## FFSC LITTLE CREEK-FORT STORY

757-462-7563 JEB Little Creek-Fort Story 1450 D Street, Bldg. 3129 Virginia Beach, VA 23459-2444

**FFSC NEWPORT NEWS** NEW LOCATION! 757-688-6289 Huntington Hall 3100 Huntington Avenue, Bldg. 633

## **FFSC NORFOLK**

Newport News, VA 23607

757-444-2102 7928 14th Street, Bldg. SDA-344, Suite 102 Norfolk, VA 23505-1219

## **FFSC NORTHWEST**

757-421-8770 NSA Hampton Roads Northwest Annex 4504 Relay Road, Bldg. 374 Chesapeake, VA 23322-4102

# **FFSC OCEANA**

757-433-2912 1896 Laser Road, Suite 120 Virginia Beach, VA 23460-2281

## **FFSC PORTSMOUTH**

Portsmouth, VA 23708

757-953-7801 **NSA Hampton Roads Portsmouth Annex** 1099 Holcomb Road, Bldg. 272

**FFSC YORKTOWN** 757-887-4606 WPNSTA Yorktown

## Newport News, VA 23603 **MILITARY ONESOURCE**

1949 Von Steuben Drive

militaryonesource.mil

1-800-342-9647 **SUICIDE & CRISIS LIFELINE** 

**DEPARTMENT OF THE NAVY Fleet and Family Support Centers** of Hampton Roads, Virginia **7928 14th Street** Norfolk, VA 23505-1219

**Official Business** 

FLEET & FAMILY SUPPORT CENTERS OF HAMPTON ROADS

# FFSCs: Supporting Sailors and Families Before, During and After Deployments

## The Deployment Cycle

For service members and their families, deployments encompass more than the time spent at sea or in a foreign country. There is a cycle that begins long before the ship or unit departs, and it continues beyond homecoming. For the different warfare communities — aviation, submarine, surface, expeditionary the same. The deployment cycle consists of four phases: pre-deployment, duration of the deployment. deployment, post-deployment and reintegration. You never return to the same deployment phase; you move forward. You learn, grow and change through your deployment experiences, making you more resilient and ready for the next deployment. Fleet & Family Support Centers (FFSCs) work closely with command triads and other command support teams to assist Sailors and family members with briefs and other activities to help with their deployment support needs.

## **▶** Pre-Deployment Phase

Before deployment, commands and units go through additional training to prepare for their upcoming missions. There is an increased operations tempo (OPTEMPO) as equipment is tested and training intensifies. Service members may be gone for days or weeks at a time, returning home for brief periods before leaving again to continue training. This period, sometimes referred to as "workups," can be stressful due to the uncertainty of the schedule. For families, this is the time to begin preparing for the longer separation of deployment.

## **▶** Deployment Phase

The deployment phase begins with the departure of the ship or unit. Facing the extended separation can result in stress for both service members and their families. For service members, once the ship or unit has deployed, it becomes a time to focus on the mission at hand. For families, it is a time to and special forces — the cycle may be different, but the overall process is adjust to the absence of their loved ones and develop a new "normal" for the

### **▶** Post-Deployment Phase

Once the ship or unit has returned, there is a brief respite before a return to normal duties. Service members may be able to take leave during this time, but it is important to remember that leave is determined by the needs of the command. There may also be opportunities for service members to attend training, as needed.

### ► Reintegration Phase

The final phase of the deployment cycle. During this time, service members adjust to being home with loved ones and return to their customary routines and activities. This time can be stressful for some service members and family members as everyone adjusts to being together again.

If you are feeling stressed or anxious and need help for dealing with any phase of the deployment cycle, please contact your local Fleet and Family Support Center (FFSC) for assistance

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

### **ASSISTANCE 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 solutionfocused 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.

**COMMAND SUPPORT PROGRAMS** 

## **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 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, XOs, CMCs, COBs, Chaplains, Command FAP POCs, CRC members, and Kev Responders.

# 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

# **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, XOs, Chaplains, CMCs, COBs, and their spouses.

# **PCO-PXO Spouses Workshop**

This is a one-day workshop for spouses of Prospective Commanding Officers (PCO) and Prospective Executive Officers (PXO). It provides information on military and community resources, roles of PCO/PXO spouses, and leadership/growth opportunities. It also gives participants a chance to network and problem solve together.

# **SAPR Administrative Unit Victim Advocate**

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-SAACP 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-SAACP) as a requirement to be certified as a "SAPR Victim Advocate"

# **SAPR Victim Advocate Continuing Education**

This training facilitates maintaining victim advocates DOD Sexual Assault Advocate Certification Program (D-SAACP) credentialing. These workshops provide SAPR program updates and advanced training in assisting victims of sexual assault. Who should attend: D-SAACP 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**

FFR.CNIC.Navy.mil/Family-Readiness/

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 resumes 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) 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

# **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, Measureable, Achievable, Relevant, and Timebound) 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. 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.

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

These 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.

• 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 Busines

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

NavyLifeMA.com/FFSC

### 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 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 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 Contro (E-OSC) and Command Resilience Team (CRT). t 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 using practical

# 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. Youwilllearnhowtoidentifyyoursupportnetwork 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

# **New Parent Resource Awareness Workshop**

This four-hour 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, and 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.

