

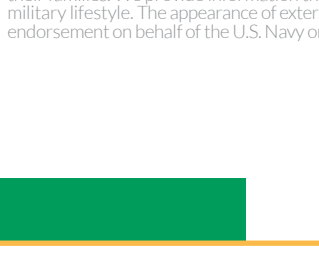
Money, money, money, who doesn't love it? But let's be real, managing finances can be a daunting task. That's where personal financial management (PFM) comes in.



The first time I worked with a group of middle school students providing education about relationship violence, I was struck by how they all knew exactly what I was talking about, and how many



As the temperature drops and blankets of snow start to cover parts of the country, winter is here. The frosty landscapes and the snowy charm of winter carry with them more than just a picturesque scene.



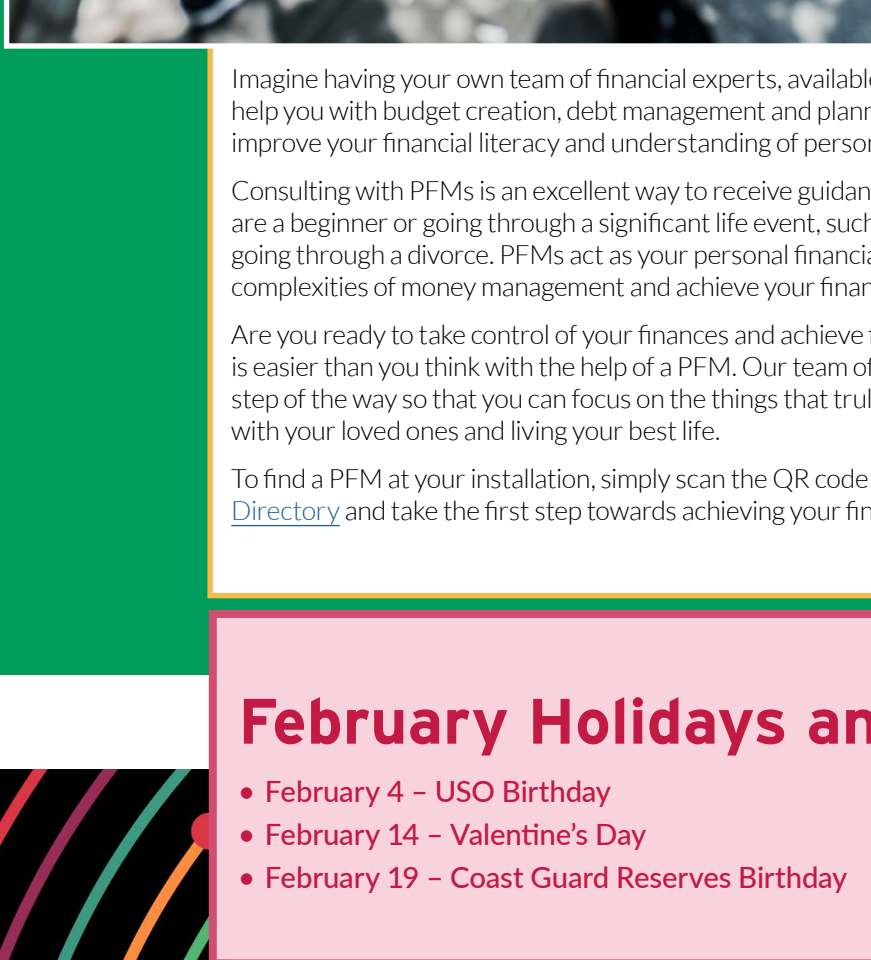
See the full list of webinars available on www.MyNavyFamily.com this month. Topics include Deployment, Employment, Finance, Life Skills, Parenting, Relocation and Transition.



This Valentine's Day you can celebrate your relationship without busting your budget. Here are ten ideas for spending quality time together.

Family Connection is a publication of the Fleet and Family Support Program. The Navy's Fleet and Family Support Program promotes the self-reliance and resilience of Sailors and their families. We provide financial counseling, career counseling, and other resources to help you succeed in your military lifestyle. The appearance of external links in this newsletter does not constitute official endorsement on behalf of the U.S. Navy or Department of Defense.

