:00-9:30 a.m. **(NN)** NOV 23 (M) 8:00-10:00 a.m. **(Y)**	
Exploring Digital Assets	OCT 1 (TH) 1:30-3:00 p.m. **(N)**		
Financial Leadership Seminar	OCT 7 (W) 8:00 a.m.-Noon **(Y)** OCT 19 (M) 9:00 a.m.-Noon **(NN)**	NOV 2 (M) 9:00 a.m.-Noon **(L)**	
FINANCIAL LITERACY TOUCHPOINTS — Disabling Sickness or Condition		NOV 10 (T) 10:00-11:00 a.m. **(N)**	
FINANCIAL LITERACY TOUCHPOINTS — Entitlement to Continuation Pay		NOV 2 (M) 2:00-3:00 p.m. **(L)**	
FINANCIAL LITERACY TOUCHPOINTS — Financial Implications of Divorce	OCT 8 (TH) 1:00-2:30 p.m. **(L)**	NOV 10 (T) 9:00-10:00 a.m. **(N)**	
FINANCIAL LITERACY TOUCHPOINTS — Leadership Training		NOV 2 (M) 1:00-2:00 p.m. **(L)** NOV 5 (TH) 9:00-10:30 a.m. **(DN)**	
FINANCIAL LITERACY TOUCHPOINTS — Marriage	OCT 20 (T) 9:00-10:00 a.m. **(N)**	NOV 9 (M) 11:30 a.m.-12:30 p.m. **(L)**	
FINANCIAL LITERACY TOUCHPOINTS — Permanent Change of Station	OCT 16 (F) 11:00 a.m.-Noon **(L)**	NOV 3 (T) 11:00 a.m.-Noon **(L)**	DEC 10 (TH) 11:00 a.m.-Noon **(L)**
FINANCIAL LITERACY TOUCHPOINTS — Post Deployment			DEC 2 (W) 1:00-2:00 p.m. **(L)** DEC 8 (T) 10:00-11:30 a.m. **(N)**
FINANCIAL LITERACY TOUCHPOINTS — Pre-Deployment Preparation			DEC 2 (W) 10:00-11:00 a.m. **(L)** DEC 8 (T) 9:00-10:00 a.m. **(N)**
FINANCIAL LITERACY TOUCHPOINTS — Vesting in the Thrift Savings Plan	OCT 28 (W) 9:30-11:00 a.m. **(NN)**		DEC 10 (TH) 9:00-10:30 a.m. **(Y)**
FINANCIAL LITERACY TOUCHPOINTS — Welcoming Your First Child	OCT 20 (T) 10:00-11:00 a.m. **(N)**		
Gambling Awareness	OCT 1 (TH) 9:00-10:30 a.m. **(Y)** OCT 1 (TH) Noon-1:30 p.m. **(N)**	NOV 5 (TH) 1:00-2:30 p.m. **(DN)**	DEC 17 (TH) 9:00-10:30 a.m. **(NN)**
Homebuying	OCT 2 (F) 9:00-10:30 a.m. **(N)**		
Homeownership Workshop		NOV 12 (TH) 8:30 a.m.-3:00 p.m. **(O)** NOV 12 (TH) 8:00 a.m.-3:30 p.m. **(NN)**	DEC 15 (T) 8:30 a.m.-3:00 p.m. **(P)** DEC 17 (TH) 8:00 a.m.-4:30 p.m. **(N)**
How to Survive the Holidays Financially	OCT 1 (TH) 10:30 a.m.-Noon **(L)** OCT 2 (F) 8:30-9:30 a.m. **(NN)** OCT 9 (F) 9:00-10:30 a.m. **(Y)**	NOV 19 (TH) Noon-1:30 p.m. **(N)**	
Million Dollar Sailor	OCT 5 & 6 (M&T) 7:30 a.m.-4:00 p.m. **(N)** OCT 14 & 15 (W&TH) 8:00 a.m.-4:00 p.m. **(NN)** OCT 19 & 20 (M&T) 8:00 a.m.-4:00 p.m. **(L)** OCT 20 & 21 (T&W) 8:00 a.m.-4:00 p.m. **(O)**	NOV 2 & 3 (M&T) 7:30 a.m.-4:00 p.m. **(N)** NOV 2 & 3 (M&T) 8:00 a.m.-4:00 p.m. **(P)** NOV 9 & 10 (M&T) 8:00 a.m.-4:00 p.m. **(Y)** NOV 16 & 17 (M&T) 8:00 a.m.-4:00 p.m. **(L) (O)** NOV 30 & DEC 1 (M&T) 7:30 a.m.-4:00 p.m. **(N)**	DEC 7 & 8 (M&T) 8:00 a.m.-4:00 p.m. **(L)** DEC 10 & 11 (TH&F) 7:30 a.m.-4:00 p.m. **(N)**
Paying for College	OCT 27 (T) 8:30-10:00 a.m. **(N)**	NOV 6 (F) 9:00-10:00 a.m. **(L)**	DEC 16 (W) 9:00-10:30 a.m. **(Y)**
Paying Off Your Student Loans	OCT 27 (T) 10:00-11:30 a.m. **(N)**	NOV 6 (F) 1:00-2:00 p.m. **(L)**	DEC 9 (W) 9:30-11:00 a.m. **(NN)**
Planning for Your Retirement	OCT 21 (W) Noon-1:30 p.m. **(N)**	NOV 10 (T) 1:00-2:30 p.m. **(L)** NOV 18 (W) Noon-1:30 p.m. **(N)**	DEC 16 (W) Noon-1:30 p.m. **(N)** DEC 22 (T) 10:00-11:30 a.m. **(NN)**
Raising Financially Fit Kids	OCT 29 (TH) Noon-1:30 p.m. **(N)**		
Renting	OCT 2 (F) 10:30 a.m.-Noon **(N)** OCT 26 (M) 10:30 a.m.-Noon **(NW)**		
Saving and Investing	OCT 1 (TH) Noon-1:30 p.m. **(O)** OCT 6 (T) 9:30-11:00 a.m. **(NN)** OCT 15 (TH) 9:00-10:30 a.m. **(P)** OCT 21 (W) 8:30-10