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 indepth 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 Navy When an emergency strikes, knowing what to do can save lives, property, and time. One of the most

### important tools you or your family can have to protect yourself in possible emergencies is a Family Emergency Plan. It is important to plan ahead as a family for all types of emergencies and responses. Everyone in the family should understand what to do, where to go, and what to take in the event of an emergency. Learn how to prepare, respond,

### and recover with FFSC's Operation Prepare public awareness program. Ready to Date

Dating in today's society can seem like an unachievable mission, but it doesn't have to be! In this workshop 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 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 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 program 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 (ŠTEP): 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 you 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 took effect on January 1, 2018, Opt-in choices, TSP contributions. and continuation nay 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 carlot. 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** 

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.

### 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.

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

methods for resolving consumer complaints, and ways

### effectively managing your credit. **Developing Your Spending Plan**

a deployment.

**Consumer Awareness** 

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. **Financial Leadership Seminar** 

Planned and unplanned deployments are a fact of

life in the Navy. This course provides information to

help learners effectively manage their finances during

### **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 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: 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 FFSC

### If you are in need of a Touchpoint training that is not being offered during the guarter, 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

This course will prepare you to set goals, establish priorities, develop a famil 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.

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.

• Vesting in the Thrift Savings Plan (TSP)

### 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.

Welcoming Your First 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 firsttime 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

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

managing personal finances and credit, working with

a lender and real estate agent, and completing the

# too much debt.

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. 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 delinguency 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

**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 This single-session, interactive program, suitable for

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

all audiences, is designed to develop more in-depth

knowledge and skills that will enable them to save

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 their 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

Covers the basic types of insurance and what they can do for you, including life, health, homeowners and rental insurance, as well as SGLI and DIC.

### **RELOCATION ASSISTANCE PROGRAMS**

### **Cultural Adaptation** This program provides service members and their

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

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

### goods and auto shipment, financial planning, travel arrangements and passports, 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 activeduty 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,

The Secretary of the Navy has determined that this

# community and base resources, and local amenities and attractions.

publication is necessary in the transaction of business required by Law of the Department of the Navy. Funds for printing this publication have been approved by the Navy Publication and Printing Policy Committee. Opinions and statements are the personal views of the contributors. We authorize and invite the reproduction of any SIGNAL articles for use by commands, Ombudsman, or spouse organization publications. We ask only that credit be given to the SIGNAL.



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.

