



Army Strong Community Center

Connecting Soldiers, Families, & Communities



MAKING A DIFFERENCE IN BREVARD, NC

Military Saves Week

February 22 – February 27, 2015 has been designated by the Department of Defense as Military Saves Week. Military Saves is a social marketing campaign to motivate, encourage and support Service Members and Military Families to save money, reduce debt and build wealth.

The financial readiness of Service Members and their Families is a priority for the DOD. The Military Saves program provides support and information to help Service Members and their Families build their personal savings and provide for their immediate and long-term financial needs.

Financial stability does not happen overnight, but participation in Military Saves Week is a starting point to help pay off debt and achieve financial goals.

Individuals can sign up to participate in Military Saves Week by going to www.militarysaves.org and receive weekly tips and strategies, research partner organizations, and learn about events and activities within your own communities.

For more information, visit www.militarysaves.org.

Thrift Savings Plan

The Thrift Savings Plan (TSP) offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans. Sign up or get more info at www.tsp.gov.

The information presented in this newsletter is for informational awareness only and does not represent endorsement, sponsorship, recommendation, or promotion of any commercial event(s), commercial names or brands by the editors of this Newsletter, the Department of Defense, US Army, US Navy, US Air Force, US Coast Guard, National Guard or Reserve, and the federal government. Usage of commercial or trade mark names is for identification purposes only.

FEBRUARY 2016

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OFFICE HOURS:
Monday–Friday, 8am–5pm
Closed February 15





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108th Retiree Group Breakfast

Wednesday, February 10, 2016 | 8:30 AM - 9:30 AM
Apollo Flame Bistro
1025 Brevard Road
Asheville, NC 28806

The Army Reserve 108th Training Command Retirees group meets every other month on the 2nd Wednesday at the Apollo Flame Bistro, corner of 191/Brevard Road and Sardis Road. Join them for the first meeting of 2016, featuring special speakers, current news, Retiree updates, and the chance to enjoy the comradery.

For more information, contact Don Funderud at Donald67@charter.net or contact the ASCC.

My HealtheVet

My HealtheVet is a free, online Personal Health Record available to Veterans, their Family members and VA employees, providing an opportunity to help manage your care. Refill prescriptions, view upcoming appointments, and send secure messages directly to your primary care team. There are a few different types of account - basic, advanced and premium - with elevating levels of access. For the premium level, you'll have to get authenticated.

For questions and technical support concerning My HealtheVet, contact Scott Pittillo, Charles George VA Medical Center My HealtheVet Coordinator at (828) 298-7911 Ext. 5954, scott.pittillo@va.gov or Timothy Flynn, Program Support at (828) 298-7911 Ext. 3511, Timothy.Flynn6@va.gov.

For more information, visit www.asheville.va.gov/services/MHV.asp.



Available Adaptive Indoor Climbing

Rock climbing is a recreational opportunity that can often be limited by physical disabilities. Recently, physical therapy students from Western Carolina University partnered with Catalyst Sports and Climbmax of Asheville, NC to offer the first FREE adaptive indoor climbing clinic. Novice and Expert climbers alike of all ages, were invited to enjoy an evening of indoor rock climbing full of adrenaline for every adventure seeker! Catalyst has sponsored several of these clinics around the southeast in major cities such as Atlanta, Chattanooga, Knoxville, and Charlotte.

If you have a physical impairment, and would like the opportunity to try something new, or would like to improve your skills, you can be fit with specialized equipment to accommodate your unique physical needs to allow for a challenging but achievable climb. Future adaptive climbing clinics are being planned! Our team has been specially trained on how to adapt the experience to make it safe and FUN!

For information on future clinics, contact Heather Naschke, Western Carolina University at Hnaschke@gmail.com.

For more information, visit www.teamcatalyst.org.

4ALL Day of Service

The NC Bar Association's annual *4ALL Statewide Day of Service* will take place on March 4, 2016 at sites across North Carolina. There will be volunteer attorneys stationed at call centers in Asheville, Charlotte, Winston-Salem, Greensboro, Raleigh, Greenville and Wilmington. Last year over 500 attorneys participated in the 4ALL Day of Service statewide.

For more information, contact Lynne E. Berry, JD, NC Legal Services Developer at (919) 855-3400 or send email to Lynne.Berry@dhhs.nc.gov.



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Fort Family
24/7 Assistance
Call 1-866-345-8248

Should you check your child's credit report?

