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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



On October 13, 1775, the Second Continental Congress officially established the Continental Navy during the American Revolution to intercept British ships and maintain supply lines to the colonies. In 1972 Admiral Elmo Zumwalt, Chief of Naval Operations, authorized that 13 October be celebrated as the official birthday of the U.S. Navy. This year marks 250 years

Some key dates in U.S. Naval History:

★ JANUARY 6, 1776: The Continental Congress authorizes the appointment of surgeons and surgeon's mates in the naval service, beginning Naval Medicine.

★ SEPTEMBER 10, 1813: A fleet of nine U.S. ships under the command of Commodore Oliver Hazard Petty captured the British fleet at Lake Erie, securing U.S. control of the Great Lakes. Following his success, Perry dispatched his superiors, "We have met the enemy, and they are ours."

★ MARCH 8, 1862: During the American Civil War, the Confederate Navy initiated combat between the Ironclads with the attack by the CSS Virginia (formerly the USS Merrimack) on the Union Navy's blockade. The following day the USS Monitor engaged the CSS Virginia in the Battle of Hampton Roads which concluded in a draw.

★ NOVEMBER 17, 1917: USS Fanning and USS Nicholson sank the German submarine U-58 while escorting an Allied convoy during World War I.

floatplane launch and recovery vessel to a true aircraft carrier and re-christened USS Langley (CV-1) and innovated the use of arresting wires and elevators

★ 1939 – 1945: The U.S. Navy engaged in the Battle of the Atlantic, the longest continuous military campaign in World War II, to defeat German naval forces. The core of the campaign was the blockade of German ships and the defense of military and civilian ships from the German submarine forces (U-Boats)

★ DECEMBER 7.1941: With the attack by Japanese aircraft on the U.S. Naval base in Pearl Harbor, Hawaii, the United States official entered World War II

★ JUNE 4 – 7, 1942: The U.S. Navy destroyed four Japanese carriers to gain a stronghold base on a mid-Pacific atoll, changing the course of World War II in the Pacific theater.

★ OCTOBER 23, 1944: The three-day Battle of Leyte Gulf

began. Recognized as the largest naval battle in modern

history, the U.S. Navy ended Japan's capacity to fight as an organized force. **★OCTOBER 1950 – JULY 1953:** U.S. and Allied Naval Forces blockaded Wonsan, a major North Korean port, in an operation called the Siege of Wonsan. This activity denied the country's

severely impact the country's economy and military abilities. ★ SEPTEMBER 30, 1954: The USS Nautilus (SSN-571) was commissioned at Groton, CT as the world's first nuclear-powered submarine. In August 1958, the USS Nautilus was the first submarine to pass under the North Pole

use the sea, decrease it's ability to gather intelligence, and

★ JANUARY 1, 1962: President John F. Kennedy creates Sea Air Land (SEAL) teams, successors to the Underwater Demolition Teams formed in World War II.

★1922: The collier ship Jupiter (AC-3) is converted from **★OCTOBER1962:** The U.S. implemented an avalguarantine of the island nation of Cuba in response to the discovery of nuclear missiles deployed by the Soviet Union. U.S. warships intercepted and inspected Soviet vessels carrying offensive weapons bound

NOV

DEC

for Cuba, just over 100 miles from the U.S. coast. **★JANUARY 12, 1973:** An F-14 attached to VF-161 launched from the USS Midway (CVB-41) shoots down a MiG-17 over the Tonkin Gulf, the last air-to-air kill scored by the U.S. Navy

during the Vietnam War **★ OCTOBER 7, 2001:** USS Enterprise (CVN-65) and USS Carl Vinson (CVN-70) spearheaded coalition strikes against Al-Qaeda terrorists and the Taliban in Afghanistan in response

to the September 11, 2001, attacks on the U.S. **AUGUST 20, 2005:** VAW-77, -121, and -126 monitored airspace and directed rescue aircraft in the New Orleans, LA area following Hurricane Katrina. Various other Navy and Coast

*MARCH 12 - MAY 4, 2011: U.S. Naval commands and personnel provided support aid efforts in the immediate aftermath of the Tokoku earthquake and tsunami which impacted the Fukushima nuclear reactors. Designated Operation Tomodachi, U.S. military personnel provided humanitarian relief, evacuation, protection and engineering assistance to the people of Japan.

Guard ships, squadrons and service members contributed to

the rescue of nearly 50,000 individuals.

★ MAY 2, 2011: In Operation Neptune Spear, Navy SEALs conducted a raid in Abbottabad, Pakistan the killed Osama hin Laden, the founder and leader of Al-Oaeda

From the birth of our nation to today, the **U.S. Navy** stands ready to provide safety, protection and leadership to the United States and the world with honor, courage and commitment.

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

COMMAND SUPPORT PROGRAMS

Deckplate Resource Awareness Training

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

Exceptional Family Member POC Training This half-day training provides information that enables

POCs to assist members in their commands. Who should attend: any newly-designated EFMP POC in the Hampton

Family Readiness Group (FRG) Trainings FRGs play an integral part in keeping families together in various situations, especially during deployment.

regarding all FRG trainings. **Maintaining Respect in the Workplace** This evidence-informed program equips service members with practical tools to interact respectfully with the ultimate goal of reducing destructive behaviors in the workplace. It covers a variety of concepts such as self-respect, personal and professional boundary setting, groupthink, and active intervention. Participants will gain a new perspective on respect, learn to set and

Please contact your closest FFSC for more information

make healthy, respectful decisions in their personal and professional lives.

