## FFSC LITTLE CREEK-FORT STORY

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Newport News, VA 23607

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## **FFSC NORTHWEST**

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## **FFSC OCEANA**

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

## **FFSC PORTSMOUTH**

757-953-7801 **NSA Hampton Roads Portsmouth Annex** 1099 Holcomb Road, Bldg. 272 Portsmouth, VA 23708

## **FFSC YORKTOWN**

757-887-4606 WPNSTA Yorktown 1949 Von Steuben Drive Newport News, VA 23603

# **MILITARY ONESOURCE**

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

FLEET & FAMILY SUPPORT CENTERS OF HAMPTON ROADS

# Navy Wounded Warrior



The Navy Wounded Warrior program is dedicated to supporting Sailors and Coast Guardsmen who have sustained serious wounds, injuries, or illnesses — both physical and psychological. By focusing on comprehensive recovery, this vital program not only assists in achieving personal health goals but also encourages retention and a

successful return to duty or a seamless transition to the Department of Veterans Affairs when necessary.

Who is Eligible? The program is open to Sailors, Coast Guardsmen, and Reservists on active orders who have not separated from service and are dealing with serious wounds, injuries, or illnesses. Eligibility extends to both combat and non-combat related conditions, including:

- Major physical illnesses such as cancer, multiple sclerosis,
- Psychological conditions like PTSD or major depressive disorders. Injuries from motor-vehicle accidents during liberty or shipboard
- and training accidents.

How We Operate: Our knowledgeable staff assist with developing and executing a personalized Comprehensive Recovery Plan (CRP). We address both immediate and ongoing non-medical care needs, ensuring that no one has to navigate their recovery alone.

Warrior Care Month: November is recognized as Warrior Care Month, a time dedicated to honoring the resilience and strength of our wounded warriors. This month, we redouble our efforts to raise awareness and foster support for the recovery and reintegration of service members. Keep an eye out for events and initiatives designed to celebrate and assist our heroes:

- NSA Hampton Roads MWR Wounded Warrior 5K: FRI, NOV 15 Call 757-559-2405 or visit NavyLifeHQ.com for details.
- NAS Oceana MWR Turkey Shoot Golf Tournament: FRI, NOV 22 Call 757-433-2588 or visit NavyLifeNASO.com for details
- Navy Wounded Warrior (NWW) Care Month Non-Perishable

**Food Drive** for the Foodbank of Southern Virginia and the Eastern Shore. Donations will be accepted from October 14 through November 14 at the entrances of FFSC Norfolk, NWW Office, and NWW Portsmouth office in Bldg. 3 (7<sup>th</sup> floor).

The Navy Wounded Warrior program stands as a beacon of hope and a pillar of support for our service members during their most challenging times. Let's uphold our commitment to these brave men and women by spreading awareness and participating in their journey back to health and fulfillment.

**Get Involved:** For 24/7 support, or more information on how you can volunteer or participate in recovery efforts, please contact the Navy Wounded Warrior helpline at 855-Navy-WWP (855-628-9997) or email navywoundedwarrior.fct@navy.mil.

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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) Trainings** FRGs play an integral part in keeping families together in

various situations, especially during deployment. Please contact your closest FFSC for more information regardingall 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**  $This \, evidence \hbox{-} informed \, program \, equips \, service \, members \,$ 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 selfrespect, personal and professional boundary setting, groupthink, and active intervention. Participants wil

gain a new perspective on respect, learn to set and

enforce healthy boundaries, and be empowered to

## professional lives.

make healthy, respectful decisions in their personal and 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. **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 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.

## 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 VA 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

# SAPR Victim Advocate Continuing Education Training

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

a "SAPR Victim Advocate."

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

# **FAMILY EMPLOYMENT/TRANSITION**

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

ASSISTANCE PROGRAMS

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



## **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

# **TAP (Transition Assistance Program)**

This three-day workshop is the mandatory Transition  $Core\,Curriculum\,Course\,for\,military\,members\,who\,are$ 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.

#### 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.

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

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.

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

NavyLifeMA.com/FFSC

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

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 (BEAMS) Individuals seeking to address and control their anger more effectively 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

# **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

# 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, amily 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; develop the vital skills of energy management and recalibration through practical exercises designed to resync your mind-body connection; increase clear thinking; and optimize nerformance.

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

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

as how they are different and how they interact with

## 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; 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

# 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 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 Fleet & Family Support Center's Operation Prepare public Ready to Date Dating in today's society can seem like an unachievable mission, but it doesn't have to be! In this workshop vou'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

 $more\,about\,managing\,stress\,with\,techniques\,such\,as\,goal$ setting, time management, and progressive relaxation. **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 six and younger. Topics include understanding developmental sequences and

accomplishments of infants, toddlers, and pre-schoolers;

building effective discipline skills; developing skills for

 $stress\,can\,affect\,our\,personal\,and\,professional\,lives.\,Learn$ 

### 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-yearolds. 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 (PFM)**

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**

tricks to avoid.

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

## **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

## Consumer Awareness Have you ever made a purchase that you later regretted? It's a jungle out there and this single-session

registration is required.

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

# **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. **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 a deployment.

**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

#### 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

#### **Entitlement to Continuation Pay** This Touchpoint training is an opportunity to n Pay is, now to apply for it, and how best to use it.

