# <sup>2</sup>0<sub>22</sub> PROGRAM OF EVENTS AND RESOURCES

# A GUIDE FOR SOLDIERS AND THEIR **FAMILIES**

**Ohio Army National Guard Family Readiness and Warrior Support** 

For the most up to date information on military Family events, visit us online at http://www.ong.ohio.gov/frg/FRG\_index.html





Dear Soldiers and Families of the Ohio Army National Guard;

Our Soldiers have answered countless calls over the last year to support fellow Ohioans and citizens across the country. In 2022, I want to re-emphasize our appreciation and support for our service members and their Families, who have achieved many great things, and deserve the best resources when they are also in need. Throughout life, we all encounter choices that impact jobs, retirement, and family. My goal for this year is to provide our service members with resources to make these choices positive ones. Using the 2022 Family Resource Guide along this journey will set the conditions to improve your station in life for having served. Our Soldier and Family Readiness Specialists act as

a liaison throughout your career to identify individual and family needs in the areas of civilian education, employment, finances, healthcare, and education on entitlements and benefits to use throughout and after their career I especially encourage those in the early stages of their career to take advantage of the Operation Solid Start initiative, designed to guide you through your first two years of service.

Finances play a huge part in everyone's lives, now more than ever. The OHARNG has several resources available within this resource guide, such as Personal Financial Counselors, who can help with car budgets, TSP investment options, retirement, mortgages, and much more PFCs are available free of charge to all service members along with their spouse and children. If finding better employment, ones that support your service in the military and career goals, I suggest you utilize our National Guard Employment Enhancement Program, or educational assistance such as Ohio National Guard Scholarship and various Gl Bills which can also be used for on the job training or Federal Tuition Assistance. If you are finding it hard to pay a utility, rent, food, or car payments, please reach out to your Regional Soldier and Family Readiness Specialist. They will be able to put Soldiers andFamily members in contact with one of our many community resource partners to help with their issue.

Wellness, to include physical, mental, and relationship wellbeing, is something to take seriously. TriCare Reserve Select provides affordable health care for both single and married service members. If you are stressed, under pressure or just need someone to listen to, please contact your Brigade Psychological Health Coordinator (PHC), or call OhioCares and a PHC will answer your call. PHCs are available to Soldiers, their spouses, and children free of charge. I encourage those who desire to improve their relationships to check out the Strong Bonds program for single, married, and Soldiers with children. Families with children can also participate in Family events hosted by the Child and Youth Programs. Events include day camps at science centers, museums and zoos, as well as weekend Family camps and weeklong residential camps<sup>.</sup>

Given how much has been asked of our force this past year, and the stress that the pandemic has put on all of our families, I would ask you to become familiar with and utilize to the fullest extent, every resource available so your experience is a positive one. I am so very appreciative of the sacrifices Families make when their Soldier signs up to defend this areat Nation.

Those E More I

Thomas E· Moore II Brigadier General Assistant Adjutant General for Army



**Key Transition Points** 

ENTER SERVICE

END of SERVIC

**Key Transition Points** 

Where do you fall in the military lifecycle and what transition points have you hit? Successful military careers don't happen by accident and a lot of luck is involved... IF, and only if, you believe luck = being prepared to take advantage of opportunities when they are presented. So get prepared! Understand and maximize ALL of the programs and resources that are available to help you (and your Family) reach your full potential. This is particularly important as you move through key transition points in both your military and civilian life.

Family members are the cornerstone of every successful military career. Supportive Families are mission critical. Families that help their Soldiers take advantage of the many opportunities and benefits the Ohio Army National Guard has available creates success both within the Soldier's personal (familial, civilian employment) and military life. This is true whether you serve for one enlistment or stay for 30+ years.

Take control of your future -- make your own luck by being prepared! Be mindful of key life milestones or military career touch points and position yourself to take advantage of all of the opportunities and benefits available to support you. For example, when you or a Family member is

ready to purchase a vehicle -- consult with one of our staff Professional Financial Consultants (PFC) first. Before you buy make sure you understand financing, impacts of car payments, and have the tools you need to decide whether to buy new or used. Similarly, buying a house, getting married, having children, attending college, changing jobs, or retirement are key times that you should enlist help to make informed decisions.

**Military Life Cycle Key Transition Points:** Transition points represent opportunities to purposefully engage, educate and assist Soldiers and their Families throughout their Army career. Maximize your full potential by leveraging all available programs and resources! Explore the recommended resources and programs, presented throughout this resource guide as you move throughout your career.

	-	11		
First 2 Years of Enlistment Unit integration and sponsorship (Operation Solid Start) Build Foundation for Success (Education Employment, Finances, Physical Fitness, Health and Wellenss) • Samiliarize and understand all Programs and Resources available to support holistic wellness • Involve Parents and Spouses in Military Career	First Enlistment •Strengthen Foundation (Education, Employment, Finances, Relationships, Physical Fitness, Health & Wellness) •Seek Deployment Experience •Involve Parents and Spouses in Military Career	Second Enlistment • Advance Civilian Employment/Career • Actively focus on physical and mental wellness • Sustain and nurture healthy relationship. • Build Wealth/Eliminate Debt/Save for Retirement • Keep Family Involved	Careerist (12-20 years) • Use and encourage others to use resource: • Sustain and nurture healthy relationships • Actively focus on physical and mental wellness • Keep Family Involved • Build Wealth/Eliminate Debt/Plan for Retirement/Review Retirement portfolio • Retirement Vonshop • Blended Retirement Continuation Pay	20+ Years to Discharge to Retired Reserve - Use and encourage others to us resources - Sustain and nurture healthy relationships - Actively focus on physical and mental wellness - Build Wealth/Eliminate Debt/Pl for Retrement/Review Retrement Planning/Attend Retirement Planning/Attend

# TION SOLID

#### Sponsorship And On-Boarding Of New Soldiers & Families

Operation Solid Start (OSS) provides intensive services and resources to Soldiers and their Family from enlistment through their first two years of service. With over 100 years of experience, the OSS team of Soldier & Family Readiness Specialists is comprised of veteran professionals who have the knowledge and experience to help new Soldiers and their Families successfully integrate into the Ohio National Guard. OSS endeavors to ensure every Soldier (and their Family) is aware of and actively leveraging the broad range of resources and programs that are available to support them in both their military and civilian

TION SO'

endeavors. OSS strives to empower Soldiers (and Families) with information and help navigate resources.

> OSS partners with unit leadership to ensure that every Soldier (and their Family) is provided a Sponsor and is properly integrated into their first unit of assignment. However, Soldiers are NOT bystanders in this process and must take responsibility for seeking out information and engaging. Soldiers must -- Actively seek out support and assistance; know, understand and utilize ALL of the programs and resources available; and, when barriers to this objective exist, move them out of your way!

> > Mr. Philip Gensner

philip.a.gensner.civ@mail.mil

**Mr. Jeffrey Childress** 

jeffrey.l.childress2.civ@mail.mil

I Company - Toledo

Mr. Kevin Apple

614) 257-7936

K Company - Coshocton

kevin.t.apple.civ@mail.mil

614-929-8421

H Company - Marysville

614-949-0271

#### Meet Your Operation Solid Start Soldier and Family Readiness Specialist



**Mrs. Courtney Rockey** A Company - Columbus courtney.a.rockey.civ@mail.mil 614-929-4695





614-949-3201



**Ms. Jody Birchfield** C Company - Chillicothe jodelana.e.birchfield.civ@mail.mil 614-639-0336



Mr. Terry Dean G Company - Kettering terry.w.dean.civ@mail.mil 937-508-8291

Mr. Aaron Zaleski

F Company - Newton Falls

aaron.m.zaleski.civ@mail.mil

Mr. Justin Milam

614-949-7990

330-357-6198

614-551-6693

D Company - Brook Park

justin.d.milam2.civ@mail.mil

Mr. Michael Richard

E Company - North Canton

michael.s.richard.civ@mail.mil

#### Military Life 101

Would you like to learn more ways to support your Soldier? Have you ever wondered what benefits and resources are available to you that you can utilize? Join us for Military Life 101 to help understand the goals and missions of the Army and how you can strengthen your support. Classes are open to spouses, parents, grandparents, siblings & friends who want to learn more about the Ohio Army National Guard and Military Life. Topics include: Financial Readiness, Resources/Benefits, Education Benefits and Entitlements, Pay & Allowances, TRICARE, Family Preparedness, Military Language/Structure/Protocol/Rank. For more information about registration and location, please reach out to an Operation Solid Start team member. Military Life 101 is open

to all Family members of the Ohio Army National Guard, no matter what their Soldier's rank or grade.

