



April 2024



Remember the Love Honor the Sacrifice

credit score... April 5, 2024, will be recognized as Gold Star Spouse Day, a day dedicated to honoring the husbands and wives of those



human, we can get frustrated when our children are doing or not doing something or because of a not yet recognized "trigger.

All parents get angry at some point. We're



who died while serving on active duty. April is globally recognized as Sexual





Assault Awareness and Prevention Month (SAAPM), a time dedicated to raising awareness about sexual violence and empowering individuals and...



World Autism Awareness Day is celebrated on April 2 and fosters global awareness and support for autistic individuals and their families.



Your



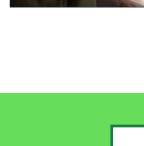


Everyone has grown through the challenges of childhood. Some of us overcame fears that we were forced to



Every child deserves to grow up in an environment filled with love, support, and opportunities to thrive. While the challenges of child abuse and neglect are real, it is essential to recognize the ...

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



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 information that can help you meet the unique challenges of the 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.

Understanding Your Credit Score: A Guide to Boosting Your Financial Health WRITTEN BY: FRAN JACKSON, MBA, AFC® **CNIC PFM PROGRAM ANALYST**

> As a service member or family member, you know how vital it is to keep your financial situation stable. Managing your

CREDIT finances can be challenging and understanding your credit SCORE score can be daunting. However, knowing your credit score is essential for a secure future. Your credit score is not just a number; it's a measure of your creditworthiness, which impacts your ability to secure loans and credit cards and even affects your interest rates. So, let's explore how your credit score is calculated and learn some valuable tips to help you boost your credit score.

carrying a different weight.



Your credit score is determined by several factors, each

What factors make up my FICO scores? Your FICO Score is calculated by looking at different information in your credit report. This information is divided into five groups: payment history (35%), how

much you owe (30%), how long you've had credit (15%), if you have new credit (10%), and the types of credit you Payment History 35%: Payment history is the most significant factor, carrying 35% of the weight. Timely payments are vital. Late or missed payments, collections, bankruptcies, and other damaging marks can significantly lower your

using them frequently. This can help establish a solid credit history and improve your creditworthiness. Credit Inquiries 10%: Inquiries about your credit account for 10% of your credit score. It is important to be cautious and limit unnecessary credit inquiries, especially if you have a short credit history. Before applying for credit, it is wise to check your own credit report. This action will not impact your credit score, as checking your own credit score does not lower it. Keeping track and limiting how often your credit report is checked by companies can help you maintain a good credit score and show lenders that you are a responsible borrower.

kept your balances low. It is recommended that you keep your credit accounts open and active, even if you are not

Credit Mix 10%: Though representing only 10% of your credit score, the credit mix is nevertheless significant. Diversifying your credit portfolio by incorporating various types of credit — such as revolving credit (e.g., credit cards) and installment loans (e.g., student loans, auto loans, and mortgages) — can demonstrate your ability to manage different financial responsibilities effectively. Lenders often view a well-rounded mix of credit positively, as it indicates your capability to handle different financial obligations responsibly. Using a variety of credit accounts can help boost your credit score in the long run. Your FICO score is calculated based on your credit history and financial behavior. However, it's important to know that certain factors such as your race, gender, age, occupation and where you live are not considered in the calculation.

Additionally, some inquiries, such as those related to promotions or employment, do not impact your score.

Your credit score is a number that shows how well you handle your finances. It can change over time as your financial situation changes. The score is calculated using information from your creditors. There are three main credit reporting agencies that collect this information (Equifax, Transunion, Experian), and each one may have different information about you. This means that your credit scores may be different depending on which agency is used to check them. Improving your credit score takes time and effort. It is important to manage your credit responsibly, pay your bills on time, and maintain low balances. Remember that there is no quick fix for building a healthy credit score. However, with patience and diligence, you can establish a strong credit foundation that can lead to a brighter financial future.

Check your credit report for free. Visit Annual Credit Report.com where you can view your report once a year from each of the major credit bureaus. While this portal is helpful with managing your overall credit health, these reports do not tell you your credit score. Visit your nearest Fleet and Family Support Center's personal financial manager, and they can provide you with a free credit report along with your FICO credit score.