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

enforce healthy boundaries, and be empowered to

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. -----

*Due to recent government updates, prior to attending ANY SAPR trainings, please confirm current availability with your installation SARC.

Sexual Assault Prevention and Response

(SAPR) Administrative Unit Victim Advocate (VA) Training*

This course provides guidance to SAPR command-leve 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 Command/Staff Duty Officer and Watchstander Training*

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

SAPR Uniformed Housing/Residential Advisor Training*

This course explains the role of unaccompanied housing staff and resident advisors in the prevention and response to sexual assault. **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 Hamptor Roads area.

SAPR Victim Advocate Initial Course (formerly Basic Training)*

The 40-hour victim advocate initial course 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

to be certified as a "SAPR Victim Advocate." **Sponsor Training**

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

Certification Program (D-SAACP) as a requirement

FAMILY EMPLOYMENT/TRANSITION ASSISTANCE PROGRAMS

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

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

This interactive training will review the basic types

of resumes and discuss which types are appropriate

for different job seekers and what information should

be included on each. It will also discuss the essential elements of cover letters to use in conjunction with resumes and how to effectively compile a resume in

the current job market. Interview Techniques
Want to feel more confident at your next job interview? This single-session workshop teaches you how. Topics include the interview process (including traditional and behavioral interviewing questions), as well as methods

for responding to these questions using the STAR

(Situation, Task, Action, Result) method. **Job Network**

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

Job Search Strategies

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

Navigating Federal Employment

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

Navy Spouse in Transition

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

Pre-Separation Counseling

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

TAP (Transition Assistance Program)

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

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

Employment

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

Entrepreneurship

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

Vocational This course offers an opportunity to complete

personalized career development assessments of occupational interests and aptitudes. Participants will then be guided through a variety of career considerations, including labor market projections, education, apprenticeships, certifications, and licensure requirements.

VA Disability Benefits Review

Conducted by a VA accredited, Virginia Department of Veterans Services (VDVS) Veteran Services Representative (VSR), this workshop provides participants information on the VA disability claim process. This includes discussing laws that pertain 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

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 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

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 oughness, Expanded Operational Stress Control (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 resilience (mind. body, spirit, and social) and build toughness, trust. and connectedness. This course is appropriate for commands, service members, family members, family units, and Family Readiness Groups. MBMF Module 1: Stress Resilience

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

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.

NavyLifeMA.com/FFSC

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

MBMF Module 4: Flexibility This module will teach you how to better understand your own thoughts, emotions, and behaviors, as well

as how they are different and how they interact with one another. You will also learn how to deal with your thoughts, emotions, and behaviors in different settings using practical skills. MBMF Module 5: Problem Solving
This module covers the basic steps of effective problem-solving using practical examples of how these steps can be applied at work and at

home. You will also learn how to recognize the

dynamics and interactions that lead to personal

and group challenges, as well as healthy and helpful

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 Babyprogram, child care resources, FFSC programs and services, the WIC program, and career planning. Registration is open to all expectant parents. Partners are strongly encouraged to attend with them.

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

Parenting in a Military Family

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

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

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

Ready to Date

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

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



Stress 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 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 effectively communicating with young children; and much more.

Systematic Training for Effective Parenting (STEP): School-age

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

PERSONAL FINANCIAL **MANAGEMENT PROGRAMS**

Blended Retirement System

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

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

Command Financial Specialist (CFS) Forum and Financial Town Hall Meeting This quarterly forum is designed to update the Command Financial Specialist (CFS), senior leadership, Command Career Counselors, and other interested command leadership about current and emerging financial issues. This is an excellent forum for networking and confinancial 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 plemented 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 three-day interactive training prepares service members to serve as the point of contact and subject matter expert for their command's Personal Financia Management Program. The main focuses of the training are understanding of relevant policies and instructions, preparation of the Financial Planning Worksheet, principles of adult education, resources and referrals and Solution-Focused financial counseling. Successful completion of the Million Dollar Sailon class is a prerequisite for CFS Training as well as other qualifications outlined in OPNAVINST 1740.5D. Contact your local Fleet and Family Support Center for

registration information **Consumer Awareness**

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

Credit Management

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

Do you want to get control of your finances? This

single-session workshop can help you develop a

realistic spending plan. With this spending plan in place,

you'll be on your way to paying your bills on time and achieving your short- and long-term financial goals. **Exploring Digital Assets**

Digital and crypto assets are a fast-growing sector of finance. Exploring Digital Assets provides participants with information and resources to make informed decisions about owning these assets, understand high level tax implications, increase knowledge regarding associated frauds and scams, and understand how to submit consumer complaints regarding digital assetrelated fraud. **Financial Leadership Seminar** This four-hour training is for Division Officers and non-CFS trained E-7s and above. It provides a basic

understanding of typical military financial problems

helps participants develop skills in handling a financial crisis, and creates an awareness of resources available The agenda includes budgeting and personal financial management, consumer awareness, legal and security clearance issues, and more.