The Key To Achieving Financial Goals is PFM!



FRAN JACKSON, MBA, AFC®, CNIC PFM PROGRAM ANALYST

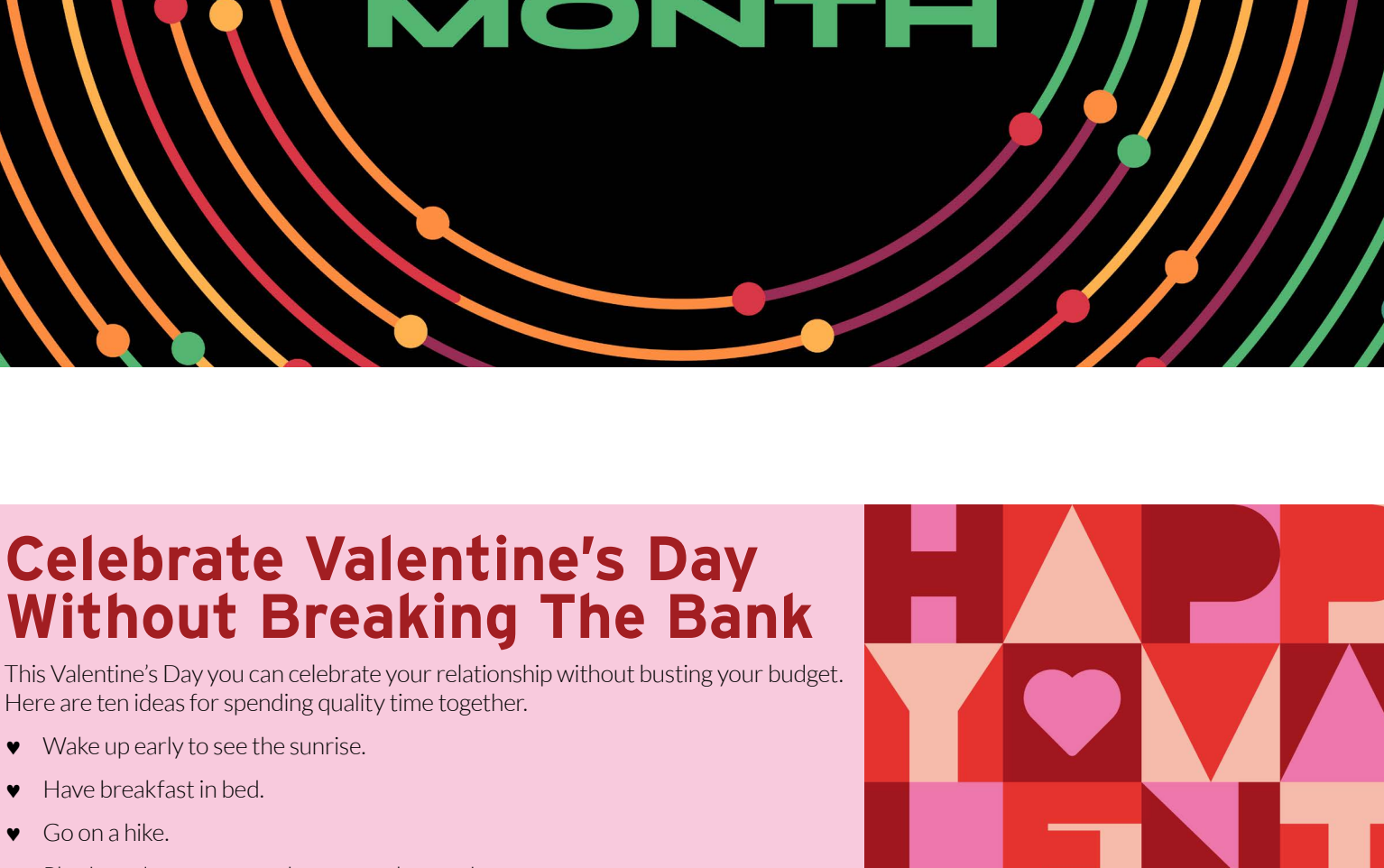
Money, money, money, who doesn't love it? But let's be real, managing finances can be a daunting task. That's where personal financial management (PFM) comes in.