DATE	TIME	LOCATION
Saturday, March 26, 2022	1000-1600	DSCC, Columbus
Saturday, May 21, 2022	1000-1600	North Canton Armory
Saturday, June 25, 2022	1000-1600	TBD
Saturday, July 30, 2022	1000-1600	TBD



#### Ohio National Guard Employment Enhancement Program (NGEEP)

NGEEP has employment support specialists throughout Ohio who develop relationships with employers, apprenticeships, and businesses seeking to train and hire veterans, Service members, and Military Family members. We connect you with new opportunities, employment networks, training, apprenticeship programs, and can help with employment preparation.

Entering the Workforce? If you are unsure which career or education path to pursue, we can assist you in finding employment whether temporary, part-time, or full-time.

Headed to College? Through partnerships with state and local employment programs we can assist you in determining which industries, careers, and emerging job opportunities are available throughout Ohio. If you are looking to use your Ohio National Guard Scholarship Program or GI Bill, we can provide you assessments on how your degree fits into the job market and a career.

Looking for a Skill? Skilled trades are some of the most sought after professions in Ohio. Through partnerships with state and local apprentice programs we can assist you in determining which industries meet your interests and needs.

Region 3

Region 4 Bowling Green / Northwest Ohio CHERYL HAGAN **Employment Support Specialist** Mobile: 380-206-7565

Email: chagan@interactivegov.com

#### Region 1

Region 2

MICHELE PERSHING

Mobile: 380-206-7557

Cleveland / Northeast Ohio **BRIAN PORTER** Employment Support Specialist Mobile: 380-206-7558 Email: bporter@interactivegov.com

Employment Support Specialist

Email: mpershing@interactivegov.com

#### Columbus / Southeast Ohio

Cincinnati / Southwest Ohio NITA ANN RENFROW Employment Support Specialist Mobile: 380-206-7556

Email: nrenfrow@interactivegov.com



#### Program Manage BRADLEY MOELLER

**Employment Support Specialist** Mobile: 380-206-7559 Email: bmoeller@interactivegov.com

For more information about NGEEP, please scan the QR Code.

#### Employer Support of The Guard and Reserve



ESGR informs and educates Service members and their civilian employers regarding their rights and responsibilities governed by the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). ESGR does not have statutory authority to enforce, but serves as a neutral, free resource to employers and Service members. ESGR's trained ombudsmen provide mediation of issues relating to compliance with USERRA.

There are ways to say "thanks for your military service," and ways to say "thanks for your support." ESGR offers a Statement of Support program where employers can sign a pledge to support the military service of their employees. Simultaneously, ESGR offers a progressive awards program starting with the Patriot Award so you or your spouse can nominate a supportive supervisor or employer for support that goes above and beyond what is required by law. Nominate your employer at https:// www.esgr.mil/Service-Members-Family/Nominate-your-Employer.

#### OHIO ESGR OFFICE: 614-336-7378

FOIIOW US:				
https://www.ESGR.mil/OH	https://www.twitter.com/ohio_esgr			
https://www.facebook.com/ohio.esgr	https://www.linkedin.com/company/esgrohio			

SOLID START & Employment



#### Know and Utilize Your Educational Benefits

Future opportunities and promotions will be subject to the Soldier's your Soldier to utilize their education benefits. They have several formal continuing education opportunities available to them.

#### Education Service Officer



My name is Marchem Pfeiffer and Lam the Education Services Officer with the Ohio Army National Guard. As a veteran who served four years of active duty and who comes from a long line of veterans, I understand what it means to be of service. I have always had two passions: education and the military. Both of my degrees are in education and most of my

career has been in the education field. I have always said that so much of who I am today is due to the four years I served in the military and the ambition of being a life-long learner. Our military represents a percentage of volunteers who, because of their service, have earned access to several education benefits. I am here to help ensure your goals are achieved. I highly encourage each and every one of you to take full advantage of the education programs and resources provided to you. For more information about your education benefits, please reach out to me at marchem.pfeiffer.civ@mail.mil or (614) 336-7023

#### Ohio National Guard Scholarship Program

Provides up to 100 percent tuition to Guard members attending state-assisted colleges and universities after other specified federal and Department of Defense educational assistance is applied (ONGSP.Ohio.gov).

Scholarship Program Manager: Mr. Lonny Kirby. lonny.r.kirby.nfg@mail.mil

#### Federal Tuition Assistance

Pays up to \$250 per semester hour. 16 semester hours per fiscal year for certificate, associate, bachelors, or master's degree programs. How Do I Apply? Go to www.armyignited.com and establish an account by clicking "Get Started".

Federal Tuition Assistance Program Manager: Ms. Jovanda Curry, jovanda.t.curry.civ@mail.mil

#### Credentialing Assistance (CA)

Credentialing Assistance provides funding for courses, training and or exams leading to an industry-recognized academic or vocational credential. Pays up \$4,000/year to pay for a new credential or recertification (combined use of FTA and CA cannot exceed \$4,000 per FY). May be used for tuition, fees, books, supplies, and exam costs. CA can be used for any credential listed on https://www. nationalguard.com/education-programs/credentialing-assistance and does not have to be related to the Soldier's MOS. Apply online at: www.armyignited.com

Credentialing Program Manager: Ms. Jovanda Curry, jovanda.t.curry.civ@mail.mil



The GI Bill is a federally funded program administered by the military commitment to continuing their education. Support and encourage services and the Department of Veterans Affairs. Provides Service members and their eligible dependents financial assistance for college degree and certificate programs, co-op training, technical or vocational courses, flight training, apprenticeships, or on-thejob training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses.

> To apply for GI Bill Benefits, go to www.va.gov, click "Apply for education benefits" and then "Find Your Education Benefits". The website will walk you through the rest of the application process. GI Bill Program Manager: SGT Daniel Yebogh.

daniel.k.yeboah.mil@mail.mil

#### Army Personnel Testing (APT)

APT encompasses FREE standardized tests used to determine eligibility for specialized training and to support the Army's personnel selection and classification process, including language proficiency testing. Tests include; Armed Forces Classification Test, Selection Instrument Flight Training, Defense Language Aptitude Battery, Defense Language Proficiency Test, Defense Language Reading Proficiency Test and Oral Proficiency Interview.

For more information and how to apply, please visit https://www. nationalguard.com/education-programs/army-personnel-testing Send inquires to the Education Office Distro:

ng.oh.oharng.list.g1-education@mail.mil

#### DANTES Testing/Programs

DANTES provides numerous programs and services to assist Soldiers seeking to further their voluntary education goals and objectives. To qualify, you must be an active drilling member of the OHARNG.

Programs include, but not limited to:

- · CLEP/DSST (College credit equivalency exams in over 30 subject areas)
- · Joint Services Transcript (JST); describes your military schooling and work history in civilian terms, as a standard form, making
- it easier for colleges to read and recommend credits. College/Career Planning Resource:
- Kuder Journey College/Test Prep Resources: Online
- Academic Skills Course (OASC) and College Placement Skills Training (CPST) MWR Library Online Resources (EBSCO) Provides free test
- prep for a variety of military and civilian exams.