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ask only that credit be given to the SIGNAL.

Financial Literacy Touchpoints Financial Literacy Touchpoint curricula are designed to meet financial readiness Common

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

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

Disabling Sickness or Condition It can be incredibly overwhelming if you or a family member, whether it's a child or an adult, experiences

a disabling sickness or condition. Caring for a loved one or yourself with a disabling sickness or condition can have quite a bit of unexpected costs. In this course, we will cover several key financial tasks to consider including a spending plan, planning for the future, compensations, benefits and entitlements and caring for aging parents. **Entitlement to Continuation Pay**

This Touchpoint training is an opportunity to understand what Continuation Pay is, how to apply

for it, and how best to use it. **Financial Implications of Divorce** Divorce is a stressful life event in n any ways. This training will help reduce the stress and uncertainty associated with the financial aspects of divorce.

First Duty Station The First Duty Station Touchpoint is an opportunity for new service members, who perhaps are receiving their first real paychecks, to explore the

fundamentals of personal financial management. Topics include basic finance, consumer protection, major purchases, planning for the future, compensation and benefit, saving and investing. **Leadership Training** Financial readiness is mission readiness. Understanding your role as a leader in helping

service members manage their finances, including

information, tools, and resources, will be reviewed

in this training. Marriage

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

Moving often means adjusting to change and starting new routines. This is especially true for finances. This course will help optimize resources and strategize ways to complete a move without breaking the budget. **Post Deployment** Returning home after deployment can be an exciting

time and can bring with it a number of changes. It's important not to overlook certain financial tasks that need to be completed, in order to take advantage of

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

the extra money and resources that were available

improve your finances while deployed. **Vesting in the Thrift Savings Plan** For service members in the Blended Retirement

Welcoming Your First Child

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

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 **Gambling Awareness**

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

Homeownership

VHDA's Homeownership workshop is designed to take the mystery out of buying a home. Learn more about managing personal finances and credit, working with a lender and real estate agent, and completing the loan process and home inspection. You'll also learn ways to protect your investment as a home owner.

How to Survive the Holidays Financially Make the most of the holiday season — learn how

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

investing, and long-term wealth building. Million Dollar

Sailor is also a prerequisite for Command Financial Specialist (CFS) Training.

to reduce the financial stress of the holidays. This

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,

Paying for CollegeThis 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

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 Financial Fit Kids**

children of all ages. Parents will explore their own financial habits and skills, as well as learn techniques

to teach their children sound financial management

skills. Participants will also assess their current financial situation, learn how to effectively communicate with family members about finances, and implement age-

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.

appropriate financial practices for their children.

knowledge and skills that will enable them to save and invest wisely, explore various investment options and learn which instrument best suits them and their

Saving and Investing

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

The Thrift Savings Plan (TSP) provides all service members with the opportunity to get an immediate tax

This single-session interactive program suitable for

all audiences, is designed to develop more in-depth

break while saving for themselves and their family's future. Learn how to take advantage of this exciting

in their retirement plan.

Thrift Savings Plan

government-sponsored savings and investment program to build wealth and achieve financial independence in this 90-minute workshop. Your Insurance Needs This course covers the basic types of insurance and what

they can do for you, including life, health, homeowners

RELOCATION ASSISTANCE PROGRAMS

and rental insurance, as well as SGLI and DIC.

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

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

helpful single-session workshop is a great way to

prepare yourself and your family for this challenging

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.

