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**Official Business**



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**NavyLifeMA.com/FFSC**

# SIGNAL

**FLEET & FAMILY SUPPORT CENTERS OF HAMPTON ROADS**

**2023**  
**JAN**  
**FEB**  
**MAR**

## FINANCIAL LITERACY AND TOUCHPOINTS: *Just-in-Time Education*

What does DoD Financial Literacy have in common with *Just-in-Time* manufacturing and the Kanban principle? In the supply and manufacturing world, there is a concept called "Just-in-Time" (JIT). This is a process that coordinates raw material orders from suppliers directly with production schedules. Along with JIT, many businesses employ Kanban, a scheduling system which avoids overcapacity of work in process. When it comes to the DoD Financial Literacy Touchpoints, delivering the right financial training at the right time helps ensure that our fleet, forces, and families have the tools they need to ensure financial readiness (the JIT principle). As service members reach each personal or professional milestone, which the Navy refers to as Touchpoints, there are specific financial implications and considerations of which they need to be aware. By spreading the trainings out as needed, service members and family members are not overwhelmed with too much information or information that doesn't apply to them (the Kanban principle).



- The Congressionally-mandated *Navy Financial Literacy Touchpoints* are:**
- ▶ Continuation Pay
  - ▶ Disability
  - ▶ Divorce
  - ▶ First Child
  - ▶ First Duty Station
  - ▶ Leadership Training
  - ▶ Marriage
  - ▶ Permanent Change of Station
  - ▶ Post Deployment
  - ▶ Pre-Deployment
  - ▶ Promotion
  - ▶ Vesting in TSP

For each of these milestones, there are checklists, handouts, presentations and videos which provide information and education applicable to the situation. Additionally, development or revision of a spending plan is recommended at each Touchpoint milestone. Many of our local Fleet and Family Support Centers offer Touchpoint training at their site. If the timeframe of the training isn't right for you or the Touchpoint you need isn't being offered, service members and family members can reach out to their Command Financial Specialist or the Personal Financial Management Program staff at their local Fleet and Family Support Center to review the information and have questions answered.

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### 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) Leadership Training

FRGs play an integral part in keeping families together in various situations, especially during deployment. Please contact your closest FFSC for more information.

#### FAP POC 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, XO's, CMCs, COBs, Chaplains, Command FAP POCs, CRC members, and Key Responders.

#### Maintaining Respect in the Workplace

This two-hour 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 Navy Career Options (formerly CONSEP)

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.

#### 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

This training consists of nine modules that help official Command Ombudsmen and command leadership team members work effectively with their commands. Workshops provide resource avenues for helping families through crisis and daily living. Open to Ombudsmen, COs, XO's, Chaplains, CMCs, COBs, and their spouses.

#### SAPR Administrative Unit Victim Advocate Training

This two-hour 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 Victim Advocate Basic Training and become D-SAACCP certified before being designated in writing.

#### SAPR Victim Advocate Basic Training

The 40-hour victim advocate basic training prepares participants with the skills and knowledge to become Unit 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 Defense Sexual Assault Certification Program (D-SAACCP) as a requirement to be certified as a "SAPR Victim Advocate".

#### SAPR Victim Advocate Continuing Education Training

This training facilitates maintaining victim advocates' DOD Sexual Assault Advocate Certification Program (D-SAACCP) credentialing. These workshops provide SAPR program updates and advanced training in assisting victims of sexual assault. Who should attend: D-SAACCP credentialed victim advocates in the Hampton Roads area. All other SAPR trained personnel are welcome. However, continuing education hours are not mandated for other SAPR positions.

#### 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 observes 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 the resume and how to compile a resume effectively 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) methods.

#### Job Network

Job Network is a monthly employer panel comprised of three or 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. Transitions, separates, 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 goals and learn how to improve their professional online presence.

#### Navigating Federal Employment

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

#### 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 Defense Training (Pre-Separation Counseling, My Transition Overview, Skills Identification, and Financial Preparedness for Transition); one-day Veterans Administration (VA) Benefits and Services Brief; and one-day Department of Labor (DOL) Employment Workshop.

"Due to the impact COVID-19 has had on in-person workshops, please contact your local FFSC for available training dates and registration details. Additionally, you may also participate in LIVE Virtual Transition Assistance Program (VTAP) webinars. Go to [mynavyfamily.com](http://mynavyfamily.com) to create an account and register for a session on the calendar. For NMCI users, go to [learning.zeiders.refineddata.com](http://learning.zeiders.refineddata.com).

See your Command Career Counselor regarding TAP requirements that must be completed prior to attending a workshop.

#### VA Disability Benefits Review

Conducted by a VA accredited, Virginia Department of Veterans Services (VDVS) Veteran Services Representative (VSR), this three-hour 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.

#### Transition Tracks

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

#### Education

Managing Your 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

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

#### Entrepreneurship

Boots 2 Business  
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

Career and Credential Exploration (C2E)  
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.

### MILITARY LIFE SKILLS EDUCATION PROGRAMS

#### Building Effective Anger Management Skills (BEAMS)

Do you find your anger racing from zero to 60 at work or at home? BEAMS is a six-session, skill-building program for active duty, retired personnel, and their adult family members ages 18 and older. The BEAMS course is designed to prevent anger from escalating to violence. Participants learn to develop new and effective coping strategies.

#### 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 four-hour 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 at 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 Stepfamilies

This single-session workshop includes discussions on the myths of stepfamily living, the different roles a stepparent may assume, the stages a stepfamily goes through as they develop, and tips for handling discipline. Discussion also includes information on step parenting 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 resiliency (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 will learn how stress affects the four domains of resilience, as well as how to

#### recognize it and turn it into an opportunity for growth. You will also 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. You will also learn 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, 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 through practical skills, which can be put to immediate use.