### 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

at your FFSC.

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. **Preparing for Divorce** Divorce is a stressful life event in many ways. This

#### **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

training will help reduce the stress and uncertainty

associated with the financial aspects of divorce.

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

# 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.

## 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

 $basic\,concepts\,of\,financial\,retirement\,planning, including$ 

#### 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 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 ageappropriate financial practices for their children

# Renting is a course suitable for all potential renters. It is

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

designed to increase the knowledge and comfort level

#### 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

break while saving for themselves and their family's future. Learn how to take advantage of this exciting government-sponsored savings and investment program o build wealth and achieve financial independence in this 90-minute workshop. Your Insurance Needs

members with the opportunity to get an immediate tax

## $doforyou, including \ life, health, homeowners \ and \ rental$ insurance, as well as SGLI and DIC. RELOCATION ASSISTANCE PROGRAMS

Covers the basic types of insurance and what they can

# **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 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 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.

The Secretary of the Navy has determined that this

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.

# **Official Business**

SIGNAL	DN	le Creek 462-7563 NN Newport News 757-688-6289 N	Norfolk 757-444-2102 NW Northwest 757-421-8770	O Oceana P Portsmouth 757-433-2912		OCT-NOV-DEC 2024 PROGRAM CALENDAR
FFSC PROGRAMS	ОСТ	OBER	NO  OMMAND SUPPORT PROGRAMS	VEMBER		DECEMBER
Deckplate Resource Awareness Training	OCT 2 & 3 (W&TH) 8:30 a.m4:30 p.m. <b>(0)</b>	OCT 9 & 10 (W&TH) 8:00 a.m4:00 p.m. <b>(L)</b>	NOV 13 & 14 (W&TH) 8:30 a.m3:30 p.m. (N)			
Exceptional Family Member POC Training	OCT 16 (W) 8:00-10:00 a.m. (Y) OCT 29 (T) 8:30-11:30 a.m. (P) OCT 8 (T) 8:30 a.m3:30 p.m. (N)		NOV 7 (TH) 8:30-11:30 a.m. ( <b>N</b> ) NOV 15 (F) 9:00 a.mNoon ( <b>O</b> ) NOV 2 (S) 8:30 a.m3:30 p.m. ( <b>N</b> )	NOV 18 (M) 8:30-11:30 a.m. <b>(P)</b> NOV 15 (F) 8:30 a.m3:30 p.m. <b>(N)</b>	DEC 6 (F) 9:00 a.mNoon <b>(L)</b> DEC 11 (W) 8:00-10:00 a.m. <b>(Y)</b> DEC 5 (TH) 8:30 a.m4:30 p.m. <b>(L)</b>	
Family Readiness Group (FRG) Leadership Training  FAP Command Leadership Training	OCT 25 (F) 10:00-11:30 a.m. (O) OCT 1 (T) 8:00 a.mNoon (Y)	OCT 15 (T) 9:00-11:00 a.m. <b>(O)</b>	NOV 15 (F) 8:30 a.m2:30 p.m. (O)	, , , , , , , , , , , , , , , , , , ,	\(\)	