FFSC PROGRAMS	757-492-6342	NOVEMBER	PROGRAM CALENDAR DECEMBER
FFSCFROGRAMS	OCTOBER	COMMAND SUPPORT PROGRAMS	DECEMBER
eckplate Resource Awareness Training cceptional Family Member POC Training	OCT 8 & 9 (W&TH) 8:00 a.m4:00 p.m. (L) OCT 15 & 16 (W&TH) 8:30 a.m3:30 p.m. (N) OCT 21 (T) 8:30-11:30 a.m. (P)	NOV 4 (T) 8:30-11:00 a.m. (N) (P) NOV 14 (F) 9:00 a.mNoon (O) NOV 17 (M) 8:30-11:30 a.m. (P)	DEC 9 & 10 (T&W) 8:30 a.m3:30 p.m. (N) DEC 12 (F) 9:00 a.mNoon (L) DEC 18 (TH) 10:00 a.mNoon (Y)
amily Readiness Group (FRG) Leadership Training	OCT 24 (F) 10:00-11:30 a.m. (O) (Advanced Training)	NOV 1 (S) 8:30 a.m4:00 p.m. (N) (Basic Training) NOV 5 (W) 6:00-8:00 p.m. (L) (Advanced Training) NOV 5 (W) 9:00-11:00 a.m. (L) (Advanced Training) NOV 19 (W) 8:30 a.m4:30 p.m. (DN) (Basic Training)	DEC 4 (TH) 8:30 a.m4:30 p.m. (L) (Basic Training)
AP Liaison Quarterly Training aintaining Respect in the Workplace	OCT 9 (TH) 1:00-3:00 p.m. (L) OCT 1 (W) 8:30-10:30 a.m. (O) OCT 30 (TH) 1:00-3:00 p.m. (N)	NOV 24 (M) 9:00-11:00 a.m. (L)	
Y (Managing Your) Navy Career Options	OCT 23 & 24 (TH&F) 8:00 a.m4:00 p.m. (N)	NOV 17 & 18 (M&T) 8:00 a.m4:00 p.m. (L) NOV 20 & 21 (TH&F) 8:00 a.m4:00 p.m. (N)	DEC 18 & 19 (TH&F) 8:00 a.m4:00 p.m. (N)
mbudsman Advanced Training mbudsman Basic Training	OCT 10 (F) 10:00-11:30 a.m. (O) OCT 14-16 (T-TH) 8:30 a.m4:30 p.m. (Y) OCT 22-24 (W-F) 8:30 a.m4:00 p.m. (N)	NOV 14-16 (F-SU) 8:30 a.m4:30 p.m. (L)	DEC 10 (W) 9:00-11:00 a.m. (L) DEC 2-4 (T-TH) 8:30 a.m4:30 p.m. (N) (Y)
SAPR Administrative Unit Victim Advocate Training*		NOV 5 (W) 9:00 a.mNoon (Y) NOV 6 (TH) 9:00 a.m2:00 p.m. (O) NOV 13 (TH) 8:00 a.mNoon (L)	
SAPR Command/Staff Duty Officer & Watchstander Training* SAPR Uniformed Housing/		NOV 13 (TH) 10:00-11:00 a.m. (N)	
Residential Advisor Training* SAPR Victim Advocate Continuing	OCT 7 (TUE) 10:00-11:00 a.m. (N) OCT 9 (TH) 9:00 a.mNoon (L)	NOV 4 (TUE) 10:00-11:00 a.m. (N) NOV 6 (TH) 9:00 a.mNoon (L) NOV 19 (W) 9:00 a.mNoon (Y)	DEC 2 (TUE) 10:00-11:00 a.m. (N) DEC 11 (TH) 7:30-11:30 a.m. (N)
Education Training* SAPR Victim Advocate Initial Course	OCT 16 (TH) 7:30-11:30 a.m. (N) OCT 6-10 (M-F) 8:00 a.m4:30 p.m. (Y) OCT 20-24 (M-F) 7:30 a.m4:30 p.m. (N)	NOV 12 & 13 (W&TH) 9:00 a.m4:30 p.m. (O) NOV 20 (TH) 7:30-11:30 a.m. (N)	DEC 1-5 (M-F) 8:00 a.m4:30 p.m. (Y)
병통 (formerly Basic)* ponsor Training	OCT 6-10 (M-F) 8:00 a.m5:00 p.m. (O) OCT 27-31 (M-F) 8:00 a.m4:30 p.m. (L) OCT 1 (W) 1:00-2:00 p.m. (N) OCT 2 (TH) 9:00-11:00 a.m. (L) OCT 22 (W) 9:00-10:30 a.m. (DN)	NOV 14 (F) 9:00-10:00 a.m. (N)	DEC 1-5 (M-F) 8:00 a.m5:00 p.m. (O) DEC 10 (W) 9:00-11:00 a.m. (L) DEC 11 (TH) 10:00-11:30 a.m. (NN) DEC 17 (W) 9:00-10:30 a.m.
reer Development	OCT 14 (T) 8:30-11:30 a.m. (N) OCT 27 (M) 8:00-11:00 a.m. (L) OCT 27 (M) 9:00 a.mNoon (O)	MPLOYMENT/TRANSITION ASSISTANCE PROGRAMS NOV 17 (M) 9:00 a.mNoon (0) NOV 18 (T) 8:30-11:30 a.m. (N) NOV 24 (M) 8:00-11:00 a.m. (L)	DEC 15 (M) 8:00-11:00 a.m. (L) DEC 15 (M) 9:00 a.mNoon (O) DEC 16 (T) 8:30-11:30 a.m. (