**Little Creek** NN 757-462-7563

**Newport News** 757-688-6289

Norfolk Northwest NW 757-444-2102 757- 421-8770

Oceana 0 757- 433-2912

Portsmouth 757-953-7801

Yorktown 757-887-4606

2023 **PROGRAM CALENDAR** 

OCT-NOV-DEC

				I ROSKAM CALLIDAR		
FFSC PROGRAMS	OCTOBER		NOVEMBER		DECEMBER	
		COMMAND SUP	 PORT PROGRAMS			
Deckplate Resource Awareness Training	OCT 4-5 (W-TH) 8:00 a.m4:00 p.m. <b>(LC)</b>		NOV 16-17 (TH-F) 8:30 a.m3:30 p.m. (N)		DEC 11-12 (M-T) 8:30 a.m4:30 p.m. <b>(0)</b>	
Exceptional Family Member POC Training	OCT 6 (F) 9:00 a.mNoon <b>(LC)</b>	OCT 23 (M) 8:30-11:30 a.m. <b>(P)</b>	NOV 2 (TH) 8:30-11:00 a.m. <b>(N)</b> NOV 17 (F) 9:00 a.mNoon <b>(O)</b>	NOV 20 (M) 8:30-11:30 a.m. <b>(P)</b>		
Family Readiness Group (FRG)					DEC 7 (TH) 8:00 a.m5:00 p.m. (Basic Training) (LC)	DEC 11 (M) 8:30 a.m3:30 p.m. (Basic Training) (N)
Family Readiness Group (FRG) Leadership Training	OCT 16 (M) 8:30 a.m3:30 p.m. (Basic Training) (N)		NOV 3 (F) 8:00 a.m2:30 p.m. (Basic Training) (O) NOV 6 (M) 10:00-11:30 a.m. (Advanced Training) (O)	NOV 14 (T) 9:00-11:00 a.m. (Advanced Training) <b>(LC)</b> NOV 14 (T) 6:00-8:00 p.m. (Advanced Training) <b>(LC)</b>	DEC 11 (M) 8:30 a.m3:30 p.m. (Basic Training) (N)	
FAP POC Quarterly Training	OCT 4 F (WTI) 9:30 a.m. (4:30 a.m. (0)	OCT 20 24 (MT) 9.00 a.m. 4.00 n.m. (I.O.	NOV 15 (W) 1:00-3:00 p.m. <b>(Y)</b>		DEC 5 (T) 9:00-11:00 a.m. (P)	
My Navy Career Options (formerly CONSEP)  Ombudsman Advanced Training	OCT 4-5 (W-TH) 8:30 a.m4:30 p.m. ( <b>0</b> ) OCT 19 (TH) 6:30-8:30 p.m. ( <b>Y</b> )	OCT 30-31 (M-T) 8:00 a.m4:00 p.m. <b>(LC)</b>	NOV 6 (M) 9:00-10:30 a.m. (N)	NOV 6 (M) 5:30-7:00 p.m. <b>(N)</b>	DEC 14 (TH) 6:30-8:30 p.m. <b>(Y)</b>	
Ombudsman Basic Training	OCT 11-12 (W-TH) 8:30 a.m4:00 p.m. <b>(Y)</b> OCT 11-13 (W-F) 8:30 a.m4:00 p.m. <b>(O)</b>	OCT 20-22 (F-SU) 8:30 a.m4:00 p.m. (N)	NOV 3-5 (F-SU) 8:30 a.m5:00 p.m. <b>(LC)</b>		DEC 5-7 (T-TH) 8:30 a.m4:00 p.m. (N)	
PCO-PXO Spouses Workshop	OCT 13 (F) 9:00 a.m2:00 p.m. (LC)					
SAPR Administrative Unit Victim Advocate Training	OCT 12 (TH) 9:00 a.m1:00 p.m. <b>(0)</b>		NOV 2 (TH) 8:00 a.mNoon <b>(LC)</b> NOV 8 (W) 9:30 a.m12:30 p.m. <b>(N)</b>	NOV 9 (TH) 9:00 a.mNoon <b>(Y)</b> NOV 9 (TH) 9:00 a.m1:00 p.m. <b>(O)</b>	DEC 7 (TH) 9:00 a.mNoon <b>(P)</b> DEC 13 (W) 8:00 a.mNoon <b>(LC)</b>	
SAPR Victim Advocate Basic Training	OCT 2-6 (M-F) 8:00 a.m4:00 p.m. <b>(Y)</b> OCT 16-20 (M-F) 7:30 a.m4:30 p.m. <b>(N)</b>	OCT 23-27 (M-F) 8:00 a.m5:00 p.m. <b>(0)</b>	NOV 6-10 (M-F) 8:00 a.m4:00 p.m. (P)		DEC 4-8 (M-F) 8:00 a.m4:00 p.m. <b>(Y)</b> DEC 4-8 (M-F) 8:00 a.m5:00 p.m. <b>(O)</b>	
SAPR Victim Advocate Continuing Education Training	OCT 11 (W) 9:00 a.mNoon <b>(N)</b> OCT 12 (TH) 9:00 a.mNoon <b>(LC)</b>		NOV 1-2 (W-TH) 9:00 a.m4:00 p.m. <b>(0)</b> NOV 9 (TH) 9:00 a.mNoon <b>(LC)</b>	NOV 15 (W) 9:00 a.m4:00 p.m. <b>(Y)</b>	DEC 5 (T) 9:00 a.mNoon <b>(N)</b> DEC 14 (TH) 9:00 a.mNoon <b>(LC)</b>	