April Holidays and Observances: April 2 - World Autism Awareness Day April 25 - Take Our Kids to Work Day April 5 - Gold Star Spouses Day Alcohol Awareness Month ■ April 14 – Air Force Reserve Birthday ■ Child Abusse Prevention Month

Month of the Military Child April 15 - Tax Day National Autism Awareness Month ■ April 21-27 – National Volunteer Appreciation Week National Financial Literacy Month April 22 - Earth Day ■ Sexual Assault Awareness and Prevention Month April 23 - Army Reserve Birthday Gold Star Spouses Day -Honoring Families of the Fallen

your closest coordinator. Visit www.navygoldstar.com/locations leading to a more inclusive resolution that now recognizes April 5th to find out more. as "Gold Star Spouses Day." The tradition of the gold star recognition traces back to 1918 when families would affix a gold star over the blue service star in their

their lives in noncombat operations. The survivor support community has embraced April 5 as an opportunity to recognize the sacrifices made by all gold star spouses and express gratitude for their unwavering commitment. The Navy Gold Star Program remains dedicated to providing support and

connected to their Navy family for as long as they desire.

BY APRIL TISCHLER, NAVY GOLD STAR

April 5, 2024, will be recognized as Gold Star Spouse Day, a day

dedicated to honoring the husbands and wives of those who died

while serving on active duty. Since 2010, Congress has annually

acknowledged April 5th as "Gold Star Wives' Day," paying tribute

to the contributions of individuals associated with Gold Star Wives

of America, a nonprofit organization established in 1945 by women

who lost their husbands in service to our country. As the military has

evolved, so has the role and demographics of the "military spouse,"

window to signify the loss of a loved one serving in the military overseas. In 1947, Congress approved the design, production, and distribution of the official Gold Star Lapel Button, symbolizing service members who made the ultimate sacrifice in combat operations. The Lapel Button for Next of Kin of Deceased Personnel, featuring a gold star on a gold background surrounded by laurel leaves, was introduced in 1973 to honor active-duty service members who lost

COORDINATOR

April 15 - Military Kids Day

April is Sexual Assault Awareness and Prevention Month

fostering connections among gold star families, ensuring they remain

preventing sexual assault alongside leaders and the SAWR. At all times, we commit to treating others with respect, protecting one another from harm through active intervention, and empowering those around us to speak up or intervene. When we strive to be the best version of ourselves and support our shipmates in doing the same, we fortify a strong foundation that supports mission readiness. For more information on SAAPM in your area, please reach out to your local Sexual Assault Response Coordinator (SARC) at the Fleet and Family Support Center. For immediate assistance regarding a sexual assault incident, please visit the DoD Safe Helpline website or call (877) 995-5247.

inconsistent with the Navy's Core Values.

11:00 AM ET

11:30 AM ET

11:00 AM ET

April 10

April 16

April 19

Gold Star Spouses Day **April 5, 2024** Remember the Love. Honor the Sacrifice. CNIC

In commemoration of Gold Star Spouses' Day, let us honor the

families of the fallen, acknowledging that no one has given more for our nation. If you encounter someone wearing a Gold Star.

Lapel Button or the Lapel Button for Next Of Kin Of Deceased

Personnel, remember that these symbols represent the families

of our fallen heroes. If you know or meet a gold star spouse, please

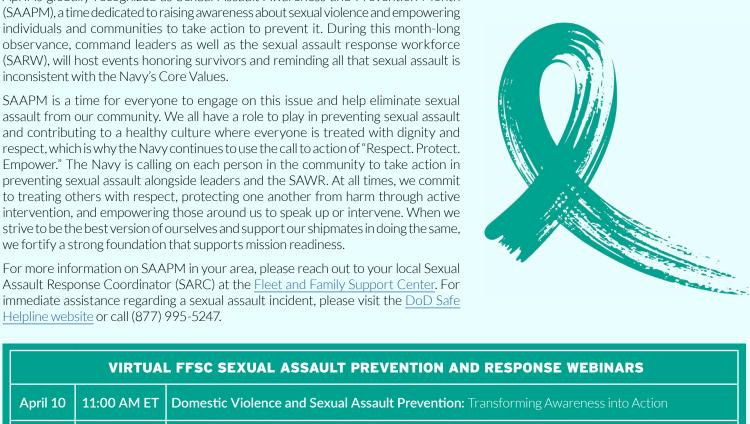
take a moment to acknowledge their spouse's sacrifice and express

To learn more about how the Navy Gold Star Program is honoring

gold star spouses in your area, we encourage you to connect with

gratitude for their continued service.