While going through the mail you notice a pre-approved credit card offer in your child's name. Since your child is a minor, should you be concerned? While an occasional offer usually means that your child is on a mailing list, it is good to be vigilant and know when your child's credit could be in jeopardy.

Reason's you should be concerned:

- Debt collectors contact the child attempting to collect a debt.
- A child who starts driving is denied a license because one has already been issued in his or her name.
- A parent tries to open a bank account for their child, but is told they can't due to a negative history with financial institutions that report checking and savings information.
- Numerous pre-approved credit offers arrive in the child's name.
- Bills for utilities or credit cards arrive with the child's name on them.

Some young people may have credit histories before they reach the age of 18. For example, the minor child may be an authorized user on a parent's account. To obtain a copy of your child's credit report you may send a written request to one of the three credit agencies with the following documentation:

- Legal name
- Address
- Birth date
- Copy of birth certificate
- Copy of social security card
- Copy of your driver's license or other government-issued id card with current address
- Copy of utility bill with same address.

Send your written request to:

Equifax—P.O. Box 105139 | Atlanta, GA 30348-5139

Experian—P.O. Box 9554 | Allen, TX 75013

TransUnion—P.O. Box 1000 | Chester, PA 19022

Once your child starts establishing credit, encourage them to check their credit reports once a year.

For more information, contact the ASCC.

Military Saves!

1. Holiday spending and credit card bills. If you found yourself using your credit card(s) to fund your holiday shopping sprees and feasts, now is the time to face reality. Create a list of all your debts and know who and how much you owe. Put away the plastic with these tips from the FINRA Investor Education Foundation and work to pay off high-interest credit cards first so that you can use that money for other purposes, such as kick-starting a healthy emergency fund, which leads us to the next tip!

2. Emergency fund. There are so many things to love about having an emergency fund as noted by Rebecca White, especially when in the military. An emergency fund can help alleviate financial stress by offering a safety net for surprises that arise, allowing you to keep those expensive credit cards in your pocket.

3. Tax return. The "average American tax refund is nearly \$3,000"—that's a lot of money you could use to, simply, get ahead! Use your tax return to prepare for military life's surprises by starting or bolstering your emergency fund, adding to your retirement and evaluating your insurance needs. You can't go wrong with any of these!

4. Make saving automatic. Saving automatically—through an allotment or automatic transfer of funds—to a short-term or long-term savings account is the best way to save. Why? Because you don't have to think about it. Set it and forget it because it's automatic! So, whether it comes to saving for your emergency fund, paying off a debt or investing in your retirement, set your savings on autopilot today!

For more information, visit www.militarysaves.org.



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Army Reserve Family
Programs
www.arfp.org

Stress Management for Well-Being

Stress... it's a word we've been taught to steer clear of since birth, but through the course of life and human experience, we find out that it's totally unavoidable. But here's the interesting thing... stress is actually necessary, so we've put together some tips on how you can decipher the good from the bad and manage the inevitable.

Contrary to popular belief, we all need some stress in our lives to move and function, which is why stress management is more important than stress elimination. In fact, finding the right balance between too much and too little stress is an essential part of your overall well-being.

Good stress vs. bad stress and balancing the right amount. So, how much stress should you allow in your life before it becomes too much and what can you do to manage it all? Well, you must first understand that determining the right amount of stress can be tricky because it varies from person to person and is rooted in perception. For instance, riding on a roller coaster might be delightfully fun for one person, but terrifying for another; or having many demands on you at one time may make you feel energized, but may overwhelm someone else.

There are signs you can look for to help determine a stress level that's right for you and you can start by learning the difference between the good and the bad:

Good stress:

- Makes you feel motivated, inspired and focused on doing your best.
- Gives you energy, ambition and enthusiasm.
- Strengthens your immune system.

Bad stress:

- Harms your health and well-being, causing symptoms such as headaches, stomach discomfort or insomnia.
- Makes you feel frazzled, frustrated, upset, out of

control or overwhelmed.

- Makes even simple tasks become difficult or impossible to accomplish.

At the end of the day, stress, in the form of good and bad challenges, helps us to flourish and grow. Do your best to take life one day at a time and you'll find yourself living healthier and happier in no time.