Sponsor Training	OCT 11 (W) 9:00-11:00 a.m. (NN) OCT 11 (W) 1:00-3:00 p.m. (LC)	OCT 12 (TH) 9:00-10:00 a.m. <b>(N)</b> OCT 25 (W) 9:00-11:00 a.m. <b>(P)</b>	NOV 7 (T) 9:00-11:00 a.m. <b>(Y)</b> NOV 8 (W) 1:00-3:00 p.m. <b>(LC)</b>	NOV 9 (TH) 9:00-10:00 a.m. <b>(N)</b> NOV 14 (T) 9:00-11:00 a.m. <b>(NW)</b>	DEC 13 (W) 1:00-3:00 p.m. <b>(LC)</b> DEC 14 (TH) 9:00-10:00 a.m. <b>(N)</b>	
	00111(W) 1.00 3.00 p.m. (10)		SITION ASSISTANCE PROGRAMS	1101 11 (1) 5.00 11.00 a.m. (111)	520 1 ( ( ( ) ) 5.00 10.00 d.m. (14)	
Career Development	OCT 4 (W) 9:00 a.mNoon <b>(NN)</b> OCT 16 (M) 9:00 a.mNoon <b>(O)</b>	OCT 30 (M) 9:00 a.mNoon <b>(P)</b> OCT 17 (T) 8:30-11:30 a.m. <b>(N)</b>	NOV 13 (M) 9:00 a.mNoon <b>(O)</b> NOV 14 (T) 8:30-11:30 a.m. <b>(N)</b>		DEC 5 (T) 9:00-11:00 a.m. <b>(LC)</b> DEC 6 (W) 9:00 a.mNoon <b>(NN)</b>	DEC 11 (M) 9:00 a.mNoon <b>(O)</b> DEC 12 (T) 8:30-11:30 a.m. <b>(N)</b>
	OCT 17 (T) 9:00-11:00 a.m. (LC)	**	NOV 15 (W) 9:00 a.mNoon (Y)	NOV.15 (M) 9.20.11.20 a.m. (N)		52012(1) 0100 12100 umm <b>(1.)</b>
Effective Resume Writing	OCT 3 (T) 1:00-4:00 p.m. (NN) OCT 4 (W) 9:00 a.mNoon (P) OCT 11 (W) 9:00 a.mNoon (NW)	OCT 16 (M) 8:00-11:00 a.m. <b>(LC)</b> OCT 17 (T) 9:00 a.mNoon <b>(0)</b> OCT 18 (W) 8:30-11:30 a.m. <b>(N)</b>	NOV 1 (W) 9:00 a.mNoon <b>(P)</b> NOV 6 (M) 9:00 a.mNoon <b>(LC)</b> NOV 14 (T) 9:00 a.mNoon <b>(O)</b>	NOV 15 (W) 8:30-11:30 a.m. <b>(N)</b> NOV 20 (M) 9:00 a.mNoon <b>(NW)</b>	DEC 4 (M) 8:00-11:00 a.m. <b>(LC)</b> DEC 5 (T) 1:00-4:00 p.m. <b>(NN)</b> DEC 12 (T) 9:00 a.mNoon <b>(O)</b>	
	OCT 13 (F) 8:30-11:30 a.m. (N) OCT 5 (TH) 9:00 a.mNoon (NN)	OCT 18 (W) 5:00-8:00 p.m. <b>(LC)</b> OCT 20 (F) 8:30-11:30 a.m. <b>(N)</b>	NOV 14 (T) 1:00-4:00 p.m. <b>(Y)</b> NOV 2 (TH) 9:00 a.mNoon <b>(P)</b>	NOV 16 (TH) 9:00 a.mNoon <b>(0) (Y)</b>	DEC 13 (W) 8:30-11:30 a.m. (N) DEC 7 (TH) 9:00 a.mNoon (NN)	DEC 15 (F) 8:30-11:30 a.m. <b>(N)</b>
Interview Techniques	OCT 19 (TH) 9:00 a.mNoon (O)	OCT 25 (W) 9:00 a.mNoon <b>(NW)</b>	NOV 6 (M) 1:00-4:00 p.m. (LC)	NOV 17 (F) 8:30-11:30 a.m. (N)	DEC 14 (TH) 9:00 a.mNoon (O)	
Job Network	OCT 16 (M) 11:00 a.mNoon ( <b>LC</b> ) OCT 18 (W) Noon-1:30 p.m. ( <b>N</b> )	OCT 19 (TH) Noon-1:00 p.m. ( <b>0</b> )	NOV 15 (W) Noon-1:30 p.m. (N) NOV 16 (TH) Noon-1:00 p.m. (O)		DEC 4 (M) 11:00 a.mNoon ( <b>LC</b> ) ( <b>N</b> ) DEC 13 (W) Noon-1:30 p.m. ( <b>N</b> )	DEC 14 (TH) Noon-1:00 p.m. <b>(0)</b>
Job Search Strategies	OCT 4 (W) 1:00-4:00 p.m. (NN) OCT 17 (T) 1:00-4:00 p.m. (N)	OCT 18 (W) 9:00 a.mNoon <b>(O)</b> OCT 31 (T) 9:00 a.mNoon <b>(P)</b>	NOV 7 (T) 1:00-4:00 p.m. <b>(LC)</b> NOV 14 (T) 1:00-4:00 p.m. <b>(N)</b>	NOV 15 (W) 9:00 a.mNoon <b>(0)</b> NOV 15 (W) 1:00-4:00 p.m. <b>(Y)</b>	DEC 6 (W) 1:00-4:00 p.m. <b>(NN)</b> DEC 12 (T) 1:00-4:00 p.m. <b>(N)</b>	DEC 13 (W) 9:00 a.mNoon <b>(O)</b>