For more information about DANTES, please visit https://www. nationalguard.com/education-programs/DANTES-programs

Send inquires to the Education Office Distro: ng.oh.oharng.list.g1-education@mail.mil

This OR Code is the full Ohio National Guard



Education Handbook which covers the above Education programs and much more

# DEPLOYMENT

Preparing for, experiencing, and coming back from a deployment can be stressful for not only the Soldier, but also for their Family members. To mitigate stressors associated with deployments, it is important to be prepared and ensure that all involved in a deployment (Soldiers and Families) take steps to understand what is ahead, and more importantly, understand the programs and resources that are available to support both the Soldier and Family - before, during, and after a deployment. Whether you are facing an upcoming deployment or coming home, it is important to be prepared. The Yellow Ribbon Reintegration Program is intended to help prepare Soldiers and their Families manage the stress of pre-, during-, and post-deployment activities. Take advantage of what the YRRP has to offer and get prepared! Maximize use of resources and actively seek out information; don't leave any resource unused.

#### Yellow Ribbon Reintegration Program

Yellow Ribbon Reintegration Program (YRRP) is a Department of Defense program that is mandatory for Soldiers to attend and optional for Family members/support systems to attend. It is strongly encouraged that the Soldier bring at least one Family member, or support system to the YRRP briefings. There is one briefing before deployment and three separate post reintegration events after deployment.

• Pre-Mobilization Soldier and Family Brief (SFMB) the Soldier and their support system will connect with local resources and learn about what benefits the Soldier and Family members are eligible for during the deployment. One of the most important benefits the Soldier will be eligible for is TRICARE health and dental. SFMB typically takes place 30-60 days prior to the deployment.



• Post 1 and Post 2 reintegration events both focus on reintegration with the Family and Soldier support system. Briefs and activities include, but not limited to, resources to support wellbeing that include health care, education, employment support, financial, behavior and mental health, and legal benefits. VA representatives are also available to

answer any questions the Soldier might have regarding their VA benefits. Post 1 and Post 2 events are typically offered 30 and 60 days after demobilization but can occur up to 365 days after returning home.

• Post 3 event focuses only on the Soldier. Post 3 focus on mental health services and occurs 90 - 180 days after the Soldier has completed Demobilization





For more information about Ohio's Yellow Ribbon Reintegration Program, please contact CW3 Mark Sundbury at mark.e.sundbury.mil@mail.mil or 614.336.7471

#### Deployment

Once the Soldier completes pre-mobilization trainings and attends SFMB, the Soldier will then deploy. While the Soldier is on deployment, a Soldier and Family Readiness Specialist will conduct monthly outreach to a Family member, or the Soldier's support system, to check in to make sure everything is going smoothly on the home front. The information on Family Datasheets is used to conduct outreach calls to Family members that are listed. Be sure that the Soldier updates their Family Datasheet is updated with current information.

#### Demobilization

Demobilization is an exciting time for the Soldier and Family. During demobilization the Soldier will have time to reintegrate with their Family, friends and civilian work or continue with their education. The YRRP Post 1 and Post 2 events will help the Soldier with this transition. After the Soldier has completed their YRRP requirements they will then will have an Inactive-Duty Training (IDT) schedule.



#### Family Days and Holiday Parties

Do you have an upcoming event? Our youth team would like to add to your Family event! At no additional work to you, our team would bring supplies and volunteers to add resources and activities to your day. Activities would be simple make and take items, games, and other activities. Support is based on a first come first serve basis, and staff availability. Contact Andrew Seward for more information. Please request support a minimum of 45 days prior to event.

#### Become a Volunteer

Becoming a volunteer with our program is easy and we assure you that the benefits are abundant! As a volunteer, you will receive the opportunity to attend fun events, gain practical experience, enhance professional development skills, and give back to amazing military Families around the state. Our opportunities range from one-day events, to week-long residential camps, making it flexible enough to accommodate your schedule. Interested in taking the first step and learning more? Please visit our website at <u>http://www.ohio4h.org/ operationmilitary-kids</u>. For more information, contact Andrew Seward. Ohio Military Teen Counc

Ohio Military Teen Council (OMTC) exists so that teens can have a say in what they need and want from our programs. Joining OMTC will give teens a voice! Quarterly meetings provide open discussions, hands on activities, and connections to others who live the military connected lifestyle. Teens will gain confidence in leadership skills, mentoring others and becoming role models. OMTC offers teens a way to give back to the OMK program, gain experience for college applications, resumes, and social services in a fun, inspiring environment. Contact Mark Scherer about how you can become part of OMTC today!



#### FY'22 Youth and Family Programs

These events take full advantage of all the venue has

to offer paired with intentional and focused leadership

**Teen Leadership Events:** 

and resilience lessons.

This is an outline of event types. Events and activities are meant to build resiliency and confidence in youth and Family members that attend and participate. Choose your event(s) from the calendar below.

For more information about the events and how to register, please visit <u>https://www.ong.ohio.gov/frg/frg_youthprograms.html</u>					
HERO Camp: A one day event that typically lasts about 6 hours and includes lunch. Pre-registration is required with a nominal fee. Normally held at a local venue to capitalize on what it has to offer paired with Youth Program socialities.	Family Overnight: Spend the night at a local zoo, science center, aquarium, etc. Your family will sleep at the venue with breakfast provided. Exact hours and activities vary, and the fun never stops.	Family Camp: Your Family will enjoy Friday evening through Sunday morning participating in numerous activities. You bring the Family and your personal thems and we will provide the food and activities, all included in the registration price.			

Residential Camps: These 5 day and 4 night camps are a great way for youth and teens to connect and build lifelong connections while enjoying the enriching experiences of camp.



EVENT NAME	OPEN TO	DATES	LOCATION
Family Overnight Event	Ages 5-12	March	Central OH
Equestrian HERO Camp	Ages 6-12 + Parent Program	Spring	Central OH
Family Overnight Event	Ages 5-12	Spring	Northern OH
HERO Camp	Ages 5-12 + Parent Program	Spring	Western OH
HERO Camp	Ages 8-12 + Parent Program	Summer	Northern OH
Teen Leadership Camp	Ages 12-17	June or July	Central OH
Family Overnight Event	Ages 5-12	Summer	Southern OH
Teen Leadership Weekend	Ages 12-17	Summer	TBD
HERO Camp	Ages 5-12 + Parent Program	Summer	Central Ohio
OMK: Camp Kelleys Island TEEN CAMP	Ages 12-15	August	Kelleys Island
OMK: Camp Kelleys Island YOUTH CAMP	Ages 9-11	August	Kelleys Island
		April	Western OH
		August	Northern OH
Troop & Family Camps	Any Military Family	August	Southern OH
		August	Central OH
		September	Northern OH

### **EVENTS AND RESOURCES**

#### Month of the Military Child

With over 30,000 military connected youth in Ohio, community awareness and involvement is key to the support of these youth and Families.

April is federally recognized as the Month of the Military Child. Each year, one day in April is designated as "Purple Up" day, with purple to represent the colors of each military branch mixed together in support of the youth and Families.

Ways that you can increase awareness of military Families:

- Wear purple and post your photos to our Facebook page (https://m.facebook.com/OhioOperationMilitaryKids) during April to let everyone know you support military youth.
- Encourage your place of worship, employment, school, and social group to participate in awareness raising activities.

#### Education Outreach

The mission of the Education Outreach Program is to identify military connected youth in the schools to provide them, their Families, and their educators with resource training, information and opportunities to ensure their success in school and in life.

#### Tool-Kits

"ToolKits" (information packets) are available and customized for parents, students, and educators. They will include resources, educational materials, contacts, and helpful information. Contact your Education Outreach Specialist for more information, Mark Scherer at 614.336.4214, or mark.ascherer7.ctr@mail.mil

#### Military Interstate Compact Agreement (MIC3)

The MIC3 addresses educational transition issues that are encountered by military Families including enrollment in schools, placement in classes, attendance, eligibility in sports, and graduation requirements. This covers any K-12 student enrolled in the household of a full-time duty status in the active uniformed service of the United States, including members of the National Guard and Reserve on active duty orders pursuant to 10 U.S.C. Section 1209 and 1211. Visit: http://mic3.net/ Resources for Students and Families

#### Tutor.com www.tutor.com/military

tutor.co

Mancy 2

Every tutoring session of more than 40 subject areas is conducted in a secure online classroom, one-on-one and available 24/7, even from your phone!