FAP Liaison Quarterly Training  Maintaining Respect in the Workplace	OCT 3 (TH) 9:00-11:00 a.m. <b>(L)</b>		NOV 19 (T) 9:00-10:00 a.m. (N)		DEC 3 (T) 9:00-10:30 a.m. <b>(Y)</b> DEC 12 (TH) 9:00-11:00 a.m. <b>(L)</b>	
MY (Managing Your) Navy Career Options	OCT 21 & 22 (M&T) 8:00 a.m4:00 p.m. <b>(L)</b>	OCT 24 & 25 (TH&F) 8:00 a.m4:30 p.m. (N)	NOV 21 & 22 (TH&F) 8:00 a.m4:00 p.m. (N)	NOVE TO FRANCISCO MIN	DEC 3 & 4 (T&W) 8:00 a.m4:00 p.m. <b>(0)</b>	DEC 19 & 20 (TH&F) 8:00 a.m4:00 p.m. (N)
Ombudsman Advanced Training Ombudsman Basic Training	OCT 17 (TH) 6:00-8:00 p.m. ( <b>Y</b> ) OCT 8-10 (T-TH) 8:30 a.m4:00 p.m. ( <b>Y</b> )	OCT 18-20 (F-SU) 8:30 a.m4:00 p.m. (N)	NOV 5 (T) 9:00-10:30 a.m. (N)  NOV 1-3 (F-SU) 8:30 a.m4:30 p.m. (L)	NOV 5 (T) 5:30-7:00 p.m. <b>(N)</b>	DEC 10 (T) 9:00-11:00 a.m. <b>(L)</b> DEC 3-5 (T-TH) 8:30 a.m4:00 p.m. <b>(N)</b>	DEC 10 (T) 6:00-9:00 p.m. <b>(L)</b>
PCO-PXO Spouses Workshop  SAPR Administrative Unit Victim Advocate Training	OCT 17 (TH) 9:00 a.m2:00 p.m. <b>(L)</b> OCT 3 (TH) 8:00 a.mNoon <b>(L)</b>		NOV 7 (T) 9:00 a.mNoon <b>(Y)</b>	NOV 13 (W) 9:00 a.m3:00 p.m. <b>(0)</b>	DEC 5 (TH) 8:00 a.mNoon <b>(L)</b>	DEC 12 (TH) 9:00 a.m Noon <b>(P)</b>
SAPR Victim Advocate Basic Training	OCT 7-11 (M-F) 7:30 a.m4:30 p.m. ( <b>N</b> ) OCT 7-11 (M-F) 8:00 a.m4:30 p.m. ( <b>Y</b> )	OCT 21-25 (M-F) 8:00 a.m5:00 p.m. <b>(O)</b> OCT 28-NOV 1 (M-F) 8:00 a.m4:30 p.m. <b>(L)</b>			DEC 2-6 (M-F) 8:00 a.m4:00 p.m. <b>(P)</b> DEC 2-6 (M-F) 8:00 a.m5:00 p.m. <b>(O)</b>	DEC 16-20 (M-F) 8:00 a.m4:30 p.m. <b>(Y)</b>
SAPR Victim Advocate Continuing Education Training	OCT 10 (TH) 9:00 a.mNoon <b>(L)</b> OCT 17 (TH) 9:00 a.mNoon <b>(N)</b>		NOV 4 & 5 (M&T) 9:00 a.m4:00 p.m. <b>(0)</b> NOV 13 (W) 9:00 a.mNoon <b>(Y)</b>	NOV 14 (TH) 9:00 a.m Noon <b>(L)</b> NOV 21 & 22 (TH&F) 8:00 a.m4:00 p.m. <b>(P)</b>	DEC 5 (TH) 9:00 a.mNoon <b>(N)</b> DEC 12 (TH) 9:00 a.mNoon <b>(L)</b>	
Sponsor Training	OCT 8 (T) 9:00-11:00 a.m. (NW) OCT 9 (W) 1:00-3:00 p.m. (L)	OCT 10 (TH) 9:00-10:00 a.m. (N)	NOV 8 (F) 9:00-11:00 a.m. (O) NOV 8 (F) 1:00-3:00 p.m. (L) YMENT/TRANSITION ASSISTANCE PROG	NOV 14 (TH) 9:00-10:00 a.m. (N)	DEC 12 (TH) 1:00-3:00 p.m. <b>(L)</b> DEC 19 (TH) 9:00-10:00 a.m. <b>(N)</b>	DEC 19 (TH) 9:00-11:00 a.m. <b>(P)</b>
Career Development	OCT 7 (M) 9:00 a.mNoon <b>(O)</b> OCT 9 (W) 9:00 a.mNoon <b>(NN)</b>	OCT 15 (T) 8:30-11:30 a.m. (N) OCT 21 (M) 9:00 a.mNoon (P)	NOV 4 (M) 9:00 a.mNoon (O) NOV 6 (W) Noon-2:00 p.m. (Y)	NOV 12 (T) 8:30-11:30 a.m. (N)	DEC 9 (M) 8:00-11:00 a.m. <b>(L)</b> DEC 9 (M) 9:00 a.mNoon <b>(0)</b>	DEC 17 (T) 8:30-11:30 a.m. <b>(N)</b>
Career Development	OCT 15 (T) 8:00-11:00 a.m. <b>(L)</b> OCT 2 (W) 9:00 a.mNoon <b>(P)</b>	OCT 16 (W) 8:00-11:00 a.m. <b>(L)</b>	NOV 12 (T) 8:00-11:00 am. <b>(L)</b> NOV 5 (T) 9:00 a.mNoon <b>(0)</b>	NOV 13 (W) 8:30-11:30 a.m. (N)	DEC 11 (W) 9:00 a.mNoon (NN)  DEC 10 (T) 1:00-4:00 p.m. (NN)	DEC 16 (M) 1:00-4:00 p.m. <b>(NW)</b>