fective Resume Writing	OCT 15 (W) 8:30-11:30 a.m. (N) OCT 28 (T) 8:00-11:00 a.m. (L) OCT 28 (T) 9:00 a.mNoon (O)	NOV 18 (T) 9:00 a.mNoon (O) NOV 19 (W) 8:30-11:30 a.m. (N) NOV 25 (T) 8:00-11:00 a.m. (L)	DEC 16 (T) 8:00-11:00 a.m. (L) DEC 16 (T) 9:00 a.mNoon (0) DEC 17 (W) 8:30-11:30 a.m.
terview Techniques b Network	OCT 17 (F) 8:30-11:30 a.m. (N) OCT 29 (W) Noon-3:00 p.m. (L) OCT 30 (TH) 9:00 a.mNoon (O) OCT 15 (W) Noon-1:30 p.m. (N) OCT 28 (T) 11:00 a.m12:30 p.m. (L) OCT 30 (TH) Noon-1:00 p.m. (O)	NOV 20 (TH) 9:00 a.mNoon (O) NOV 21 (F) 8:30-11:30 a.m. (N) NOV 26 (W) Noon-3:00 p.m. (L) NOV 19 (W) Noon-1:30 p.m. (N) NOV 20 (TH) Noon-1:00 p.m. (O) NOV 25 (T) 11:30 a.m12:30 p.m. (L)	DEC 17 (W) Noon-3:00 p.m. (L) DEC 18 (TH) 9:00 a.mNoon (O) DEC 19 (F) 8:30-11:30 a.m. (DEC 16 (T) 11:00 a.m12:30 p.m. (L) DEC 17 (W) Noon-1:30 p.m. (N) DEC 18 (TH) Noon-1:30 p.m.
bb Search Strategies	OCT 14 (T) 1:00-4:00 p.m. (N) OCT 27 (M) Noon-3:00 p.m. (L) OCT 29 (W) 9:00 a.mNoon (O) OCT 16 (TH) 8:30-11:30 a.m. (N) OCT 29 (W) 8:00-11:00 a.m. (L) OCT 31 (F) 9:00 a.mNoon (O)	NOV 18 (T) 1:00-4:00 p.m. (N) NOV 19 (W) 9:00 a.mNoon (O) NOV 24 (M) Noon-3:00 p.m. (L) NOV 20 (TH) 8:30-11:30 a.m. (N) NOV 21 (F) 9:00 a.mNoon (O) NOV 26 (W) 8:00-11:00 a.m. (L)	DEC 15 (M) Noon-3:00 p.m. (L) DEC 16 (T) 1:00-4:00 p.m. (N) DEC 17 (W) 9:00 a.mNoon (DEC 17 (W) 8:00-11:00 a.m. (L) DEC 18 (TH) 8:30-11:30 a.m. (N) DEC 19 (F) 9:00 a.mNoon (
avy Spouse in Transition	OCT 10 (F) 9:00-11:30 a.m. (L)	NOV 25 (T) 1:00-3:00 p.m. (O) NOV 19 (W) 5:00-7:00 p.m. (N)	
re-Separation Counseling	OCT 2 (TH) 8:00-11:00 a.m. (N) OCT 23 (TH) 8:00-11:00 a.m. (N) OCT 31 (F) 8:30-10:30 a.m. (DN) OCT 3 (F) 8:00-11:00 a.m. (N) OCT 31 (F) 8:00-11:00 a.m. (N) OCT 31 (F) 9:00 a.mNoon (L)	NOV 6 (TH) 8:00-11:00 a.m. (N) NOV 21 (F) 8:00-11:00 a.m. (N) NOV 7 (F) 8:00-11:00 a.m. (N) NOV 21 (F) 8:30-10:30 a.m. (O) NOV 20 (TH) 8:00-11:00 a.m. (N) NOV 21 (F) 9:00 a.mNoon (L)	DEC 4 (TH) 8:00-11:00 a.m. (N) DEC 18 (TH) 8:00-11:00 a.m. (N) DEC 5 (F) 8:00-11:00 a.m. (N) DEC 19 (F) 8:00-11:00 a.m. (N) DEC 11 (TH) 8:00-11:00 a.m. (N) DEC 19 (F) 9:00 a.m. Noon (L)
P (Transition Assistance Program)	Executive Retirement (E-9, W-4, W-5, O-5, and Above) Retiree Classes & Separatee Classes (N) — Call 757-444-6089 for sp		DEC 4 8 E /TH8E) 9:00 a.m. 4:00 (0)
Employment	OCT 2 & 3 (TH&F) 8:00 a.m4:00 p.m. (N) OCT 2 & 3 (TH&F) 8:00 a.m4:00 p.m. (N) OCT 2 & 3 (TH&F) 8:00 a.m4:00 p.m. (N) OCT 3 & 24 (TH&F) 8:00 a.m4:00 p.m. (N) OCT 3 & 31 (TH&F) 8:00 a.m4:00 p.m. (N)	NOV 6 & 7 (TH&F) 8:00 a.m4:00 p.m. (L) NOV 20 & 21 (TH&F) 8:00 a.m4:00 p.m. (N) NOV 6 & 7 (TH&F) 8:00 a.m4:00 p.m. (N) (O)	DEC 4 & 5 (TH&F) 8:00 a.m4:00 p.m. (0) DEC 18 & 19 (TH&F) 8:00 a.m4:00 p.m. (N) DEC 18 & 19 (TH&F) 8:00 a.m4:00 p.m. (N)