#### Our Military Kids www.ourmilitarykids.org

Our military kids provides a one time, up to \$300 grant per child to wounded warrior and overseas deployed service members' Families for sports, fine arts, camps, and tutoring programs.

In coordination with NGB-J1, effective 27 July 2021, Our Military Kids Inc, has expanded National Guard and Reserve eligibility for activity grants to Title 10 and Title 32 deployments/activations, made the required active duty time for eligibility cumulative within the prior 12 month period, and increased maximum grants awards under their Severely Injured Program. See the press release here https://www.ourmilitarykids.org/community2021/

#### March2Success www.March2Success.com

March 2 Success provides free materials needed to help improve scores on standardized tests such as state exit exams. SAT. ACT. and ASVAB.

### Military Child Education Coalition (MCEC)

MCEC provides quality educational opportunities and resources for all military children affected by mobility, Family separation, and transition.

#### Federal Impact Aid Funding

http://www2.ed.gov/about/offices/list/oese/impactaid/index.html

Impact Aid provides funding to local school districts with concentrations of children residing on military bases or in low-rent housing or to federal employees for increased expenditures due to enrollment of federally connected children.

#### For more information regarding youth and student resources and event/activities contact:

#### Andrew Seward

Lead Child and Youth Program Coordinator 614-336-7274 or email: andrew.j.seward.ctr@mail.mil Mark Scherer Child and Youth Program Coordinator 614-336-4214 or email: mark.a.scherer7.ctr@mail.mil

# FINANCIAL READINESS

#### What is Financial Readiness?

Financial readiness is defined as "the state in which successful management of personal financial responsibilities supports service members' ability to perform their wartime duties." This means that, with more confidence in their personal finances, Soldiers can better focus on their missions — and having current, accurate information to make educated, responsible financial decisions helps Soldiers become financially-ready. Think of your financial journey as a road trip. You'll need a plan to get there, regular fill-ups and maintenance to get where you need to go. And you will have assistance available along the way.

### PAY OFF DEBT

Think about actionable strategies on how you can minimize debt. Consult with a Personal Financial Consultant to help develop a debt reduction plan.

### **SET GOALS**

Think about your financial goals. What do you want to accomplish this year and in the long term. Review your spending plan, maximize savings, understand your credit score. **Consult with a Personal Financial Consultant to develop actionable plan**. Update plan as family changes or disabling condition/death occur.

#### **GET ORGANIZED**

Take a look at your total assets, any liabilities, and your spending habits. Learn about financial readiness, how to read your Leave & Earning Statement, review your retirement system.

### **BUILD SAVINGS**

Establish a savings plan for an emergency fund, short and long term savings, retirement, etc. Invest as much cash as possible in Thrift Savings Plan (TSP), particularly if you are in the Blended Retirement System (BRS).

## **BUILD PLAN** TAKE ACTION

Review your budget regulary as expenses may change and you may be able to find expenses you can cut. Invest and spend your military pay wisely. Maximize savings, minimize debt and understand impacts on taxes. Reevaluate as your family changes (marriage, divorce, birth or adoption of a child). Update DEERS, update health, dental, and life insurance policies, review and adjust plan, consider opening college savings plan as appropriate.

PFCs are professionals with

experience and specialized

trainina. They have a

minimum of a bachelor

degree and hold National

certifications for financial

counseling and education.

#### Personal Financial Counselors - It Pays to Know Your Personal Financial Counselor!

Learning how to make smart money choices early in your life will relieve stress and future hardship. Reducing debt, staying or becoming credit worthy, and investing in your future will protect you from financial difficulties. Security clearances are tied directly to financial preparedness. Poor money choices can derail a military career; leverage resources to be financially healthy.

2

#### PERSONAL FINANCIAL COUNSELORS PROVIDE

- Free, confidential financial consultations for Soldiers and Family members
- Help with credit management and budgeting
- Strategies for Home Buying
- Resolve financial issues
- Help navigating benefits like the Blended Retirement System and Thrift Savings Plan
- Financial planning for all military lifecycle transitions i.e. pre and post deployment, retirement etc.

#### Contact an ONG – PERSONAL FINANCIAL COUNSELOR near you for a FREE consultation!



PFC services are no cost, private, and confidential.

#### Why is Financial Readiness Important?

In the military, financial readiness can directly impact a Soldier's ability to successfully prepare for and complete their mission by reducing distractions from unresolved financial issues. Soldiers seeking or holding security clearances may find it more difficult to obtain or keep their clearances if they experience financial problems.

Your Personal Financial Counselor is available for education and training at each stage of your journey. Turn to them to learn more about the below topics.

- Initial entry training (Operation Solid Start): Learn about financial readiness, create and understand a spending plan, learn
  how to read your Leave and Earnings Statement, review your retirement system and make a plan for paying off debt.
- Each promotion: Review Soldier's spending plan, maximize savings, minimize debt, understand the impact of credit score on Soldier's long-term plans and reassess Thrift Savings Plan contributions.
- Vesting in Thrift Savings Plan: Invest as much cash as possible, identify long-term financial goals and create steps to reach them,
  maximize contributions now for a greater payoff in retirement.
- Marriage: Register the Soldier's spouse in DEERS, update health, dental and life insurance policies, identify joint financial goals
   and adjust Soldier's spending plan accordingly.
- Birth and adoption: Register Soldier's child in the Defense Enrollment Eligibility Reporting System, update health, dental and life insurance policies, review and adjust Soldier's spending plan, and consider opening a college savings plan.
- Divorce: Update Soldier's DEERS information, update paperwork and insurance policies, notify creditors, and review and adjust
  Soldier's spending plan.
- Pre- and post-deployments: Update paperwork and insurance policies, consider freezing Soldier's credit report and setting up
  credit alerts, review and adjust Soldier's spending plan, increase savings, understand any changes in pay and allowances and
  meet with a personal financial counselor to answer any questions.
- Career transition: Examine Soldier's goals, spending plan and savings, notify civilian employers and meet with a personal financial counselor.

For more information or resources: Visit <u>https://www.financialfrontline.org/</u> for financial readiness online classes that Soldiers and Family members can take. Visit the FINRED website at <u>https://finred.usalearning.gov</u> for original, reliable and up-to-date financial information that you can count on. Search topics that include; Knowing Your Benefits and Entitlements, Managing Your Money, Saving and Investing, Planning for the Future, Understanding Consumer Protections, and much more!

#### What is Thrift Savings Plan?

Thrift Savings Plan (TSP) is a retirement savings plan for Soldiers that gives them an option to sock away some cash.

TSP gives Soldiers a simple retirement strategy that makes saving money easier. Any contributions they make are theirs to keep, whether they leave the military or stay in until retirement.



Once the Soldier's account is established, they can access it on the TSP website (https://www.tsp.gov) or by using the TSP ThriftLine (877-968-3778), where they can pick their investment options or make changes to their account. Still have questions about TSP? Please make an appointment with the closest Personal Financial Counselor and they can help the Soldier with their TSP account.

#### Calculators

Don't just guess — calculate. With the help of these financial calculators, you can get an accurate picture of how various decisions will affect your overall financial health. Whether you're making an investment, buying a car or building your savings, knowing your numbers is a powerful tool. https://finred.usalearning.gov/ToolsAndAddRes/Calculators

#### Sen\$e

Download the Sen\$e mobile application through your phone's app store for personalized financial resources on your mobile device. It just makes sense!

- ✓ Prepare for transitions throughout your military career.
- ✓ Make wise financial decisions when life events happen.
- ✓ Thrive while spending within your means.