Effective Resume Writing	OCT 8 (T) 9:00 a.mNoon <b>(O)</b> OCT 8 (T) 1:00-4:00 p.m. <b>(NN)</b> OCT 11 (F) 8:30-11:30 a.m. <b>(N)</b>	OCT 16 (W) 8:30-11:30 a.m. (N) OCT 17 (TH) 1:00-4:00 p.m. (N) (NW) OCT 23 (W) 9:00 a.mNoon (P)	NOV 5 (T) 1:00-4:00 p.m. <b>(Y)</b> NOV 12 (T) 1:00-4:00 p.m. <b>(NW)</b> NOV 13 (W) 8:00-11:00 a.m. <b>(L)</b>	NOV 20 (W) 9:00 a.mNoon <b>(P)</b>	DEC 10 (T) 9:00 a.mNoon <b>(0)</b> DEC 11 (W) 8:00-11:00 a.m. <b>(L)</b> DEC 12 (TH) 9:00 a.mNoon <b>(P)</b>	DEC 18 (W) 8:30-11:30 a.m. <b>(N)</b>
Interview Techniques	OCT 10 (TH) 9:00 a.mNoon <b>(NN) (O)</b> OCT 17 (TH) 1:00-4:00 p.m. <b>(L)</b>	OCT 18 (F) 8:30-11:30 a.m. (N) OCT 24 (TH) 9:00 a.mNoon (P)	NOV 7 (TH) 9:00 a.mNoon <b>(0) (Y)</b> NOV 14 (TH) 1:00-4:00 p.m. <b>(L)</b>	NOV 15 (F) 8:30-11:30 a.m. (N)	DEC 12 (TH) 9:00 a.mNoon <b>(NN) (O)</b> DEC 12 (TH) 1:00-4:00 p.m. <b>(L)</b>	DEC 17 (T) 1:00-4:00 p.m. <b>(NW)</b> DEC 20 (F) 8:30-11:30 a.m. <b>(N)</b>
Job Network	OCT 10 (TH) Noon-1:00 p.m. ( <b>0</b> ) OCT 16 (W) 11:00 a.m. Noon ( <b>L</b> )	OCT 16 (W) Noon-1:30 p.m. (N)	NOV 7 (TH) Noon-1:00 p.m. <b>(0)</b> NOV 13 (W) 11:00 a.mNoon <b>(L)</b>	NOV 13 (W) Noon-1:30 p.m. (N)	DEC 11 (W) 11:00 a.mNoon <b>(L)</b> DEC 12 (TH) Noon-1:00 p.m. <b>(O)</b>	DEC 18 (W) Noon-1:30 p.m. (N)
Job Search Strategies	OCT 9 (W) 9:00 a.mNoon <b>(O)</b> OCT 9 (W) 1:00-4:00 p.m. <b>(NN)</b> OCT 8 (T) 9:00 a.mNoon <b>(NN)</b>	OCT 15 (T) 1:00-4:00 p.m. <b>(L) (N)</b> OCT 22 (T) 9:00 a.mNoon <b>(P)</b> OCT 17 (TH) 8:30-11:30 a.m. <b>(N)</b>	NOV 6 (W) 9:00 a.mNoon <b>(O)</b> NOV 6 (W) 2:00-4:00 p.m. <b>(Y)</b> NOV 5 (T) 9:00 a.mNoon <b>(Y)</b>	NOV 12 (T) 1:00-4:00 p.m. <b>(L) (N)</b> NOV 14 (TH) 8:30-11:30 a.m. <b>(N)</b>	DEC 9 (M) 1:00-4:00 p.m. <b>(L)</b> DEC 11 (W) 9:00 a.mNoon <b>(O)</b> DEC 10 (T) 9:00 a.mNoon <b>(NN)</b>	DEC 11 (W) Noon-4:00 p.m. (NN) DEC 17 (T) 1:00-4:00 p.m. (N)  DEC 19 (TH) 8:30-11:30 a.m. (N)
Navigating Federal Employment	OCT 11 (F) 9:00 a.mNoon <b>(0)</b> OCT 17 (TH) 8:00-11:00 a.m. <b>(L)</b>	OCT 25 (F) 9:00 a.mNoon ( <b>P</b> )	NOV 8 (F) 9:00 a.mNoon <b>(0)</b> NOV 14 (TH) 8:00-11:00 a.m. <b>(L)</b>	NOV 24 (TH) 9:00 a.mNoon ( <b>P</b> ) NOV 26 (M) 8:30-11:30 a.m. ( <b>N</b> )	DEC 12 (TH) 8:00-11:00 a.m. (L) DEC 13 (F) 9:00 a.mNoon ( <b>0</b> )	
Navy Spouse in Transition  Pre-Separation Counseling	OCT 18 (F) 9:00-11:30 a.m. <b>(L)</b> OCT 3 (TH) 8:00-10:00 a.m. <b>(N)</b> OCT 10 (TH) 8:00-10:00 a.m. <b>(N)</b>	OCT 24 (TH) 8:00-10:00 a.m. (N) OCT 25 (F) 8:00-10:00 a.m. (N)	NOV 7 (TH) 8:00-10:00 a.m. (N) NOV 8 (F) 8:00-10:00 a.m. (N)	NOV 22 (F) 8:00-10:00 a.m. (N)	DEC 5 (TH) 8:00-10:00 a.m. (N) DEC 6 (F) 8:00-10:00 a.m. (N)	DEC 19 (TH) 8:00-10:00 a.m. ( <b>N</b> ) DEC 20 (F) 8:00-10:00 a.m. ( <b>N</b> )