April 25 2:00 PM ET **Couples Communication: Sex and Intimacy** April 25 3:00 PM ET **Teen Dating Violence Prevention**

Preventing and Responding to Intimate Partner Violence

Online Sexual Harassment - How to Spot It and Handle It

'MilParents Rock' **CELEBRATING STRENGTHS OF CHILD ABUSE** PREVENTION, HEALTHY PARENTING

Every child deserves to grow up in an environment filled with

love, support, and opportunities to thrive. While the challenges

of child abuse and neglect are real, it is essential to recognize the

abuse and neglect, including poverty, substance abuse, family

violence and mental health issues. While military families face

these same risk factors, they also experience unique challenges such as deployments, frequent moves and separation from loved ones. Military families demonstrate remarkable resilience in the

face of these challenges. By celebrating the resilience of military

families, we honor their sacrifices and amplify their strengths as they navigate the complexities of parenting in the military.

Parenthood is a journey filled with joys, challenges and

opportunities for growth. Military parents and families demonstrate resilience, adaptability and leadership skills as they

navigate the demands of military life while prioritizing the wellbeing of their children. Through initiatives like "MilParents Rock," military families can find support, camaraderie and resources to

Visit your installation's Fleet and Family Support Center (FFSC)

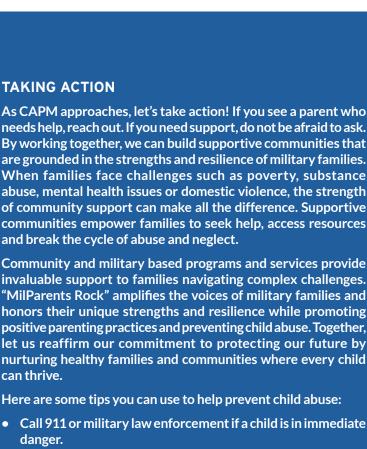
to learn more about these resources, such as the New Parent

Support Program, Thrive and counseling to help manage

challenges, empower parents, and support healthy parenting skills and relationships. Together, we can create safe and

PROMOTING POSITIVE PARENTING PRACTICES

strengths within individuals, families and communities that can serve as protective factors against these adversities. As we observe Child Abuse Prevention Month (CAPM) and advocate for healthy parenting practices, let us celebrate the resilience and inherent strengths of our military parents. This year, we continue the theme of "MilParents Rock" to honor parents who have overcome obstacles and create nurturing environments for their children. **FOSTERING RESILIENCE** Resilience is the ability to bounce back from adversity, and it is a quality that exists within every individual and community. can thrive. There are a variety of risk factors that may contribute to child



Call your installation's Family Advocacy Program (FAP).

Call the National Child Abuse Hotline at (800) 422-4453.

• Contact Military OneSource at (800) 342-9647 if you are not

Contact your local FFSC to connect with the New Parent Support

CHILD ABUSE PREVENTION RESOURCES

• New Parent Support Home Visitation Program

Military OneSource's Military Parent Resource Center

Military OneSource's New MilParent Specialty

Call your local child protective services office.

sure what to do.

Program or a FAP representative.

Consultation

Family Advocacy Program

Recognizing the Signs of Child Abuse

Thrive

When is Yelling at Your Children Considered Harmful?

promote positive parenting practices.

nurturing environments for children.

All parents get angry at some point. We're human, we can get frustrated when our children are doing or not doing something or because of a not yet recognized "trigger." But when does yelling become harmful to children? This is an important question for all parents to consider. In my work with families over many years, I never met a parent who said they wanted their child to become discouraged, insecure, have low self-esteem,

attempting to discipline or control our children's behaviors.

BY KATHI HESSELGRAVE, LCSW, FFSC, GREAT LAKES

become depressed or have behavioral issues. This can be exactly what we unintentionally create for our children when we use yelling as a means of

Yelling does not really accomplish what we hope. We think if we raise our voices, children will understand we feel upset, and will be motivated to modify their behavior. This is not the case. Most often, children experience yelling (especially loud yelling or screaming) as communication about what we think and feel about who they are. This is often received by children as, "I am not worthy of respect," "I am not loveable," "I am not accepted" or "I am bad."