#### Wellness (R3SP)

The Resiliency, Risk Reduction, and Suicide Prevention (R3SP) team's mission is to enhance force resilience through a combination of training and improved fitness, in order to decrease the incidence of undesirable and destructive behaviors. The end state is a healthy organization that is drug free, resilient, and knowledgeable regarding high risk behaviors, educated on stress reduction measures, and aware of available Soldier support network resources.

#### Resilience Training Assistant

The RTA course is dynamic and interactive, with large and small group training. This training consists of a 25-hour block of Master Resilience Training core competencies focusing on resilience and performance enhancement skills. You will be taught resilience skills, how to apply them, and how to instill these skills in others. You will complete this course with a deeper sense of self-awareness and optimism. As a leader, you will also gain the ability to recognize and capitalize on your strengths and the strengths of others, while being resilient in all areas of life. This training is available to all Soldiers and Family members.

Service members contact your unit and ask to be put into a course

Family members contact Amy Seward at (614) 356-7918 or amy.b.seward.civ@mail.mil

<b>RTA</b> Training	Dates	in	2022.	
NIA Hailing	Dates		ZUZZ.	

January 12-14
February 9-11
March 9-11
April 20-22
May 4-6
June 8-10
August 10-12

All classes will be conducted at DSCC, BLDG 2 beginning at 9:00 am.



#### Army Substance Abuse Program (ASAP)

The Army Substance Abuse Program (ASAP) is a command driven program that emphasizes readiness and personal responsibility, along with aiming to decrease high-risk behaviors to ensure that every Soldier understands the dangers associated with drug and alcohol abuse.

Military Family members, as well as civilian employees, veterans, and their Families, are eligible to receive support from the ASAP. By providing individuals with consultations and resources, the Ohio Army National Guard recognizes that military Families can be greatly impacted by the frequent transitions and separations associated with military life. This is why we offer this great resource for military members and their Families. Families are able to speak with trained substance abuse personnel who are familiar with military life and are able to provide support, consultations, and, if appropriate, support the Family member by connecting them to resources in their area.

For support and resources, please contact one of the following team members.

ADCO/RRC Patrick Jackson 614-336-7319 (W) 614-619-8432 (C) patrick.m.jackson22.ctr@mail.mil	PC - (STC/16th) Zach Yoder 614-336-6244 (W) zachariah.w.yoder.ctr@mail.mil	
PC - (73rd/371st) Stephanie Stephens 614-336-6344 (W) 937-926-4630 (C) stephanie.r.stephens10.ctr@mail.mil	PC- (37th/174 ADA) Carla Rinaldi 614-336-6239 (W) 614-906-6922 (C) carla.m.rinaldi.ctr@mail.mil	

Applied Suicide Intervention Skills Training (ASIST) The ASIST workshop provides training for caregivers to prevent the immediate risk of suicide. Participants will increase their knowledge and confidence to respond to a person at risk of suicide. The ASIST workshop uses different and engaging learning processes to create a practice-oriented and interactive learning experience.

Point of contact is

ASIST

Gloria Stewart at gloria.i.stewart.ctr@mail.mil or by phone at 614-336-6000 ext 7512.

ASIST Workshop Dates	ASIST Refreshers Held at
Held at DSCC Bldg 2 at 0900	DSCC Bldg 2 at 1300

Rm 1020 & 1027		March 16	Rm 2003
Rm 1020 & 1027		June 22	Rm 1028
Rm 2115 & 1028		August 17	Rm 1028
Rm 1020 & 1027			
Rm 1020 & 1027			
Rm 1020 & 1027			
Rm 1020 & 1027			
Rm 1020 & 1027			
	Rm 1020 & 1027           Rm 2115 & 1028           Rm 1020 & 1027           Rm 1020 & 1027           Rm 1020 & 1027           Rm 1020 & 1027	Rm 1020 & 1027 Rm 2115 & 1028 Rm 1020 & 1027 Rm 1020 & 1027 Rm 1020 & 1027 Rm 1020 & 1027	Rm 1020 & 1027         June 22           Rm 2115 & 1028         August 17           Rm 1020 & 1027         Rm 1020 & 1027           Rm 1020 & 1027         Rm 1020 & 1027           Rm 1020 & 1027         Rm 1020 & 1027

#### Psychological Health

It takes courage to ask for help for you, a loved one, or a battle buddy. Please know you can reach out to your Brigade Psychological Health Coordinator confidentially. He or she is business hours and beyond. Available to all Soldiers, a licensed and trained mental health professional and will be able to assist.

#### We can assist with:

- Post deployment adjustments
- Couples conflict
- Children's behavioral concerns
- Anger management
- Work place stressors
- Communication concerns
- Substance use/abuse
- Suicidal ideations
- Depression/Anxiety symptoms
- Traumatic Brain Injury

#### **PSYCHOLOGICAL HEALTH COORDINATORS**

Director of Psychological Health MAJ David Kirker, LISW-S david.i.kirker.mil@mail.mil 614-336-7393

371st SUS BDE Karey Thompson, MSW, LISW-S karey.a.thompson.ctr@mail.mil Mobile: 614-623-2625

73rd TC Colin Fowler, LPCC-S colin.b.fowler.ctr@mail.mil Office: 614-336-6000 x4291 Mobile: 614-572-8783

174th ADA BDE and STC Monica Szonn- Lillard, LISW-S Monica.m.szonn-lillard.ctr@mail.mil Office: 614-336-4292 Mobile: 614-639-0337

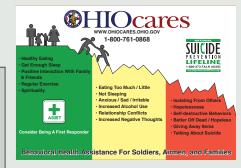
16th ENGR BDE Madelyn Scarberry, LISW-S madelyn.m.scarberry.ctr@mail.mil Office: 614-336-6000 ext. 6899 Mobile: 614-357-5107

37th IBCT Kellie King-Feciuch, LPCC Feciuch.k.king.ctr@mail.mil Office: 614-336-5996 Mobile: 614-307-1810



#### OHIOcares

OhioCares is a resource and referral call line manned by licensed mental health professionals during normal Airmen, their Families, and leadership teams, OhioCares provides a guick response to non-emergency needs and can assist with stress, trauma, depression/anxiety, substance abuse concerns, and more. A licensed professional stands by to answer your questions and make referrals to definitive care when appropriate - Call 1-800-761-0868 or go to www.ohiocares.ohio.gov.



#### Resources for Soldiers and Family members

Check out these resources that are available to both Soldiers and Family members coping with various behavioral health issues.

Health.mil is the official website of the Military Health System. Topics range from combat support, health readiness, total force fitness, conditions and treatments, research information, and much more. https://health.mil/

Suicide Prevention: Learn how to recognize and intervene when a loved one is in distress. https://www.resilience.af.mil/Programs/Equipping-Families/ https://www.ohiospf.org/resources/

Post-Traumatic Stress Disorder: PTSD is a mental health problem that some people develop after experiencing or witnessing a life-threatening event, like combat, a natural disaster, a car accident, or sexual assault. Check out the National Center for PTSD website for resources to help understand, cope, support and research on PTSD. https://www.ptsd.va.gov/

VA mental health services: Find out how to access VA mental health services for post-traumatic stress disorder (PTSD), psychological effects of military sexual trauma (MST), depression, grief, anxiety, and other needs. Your Soldier can use some services even if they're not enrolled in VA health care

https://www.va.gov/health-care/health-needs-conditions/ mental-health/

https://www.mentalhealth.va.gov/families/



#### TRICARE Reserve Select

TRICARE Reserve Select (TRS) provides comprehensive, affordable health care, dental and pharmacy coverage to meet your Soldier's or Family changing needs.

Soldiers are eligible for TRS if they're:

- A member of the National Guard or Reserve.
- Not on active duty orders or covered by the Transitional Assistance Management Program (TAMP), and
- Not eligible for or enrolled in the Federal Employee Health Benefit (FEHB).