TAP (Transition Assistance Program)	OCT 11 (F) 8:00-10:00 a.m. (N)	OCT 31 (TH) 8:00-10:00 a.m. (N)	NOV 21 (TH) 8:00-10:00 a.m. (N)	ses (N) TAP Bldg. U-93 — See TAP program description on revers	DEC 12 (TH) 8:00-10:00 a.m. (N)	
Education	OCT 3 & 4 (TH&F) 8:00 a.m4:30 p.m. <b>(N)</b> OCT 29 & 30 (T&W) 8:00 a.m4:00 p.m. <b>(O)</b>	OCT 31 & NOV 1 (TH&F) 8:00 a.m4:30 p.m. (N)	NOV 18 & 19 (M&T) 8:00 a.m4:00 p.m. ( <b>L)</b> NOV 21 & 22 (TH&F) 8:00 a.m4:00 p.m. ( <b>N)</b>		DEC 19 & 20 (TH&F) 8:00 a.m4:00 p.m. (N)	
Employment Entrepreneurship	OCT 3 & 4 (TH&F) 8:00 a.m4:30 p.m. (N) OCT 10 & 11 (TH&F) 8:00 a.m4:30 p.m. (N)	OCT 24 & 25 (TH&F) 8:00 a.m4:30 p.m. <b>(N)</b> OCT 31 & NOV 1 (TH&F) 8:00 a.m4:30 p.m. <b>(N)</b>	NOV 7 & 8 (TH&F) 8:00 a.m4:30 p.m. (N) NOV 21 & 22 (TH&F) 8:00 a.m4:00 p.m. (N)		DEC 5 & 6 (TH&F) 8:00 a.m 4:30 p.m. (N) DEC 12 & 13 (TH&F) 8:00 a.m4:30 p.m. (N)	DEC 19 & 20 (TH&F) 8:00 a.m4:00 p.m. (N)
Entrepreneurship  Vocational	OCT 10 & 11 (TH&F) 8:00 a.m4:30 p.m. <b>(N)</b> OCT 28 & 29 (M&T) 8:00 a.m4:00 p.m. <b>(L)</b> OCT 10 & 11 (TH&F) 8:00 a.m4:30 p.m. <b>(N)</b>	OCT 21 & 22 (M&T) 8:00 a.m 4:00 p.m. <b>(L)</b>	NOV 6 & 7 (W&TH) 8:00 a.m4:00 p.m. (P) NOV 7 & 8 (TH&F) 8:00 a.m4:30 p.m. (N) NOV 7 & 8 (TH&F) 8:00 a.m4:30 p.m. (N)	NOV 20 & 21 (W&TH) 8:00 a.m4:00 p.m. <b>(0)</b>	DEC 9 & 10 (M&T) 8:00 a.m4:00 p.m. <b>(L)</b> DEC 12 & 13 (TH&F) 8:00 a.m4:30 p.m. <b>(N)</b> DEC 12 & 13 (TH&F) 8:00 a.m4:30 p.m. <b>(N)</b>	
VA Disability Benefits Review	OCT 2 (W) 9:00 a.mNoon <b>(0)</b> OCT 10 (TH) 8:00 a.m4:00 p.m. <b>(L)</b>	OCT 24 (TH) 8:00 a.m4:00 p.m. <b>(L)</b>	NOV 14 (TH) 8:00 a.m4:00 p.m. <b>(L)</b>		DEC 12 (TH) 8:00 a.m 4:00 p.m. (L) DEC 18 (W) 9:00 a.m Noon (O)	
		MILITAR	Y LIFE SKILLS EDUCATION PROGRAMS			
Building Effective Anger Management Skills  Building Healthy Relationships	OCT 1, 3, 8, 10, 15 & 17 (T&TH) 9:00-11:00 a.m. <b>(L)</b> OCT 24 (TH) 9:00-11:00 a.m. <b>(Y)</b>	OCT 2, 4, 9, 11, 16, 18, 23 & 25 (W&F) 9:00-11:00 a.m. <b>(N)</b> OCT 29 (T) 3:00-5:30 p.m. <b>(O)</b>	NOV 5, 7, 12, 14, 19 & 21 (T&TH) 1:00-3:00 p.m. <b>(0)</b> NOV 7 (TH) 4:00-6:30 p.m. <b>(N)</b>	NOV 12 & 14 (T&TH) 18, 20, 22 & 25 (M,W,F) 9:00-11:00 a.m. <b>(Y)</b> NOV 25 (M) 9:00-11:30 a.m. <b>(L)</b>	DEC 6 (F) 9:00-11:00 a.m. (Y)	DEC 9 (M) 5:00-7:30 p.m. <b>(L)</b>
Children and Divorce	OCT 7 (M) 9:00 a.m1:00 p.m. <b>(L) (N)</b> OCT 23 (W) Noon-4:00 p.m. <b>(P)</b>	OCT 30 (W) 1:00-4:00 p.m. <b>(Y)</b>	NOV 6 (W) 2:30-6:30 p.m. (N) NOV 18 (M) 8:30 a.m12:30 p.m. (O)		DEC 4 (W) 8:30 a.m12:30 p.m. <b>(L)</b> DEC 5 (TH) 8:00 a.mNoon <b>(NW)</b>	DEC 9 (M) 8:30 a.m12:30 p.m. <b>(N)</b> DEC 19 (TH) Noon-4:00 p.m. <b>(Y)</b>