Entrepreneurship	OCT 9 & 10 (TH&F) 8:00 a.m4:00 p.m. (N) OCT 30 & 31 (TH&F) 8:00 a.m4:00 p.m. (N) OCT 9 & 10 (TH&F) 8:00 a.m4:00 p.m. (N) OCT 16 & 17 (TH&F) 8:00 a.m4:00 p.m. (D)	NOV 6 & 7 (TH&F) 8:00 a.m4:00 p.m. (N)	DEC 18 & 19 (TH&F) 8:00 a.m4:00 p.m. (N) DEC 1 & 2 (M&T) 8:00 a.m4:00 p.m. (L) DEC 4 & 5 (TH&F) 8:00 a.m4:00 p.m. (N)
Vocational	OCT 9 & 10 (TH&F) 8:00 a.m4:00 p.m. (N) (O)	NOV 6 & 7 (TH&F) 8:00 a.m4:00 p.m. (N)	DEC 11 & 12 (TH&F) 8:00 a.m4:00 p.m. (N)
A Disability Benefits Review	OCT 2 (W) 9:00 a.m4:00 p.m. (L) OCT 15 (W) 9:00 a.m4:00 p.m. (L) OCT 30 (TH) 9:00 a.m4:00 p.m. (L)	NOV 20 (TH) 9:00 a.m4:00 p.m. (L)	DEC 11 (TH) 9:00 a.m4:00 p.m. (L)
ilding Effective Anger Management Skills	OCT 20, 22, 24, 27, 29 & 31 (M,W,F) 1:00-3:00 p.m. (N)	NOV 3, 5, 7, 10, 12 & 14 (M,W,F) 9:00-11:00 a.m. (DN) NOV 3, 5, 10, 12, 17 & 19 (M&W) 9:00-11:00 a.m. (N)	DEC 1, 3, 5, 8, 12 & 15 (M,W,F) 9:00-11:00 a.m. (L)
uilding Healthy Relationships	OCT 6 (M) 5:00-7:30 p.m. (N) OCT 9 (TH) 9:00-11:30 a.m. (Y) OCT 31 (F) 9:00-11:30 a.m. (O) OCT 3 (F) 1:00-5:00 p.m. (N) OCT 16 (TH) 8:30 a.m12:30 p.m. (L)	NOV 13 (TH) 9:00-11:30 a.m. (N) (Y) NOV 19 (W) 2:30-6:30 p.m. (N)	DEC 4 (TH) 9:00-11:30 a.m. (NN) DEC 11 (TH) 4:00-6:30 p.m. (L) DEC 2 (T) 8:30 a.m12:30 p.m. (N)
hildren and Divorce ouples Workshop	OCT 3 (F) 1:00-5:00 p.m. (N) OCT 13 (M) 8:30 a.m12:30 p.m. (L) OCT 13 (M) 8:30 a.m12:30 p.m. (Y) OCT 16 (TH) 12:30-4:30 p.m. (O) OCT 15 & 17 (W&F) 4:00-6:30 p.m. (N) OCT 20 & 27 (M) 5:00-7:30 p.m. (L) OCT 28 & 30 (T&TH) 5:00-7:30 p.m. (O)	NOV 25 (T) 8:30 a.m12:30 p.m. (Y)	DEC 2 (T) 8:30 a.m12:30 p.m. (N) DEC 2 & 9 (T) 5:00-7:30 p.m. (L)
ads and Discipline	OCT 6 (M) 1:30-4:30 p.m. (Y) OCT 7 (T) 2:00-4:30 p.m. (N)	NOV 3 (M) 9:00-11:30 a.m. (Y) NOV 17 (M) 9:00-11:30 a.m. (N) NOV 14 (F) 8:30-11:00 a.m. (O) NOV 19 (W) 9:00-11:30 a.m. (L)	DEC 8 (M) 9:00-11:30 a.m. (N) DEC 8 (M) 1:00-3:00 p.m. (Y)
hancing Blended Families	OCT 21 (T) 2:00-4:30 p.m. (0)	NOV 17 (M) 9:00-11:00 a.m. (L)	DEC 22 (M) 8:30-11:00 a.m. (N)
Module 1: Stress Resilience Module 2: Mindfulness & Meditation	OCT 1 (W) 9:00-11:00 a.m. (N) OCT 3 (F) 10:00 a.mNoon (Y) OCT 8 (W) 1:30-3:30 p.m. (Y) OCT 9 (TH) 9:00-11:00 a.m. (N)	NOV 10 (M) 9:00-11:00 a.m. (Y) NOV 20 (TH) 9:00-11:00 a.m. (Y)	DEC 2 (T) 10:00 a.mNoon (DN) DEC 2 (T) 12:30-2:30 p.m. (DN) DEC 9 (T) 9:00-11:00 a.m. (NN)
Module 3: Living Core Values Module 4: Flexibility	OCT 21 (T) 9:00-11:00 a.m. (N) OCT 23 (TH) 1:00-3:00 p.m. (Y) OCT 23 (TH) 9:00-11:00 a.m. (N) OCT 27 (M) 9:00-11:00 a.m. (Y)	NOV 7 (F) 9:00-11:30 a.m. (L)	DEC 3 (W) 10:00 a.mNoon (DN) DEC 3 (W) 12:30-2:30 p.m. (DN)
Module 5: Problem Solving Module 6: Connections	OCT 28 (T) 1:00-3:00 p.m. (Y) OCT 28 (T) 9:00-11:00 a.m. (N) OCT 30 (TH) 1:30-3:30 p.m. (Y)	NOV 14 (F) 9:00-11:30 a.m. (L) NOV 21 (F) 9:00-11:30 a.m. (L)	DEC 4 (TH) 10:00 a.mNoon (DN) DEC 11 (TH) 1:00-3:00 p.m. (Y) DEC 4 (TH) 12:30-2:30 p.m. (DN) DEC 19 (F) Noon-2:00 p.m. (Y)