What the Soldier pays\*:

- Member only: \$47.20/month
- Member + Family: \$238.99/month

Deductible\*:

- E1-E4: \$52 per individual and \$105 per Family
- · E5 & above: \$158 per individual and \$317 per Family



Enroll - Online or by Phone Visit the TRS Enrollment page at https://www.tricare.mil/Plans/Enroll/TRS Call the Eastern Regional contractor at 800-444-5445 To learn more about this valuable benefit go to: https://tricare.mil/TRS

\*Prices are current for the year 2021. Please call or visit Tricare's website for the most up to date prices. Informed, Empowered, and Engaged Families – Evidence based steps you can take to save a life

REVENTION

#### "START" Talking about Suicide

No one ever thinks suicide could happen in their Family. Talking about suicide can and does save lives.



"START" online training program is where Soldiers and their Family members learn how to recognize the signs of suicide and develop the skills to connect someone to help and support. During START training,

the Soldier and or Family member will learn a powerful fourstep model to keep someone safe from suicide and have a chance to practice it with impactful simulations.

Spouses, parents, and other Family members play a vital role in building this community-wide safety net. National Guard Soldiers spend approximately two days a month (and two weeks a year) with the OHARNG. When Soldiers are in a military duty status, they are at their very best and actively hide problems. A Soldier's at home support systems (i.e.,

Family members, friends, employers) are with them the other 28 days. Family members know when a Soldier is thriving and when they might be struggling. Family members have a much greater opportunity to identify challenges, stressors, risk factors, and early 1-800-273-TALK (825 signs of behavioral/mental health concerns

In 90 minutes LivingWorks START Can Help You: Become more comfortable talking about suicide

Keep a loved one safe in times of distress

- Support friends and co-workers
- Have peace of mind knowing you're ready to help

Sign up for this Free training at https://www.surveymonkey.com/r/OHARNG-START

Have questions? Contact Erin Van Gorden at erin.m.vangorden.ctr@mail.mil



Suicide: No one thinks it can happen in their family - make the ones you love lock their guns. Though all Soldiers are wellversed in gun safety, all owners should understand that during emotional or stressful times, limiting access to their firearms could prevent suicide. Many suicide attempts take place during a short-term crisis - putting time and space between a decision and action, during a crisis, can prevent suicide and save lives. Gun locks CAN prevent a crisis from becoming fatal. It takes a few minutes to install a gun lock. ACT NOW-Have a FREE gun lock mailed to your home.

#### Request your Free Gun Lock: https://www.surveymonkey.com/r/freegunlocks

Guns in the home, in and of its self, are a risk factor for suicide. Understand suicide risk factors and be intentional about locking up guns especially when one or more of the following risk factors are present.

- Social Isolation
- Diagnosed Mental Health Disorders
- Lack of Behavioral Health Care
- Major Physical Illness Alcohol or Substance Abuse Disorders
- Job Loss
- Financial Hardship
- Broken or Stressed Relationships
- Exposure to Others Who Have Died by Suicide • Death of a Loved One
- Buy time to intervene and access resources that can reduce the incidence of death by suicide. Locked guns put time between decision and action- Five minutes can make a difference between life and death. . Familiarize yourself now with life saving information: don't wait till a crisis occurs.



#### MOS - NATIONAL GUARD

https://www.militaryonesource.mil/national-guard Confidently navigate life in the National Guard, and find the support you need as you serve home and country. From financial counseling to family relationships, you can access resources as you serve your country in the guard.

#### HEALTH AND WELLNESS SERVICES

Military OneSource considers your health and wellness a top priority! If you are eligible for the program, you and your family have access to from marital conflicts and stress management many health and wellness services. Here are a to coping with a loss and deployments. Sessions few to consider

online for help reaching your health goals. Military OneSource Member Connect Log in to access countless health and wellness resources such as articles, videos, quizzes, For more information, please visit: https:// slideshows, and podcasts. Be sure to check out www.militaryonesource.mil/confidential-help

Explore this resource adapted from the worldrenowned Mayo Clinic to find exercise videos.

Watch videos for tips to lose body fat, relax with mindfulness, improve your sleep, and more. Neighborhood Navigator

New to your location? Use this tool to find gyms and fitness programs near you.

#### Guard and Reserve (regardless of duty status), active-duty, and their families

#### American Red Cross

The Red Cross helps members of the military, veterans and their families prepare for, cope with, and respond to, the challenges of military service. The American Red Cross Hero Care Center is available 7 days a week, 24 hours a day, 365 days a year, with two options for requesting assistance: online and by phone. To speak to a Red Cross Emergency Communications Specialist call 1-877-272-7337, or to submit a request online https://saf.redcross.org/css

Whether your family is facing its first deployment or the next of many, the American Red Cross has developed workshops, information and support services to help you with the practical and emotional challenges. https://www.redcross.org/get-help/military-families/deployment-services.html

Course Name	Course Description
Coping With Deployments	Spouses, parents, siblings and significant others learn skill-building techniques that help them respond to the challenges of the deployment cycle.
Pre-Deployment Preparedness Tool for Family Members	Make sure your family is prepared with information they may need throughout the deployment.
Reconnection Workshops	Reconnection Workshops enhance the likelihood of positive reconnections among family members and successful re-engagement of service members and veterans in civilian life.
Mind-Body Workshops	Mind-Body Workshops offer an alternative method of healing that engages both the mind and body to address common stress reactions that occur within military families and communities.
Post-Deployment Support Resources	Information and workshops to help families re-adjust to being together after a loved one's deployment.

Download the FREE Hero Care App

Access vital emergency and non-emergency resources for military members, veterans and military families. Or text: "GETHEROCARE" to 90999



Real help - anytime, anywhere, at no cost to you

#### NON-MEDICAL COUNSELING

Military OneSource counselors are available for free, short-term, confidential non-medical counseling services for a wide range of issues can take place in person, over the phone, or via secure video or online chat. Trained to work with the military community, military and family life counselors deliver valuable face-to-face counseling services, briefings and presentations to the military community both on and off the

installation



schedule an appointment. Our tax consultants are specially trained to help with unique tax situations specific to service members and their families Eligible service members and families can access MilTax anytime, go to MilitaryOneSource.mil and search "MilTax " to begin, or call 800-342-9647. MY MILITARY ONESOURCE APP

MILTAX - BENEFITS

Tax prep and e-fi ling software from MilTax is

built to address scenarios like deployments

combat pay, multiple moves and more to

help you account for the credits and benefits

vou've earned. MilTax is 100% free from the

Department of Defense. There are no fees for

any eligible service member or family members at any point in the filing process. Plus, software

calculations are backed by the provider's

Call Military OneSource anytime, 24/7, to

accuracy and maximum refund guarantee.

The My Military OneSource app makes it easy to find the benefits and services you're looking for. Answer a few quick questions to personalize your experience, then take a world of support to-go. Don't delay - get your best MilLife to-go today. Learn more and download My Military OneSource at militaryonesource.mil/app

Discover more of what Military OneSource has to offer by visiting <u>www.militaryonesource.mil</u> or calling 800-342-9647.

 Health and Wellness Coaching Need help exercising more or eating better? Partner with a coach on the phone, by video, or

these popular items: Health Library

nutritious recipes, and health tips.

#### Training Videos

# STRONG BONDS

#### Virtual Relationship Education Courses

The Strong Bonds Program now offers year round virtual relationship education courses that Soldiers and Family Members can take online at their convenience. Virtual courses focus on relationship enrichment for singles, premarital/newly married couples, and married (or unmarried) couples. One popular course, Financial Peace University, even focuses on finances which is often a source of relationship conflict.

Funding Covers: In addition to free access to the online courses and printed course materials (dependent on the specific program), some courses may offer pay orders for completing the course (dependent on funding). Soldiers may also complete training on SUTA status with command approval.

See below for more information on each of the virtual programs.