Couples Workshop	OCT 15 & 22 (T) 5:00-7:30 p.m. <b>(L)</b> OCT 9 (W) 1:30-4:00 p.m. <b>(N)</b>	OCT 31 & NOV 1 (TH&F) 5:00-7:30 p.m. <b>(0)</b> OCT 31 (TH) 1:30-4:00 p.m. <b>(Y)</b>	NOV 4 & 6 (M&W) 5:00-7:30 p.m. (N)  NOV 18 (M) 9:00-11:30 a.m. (N)	NOV 26 (T) 4:00-6:30 p.m. <b>(Y)</b> NOV 20 (W) 9:00-11:30 a.m. <b>(L)</b>	DEC 11 & 18 (W) 5:00-7:30 p.m. <b>(L)</b> DEC 5 (TH) 2:00-4:30 p.m. <b>(0)</b>	
Dads and Discipline  Enhancing Blended Families	OCT 17 (ŤH) 9:00 - 11:30 a.m. (NW)		NOV 19 (T) 9:00-11:30 a.m. <b>(P)</b> NOV 4 (M) 9:00-11:00 a.m. <b>(L)</b>	NOV 20 (W) 9:00-11:30 a.m. <b>(O)</b>	DEC 17 (T) 1:00-3:00 p.m. ( <b>Y</b> )	
Module 1: Stress Resilience	OCT 1 (T) 9:00-11:00 a.m. (N) OCT 16 (W) 1:00-3:00 p.m. (Y)	OCT 21 (M) 9:00-11:00 a.m. <b>(0)</b>	NOV 12 (T) 1:00-3:00 p.m. <b>(N)</b> NOV 4 (M) 1:00-3:00 p.m. <b>(N)</b> NOV 7 (TH) 9:00-11:30 a.m. <b>(L)</b>		DEC 19 (TH) 2:30-5:00 p.m. (N)  DEC 9 (M) 9:00-11:00 a.m. (O) DEC 10 (T) 10:00 a.mNoon (Y)	
Module 2: Mindfulness & Meditation	OCT 3 (TH) 9:00-11:00 a.m. (N) OCT 21 (M) Noon-2:00 p.m. (O)	OCT 22 (T) 2:00-4:00 p.m. <b>(Y)</b>	NOV 7 (TH) 1:00-3:00 p.m. (N)		DEC 16 (M) 10:00 a.mNoon (Y)	
Module 3: Living Core Values  Module 4: Flexibility	OCT 22 (T) 9:00-11:00 a.m. (N) OCT 23 (W) Noon-2:00 p.m. (O)	OCT 23 (W) 9:00-11:00 a.m. <b>(0)</b> OCT 24 (TH) 9:00-11:00 a.m. <b>(N)</b>	NOV 13 (W) 1:00-3:00 p.m. <b>(N)</b> NOV 14 (TH) 9:00-11:30 a.m. <b>(L)</b>	NOV 19 (T) 1:00-3:00 p.m. <b>(Y)</b>	DEC 4 (W) 2:00-4:00 p.m. (Y)	
Module 5: Problem Solving	OCT 25 (F) 9:00-11:00 a.m. (O)	OCT 29 (T) 9:00-11:00 a.m. (N)	NOV 18 (M) 9:00-11:30 a.m. ( <b>L</b> )	NOV 21 (TH) 1:00-3:00 p.m. ( <b>Y</b> )	DEC 11 (W) 9:00-11:00 a.m. <b>(O)</b>	
Module 6: Connections  New Parent Resource Awareness Workshop	OCT 25 (F) Noon-2:00 p.m. ( <b>0</b> ) OCT 11 (F) 8:30 a.m12:30 p.m. ( <b>0</b> )	OCT 31 (TH) 9:00-11:00 a.m. ( <b>N</b> ) OCT 30 (W) 12:30-4:30 p.m. ( <b>N</b> )			DEC 12 (TH) 9:00-11:00 a.m. ( <b>0</b> )  DEC 20 (F) 8:30 a.m12:30 p.m. ( <b>Y</b> )	
Parenting 411 Parenting in a Military Family	OCT 2 (W) 9:00-10:00 a.m. (Y)	OCT 15 (T) 8:30 a.m1:30 p.m. (O)	NOV 25 (M) 9:00 a.m2:00 p.m. ( <b>0</b> )  NOV 13 (W) 8:30 a.m1:30 p.m. ( <b>L</b> )		DEC 10 (T) 8:30 a.m1:30 p.m. <b>(0)</b>	
Parenting Teens	OCT 10 (TH) 9:00 a.m2:00 p.m. ( <b>N</b> ) OCT 28 (M) 9:00-11:30 a.m. ( <b>L</b> )	OCT 29 (T) 8:30 a.m1:30 p.m. ( <b>L</b> ) OCT 28 (M) 2:30-5:00 p.m. ( <b>O</b> )	NOV 13 (W) 9:00 a.mNoon <b>(P)</b>		DEC 4 (W) 1:30-4:00 p.m. (N)	DEC 11 (W) 10:00 a.m12:30 p.m. <b>(Y)</b>
Personal Communications	OCT 9 (W) 9:00 a.mNoon <b>(L)</b> OCT 24 (TH) 3:00-5:00 p.m. <b>(N)</b>	OCT 30 (W) 3:00-5:00 p.m. <b>(O)</b>	NOV 6 (W) 11:00 a.m1:00 p.m. (Y)		DEC 3 (T) 9:00-11:00 a.m. (N) DEC 3 (T) 9:00-11:00 a.m. (Y)	
Ready Navy Ready to Date	OCT 18 (F) 1:00-3:00 p.m. (Y)  OCT 28 (M) 1:00-3:00 p.m. (Y)  OCT 28 (M) 2:30-4:30 p.m. (O)	OCT 30 (W) 1:00-3:00 p.m. (N)	NOV 27 (W) 9:00-11:00 a.m. (N)		DEC 9 (M) 1:00-3:00 p.m. (Y) DEC 16 (M) 9:00-11:00 a.m. (L) (N)	