Personal financial management is all about being financially savvy and preparing for whatever life throws your way. And when it comes to service members and their families, financial readiness is essential for completing missions and maintaining a sense of financial well-being.

The Department of Defense (DoD) Personal Financial Management Program ensures that there are personal financial management services available at the Fleet and Family Support Center (FFSC). You can find highly trained personal financial managers (PFMs) at your FFSC, who are experts in managing finances. These professionals hold at least a bachelor's degree and have earned nationally accredited financial counseling certifications. PFM's work tirelessly providing guidance and support to service members and their families to help them achieve financial stability and success.

February Holidays and Observances:

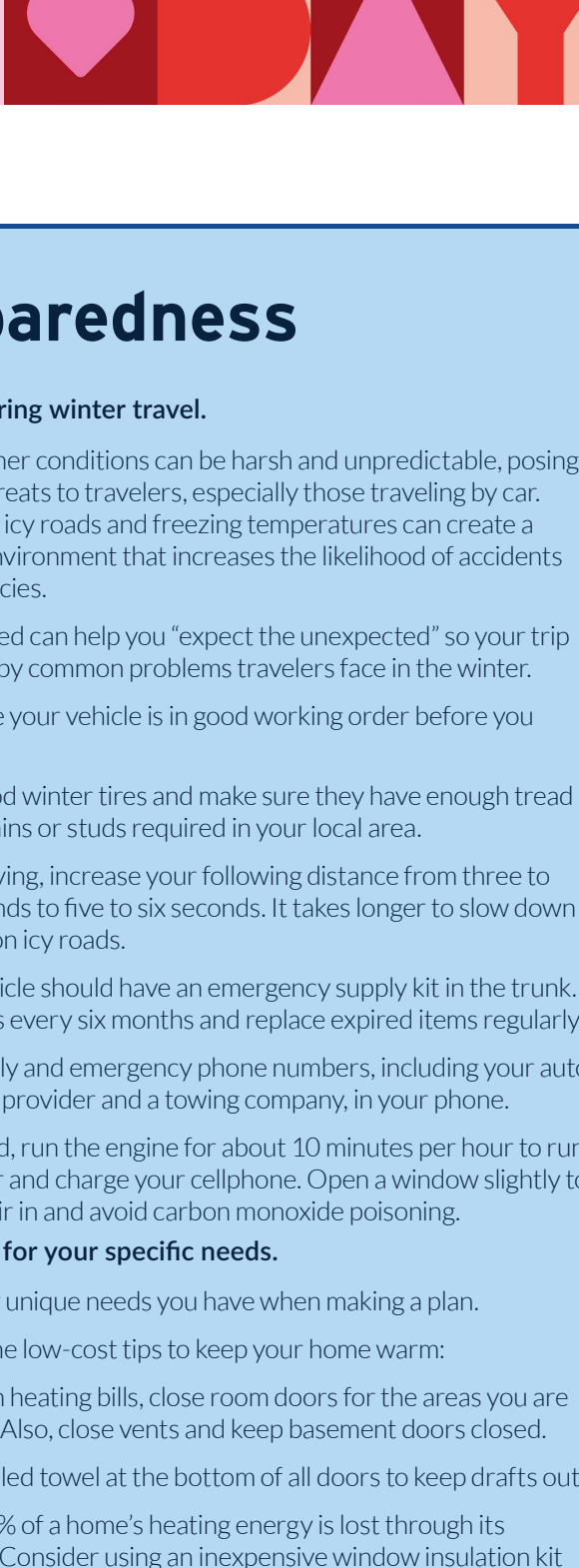
- February 4 – USO Birthday
- February 14 – Valentine's Day
- February 19 – Coast Guard Reserves Birthday
- February 19 – President's Day
- Black History Month
- Teen Dating Violence Awareness Month



Celebrate Valentine's Day Without Breaking The Bank

This Valentine's Day you can celebrate your relationship without busting your budget. Here are ten ideas for spending quality time together.