ew Parent Resource Awareness Workshop	OCT 3 (F) 8:30 a.m12:30 p.m. (O)	NOV 3 (M) 12:30-4:30 p.m. (N)	DEC 18 (TH) 12:30-4:30 p.m. (Y)
arenting 411 arenting in a Military Family	OCT 1 (W) 9:00 a.m2:00 p.m. (Y)	NOV 5 (W) 8:30 a.m1:30 p.m. (0)	DEC 5 (F) 9:00 a.m2:00 p.m. (L) DEC 4 (TH) Noon-5:00 p.m. (L)
arenting Teens	OCT 22 (W) 9:00-11:30 a.m. (Y)	NOV 18 (T) 1:00-3:30 p.m. (Y)	DEC 3 (W) 1:00-3:30 p.m. (N) DEC 9 (T) 2:00-4:30 p.m. (O)
ersonal Communications	OCT 10 (F) 9:00-11:00 a.m. (Y) OCT 15 (W) 9:00-11:00 a.m. (NN) OCT 30 (TH) 9:00 a.mNoon (L) OCT 17 (F) 9:00-11:00 a.m. (NN) OCT 27 (M) 2:00-4:00 p.m. (O)	NOV 21 (F) 10:00 a.mNoon (Y)	DEC 2 (T) 9:00-11:00 a.m. (N) DEC 15 (M) 9:00-11:00 a.m. (N)
eady to Date pouse Newcomers Orientation	OCT 27 (M) 2:00-4:00 p.m. (V) OCT 21 (T) Noon-4:00 p.m. (Y)	NOV 12 (W) 8:00 a.m12:30 p.m. (L)	DEC 15 (M) 9:00-11:00 a.m. (N) DEC 11 (TH) 9:00 a.m1:00 p.m. (O) DEC 16 (T) 1:00-4:00 p.m. (Y)
tress Management	OCT 2 (TH) 9:00-10:30 a.m. (Y) OCT 20 & 22 (M&W) 10:00 a.mNoon & 12:30-2:30 p.m. (DN)	NOV 3, 5, 7 & 10 (M,W,F) 9:00-11:00 a.m. (L)	DEC 3 (W) 9:00-10:00 a.m. (N)
rstematic Training for Effective Parenting (STEP)	OCT 7, 9, 14, 16, 21, 23 & 28 (T&TH) 4:30-7:30 p.m. (L) School Age	NOV 17-25 (M-F,M&T) 1:00-3:00 p.m. (0) School Age	DEC 1, 3, 5, 8, 12, 15 & 17 (M,W,F) 4:30-7:30 p.m. (L) Early Childhood DEC 2, 4, 9, 11, 16 & 18 (T&TH) 3:00-5:30 p.m. (N) School Age
ended Retirement System	OCT 15 (W) 11:00 a.mNoon (NN) OCT 22 (W) 1:30-3:00 p.m. (N)	NOV 12 (W) 10:30 a.mNoon (L) NOV 18 (T) 10:30 a.m. 11:30 a.m. (NN) NOV 19 (W) 11:00 a.mNoon (NN) NOV 19 (W) 11:30 a.m. (NN)	DEC 16 (T) 10:30-11:30 a.m. (NN) DEC 17 (W) 1:30-3:00 p.m. (N)
ar Buying Strategies	OCT 21 (T) 10:30-11:30 a.m. (NN) OCT 7 (T) 2:30-4:00 p.m. (L) OCT 7 (T) 3:30-5:00 p.m. (O) OCT 15 (W) Noon-1:30 p.m. (N)	NOV 18 (T) 10:30 a.m11:30 a.m. (NN) NOV 19 (W) 1:30-3:00 p.m. (N) NOV 12 (W) Noon-1:30 p.m. (N)	DEC 17 (W) 11:00 a.mNoon (NN) DEC 10 (W) Noon-1:30 p.m. (N)
S Forum and Financial Town Hall Meeting S Refresher Training	OCT 31 (F) 8:30-10:00 a.m. (0)	NOV 5 (W) 12:30-1:30 p.m. (N) NOV 21 (F) 8:30-10:00 a.m. (L)	DEC 5 (F) 8:00 a.m4:00 p.m. (L)
'S Training	OCT 8-10 (W-F) 7:30 a.m4:00 p.m. (N) OCT 22-24 (W-F) 8:00 a.m4:00 p.m. (L)	NOV 5-7 (W-F) 7:30 a.m4:00 p.m. (N)(P)(Y) NOV 19-21 (W-F) 8:00 a.m4:00 p.m. (L)	
onsumer Awareness edit Management	OCT 7 (T) 10:30 a.mNoon (L) OCT 15 (W) 10:00-11:30 a.m. (N) OCT 7 (T) 1:00-2:30 p.m. (L) OCT 7 (T) 1:30-3:00 p.m. (O) OCT 15 (W) 8:30-10:00 a.m. (N)	NOV 12 (W) 10:00-11:30 a.m. (N)	DEC 10 (W) 10:00-11:30 a.m. (N)
eveloping Your Spending Plan	OCT 7 (T) 9:00-10:30 a.m. (L)	NOV 12 (W) 8:30-10:00 a.m. (N)	
xploring Digital Assets nancial Leadership Seminar	OCT 23 (TH) 10:00-11:30 a.m. (N)	NOV 3 (M) 9:00 a.mNoon (L)	