Navigating Federal Employment	OCT 3 (T) 9:00 a.mNoon <b>(NN)</b> OCT 20 (F) 9:00 a.mNoon <b>(O)</b>	OCT 17 (T) 1:00-4:00 p.m. <b>(LC)</b>	NOV 3 (F) 9:00 a.mNoon <b>(P)</b> NOV 7 (T) 9:00 a.mNoon <b>(LC)</b>	NOV 16 (TH) 8:30-11:30 a.m. (N) NOV 17 (F) 9:00 a.mNoon (O)	DEC 5 (T) 9:00 a.mNoon <b>(NN)</b> DEC 6 (W) 1:00-4:00 p.m. <b>(LC)</b> DEC 14 (TH) 9:30 11:30 am <b>(N)</b>	
	OCT 18 (W) 9:00 a.mNoon. (NW) OCT 19 (TH) 8:30-11:30 a.m. (N)		NOV 14 (T) 9:00 a.mNoon <b>(Y)</b> NOV 15 (W) 1:00-4:00 p.m. <b>(NW)</b>	NOV 28 (T) 8:30-11:30 a.m. <b>(N)</b>	DEC 14 (TH) 8:30-11:30 a.m. (N) DEC 15 (F) 9:00 a.mNoon (O)	
TAP (Transition Assistance Program)	OCT 2-3 (M-T) 8:00 a.m4:00 p.m. <b>(LC)</b>	Executive Retirement (E-9, W-4, W-9 OCT 26-27 (TH-F) 8:00 a.m4:30 p.m. (N)	5, O-5, and Above), Retiree Classes & Separatee Classes  NOV 8-9 (W-TH) 8:00 a.m4:00 p.m. (P)	es (N) TAP Bldg. U-93 — See TAP program description on r		DEC 7-8 (TH-F) 8-00 a m -4-30 p m (N)
Education • Managing Your Education	OCT 5-6 (TH-F) 8:00 a.m4:30 p.m. (N)		NOV 16-17 (TH-F) 8:00 a.m4:30 p.m. (N)	NOV 20 DEC 4 /THEN 20 A CO TO	DEC 6-7 (W-TH) 8:00 a.m4:00 p.m. (Y) DEC 6-7 (W-TH) 8:30 a.m4:30 p.m. (0)	DEC 7-8 (TH-F) 8:00 a.m4:30 p.m. (N) DEC 21-22 (TH-F) 8:00 a.m4:30 p.m. (N)
Employment • Department of Labor Employment Workshop	OCT 5-6 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b> OCT 19-20 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b>	OCT 26-27 (TH-F) 8:00 a.m4:00 p.m. (N)	NOV 2-3 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b> NOV 16-17 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b>	NOV 30-DEC 1 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b>	DEC 7-8 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b> DEC 14-15 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b>	DEC 21-22 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b>
Entrepreneurship • Boots to Business	OCT 19-20 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b>		NOV 7-8 (T-W) 8:00 a.m4:00 p.m. <b>(0)</b> NOV 16-17 (TH-F) 8:00 a.m4:00 p.m. <b>(N)</b>	NOV 28-29 (T-W) 8:00 a.m4:00 p.m. <b>(LC)</b>	DEC 14-15 (TH-F) 8:00 a.m4:00 p.m. (N)	
VA Disability Benefits Review	OCT 12 (TH) 8:00 a.m4:00 p.m. <b>(P)</b> OCT 12 (TH) 9:00 a.m4:00 p.m. <b>(LC)</b>	OCT 26 (TH) 9:00 a.m4:00 p.m. <b>(LC)</b>	NOV 9 (TH) 9:00 a.m4:00 p.m. <b>(LC)</b> NOV 29 (W) 9:00 a.mNoon <b>(O)</b>		DEC 14 (TH) 9:00 a.m4:00 p.m. <b>(LC)</b>	
		MILITARY LIFE SKILLS	EDUCATION PROGRAMS			
Building Effective Anger Management Skills	OCT 12, 17, 19, 24, 26 & 31 (T&TH) 9:00-11:00 a.m. (OCT 16, 18, 20, 23, 25 & 27 (M,W,F) 9:00-11:00 a.m.	DN) (N)	NOV 6, 8, 13, 15, 20 & 22 (M&W) 1:00-3:00 p.m. (N)		DEC 5, 7, 12, 14, 19 & 21 (T&TH) 1:00-3:00 p.m. (DN)	
Building Healthy Relationships	OCT 13 (F) 5:00-7:30 p.m. (LC)	· ·	NOV 9 (TH) 4:00-6:30 p.m. <b>(N)</b> NOV 14 (T) 3:00-5:30 p.m. <b>(O)</b>	NOV 28 (T) 9:00-11:30 a.m. <b>(LC)</b> NOV 28 (T) 9:00-11:30 a.m. <b>(NN)</b>		