So why do children receive yelling in this way? Children, by nature, are egocentric; they view the world as revolving around them. Developmentally, children do not have the brain maturity to see the world differently until they are much older. Because of their view of the world, they are likely to interpret things that happen as caused by themselves. A simple example of this child-like thinking might be: if a child had a negative or angry thought about their dog, and then the dog dies, the child may think they caused the death to happen. Of course, as children get older and their brains develop, they begin to understand events in the world around them differently. However, if yelling and screaming at children (not to mention negative words that may go along with that) is a common occurrence, then alteration of a child's perception of self can be seriously damaged, becoming a life-long struggle. Not all yelling is abusive, but use it sparingly and learn to communicate in positive ways with your children. They will appreciate it forever. When adults speak of the verbal assaults they experienced as children, they say they would have rather been beaten than to have

World Autism Awareness Day is celebrated on April 2 and fosters global awareness and support for autistic

individuals and their families. National Autism

Awareness Month represents an opportunity to promote autism awareness and autism acceptance

and to recognize the contributions and needs of

Autism Spectrum Disorder is a complex, lifelong

developmental condition typically appearing during

early childhood and can affect a person's social skills,

communication, relationships and self-regulation.

The autism experience is different for everyone. It

is defined by a certain set of behaviors and is often referred to as a "spectrum condition" that affects

Here are some tips for parents who have a child

Join a parent group or your school district's special

Be involved and get educated on the individualized

education program (IEP) process so you can be your

child's best advocate. Fleet and Family Support

Center Exceptional Family Member Program

Volunteer at school functions or offer to be a class

parent and get to know your child's teacher and the

Take any offer of babysitting you can and go out.

Some families who enroll in EFMP are eligible to

Get involved in an autism walk in your community.

It is important to get to know other families and

A diagnosis of autism does meet the criteria for

enrollment in the EFMP. For more information about the program and enrollment, reach out to your local

Fleet and Family Support Center (FFSC).

MICHAEL GRAHAM, EFMP CASE LIAISON,

made us, in most cases, stronger and more resilient.

Everyone has grown through the challenges of childhood. Some of us overcame fears that we were forced to deal with. For example, many of us have dealt with the awkwardness of asking that first special someone out on a date. Or we learned lessons through sports and other competitions that

But what about our military kids? They learn lessons that are unique to

According to a Department of Defense study, the average military family moves every two to three years. By the time a military child graduates, they

Growing up in a military family, I remember hearing teachers tell students that they were just like their siblings and, in some cases, their parents; the

will have attended school in six to nine different school districts.

people differently and to varying degrees.

Get your child out in the community.

diagnosed with autism to consider:

(EFMP) case liaisons can help.

school administrators.

build community.

NAS CORPUS CHRISTI

military families.

new things.

watching others' behaviors.

OUR

Be sure to pass this flyer on.

How to register:

the full list of offerings.

Separation

Deployment

Grief

Counseling.

and description.

WEBINAR SCHEDULE

encouraged to attend all of these trainings.

account. Be sure to enter your time zone!!

the webinar. Follow the on-screen instructions to create a new

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

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

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

Virtual clinical counseling helps with:

education PTA.

autistic individuals and their families.

your installation.

yelled about. The child's focus shifts from their own behavior or attitude (or lack of behavior or attitude) to the parent's emotion. experienced verbal abuse, because verbal abuse can be so painful and long-lasting.

Also, when adults get emotional and raise their voices, children react to the emotion and no longer can process the event or issue being

If you would like to learn more about how to better communicate with your children, you can contact the Fleet and Family Support Center (FFSC) for counseling services or to explore various classes available to you and your family. Visit the FFSC Directory to find support at

Celebrate World Autism Awareness Day with

Naval Air Station Jacksonville

partnership with MWR

Naval Support Activity

» Look for the bright and colorful display boards

Military Child

honoring Autism Awareness

Month and Month of the

Commander, Navy Region

April 4 – Healing & Joy

» April 6 - Synesthesia See

Sound Interactive STEM

Experiment at the U.S. Naval

Undersea Museum Discover

Through Music webinar

Mid-South

Northwest

session

» April 3 - Proclamation signing and EFMP bowling event, in

Naval Station Mayport Naval Air Station Whidbey Island » April 2 - "Sensory Story Time" » April 2 – EFMP Sensory Movie Healing & Joy Through Music webinar session » April 4 – EFMP Spring Break » April 29 – A day at the **Bowling Day** Jacksonville Zoo, in » April 17 – EFMP & New Parent partnership with New Parent Support Shine a Light on Positive Support