- Wake up early to see the sunrise.
- Have breakfast in bed.
- Go on a hike.
- Play board games or work on a puzzle together.
- Cast your digital photos to the television and share memories of your relationship.
- Give each other massages.
- Visit a local museum or art gallery.
- Volunteer together for a cause you both care about.
- Go for a scenic drive.
- Make dinner together and then enjoy it by candlelight.



Don't Be 'Frozen' Out of Preparedness

As the temperature drops and blankets of snow start to cover parts of the country, winter is here. The frosty landscapes and the snowy charm of winter carry with them more than just a picturesque scene. They also bring hazards that can leave us vulnerable without taking proper precautions.

Don't freeze yourself out of preparedness. Check out the tips below so you can stay winter-ready.

1. Prevent fires caused by heating your home.

Although trending downward since the early 1980s, heating fires are a common cause of home fires throughout the winter. In 2021, 32,000 home heating fires were reported to fire departments within the United States, making them the second leading cause of home fires. These fires caused an estimated 190 deaths, 625 injuries and \$442 million in property loss.

To prevent home heating fires:

- Keep anything that can burn at least three feet from all heat sources, including fireplaces, wood stoves, radiators, portable heaters or candles.
- Always plug space heaters directly into an outlet and make sure the cord is not damaged or frayed.
- Maintain heating equipment and chimneys by having them cleaned and inspected each year by a professional.
- Visit the [U.S. Fire Administration Home Fires webpage](https://www.fema.gov/prepare/prepare-home) to learn about how to prepare for and prevent home fires, including tips for individuals with disabilities and older adults.

2. Prepare for power outages.

Winter storms may bring power outages that can disrupt things like communications, utilities, transportation, stores, gas stations and electrically powered medical devices. It is important to be prepared for power outages.

- Keep freezers and refrigerators closed. Throw away any food that has been exposed to 40-degree temperatures or higher for longer than two hours, or has an unusual odor, color or texture.
- If you use a generator, only use it outdoors and away from windows.
- Do not use a gas stove or oven to heat your home.
- Disconnect appliances and electronics to avoid damage from electrical surges.
- Have alternative plans for refrigerating medicines or using power-dependent medical devices.
- Go to a community location with power if cold is extreme and you cannot heat your home.
- Familiarize yourself with your utility provider's procedures during a power outage, including how to report an outage and how to stay informed about estimated restoration times.

3. Stay safe during winter travel.

Winter weather conditions can be harsh and unpredictable, posing significant threats to travelers, especially those traveling by car. Snowstorms, icy roads and freezing temperatures can create a dangerous environment that increases the likelihood of accidents and emergencies.

Being prepared can help you "expect the unexpected" so your trip is not ruined by common problems travelers face in the winter.

- Make sure your vehicle is in good working order before you travel.
- Install good winter tires and make sure they have enough tread or any chains or studs required in your local area.
- When driving, increase your following distance from three to four seconds to five to six seconds. It takes longer to slow down and stop on icy roads.
- Every vehicle should have an emergency supply kit in the trunk. Check kits every six months and replace expired items regularly.
- Keep family and emergency phone numbers, including your auto insurance provider and a towing company, in your phone.
- If stranded, run the engine for about 10 minutes per hour to run the heater and charge your cellphone. Open a window slightly to let fresh air in and avoid carbon monoxide poisoning.

4. Make a plan for your specific needs.

Consider any unique needs you have when making a plan.

Here are some low-cost tips to keep your home warm:

- To save on heating bills, close room doors for the areas you are not using. Also, close vents and keep basement doors closed.
- Place a rolled towel at the bottom of all doors to keep drafts out.
- About 30% of a home's heating energy is lost through its windows. Consider using an inexpensive window insulation kit that creates an airtight seal around windows.

Visit the [LHEAP Map State and Territory Contact Listing](https://www.lheapmap.com) to review eligibility requirements and see if you qualify for home heating assistance. For help with emergency preparedness planning, visit your local [Fleet and Family Support Center](https://www.fleetandfamily.com) or www.ready.navy.mil.