Children and Divorce	OCT 4 (W) 1:00-5:00 p.m. (N)	OCT 11 (W) 8:30 a.m12:30 p.m. (LC)	NOV 1 (W) 9:00 a.m1:00 p.m. ( <b>DN</b> )	NOV 14 (T) 2:30-6:30 p.m. (N)	DEC 6 (W) 8:30 a.m12:30 p.m. <b>(LC)</b>	
Couples Workshop	OCT 23 & 30 (M) 5:00-7:30 p.m. <b>(LC)</b>		NOV 16-17 (TH-F) 5:00-7:30 p.m. <b>(0)</b>		DEC 4 & 11 (M) 5:00-7:30 p.m. <b>(LC)</b>	
Dads and Discipline	OCT 2 (M) 1:30-4:00 p.m. (N)	OCT 10 (T) 9:00-11:30 a.m. (LC)	NOV 17 (F) 9:00-11:30 a.m. (LC)	NOV 20 (M) 9:00-11:30 a.m. (DN)	DEC 14 /TII) 2.20 E.00 a m /AD	
Enhancing Stepfamilies  Module 1: Stress Resilience	OCT 16 (M) 9:00-11:30 a.m. ( <b>LC</b> ) OCT 3 (T) 1:00-3:00 p.m. ( <b>N</b> )		NOV 13 (M) 2:00-4:30 p.m. <b>(DN)</b> NOV 2 (TH) 2:00-4:00 p.m. <b>(DN)</b>	NOV 20 (M) Noon-2:30 p.m. <b>(P)</b>	DEC 14 (TH) 2:30-5:00 p.m. <b>(N)</b> DEC 4 (M) 9:00-11:00 a.m. <b>(P)</b>	DEC 5 (T) 1:00-3:00 p.m. <b>(LC)</b>
Module 2: Mindfulness & Meditation			NOV 7 (T) 2:00-4:00 p.m. ( <b>DN</b> )		DEC 4 (M) 11:00 a.m1:00 p.m. (P)	DEC 7 (TH) 1:00-3:00 p.m. <b>(LC)</b>
Module 2: Mindfulness & Meditation  Module 3: Living Core Values  Module 4: Flexibility	OCT 17 /T\ Naon 2:00 n m /V\		NOV 9 (TH) 2:00-4:00 p.m. (DN)		DEC 6 (W) 9:00-11:00 a.m. (P)	DEC 14 (TH) 1:00-3:00 p.m. <b>(LC)</b>
Module 5: Problem Solving	OCT 17 (T) Noon-2:00 p.m. (Y) OCT 5 (TH) 1:00-3:00 p.m. (N)		NOV 14 (T) 2:00-4:00 p.m. <b>(DN)</b> NOV 7 (T) Noon-2:00 p.m. <b>(Y)</b>	NOV 16 (TH) 2:00-4:00 p.m. <b>(DN)</b>	DEC 6 (W) 11:00 a.m1:00 p.m. ( <b>P</b> )  DEC 8 (F) 9:00-11:00 a.m. ( <b>P</b> )	DEC 19 (T) 1:00-3:00 p.m. <b>(LC)</b> DEC 12 (T) 1:00-3:00 p.m. <b>(LC)</b>
Module 6: Connections			NOV 21 (T) 2:00-4:00 p.m. <b>(DN)</b>		DEC 8 (F) 11:00 a.m1:00 p.m. <b>(P)</b> DEC 21 (TH) 1:00-3:00 p.m. <b>(LC)</b>	DEC 12 (T) Noon-2:00 p.m. <b>(Y)</b>
New Parent Resource Awareness Workshop	OCT 2 (M) Noon-4:00 p.m. (Y)		NOV 3 (F) 8:30 a.m12:30 p.m. <b>(0)</b>		DEC21(111)1.00 3.00 p.iii. (20)	
Parenting 411	0073/71030 430 /PMI	00740/TIN000 200 AN	NOV2 (TID 0.20 4.2.20 (1.0)	NOV2 (TIV 0 00 44 20 MV)	DEC 8 (F) 9:00 a.m2:00 p.m. (DN)	DF042/T\0.00 2.00 AB
Parenting in a Military Family  Parenting Teens	OCT 3 (T) 8:30 a.m1:30 p.m. ( <b>DN</b> ) OCT 2 (M) 9:00-11:30 a.m. ( <b>LC</b> )	OCT 12 (TH) 9:00 a.m2:00 p.m. <b>(N)</b>	NOV 2 (TH) 8:30 a.m12:30 p.m. ( <b>LC</b> )  NOV 6 (M) 2:00-4:30 p.m. ( <b>DN</b> )	NOV 2 (TH) 9:00-11:30 a.m. <b>(Y)</b>	DEC 4 (M) 8:30 a.m1:30 p.m. ( <b>DN</b> )	DEC 12 (T) 9:00 a.m2:00 p.m. <b>(N)</b>
Personal Communications	OCT 20 (F) 9:00 a.mNoon <b>(LC)</b>	OCT 26 (TH) 3:00-5:00 p.m. (N)	NOV 6 (M) 9:00-11:00 a.m. (NN)	NOV 15 (W) 3:00-5:00 p.m. <b>(0)</b>	DEC 4 (M) 1:00-3:00 p.m. <b>(Y)</b>	
Ready Navy	OCT 3 (T) 1:00-3:00 p.m. (Y)	OCT 24 (T) 1:00-3:00 p.m. (NN)	NOV.40 (I) 0.00 4.00		25040 (11) 2 02 4 2 2 4 10	DEGLA (TIVA) OO NA MA
Ready to Date			NOV 13 (M) 2:30-4:30 p.m. <b>(O)</b>		DEC 13 (W) 2:00-4:30 p.m. <b>(N)</b> DEC 14 (TH) 9:00-11:00 a.m. <b>(Y)</b>	DEC 14 (TH) 10:00 a.mNoon <b>(Y)</b> DEC 18 (M) 8:30-10:00 a.m. <b>(LC)</b>