Disabling Sickness or Condition Entitlement to Continuation Pay	OCT 16 (TH) 2:00-3:30 p.m. (0)	NOV 18 (T) 09:00-10:00 a.m. (N) NOV 3 (M) 2:00-3:00 p.m. (L)	
Financial Implications of Divorce First Duty Station	OCT 15 (W) 10:00-11:00 a.m. (L) OCT 21 (T) 2:00-3:30 p.m. (O)		DEC 17 (W) Noon-1:00 p.m. (L) DEC 17 (W) 10:00-11:00 a.m. (L)
Leadership Training	OCT 21 (T) 10:00-11:00 a.m. (N)	NOV 3 (M) 1:00-2:00 p.m. (L)	
Marriage Permanent Change of Station	OCT 15 (W) 9:00-10:00 a.m. (L)		DEC 17 (W) 9:00-10:00 a.m. (L) DEC 3 (W) 9:00-10:00 a.m. (L)
Post Deployment Pre-Deployment Preparation			DEC 3 (W) Noon-1:00 p.m. (L) DEC 16 (T) 10:00-11:00 a.m. (N) DEC 3 (W) 10:00-11:00 a.m. (L) DEC 16 (T) 9:00-10:00 a.m. (N)
Preparing for Divorce Welcoming Your First Child	OCT 15 (W) Noon-1:00 p.m. (L) OCT 15 (W) 10:00-11:00 a.m. (L) OCT 21 (T) 2:00-3:30 p.m. (O)	NOV 18 (T) 10:00-11:00 a.m. (N)	DEC 17 (W) 10:00-11:00 a.m. (L)
mbling Awareness	OCT 23 (TH) 8:30-10:00 a.m. (N)	NOV42/TID0:20 2:00 493	
omeownership ow to Survive the Holidays Financially	OCT 1 (W) 1:00-2:30 p.m. (L)	NOV 13 (TH) 8:30 a.m3:00 p.m. (0)	DEC 11 (TH) 8:30 a.m3:00 p.m. (N)
llion Dollar Sailor	OCT 6 & 7 (M&T) 7:30 a.m4:30 p.m. (N) OCT 27 & 28 (M&T) 8:00 a.m4:00 p.m. (O) OCT 20 & 21 (M&T) 8:00 a.m4:00 p.m. (L)	NOV 3 & 4 (M&T) 7:30 a.m4:00 p.m. (N)(P)(Y) NOV 17 & 18 (M&T) 8:00 a.m4:00 p.m. (L)(O)	DEC 8 & 9 (M&T) 8:00 a.m4:00 p.m. (L)
ying for College ying Off Your Student Loans	OCT 1 (W) 9:00-10:30 a.m. (L) OCT 1 (W) 10:30 a.mNoon (L)		
nning for Your Retirement ising Financially Fit Kids	OCT 22 (W) Noon-1:30 p.m. (N) OCT 9 (TH) 3:30-5:00 p.m. (O) OCT 29 (W) 8:30-10:00 a.m. (N)	NOV 19 (W) Noon-1:30 p.m. (N)	DEC 17 (W) Noon-1:30 p.m. (N)
ving and Investing	OCT 22 (W) 8:30-10:00 a.m. (N)	NOV 4 (T) 8:30-10:00 a.m. (O) NOV 12 (W) 9:00-10:30 a.m. (L) NOV 19 (W) 8:30-10:00 a.m. (N)	DEC 17 (W) 8:30-10:00 a.m. (N)
rvivor Benefit Plan	OCT 29 (W) 10:00-11:30 a.m. (N)		DEC 0 /T\ 10:20.11:20.2 m /NN\
nrift Savings Plan	OCT 22 (W) 10:00-11:30 a.m. (N) OCT 15 (W) 1:30-3:00 p.m. (N)	NOV 4 (T) 10:30 a.mNoon (O) NOV 12 (W) 1:00-2:30 p.m. (L) NOV 12 (W) 1:30-3:00 p.m. (N)	DEC 9 (T) 10:30-11:30 a.m. (NN) DEC 10 (W) 11:00 a.mNoon (NN) DEC 10 (W) 1:30-3:00 p.m. (N)
ur Insurance Needs	ост 13 (w) 1.30-3.00 ран. (п)	NOV 12 (W) 1:30-3:00 p.m. (N) RELOCATION ASSISTANCE PROGRAMS	DEC 10 (W) 1:30-3:00 p.m. (N)
ultural Adaptation oving Overseas		NOV 6 (TH) 12:30-2:00 p.m. (L) NOV 6 (TH) 9:00 a.mNoon (L) NOV 17 (M) Noon-3:30 p.m. (N)	
oving with an Exceptional Family Member	OCT 17 (F) 11:00-11:30 a.m. (O) OCT 17 (F) 9:00 11:00 a.m. (O) OCT 17 (F) 9:00 a.m. Noon (L) OCT 30 (TH) Noon 3:30 p.m. (N)	NOV 18 (T) 9:00 a.mNoon (L)	DEC 11 (TH) 9:00 a.mNoon (L)
mooth Move Workshop	OCT 17 (F) 9:00-11:00 a.m. (O) OCT 17 (F) 9:00 a.mNoon (L) OCT 30 (TH) Noon-3:30 p.m. (N)	NOV 12 (W) 9:00-10:00 a.m. (O)	DEC 11 (1H) 9:00 a.mNoon (L) DEC 15 (M) 3:00-4:00 p.m. (N)