Spouse Newcomers Orientation	OCT 1 (T) 9:00 a.m1:00 p.m. (Y)	OCT 20 /H) 4 00 2 00 /H)	NOV 12 (T) 9:00 a.m1:00 p.m. <b>(L)</b>	VA	DEC 2 (M) Noon-4:00 p.m. (Y)	DE0.42/THV0.00.40.20 MA
Stress Management Systematic Training for Effective Parenting (STEP)	OCT 4 (F) 9:00-10:30 a.m. (Y)  OCT 1-4 (T-F), 7 & 8 (M&T) 9:00-11:00 a.m. (School Age) (O) OCT 1, 3, 8, 10, 15, 17 & 22 (T&TH) 4:30-7:30 p.m. (School Age)	OCT 28 (M) 1:00-2:00 p.m. <b>(N)</b>	NOV 6, 8, 13 & 15 (W&F) 1:00-3:00 p.m. (Multi-Session) (	Y)	DEC 2 (M) 9:00-10:00 a.m. <b>(N)</b> DEC 3, 5, 10, 12, & 17 (T&TH) 2:00-4:30 p.m. (Schoo	DEC 12 (TH) 9:00-10:30 p.m. <b>(Y)</b> Age) <b>(N)</b>
			L FINANCIAL MANAGEMENT PROGRAMS	5		
Blended Retirement System	OCT 16 (W) 1:30-3:00 p.m. (N)	OCT 15 (T) 0.00 10 20 MIN	NOV 6 (W) 1:00-2:30 p.m. ( <b>L</b> ) NOV 7 (TH) 10:30 a.mNoon ( <b>0</b> )	NOV 12 (T) 9:00-10:30 a.m. <b>(NN)</b> NOV 19 (T) Noon-1:30 p.m. <b>(P)</b>	DEC 18 (W) 1:30-3:00 p.m. (N)	
Car Buying Strategies	OCT 2 (W) 9:00-10:30 a.m. <b>(L)</b> OCT 9 (W) Noon-1:30 p.m. <b>(N)</b> OCT 9 (W) 3:30-5:00 p.m. <b>(O)</b>	OCT 15 (T) 9:00-10:30 a.m. (NN) OCT 25 (F) 9:00-10:30 a.m. (NW) OCT 30 (W) 8:30-10:00 a.m. (Y)	NOV 7 (TH) 8:30-10:00 a.m. (NN) NOV 13 (W) Noon-1:30 p.m. (N)		DEC 11 (W) Noon-1:30 p.m. (N)	
CFS Forum and Financial Town Hall Meeting	OCT 25 (F) 8:30-9:30 a.m. <b>(L)</b>	00010	NOV 1 (F) 8:30-10:00 a.m. <b>(O)</b> NOV 7 (TH) 12:30-1:45 p.m. <b>(N)</b>	NOV 7 (TH) 1:00-2:30 p.m. <b>(P)</b> NOV 22 (F) 9:00-10:00 a.m. <b>(Y)</b>	250.40 = 1	
CFS Refresher Training CFS Training	OCT 16 (W) 8:00 a.m4:00 p.m. <b>(L)</b> OCT 21-25 (M-F) 7:30 a.m4:00 p.m. <b>(Y)</b> OCT 21-25 (M-F) 8:00 a.m4:00 p.m. <b>(L)</b>	OCT 18 (F) 8:00 a.m4:00 p.m. <b>(P)</b> OCT 28-NOV 1 (M-F) 7:30 a.m4:00 p.m. <b>(O)</b>	NOV 6 (W) 8:00 a.m4:00 p.m. <b>(0)</b> NOV 4-8 (M-F) 7:30 a.m4:00 p.m. <b>(N) (P)</b> NOV 18-22 (M-F) 7:30 a.m4:00 p.m. <b>(0) (Y)</b>	NOV 18-22 (M-F) 8:00 a.m4:00 p.m. <b>(L)</b>	DEC 10 (T) 8:00 a.m4:00 p.m. (N  DEC 2-6 (M-F) 7:30 a.m4:00 p.m. (N)	
Consumer Awareness	OCT 2 (W) 2:30-4:00 p.m. <b>(L)</b>	OCT 9 (W) 10:00-11:30 a.m. (N)	NOV 13 (W) 10:00-11:30 a.m. (N)		DEC 11 (W) 10:00-11:30 a.m. (N)	DEC 13 (F) 10:30 a.mNoon <b>(NW)</b>
Credit Management  Developing Your Spending Plan	OCT 2 (W) 10:30 a.mNoon (L) OCT 9 (W) 8:30-10:00 a.m. (N) OCT 2 (W) 1:00-2:30 p.m. (L)	OCT 9 (W) 1:30-3:00 p.m. ( <b>0</b> ) OCT 30 (W) 10:00-11:30 a.m. ( <b>Y</b> )	NOV 7 (TH) 10:00-11:30 a.m. (NN) NOV 13 (W) 8:30-10:00 a.m. (N) NOV 5 (T) 8:30-10:00 a.m. (NN)	NOV 6 (W) 8:30-10:00 a.m. <b>(Y)</b>	DEC 11 (W) 8:30-10:00 a.m. (N) DEC 13 (F) 1:00-2:30 p.m. (NW)	
Financial Leadership Seminar	OCT 10 (TH) 8:00 a.mNoon (Y)	OCT 30 (W) 8:00 a.mNoon <b>(P)</b>	. , ,	. ,	DEC 10 (T) 9:00 a.mNoon <b>(L)</b>	
Entitlement to Continuation Pay  Leadership Training  Pre-Deployment Preparation					DEC 10 (T) 2:00-3:00 p.m. <b>(L)</b> DEC 10 (T) 1:00-2:00 p.m. <b>(L)</b>	