Spouse Newcomers Orientation	OCT 10 (T) 9:00-10:30 a.m. (Single Session) (NN)	OCT 18 (W) 9:00-11:00 a.m. (Single Session) <b>(0)</b>	NOV 20 (M) 9:00 a.m1:00 p.m. <b>(LC)</b>		DEC 1 (F) 9:00-10:00 a.m. (Single Session) (N)	
Stress Management	OCT 10 (T) 9:00-10:30 a.m. (Single Session) (NN) OCT 16, 18, 23 & 25 (M&W) 1:00-3:00 p.m. (Multi-Ses				DEC 1 (F) 9:00-10:00 a.m. (Single Session) (N) DEC 13 (W) 1:00-3:00 p.m. (Single Session) (NN)	
Systematic Training for Effective Parenting (STEP)	OCT 3, 10, 12, 17, 19, 24 & 26 (T&TH) 4:30-6:30 p.m. OCT 10, 12, 17, 19, 24, 26 & 31 (T&TH) 2:00-4:00 p.m OCT 16, 18, 20, 23, 25, 27 & 30 (M,W,F) 2:00-4:00 p.m	n. (School Age) <b>(DN)</b> m. (Early Childhood) <b>(N)</b>				
		PERSONAL FINANCIAL N	IANAGEMENT PROGRAMS			
Blended Retirement System	OCT 18 (W) 1:30-3:00 p.m. <b>(N)</b> OCT 10 (T) 3:30-5:00 p.m. <b>(O)</b>	OCT 18 (W) 1:00-2:30 p.m. <b>(NW)</b>	NOV 15 (W) 1:30-3:00 p.m. <b>(N)</b> NOV 8 (W) 8:30-10:00 a.m. <b>(NN)</b>		DEC 20 (W) 1:30-3:00 p.m. <b>(N)</b> DEC 13 (W) Noon-1:30 p.m. <b>(N)</b>	
Car Buying Strategies	OCT 11 (W) Noon-1:30 p.m. (N)	OCT 23 (M) 8:30-10:00 a.m. (Y)	NOV 8 (W) Noon-1:30 p.m. (N)		DEC 13 (W) NOOH-1.30 μ.III. (N)	
CFS Forum and Financial Town Hall Meeting CFS Refresher Training	OCT 27 (F) 8:30-9:30 a.m. ( <b>LC</b> ) OCT 20 (F) 8:00 a.m4:00 p.m. ( <b>P</b> )	OCT 27 (F) 8:30-10:00 a.m. <b>(O)</b>	NOV 2 (TH) 12:30-2:00 p.m. <b>(N)</b> NOV 2 (TH) 8:00 a.m4:00 p.m. <b>(LC)</b>	NOV 30 (TH) 9:00-10:00 a.m. <b>(Y)</b> NOV 15 (W) 8:00 a.m4:00 p.m. <b>(O)</b>	DEC 12 (T) 8:00 a.m4:00 p.m. (N)	
	OCT 2-6 (M-F) 7:30 a.m4:00 p.m. (N) OCT 16-20 (M-F) 7:30 a.m4:00 p.m. (Y)	OCT 23-27 (M-F) 8:00 a.m4:00 p.m. ( <b>LC</b> )	NOV 13-17 (M-F) 7:30 a.m4:00 p.m. <b>(P)</b>		DEC 4-8 (M-F) 7:30 a.m4:00 p.m. (N) DEC 11-15 (M-F) 8:00 a.m4:00 p.m. (LC)	
CFS Training	OCT 23-27 (M-F) 7:30 a.m4:00 p.m. ( <b>0</b> )	OCT 30-NOV 3 (M-F) 7:30 a.m4:00 p.m. ( <b>N</b> )	NOV 13-17 (M-F) 8:00 a.m4:00 p.m. ( <b>LC</b> ) NOV 27- DEC 1 (M-F) 7:30 a.m4:00 p.m. ( <b>DN</b> ) ( <b>Y</b> )		, , , , , , , , , , , , , , , , , , , ,	
Consumer Awareness  Condit Management	OCT 11 (W) 10:00-11:30 a.m. (N) OCT 10 (T) 2:00-3:30 p.m. (O)	OCT 23 (M) 10:00-11:30 a.m. <b>(Y)</b>	NOV 8 (W) 8:30-10:00 a.m. <b>(N)</b>		DEC 13 (W) 10:00-11:30 a.m. (N) DEC 13 (W) 8:30-10:00 a.m. (N)	
Credit Management	OCT 11 (W) 8:30-10:00 a.m. (N)		NOV 8 (W) 10:00-11:30 a.m. (NN)  NOV 2 (TH) 8:30-10:00 a.m. (NN)	NOV 21 (T) 8:30-10:00 a.m. <b>(Y)</b>	DEC 18 (M) 8:30-10:00 a.m. (NN)	
Developing Your Spending Plan	00T10/T\0.00		NOV 2 (1H) 8:30-10:00 a.m. (NN) NOV 8 (W) 10:00-11:30 a.m. (N)	1101 22 (1/0.50° 10.00 d.III. <b>(1)</b>		
Financial Leadership Seminar  Marriage	OCT 10 (T) 8:00 a.mNoon (Y)		NOV 21 (T) 8:30-10:00 a.m. <b>(LC)</b>		DEC 1 (F) 1:00-4:00 p.m. <b>(LC)</b>	
Permanent Change of Station			NOV 27 (M) 8:30-10:00 a.m. <b>(LC)</b>			