Managing the inevitable. Managing stress is all about taking charge of what you can control and learning to become flexible regarding the things you have no ability to influence or change. To manage stress when the demands stack up, be sure to identify the triggers that cause you stress and resolve to make realistic, healthy changes. To be successful in this, it's important that you:

- Get the right amount of sleep.
- Schedule time for relaxation each day.
- Eat a balanced, nutritious diet and exercise regularly.
- Cultivate supportive relationships.
- Have fun and try to laugh more. Laughter is a great stress reducer and has the added benefit of increasing social support.

Military OneSource can help. Military life has its stressful moments. In addition to the usual daily life stressors, there are multiple deployments, frequent moves and separations from Family and friends that can increase the demands on your time and raise your stress level. To help you manage and move past those stressors, Military OneSource offers free confidential, non-medical counseling in person, by phone, via secure chat and by video. You can also partner with a Military OneSource health and wellness coach to design a vision for managing stress effectively.

Remember, stress is necessary and can be good for you. Make sure you watch out for signs of both good and bad stress and know your triggers. It can only run your life if you let it, so continue to be the boss of you and live your life happy, healthy and whole.

For more information, call (800) 342-9647.



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Yes, you need an emergency fund!

Unexpected expenses come in many forms. Car breakdowns. Home repairs. Unexpected travel. Medical bills. Job loss. The list goes on and on. These unexpected expenses can quickly get you into debt or put you further into debt, especially if you rely on credit cards or loans to pay for them. A good way to help prepare for unexpected expenses is to build an emergency fund.

What is an emergency fund?

Basically, an emergency fund is money you have saved that is only to be used to pay for unexpected expenses. For example, it can be used to fix your car's radiator, but should not be used to buy shiny new rims for your car.

Set a goal. How much should you have in your emergency fund?

It is recommended that you have \$500 to \$1,000 in an emergency fund to start with. Once you have this established, keep on saving. You should try to save from three to six months of your living expenses that can be used only in case of job loss, illness, natural disaster, or other emergencies.

Make a plan. Start small.

If you don't have an emergency fund already established, you need to start building one, now. Strive to save that \$500 to \$1,000 as quickly as possible. Even small deposits will add up quickly over time.

Save, save, save.

Increase savings contributions when you can. For example, when you receive pay and longevity increases, federal income tax funds, gift money and rebates, consider putting some or all of this additional money toward your savings goals.

Where should you keep your emergency fund?

Keep your emergency fund in a safe and accessible place like a savings account. The fund should be low risk and liquid, so the money is available whenever you need it. As this fund grows you may consider putting a portion of your savings into another account that may earn higher interest.

Save automatically.

Automatically transfer a portion of your pay to your emergency fund as soon as it is deposited. That way, you may have less temptation to spend the money.

Get started.

Unexpected expenses can happen at any time. So get started building your emergency fund now to help you stay out of debt in the future.

Debt repayment.

Paying off debt can be an important savings goal. An unexpected expense could derail your debt repayment goal if you do not have an emergency fund established. Remember as you plan your debt repayment, to include your emergency fund as part of the overall plan.

For information, tips and resources visit www.militarysaves.org.



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ASCC Newsletter
Archives available at
www.arfp.org

Warrior-Scholar Project

From the Battlefield to the Classroom

Basic Training transforms Civilians into Warriors. We transform College-Bound Veterans into WARRIOR-SCHOLARS. The Warrior-Scholar Project is a free week-long intensive college prep course designed to:

- Facilitate veterans' transition from the military to college,
- Prepare student-Veterans to become academically successful leaders on a college campus.

Veterans have the potential to succeed in the classroom, and become leaders on college campuses, Our programs help them unlock that potential.

Hosted at top US Universities, the Warrior-Scholar Project enables Veterans to reach their full academic and leadership potential. Under the guidance of both student-veterans who've successfully transitioned from the military to college, and world renowned professors, students on the Warrior-Scholar Project develop the analytical reading, writing, and discussion skills critical to academic success, and learn about what challenges to expect during this transition.

Course Objectives

- Reinforce academic skills that may have diminished since their last classroom experience.
- Support and promote the value of military experience in the classroom.
- Equip student-veterans with the skills and knowledge to overcome the social and emotional challenges that arise during this transition.

Once a Warrior-Scholar, always a Warrior Scholar

The Warrior-Scholar Project doesn't end with the two-week academic boot camp. We continue to provide Warrior-Scholars with educational resources, support, and mentorship after the program.

Apply Online

- Applications close April 15, 2016. To apply online, visit www.warrior-scholar.org.

For more information, send email to Usebutlin@warrior-scholar.org or visit www.warrior-scholar.org.