Pre-Deployment Preparation  Vesting in the Thrift Savings Plan	OCT 24 (TH) 3:30-5:00 p.m. ( <b>0</b> )		NOV 14 (TH) 9:00-10:30 a.m. <b>(NN)</b>			
Welcoming Your First Child  Home Buying	OCT 16 (W) 1:30-3:00 p.m. (O)		NOV 20 (W) 10:00-11:30 a.m. (N)			
Homeownership			NOV 13 (W) 8:30 a.m3:00 p.m. (Y) NOV 14 (TH) 8:30 a.m3:00 p.m. (O)	NOV 21 (TH) 8:30 a.m3:00 p.m. (N)	DEC 10 (T) 8:30 a.m3:00 p.m. ( <b>P)</b>	
How to Survive the Holidays Financially	OCT 11 (F) 9:00-10:30 a.m. (Y)		NOV 12 (T) 1:00-3:00 p.m. (N)		DEC 3 (T) 10:30 a.mNoon <b>(NN)</b> DEC 3 (T) 1:00-2:30 p.m. <b>(L)</b>	DEC 4 (W) 9:00-10:30 a.m. <b>(Y)</b>
Million Dollar Sailor Paying For College	OCT 7 & 8 (M&T) 8:00 a.m4:00 p.m. <b>(L)</b> OCT 3 (TH) 9:00-10:30 a.m. <b>(Y)</b>		NOV 12 & 13 (T&W) 8:00 a.m4:00 p.m. <b>(0)</b>	NOV 21 & 22 (TH&F) 8:00 a.m4:00 p.m. <b>(N)</b>	DEC 3 (T) 9:00-10:30 a.m. (L)	DEC 10 (T) 1:00-2:30 p.m. <b>(Y)</b>
Paying Off Your Student Loans					DEC 3 (T) 10:30 a.mNoon ( <b>L</b> )  DEC 3 (T) 10:30 a.mNoon ( <b>L</b> )	
Planning for Your Retirement Raising Financially Fit Kids	OCT 16 (W) Noon-1:30 p.m. (N) OCT 16 (W) 3:30-5:00 p.m. (O)	OCT 23 (W) 1:00-3:00 p.m. (N)	NOV 6 (W) 2:30-4:00 p.m. <b>(L)</b>		DEC 12 (TH) 10:00-11:30 a.m. (NN)	DEC 18 (W) Noon-1:30 p.m. (N)
Renting	OCT 11 (F) 9:00-10:30 a.m. (NW)		NOV 20 (W) Noon-1:30 p.m. (N)	NOV.6 (M) 10:00 11:20 00	DEC 3 (T) Noon-2:30 p.m. (P)	
Saving and Investing Survivor Benefit Plan	OCT 2 (W) 8:30-10:00 a.m. (NN) OCT 16 (W) 8:30-10:00 a.m. (N) OCT 23 (W) 10:00-11:30 a.m. (N)		NOV 5 (T) 10:00-11:30 a.m. (NN) NOV 6 (W) 9:00-10:30 a.m. (L)	NOV 6 (W) 10:00-11:30 a.m. <b>(Y)</b> NOV 7 (TH) 8:30-10:00 a.m. <b>(O)</b>	DEC 18 (W) 8:30-10:00 a.m. (N) DEC 18 (W) 9:00-10:30 a.m. (NN)	
Thrift Savings Plan	OCT 2 (W) 10:00-11:30 a.m. (NN) OCT 16 (W) 10:00-11:30 a.m. (N)		NOV 6 (W) 10:30 a.mNoon <b>(L)</b> NOV 7 (TH) 10:30 a.mNoon <b>(O)</b>		DEC 3 (T) 9:00-10:30 a.m. ( <b>P</b> ) DEC 12 (TH) 8:30-10:00 a.m. ( <b>Y</b> )	DEC 18 (W) 10:00-11:30 a.m. (N)
Your Insurance Needs	OCT 9 (W) 1:30-3:00 p.m. (N)		NOV 13 (W) 1:30-3:00 p.m. <b>(N)</b>		DEC 11 (W) 1:30-3:00 p.m. (N)	
Cultural Adaptation	OCT 22 (T) 1:00-2:30 p.m. (N)	RELC	NOV 4 (M) 3:30-5:00 p.m. (L)		DEC 16 (M) 1:00-2:30 p.m. (N)	
Moving Overseas  Moving with an Exceptional Family Member	OCT 22 (T) 9:00 a.mNoon <b>(N)</b> OCT 18 (F) 11:00-11:30 a.m. <b>(DN)</b>		NOV 4 (M) Noon-3:30 p.m. <b>(L)</b>		DEC 11 (W) 9:00 a.m4:00 p.m. (P)	DEC 16 (M) 9:00 a.mNoon (N)
Smooth Move Workshop Welcome Aboard	OCT 4 (F) Noon-3:30 p.m. <b>(L)</b>	OCT 18 (F) 9:00-11:00 a.m. ( <b>DN</b> )	NOV 12 (T) 9:00 a.mNoon <b>(N)</b> NOV 18 (M) 9:00-10:00 a.m. <b>(N)</b>	NOV 14 (TH) 9:00 a.mNoon <b>(NW)</b>	DEC 13 (F) 1:00-3:00 p.m. (N)	DEC 20 (F) 9:00 a.mNoon <b>(L)</b>
			25 (m) 5000 2000 0.m. (M)			