#### Head Meets Heart (HMH)



What if you could take the guesswork out of relationships? Are you a single Soldier who has been unlucky in love? Or are you currently in a relationship and want to make

sure you don't mess up a good thing? The JFHQ Chaplain's Office might have the solution for you! HMH is an online course for Single Soldiers who are looking to make wise relationship choices by following their hearts without losing their minds! Learn more about HMH at:

About Love Thinks - https://online.mylovethinks.com/

About "Head Meets Heart" - https://online.mylovethinks.com/ courses/head-meets-heart-free

How it works: After registering, registrants will receive an access code to the online HMH course. HMH provides six hours of self-paced online training. Chaplains are available to discuss personal applications and offer confidential pastoral counseling. While these mentoring discussions are not mandatory, they help to reinforce the training and identify personal applications.

TO REGISTER: https://www.surveymonkey.com/r/HMH20

#### Saving Your Marriage Before It Starts (SYMBIS)

Engaged or recently married? Do you want to build a strong

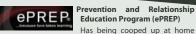
foundation for your relationship? The JFHQ Chaplain's Office might have the solution for you! SYMBIS provides engaged or newly married couples an exciting opportunity to prepare for a strong and passionate marriage. In SYMBIS, couples take an online assessment to discover more about each other by identifying their similarities and differences. The assessment covers personality, upbringing, attitudes towards money, sex, and much, much more. Even couples who have been together for years will learn new things about each other. Learn more about SYMBIS at:

About - https://www.symbis.com/couples/ FAQ - https://www.symbis.com/faq/

How it works: After registering, registrants will receive an

access code to the online SYMBIS Couples Assessment. After completing the assessment one of our certified OHARNG Chaplains will receive the results and set up virtual or in person mentoring sessions to go over any strengths, weaknesses, or caution flags that the assessment tool identifies.

TO REGISTER: https://www.surveymonkey.com/r/SYMBIS



made you a little crabby and hard to get along with? The JFHQ Chaplain's Office might have the solution for you! ePREP is an online virtual couples enrichment course for both married or unmarried couples. ePREP teaches couples how to talk without fighting, keep friendship and fun alive, and beat the odds of relationship difficulties. The skills and strategies presented in ePREP has helped over a million couples around the world. ePREP also increases the level of dedication and commitment couples have for each other which protects the relationship from the inevitable problems that arise. Learn more about ePREP at

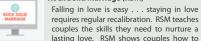
About - https://www.lovetakeslearning.com/about.php

FAQ - https://www.lovetakeslearning.com/faqs.php

How it works: After registering, registrants will receive an access code to the ePREP course. ePREP provides six hours of self-paced online training. Participants may take the course as self-study or with virtual coaching sessions (through video conferencing) with a Chaplain. Coaching sessions greatly increase what couples get out of the course as they provide couples the opportunity to practice some of the skills the course teaches.

TO REGISTER: https://surveymonkey.com/r/ePREP20

#### Rock Solid Marriage (RSM)



regularly revitalize the dynamic links in their marriage with the Relationship Attachment Model (R.A.M.). This model illustrates how couples grow closer by meeting one another's needs for an open, trusting, and fulfilling relationship. Learn more about RSM at:

About Love Thinks - https://online.mylovethinks.com/

About "Rock Solid Marriage" - <u>https://online.mylovethinks.</u> com/courses/rock-solid-marriage-free

How it works: After registering, participants will receive an access code to the online RSM course. RSM provides six hours of self-paced online training. Chaplains are available to discuss personal applications and offer confidential pastoral counseling. While these mentoring discussions are not mandatory, they help to reinforce the training and identify personal applications.

TO REGISTER: https://www.surveymonkey.com/r/RSM21



Financial Peace University (FPU)

Have recent events set you back regarding your financial goals? Is financial stress weighing you down? This program will help you to dump debt,

save for emergencies, and build wealth. Turn financial stress into financial peace! FPU teaches participants how to handle money and to grow in financial independence. Through Christian faith based principles, you will learn how to get out of debt, stay out of debt, and how to make your money work for you. Stop living paycheck to paycheck!

Learn more about FPU at: https://www.daveramsey.com/fpu How it works: FPU is a nine-week virtual course that will be held from AUG-OCT 2022. Optional Regional "Kickoff" Dinners will be scheduled in August (dependent on funding). Each week, participants will view a 50-minute video on their own and participate in a one-hour weekly online meeting through Microsoft Teams video conferencing.

TO REGISTER: https://www.surveymonkey.com/r/FPU22 DEADLINE TO REGISTER: 15 JUL 2022

#### QUESTIONS ABOUT VIRTUAL STRONG BONDS PROGRAMS?

Contact CPL John Owen at john.m.owen18.mil@mail.mil or 614-336-6941 (office)/440-420-2462 (cell) OR CH (LTC) Nicholas Chou at <u>nicholas.ac.hou.mil@mail.mil</u> or 614-202-4757 (cell) For more information about ong strong bonds programs click on the "chaplain" tab on the ong app or click on the link below: https://ong.ohio.gov/frg/FRG\_retreats.html

#### Strong Bonds Marriage Enrichment Weekends

Strong Bonds Marriage Enrichment Weekends are open to married couples who are members of the Army National Guard. Family members must be enrolled in DEERS.

ABOUT MARRIAGE EVENTS: These events offer military couples a fun and refreshing time to reconnect with the love of your life! The retreats are designed to strengthen relationships, inspire hope and rekindle marriages. You and your spouse will gain skills that fortify your marriage as you enjoy a time of relaxation, recreation, fellowship, and fun. Four curriculums are periodically offered. They are Laugh Your Way to a Better Marriage, PREP, LINKS, and Speed of Trust.

BE NOTIFED ABOUT UPCOMING EVENTS: If interested, please complete the survey below to be notified about upcoming events. https://www.surveymonkey.com/r/SBMarriageInterest

#### Strong Bonds Family Enrichment Weekends

Strong Bonds Family Enrichment Weekends are open members of the Army National Guard and their dependents. Family members must be enrolled in DEERS.

ABOUT FAMILY EVENTS: From diapers and night feedings to recitals and soccer games, the responsibilities of childrearing can be especially difficult for military families. Daily routines can become overwhelming when families are faced with long separations, frequent relocations, and deployment. Strong Bonds Family events teach effective communication and parenting skills for parents and children. In addition to relevant teaching and skills training, there is time for relaxation, recreation, fellowship, and fun. Family members must be enrolled in DEERS. Children 8 years or older are active participants during Strong Bonds Family Events. Child care is available for children 7 years old or younger. Two curriculums are currently offered. They are Family Wellness and The Speed of Trust.

BE NOTIFED ABOUT UPCOMING EVENTS: If interested, please complete the survey below to be notified about upcoming events. https://www.surveymonkey.com/r/SBFamilyInterest

#### Strong Bonds Singles Enrichment Weekends

Have you ever heard the saying, "An ounce of prevention is worth a pound of cure"? Strong Bonds Singles Enrichment Weekends are open to unmarried Service Members in the Army National Guard. Service Members may bring a fiancée/ significant other as long as there is no cost to the military and based on availability (check with POC noted below).

ABOUT SINGLES EVENTS: These events focus on developing healthy personal and relational habits so that you are better prepared to make that next big life decision. These life skills help attendees navigate transition times in life. Times of transition might include but is not limited to: redeployment, the beginning/ending of key relationships, or simply an up and coming significant life decision. The curriculums are designed to be highly engaging, fun, and meaningful for today's young adults. These events also offer single Service Members an opportunity to interact with other Service Members in a fun and interactive setting. Each event includes a recreational outing compliments of the USO of Central Ohio. Past outings have included trips to: Dave & Busters, Hocking Hills Canopy Tours (zip lining), and go cart racing. The two curriculums

BE NOTIFED ABOUT UPCOMING EVENTS: If interested, please complete the survey below to be notified about upcoming events. https://www.surveymonkey.com/r/SBSinglesInterest

#### WEEKEND ENRICHMENT EVENT FAQS

ARMY GUARD WHERE & WHEN: Army Guard members should check the ONG App under the "Chaplain" Tab for posted events or click on the link below. https://ong.ohio.gov/frg/FRG\_retreats.html Registration closes 45 days before each event. So register early!