Teen Dating Violence Awareness Month – You Might Be The Answer

KYLIE MALLORY-HALTER, LCSW

The first time I worked with a group of middle school students providing education about relationship violence, I was struck by how they all knew exactly what I was talking about, and how many had firsthand experience with unhealthy dating relationships. Many of them told me stories about dating partners controlling who they could be friends with, what they did after school, what they could wear, and even instances of physical violence.

The use of technology to facilitate teen dating violence was also a theme I heard regularly. You may be asking yourself, "how big an issue is this really?"

Data from the Centers for Disease Control and Prevention (CDC) 2019 Youth Risk Behavior Survey found that 1 in 12 high school students had experienced physical dating violence, and 1 in 12 had experienced sexual dating violence. These statistics came to life in my work with adult victims of domestic abuse, where many clients would recount relationship abuse that started in their teens, setting the stage for relationship issues into adulthood. The consequences of unhealthy or abusive teen dating relationships can be multifaceted, including depression and anxiety, substance use, cutting behaviors and suicidal thinking.

As a parent or other caring adult, you might be wondering what can be done to help prevent issues of teen dating violence. The answer might be you!

Research shows that connectedness to family or another safe adult is one of the primary protective factors against youth violence victimization or perpetration. So, what does "connectedness" mean? It is spending quality time, being a consistent presence, the ability to discuss problems and modeling constructive strategies for dealing with problems. Not only does this help protect teenagers against dating violence, but it has also been shown to be a protective factor against other forms of youth violence, including bullying and youth suicide.

February is Teen Dating Violence Awareness Month, the perfect time to learn more about teen dating violence, share what you have learned with the teenager in your life, and take actions to help prevent relationship violence.

Learn more by visiting the [CDC's Prevention Teen Violence website](https://www.cdc.gov/prevention/teen-dating-violence).

For more information about Teens and Technology Abuse, check out the [Safety Net Project](https://www.safetynetproject.org) from the [National Network to End Domestic Violence](https://www.nationalnetworktoenddomesticviolence.org).

For more support around dating violence for teens and their parents, visit [Love Is Respect](https://www.loveisrespect.org) or [Military OneSource](https://www.militaryonesource.com).

Finally, you can always access support from your local [Fleet and Family Support Center](https://www.fleetandfamily.com).

February is National Teen Dating Violence Awareness Month



TOGETHER WE WILL CREATE A HEALTHY AND SAFE FUTURE FOR ALL YOUTH

When we teach skills for healthy relationships now, we create safer, healthier communities for everyone in the future.

START EARLY

Healthy parent-child relationships, positive family dynamics, and supportive communities provide a strong foundation for children.

EFFECTIVE, non-violent communication and conflict RESOLUTION

POSITIVE interactions based on respect and TRUST

CONTINUE THROUGH ADOLESCENCE

Positive, healthy teen dating and peer relationships have many benefits for youth.

REDUCED anti-social and unhealthy behaviors

BETTER interpersonal skills, communication, negotiation skills, and EMPATHY

POSITIVE self-image and leadership skills

IMPROVED school performance

CARRY INTO ADULthood

Healthy adult relationships benefit entire communities.

More ENGAGED citizens

More PRODUCTIVE workforce

SAFER communities

LESS partner violence

More ATTENTIVE students in schools

EVERYONE is positively impacted by a lifetime of healthy, positive relationships.

Visit yetoviolence.cdc.gov to learn more about creating safer, healthier communities.

YOUR Virtual FFSC WEBINAR SCHEDULE

February 2024

We are all more organized in different areas of our life, but luckily FFSC has Subject Matter Experts that can provide you more tips and tricks to help tackle the areas that need improving. Spouses are encouraged to attend all of these trainings. Be sure to pass this flyer on.

How to register:

Step #1: Make a free account at [MyNavyFamily.com](https://www.MynavyFamily.com) (NMCI use at least one day before the webinar. Follow the on-screen instructions to create a new account. Be sure to enter your time zone!!)