Pre-Deployment Preparation	OCT 19 (TH) 8:30-9:30 a.m. (O)		NOV 27 (M) 10:00-11:30 a.m. (LC)			
Preparing for Divorce  Welcoming Your First Child			NOV 21 (T) Noon-1:30 p.m. <b>(LC)</b> NOV 21 (T) 10:00-11:30 a.m. <b>(LC)</b>			
Home Buying			NOV 22 (W) 10:00-11:30 a.m. (N)			
Homeownership			NOV 9 (TH) 8:30 a.m3:00 p.m. <b>(Y)</b> NOV 16 (TH) 8:30 a.m3:00 p.m. <b>(O)</b>	NOV 29 (W) 8:30 a.m3:00 p.m. (N)	DEC 5 (T) 8:30 a.m3:00 p.m. <b>(P)</b>	
How to Survive the Holidays Financially	OCT 10 (T) 9:00-10:30 a.m. <b>(P)</b> OCT 12 (TH) 9:00-10:30 a.m. <b>(Y)</b>	OCT 31 (T) 8:30-10:00 a.m. (LC)	NOV 14 (T) 1:00-3:00 p.m. (N)		DEC 27 (W) 9:00-10:30 a.m. <b>(Y)</b> DEC 27 (W) 10:30 a.mNoon <b>(NN)</b>	
Million Dollar Sailor	OCT 4-5 (W-TH) 8:00 a.m4:00 p.m. (LC)		NOV 6-7 (M-T) 8:00 a.m4:00 p.m. <b>(P)</b> NOV 7-8 (T-W) 8:00 a.m4:00 p.m. <b>(O)</b>	NOV 30-DEC 1 (TH-F) 8:00 a.m4:00 p.m. (N)		
Paying For College	OCT 5 (TH) 9:00-10:30 a.m. (Y)	OCT 31 (T) Noon-1:30 p.m. <b>(LC)</b>			DEC 12 (T) 1:00-2:30 p.m. (Y)	DEC 27 (W) 10:00-11:30 a.m. (N)
Paying Off Your Student Loans	OCT 31 (T) 1:30-3:00 p.m. (LC)		NOVAE AND A 22 TO		DEC 27 (W) Noon-1:30 p.m. (N)	DE0 20 (UN)
Planning for Your Retirement  Raising Financially Fit Kids	OCT 18 (W) Noon-1:30 p.m. <b>(N)</b> OCT 25 (W) 1:00-3:00 p.m. <b>(N)</b>	OCT 31 (T) 10:00-11:30 a.m. <b>(LC)</b>	NOV 15 (W) Noon-1:30 p.m. (N)		DEC 12 (T) 10:00-11:30 a.m. (NN)	DEC 20 (W) Noon-1:30 p.m. (N)
Renting	,	, , , , , , , , , , , , , , , , , , , ,	NOV 22 (W) Noon-1:30 p.m. (N)			
Saving and Investing	OCT 2 (M) 8:30-10:00 a.m. (NN) OCT 18 (W) 8:30-10:00 a.m. (N)		NOV 2 (TH) 10:00-11:30 a.m. (NN) NOV 2 (TH) 2:00-3:30 p.m. ( <b>0</b> )	NOV 15 (W) 8:30-10:00 a.m. <b>(N)</b> NOV 21 (T) 10:00-11:30 a.m. <b>(Y)</b>	DEC 18 (M) 1:00-2:30 p.m. (NN) DEC 20 (W) 8:30-10:00 a.m. (N)	
Survivor Benefit Plan	OCT 25 (W) 10:00-11:30 a.m. (N)			· ·		
Thrift Savings Plan	OCT 2 (M) 10:00-11:30 a.m. (NN)	OCT 18 (W) 10:00-11:30 a.m. (N)	NOV 2 (TH) 3:30-5:00 p.m. <b>(0)</b>	NOV 15 (W) 10:00-11:30 a.m. (N)	DEC 12 (T) 8:30-10:00 a.m. (Y)	DEC 20 (W) 10:00-11:30 a.m. (N)
Your Insurance Needs	OCT 11 (W) 1:30-3:00 p.m. (N)	DELOCATION ASSI	NOV 8 (W) 1:30-3:00 p.m. (N) STANCE PROGRAMS		DEC 13 (W) 1:30-3:00 p.m. (N)	
Cultural Adaptation	OCT 20 (F) 10:00-11:30 a.m. <b>(O)</b>	OCT 24 (T) 1:00-2:30 p.m. (N)	STANCET ROOMAINS		DEC 19 (T) 1:00-2:30 p.m. (N)	
Moving Overseas	OCT 24 (T) 9:00-11:00 a.m. (N)		NOV 1 (W) 9:00 a.m4:00 p.m. <b>(LC)</b> NOV 6 (M) 9:00-11:00 a.m. <b>(0)</b>		DEC 11 (M) 8:00 a.m4:00 p.m. (NN) DEC 12 (T) 9:00 a.m4:00 p.m. (NW)	DEC 19 (T) 9:00-11:00 a.m. <b>(N)</b>
Moving with an Exceptional Family Member	OCT 13 (F) 11:00-11:30 a.m. <b>(0)</b>					
Smooth Move Workshop	OCT 4 (W) 5:00-8:00 p.m. <b>(LC)</b>	OCT 13 (F) 9:00-11:00 a.m. (O)	NOV 6 (M) 8:00-11:00 a.m. (Y)	NOV 14 (T) 9:00 a.mNoon <b>(N)</b>	DEC 20 (W) 9:00 a.mNoon <b>(LC)</b>	
Welcome Aboard			NOV 16 (TH) 9:00-9:45 a.m. (N)			