IS THERE FUNDING FOR ORDERS TO ATTEND IN A PAY STATUS? Service Members may attend Strong Bonds events in a pay status. Publishing of orders is dependent upon program funding.

**CAN I ATTEND IN LIEU OF DRILL?** Some Army National Guard units may allow you to attend in lieu of drill. Please check with your unit.

LODGING: Lodging is available regardless of driving distance.

**COST: IT'S FREE.** The total cost of this retreat including lodging, meals, child care, and workshop materials could easily exceed several hundred dollars. Thanks to Strong Bonds funding, this retreat is provided at no cost; though incidentals such as mileage reimbursement, room service, movies and food are not included.

QUESTIONS: Contact CPL John Owen at john.m.owen18. mil@mail.mil or 614-336-6941 (office)/440-420-2462 (cell) OR CH (LTC) Nicholas Chou at <u>nicholas.a.chou.mil@mail.mil</u> or 614-202-4757 (cell)

# FAMILY RESOURCES

#### Family Assistance Centers

The Family Assistance Centers provide a "One Stop Shop & Resource" to help Soldiers and Family members cope with any issue they encounter. These centers were established to serve the needs of Service Members, Veterans, Retirees and their Families. Regional Soldier and Family Readiness Specialist (SFRS) offer a place to receive reliable information and referrals. Services include, but not limited to: crisis intervention, financial resources, legal, community information, TRICARE, ID cards and Defense Enrollment Eligibility Reporting System (DEERS).

To contact your Regional SFRS, please call **1-800-589-9914**, then select prompt associated with your region, or visit http://homefront.ohio.gov

#### **Community Info** Community Services Child care Veteran organizations Family Readiness Groups

ID Cards & DEERS Initial DEERS enrollment Add a Family member Renew/replace ID cards Obtain an ID card Update contact info

#### applications Legal Power of Attorneys Wills ESGR

TRICARE

General info on benefits

Eligibility verification

Finding local providers

challenging claim denials TRICARE medical & dental

Employment related issues

Civilian related issues

Financial Resources Counseling & budgeting Emergency fund requests Military pay issues Tax assistance Financial assistance applications

**Crisis Intervention** Shelters Abuse & neglect Counseling services Danger to self/others



SOLDIER AND FAMILE READINESS SFECIALISTS						
Region 1	Region 2	Region 3	Region 4			
Brendan Uhlir brendan.j.uhlir.civ@mail.mil	Harold Rowland harold.e.rowland2.civ@mail.mil	Mark Baseman mark.w.baseman.civ@mail.mil	Amber Stevens amber.d.stevens3.civ@mail.mil			
	Lead SFRS: Amy Seward	amy.b.seward.civ@mail.mil				

COLDIED AND EAMILY DEADINECS CDECIALISTS

#### Soldier and Family Readiness Group

Soldier and Family Readiness Groups (SFRG), formerly known as Family Readiness Groups (FRG), is a unit commander's program, comprised of Soldiers, civilian employees, Family members (immediate and extended), and volunteers belonging to a unit. It forms a network of mutual support and assistance and assists unit commanders in meeting military and personal deployment preparedness and enhances Soldier and Family readiness. For more information on how to be a part of your unit's SFRG, please reach out to your Regional SFRS, or your Soldier's unit.

#### What is the SFRG mission?

- · Act as an extension of the unit in providing official, accurate command information
- · Provide mutual support between the command and SFRG membership
- · Advocate more efficient use of community resources to help families solve the problems at the lowest level

# RETIREMENT SERVICES

8

We have a new Retirement Services Officer (RSO), Mr. Glenn E. Spencer. He and the Transition Services Branch are here to help you take the mystery out of being prepared to complete your service and help you maximize your retirement benefits should you chose to make a career out of your military service. For those who stay for 20+ years, the benefits that come with a National Guard retirement are significant. For more information on retirement, please contact Glenn E. Spencer, Retirement Services Officer at (614) 336-7252 or glenn.espencer2.civ@mail.mil

#### Military Service Highway - Journey to Retirement erve for 3 or 30 years, maximize your opportunities tobuild wealth and prepare for your future 1st Reenlistment (6-12 years) 2 Years Before Discharge to 18-20 Years of Service Reenlist for a Bonus **Retired Reserve** Maximize contributions to TSP Build Retirement Points Attend Pre-Retirement Workshop (Masdatory) · Enroll in Blended Retirement System Review RPAM statement Gain Deployment Opportunity/Contribute to TSP is tax free combat zone · 20 Year Letter Maximize TSP Contributions Attend Centralized Out-Processing (90 days MakeSurvivor Benefit Plan (SBP) selection · Consult with a Personal Financial Consultan Consult with a Personal Financial Consultant before discharge) Enlistment (0-6 years) 11+ Years of Service - 2<sup>nd</sup> Enlistment 6 months before Retirement 20 + Years of Service Pay Eligible (typically age 60) Enroll in Blended Retirement System + Attend Pre-Retirement Workshon Build retirement Points Maximize Thrift Savings Plan (TSP) Reenlist for a Bonus Submit Application for Ret Maximize TSP contribution Contributions Request Blended Retirement System Update SBP selection Review RPAM statement Build Retirement Point Continuation Pay (BRS-CP) Indestand TRICARE Benefits Enroll in Medicare Part B and Maximize contribution to TSP Tricate for Life at age 65 • REAP THE BENEFITS OF RETIREMENT!!! Review RPAM Consult with a Personal Financial Consultant Retirement Services Support Team

An entire team of professionals are available to advise, advocate, support, and process benefits and resources you and your family should use to ensure all the benefits of your service are accessed. Please see below for brief descriptions for these contacts and their roles.

Ohio Army National	Transition Assistance Advisor	Centralized Out-	County Veterans Service
Guard RPAM	Program	Processing (COP)	Offices
Administrator Provides, reviews, corrects RPAM Statements and assist/ process transactions related military retirement and survivor benefits. For more information contact: S5G Anthony Kline Phone: 614-336-7277 Fax: 614-336-7273 anthony.l.kline2.mil@mail.mil	Transition Assistance Advisors provide Soldiers and Family members assistance in understanding and utilizing local, state, and federal veteran benefits and services. For more information go to: Web: https://ong.ohio.gov/programs/ transition-assistance/index.html Facebook: ONG Transition Assistance OHARNG Mobile App - Families Mike Magnusson, OHARNG Transition Assistance Advisor, 614-336-4192 michael.jmagnusson.civ@mail.mll	COP ensures separating or retring traditional soldiers from the OHARNG have all the information they need to leverage all the programs benefits and resources they earned because of their military service. COP is conducted monthly at DSCC in Columbus. For more information contact: COP NCOIC: SFC Michael Gregory Ashdown 614-336-7281 gregory.Lashdown.mil@mail.mil	CVSOs are staffed by certified and accredited service officers who can assist Ohio Veterans and their survivors apply for local, state, and federal benefits earned by their military service. Services include Federal, State, and Local Veteran Inter-agency benefits To find your County Veteran Service Office go to: https://dvs.ohio.gov/vps/portal/ gov/dvs/resources-for-veterans/ find-a-cvso

#### Pre-Retirement Workshops

As you move through your military career, knowing your options is the first step in planning for Retirement. Let's get you to the Know! Soldiers with 18-19 years of creditable service are required by law to attend. We encourage family members, Soldiers within 2 years of discharge to the Retired Reserve, and Soldiers with 11 years of service planning to reenlist. For more information on registration, please contact Glenn E. Spencer, Retirement Services Officer at (614) 336-7252 or glenne.spencer2.civ@mail.mil





PRESORTED STANDARD U.S. POSTAGE PAID LAS VEGAS, NV PERMIT #2020

> 2825 W. Dublin Granville Rd. Columbus, OH 43235 (800) 589-9914