Step #2: Click on "Live Webinars" at the top of the page to view the full list of offerings.

Step #3: Click on the title of a session to view the information and description.

Step #4: Click on "Register Now" to register for the course.

You will get reminder emails with your personalized link.

The CNIC LMS has comprehensive resources for such as New Spouse Orientation, the Navy Family eHandbook, and the Navy Spouse Library.

Looking for Financial Tips?

About to retire? Buying a new car? Preparing to file your taxes? February webinars can address these topics and more.

1 Feb	1:00 pm ET	Navy Retirement...Is It Enough?
5 Feb	9:00 am ET	Military Pay
7 Feb	2:00 pm ET	Getting Your Credit Under Control
13 Feb	1:00 pm ET	What's the Best Deal for Car Buying?
20 Feb	9:30 am ET	Who Wouldn't Want to Be a Millionaire?
20 Feb	10:00 am ET	Tax Preparation for Service Members

February 2024

Deployment

Tuesday, February 6th
4:00 PM ET Deployment Started, Now What?

Wednesday, February 14th
1:00 PM ET Planning for Successful Deployment

Exceptional Family Member Program
Thursday, February 15th
1:00 PM ET Unlocking Opportunities: The Ticket to Work Program for SSDI Recipients

Employment

Thursday, February 15th
8:30 AM ET Professionalism and Dressing for Success

Friday, February 2nd
9:00 AM ET Using AI to Build Resumes

Wednesday, February 7th
1:00 PM ET Effective Resume Writing

Wednesday, February 14th
10:00 AM ET Innovative Interviewing

Thursday, February 15th
4:00 PM ET Acing the Interview

Wednesday, February 21st
10:00 AM ET Resume Writing and Cover Letters Simplified

Thursday, February 29th
1:00 PM ET Professionalism and Dressing for Success

Finances

Thursday, February 1st
1:00 PM ET Navy Retirement...Is It Enough?

Monday, February 5th
9:00 AM ET Military Pay

Wednesday, February 7th
2:00 PM ET Getting Your Credit Under Control

Tuesday, February 13th
1:00 PM ET What's the Best Deal for Car Buying?

Tuesday, February 20th
9:30 AM ET Who Wouldn't Want to Be a Millionaire?

10:00 AM ET Tax Preparation for Service Members

11:00 AM ET CFS and Leadership Forum: Frauds and Scams Targeting the Military and How to Avoid Them

Parenting

Monday, February 5th
1:00 PM ET Raising Resilient Children

Thursday, February 8th
11:30 AM ET The Basics of Special Education and IEPs

Tuesday, February 27th
1:00 PM ET Making Bath Time Wonderful

Wednesday, February 28th
3:00 PM ET Childproofing Your Home

Life Skills

Thursday, February 1st
2:00 PM ET Reporting and Responding to FAP Incidents

Tuesday, February 6th
10:00 AM ET Preventing and Responding to Intimate Partner Violence

1:00 PM ET Mind Body Mental Fitness Module 5: Problem Solving

Tuesday, February 13th
1:00 PM ET Mind Body Mental Fitness Module 6: Connection

2:00 PM ET Anger Management

Wednesday, February 14th
11:00 AM ET Youth Suicide Prevention

Friday, February 16th
12:30 PM ET Co-Parenting: Working with Domestic Violence Families

Tuesday, February 20th
1:00 PM ET Mind Body Mental Fitness Module 1: Stress Resilience

Wednesday, February 21st
11:00 AM ET Stress Management

Friday, February 23rd
1:00 PM ET Resources Exist Asking Can Help (REACH): Spouse

Tuesday, February 27th
1:00 PM ET Mind Body Mental Fitness Module 2: Mindfulness and Meditation

Thursday, February 29th
12:00 PM ET Motivating by Appreciation

Relocation

Tuesday, February 13th
1:00 PM ET Smooth Move

Wednesday, February 14th
3:00 PM ET Sponsorship Training

Transition

Thursday, February 15th
1:00 PM ET VTAP Pre-Separation

Wednesday, February 21st
1:00 PM ET So You're Signed Up for TAP, Now What?