#### MBMF Module 5: Problem Solving

This module will cover 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: Connections

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

### 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 took effect 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. Open to Command Financial Specialists who meet new requirements implemented July 2019. CFS must meet with an FFSC PFM staff member to verify Quarterly Reporting and Continuing Education requirements have been met before registration can be completed. Call to request an appointment for verification of eligibility and registration.

#### Command Financial Specialist (CFS) Training

This five-day interactive training seminar covers the basics of personal financial management and serves as a foundation for those selected by their Command to serve as CFSs. The training covers topics such as spending plans, budgets, managing credit, savings and investments, and retirement planning. Participants are also introduced to the techniques of short-term, solution-focused financial counseling. Participants must be E-6 or above, in good financial standing, and have at least one year remaining at their commands. Advanced registration is required.

#### 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.

#### Family Financial Planning

Family Financial Planning is a course that illustrates the costs involved in starting a family, or adding to your existing family, and emphasizes the need for preparing financially to cover those costs. This course is suitable

for anyone who will be starting or adding to a family through birth, adoption or blending families.

#### Spouse Newcomers Orientation

Are you newly married or getting married soon? Are you new to the area or to the military? Join us at this 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.

#### Systematic Training for Effective Parenting (STEP): Early Childhood

This seven-session class helps parents develop a positive and consistent approach to dealing with the special challenges of children age six and younger. Topics include understanding developmental sequences and accomplishments of infants, toddlers, and pre-schoolers; building effective discipline skills; developing skills for communicating effectively 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.

### FINANCIAL LITERACY TOUCHPOINTS

Financial Literacy Touchpoint curriculums are designed to meet financial readiness Common Military Training (CMT) requirements as outlined in DTM 19-009. The CMT requirements provide service members the 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: First Duty Station, Permanent Change of Station (PCS), Promotion, Vesting in the Thrift Savings Plan (TSP), Entitlement to Continuation Pay, Marriage, Welcoming Your First Child, Preparing for Divorce, Disabling Sickness or Condition, Leadership Training, Pre-Deployment Preparation, and Post-Deployment.

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 Fleet and Family Support Center.

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.

#### 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.

#### 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.

#### 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.

#### Promotion

Career advancement is a great time to hit the pause button and review your finances to set yourself up for a more successful, prosperous future. This course will help you organize your finances and make the most of a promotion.

#### Vesting in the Thrift Savings Plan (TSP)

Congratulations on completing two years of service. You are now vested in the TSP. Vesting means that you have met the service requirement to keep automatic and matching contributions that have been made to your TSP account by the government whenever you separate or retire from military service. This course will provide you with additional information on how this milestone can enhance your financial future.

#### Welcome 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.

#### Home Buying

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 and mortgage, and be able to negotiate and close the deal.

#### Homeownership

VHDA's Homeownership 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 home owner.

#### 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 is 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.

#### Financial Leadership Seminar

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.

#### Managing 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 concepts of financial retirement planning, including the military retirement system and the Thrift Savings Plan (TSP). This is a must if you are leaving the military.

#### Raising Financially Fit Kids

This 90-minute 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 communicate effectively with family members about finances, and implement age-appropriate financial practices for their children.

#### Renting

Renting is a 60-minute 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





Due to COVID-19, class and service delivery could be virtual or in-person. Please contact the host site to register and receive information regarding participation.

JAN • FEB • MAR 2023 PROGRAM CALENDAR

Table with columns: DN, Dam Neck 757-492-6342, LC, 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

FFSC PROGRAMS - JANUARY, FEBRUARY, MARCH. Includes programs like Deckplate Resource Awareness Training, Exceptional Family Member POC Training, Family Readiness Group (FRG) Leadership Training, etc.

FAMILY EMPLOYMENT/TRANSITION ASSISTANCE PROGRAMS. Includes Career Development, Effective Resume Writing, Interview Techniques, Job Network, Job Search Strategies, Navigating Federal Employment, TAP (Transition Assistance Program).

TRANSITION TRACKS. Includes Education - Managing Your Education, Employment - Department of Labor Employment Workshop, Entrepreneurship - Boots to Business, Vocational - Career and Credential Exploration, VA Disability Benefits Review.

MILITARY LIFE SKILLS EDUCATION PROGRAMS. Includes Building Effective Anger Management Skills, Building Healthy Relationships, Children and Divorce, Couples Workshop, Dads and Discipline, Enhancing Stepfamilies, Mind Body Mental Fitness (MBMF), New Parent Resource Awareness Workshop, Parenting in a Military Family, Parenting Teens, Personal Communication, Ready to Date, Single Parenting in the Military, Spouse Newcomers Orientation, Stress Management, Systematic Training for Effective Parenting (STEP).

PERSONAL FINANCIAL MANAGEMENT PROGRAMS. Includes Blended Retirement System, Car Buying Strategies, CFS Forum and Financial Town Hall Meeting, CFS Refresher Training, CFS Training, Consumer Awareness, Credit Management, Developing Your Spending Plan, Financial Leadership Seminar, Financial Literacy Touchpoints, Home Buying, Homeownership, How to Survive the Holidays Financially, Million Dollar Sailor, Paying For College, Paying Off Your Student Loans, Planning for Your Retirement, Raising Financially Fit Kids, Renting, Saving and Investing, Survivor Benefit Plan, Thrift Savings Plan, Your Insurance Needs.

RELOCATION ASSISTANCE PROGRAMS. Includes Cultural Adaptation, Moving Overseas, Moving with an Exceptional Family Member, Smooth Move Workshop, Welcome Aboard.