EXCEPTIONAL FAMILY MEMBER PROGRAM

HAPPENINGS: CELEBRATING OUR MILITARY KIDS

Awareness & Support

Parenting

Festival

Naval Base Kitsap

Water Festival

Resource Fair

Naval Station Everett

Conversation

» April 10 - EFMP Coffee &

groups

» April 18 - EFMP Spring Fling

» April 16 - EFMP Soundwaves

in Water Interactive STEM Experiment at the Kitsap County

» April 24 - Visit the EFMP

table at the Kitsap County

Developmental Disabilities

» Wednesdays - EFMP & MWR

Community Recreation play

» April 4 – EFMP sensory activities

April 20 - Touch a Truck event,

at MWR Earth Day Extravaganza

E Day EFMP sensory activities Contact your installation's Fleet and Family Support Center to find events in your area by visiting the FFSC Directory. Military Children - Special Kids with Different Challenges

growing up this way pushes children to develop resiliency. By not letting them get too comfortable, they are being taught to learn how to be comfortable with what they have and their unique situations. There is a certain level of appreciation that is developed by knowing that everything is going to change. Some learn to feel it does not matter and they do not matter either. So, it is critical to make sure that our military families know that they are seen and appreciated. Next time you stop to say thank you for your service to a service member, remember to thank their families as well. They may not deploy or see combat, but they also serve and make sacrifices.

family had been sending students to the same campus for many years, and in some cases, generations. I wondered what that would be like. We moved so much that I never got to experience that until after Dad retired. I did not get my brother's teacher until I got to high school. I never felt at home anywhere because it would be gone soon, not realizing then how hard it was on me. I knew it hurt to have to leave all my friends and start over but that was just the way that it was. To make matters worse, my friends were often part of military families, and they were leaving with their service members as well, usually not on the same schedule as my family. Fortunately, through

Sure, family is always there. We learn to lean on our siblings and our parents. Any counselor will tell you that it is important to have friends during this crucial developmental time in a child's life. Developing friendships gives school-age children a sense of belonging, self-esteem and helps them develop their social skills. Having school-age friends gives the child opportunities to grow and discover

Part of our learned social skill set is how to work with and around other people. The dynamics of shifting around a group of friends allows people to see things from different viewpoints. Having a diverse group of friends expands the way we think. Children feed off each other. Strong friends build strong friendships and strong friendships build stronger children. Strong morals and discipline can be learned through

There are also the little things that most people take for granted. For example, a teenage girl will most likely turn to her mom to help her learn about makeup. What about when her mom is in a foreign country with no access to a phone? Or a boy who is hoping to make the football team and cannot practice with his dad before the tryout because his dad is out on a ship and cannot be there to practice?

Also, friendships are not the only place that military kids must adjust. In many ways, they are going through the same struggles as children of single parents. Our military families just are not included in that group when the numbers are tallied. Many people have said that

cell phones and social media today, young people can keep in touch with their old friends and make new ones.

the Navy Spouse library. You will get reminder emails with your personalized link. FFSC Virtual Clinical Counseling **CONNECT to GET CARE**

The Fleet and Family Support Center (FFSC) now provides in-person and virtual clinical counseling! Sailors and families can access virtual clinical counseling from the privacy of their own homes. Virtual clinical counseling is a nonmedical, clinical, short-term solution-

focused service. It is available to individual, couples and families.

Relocation

Relationship issues

Parent-child interactions

To schedule an appointment, call 1-855-205-6749. If calling outside of regular business hours, leave a message. Your call will be returned within one business day. More about FFSC Clinical

April 2024

1:00 PM ET

3:00 PM ET

2:00 PM ET

2:00 PM ET

1:00 PM ET

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

Step #1: Make a free account at MyNavyFamily.com (NMCI use at least one day before

- - Effective Resume Writing
- Tuesday, April 2nd Getting Your Credit Under Control 1:00 PM ET Who Wouldn't Want to Be a Millionaire? 2:00 PM ET
- Friday, April 5th 9:00 AM ET Using AI to Build Resumes Thursday, April 18th

1:00 PM ET

Finances

Tuesday, April 2nd

Tuesday, April 16th

1:00 PM ET

- **Employment** Wednesday, April 3rd 1:00 PM ET
- 10:00 AM ET Resume Writing and Cover Letters Simplified Tuesday, April 23rd
- Tuesday, April 23rd 12:00 PM ET Command Financial Specialist (CFS) Forum Wednesday, April 24th 3:00 PM ET Build a Better Budget Life Skills
- Motivating by Appreciation 1:00 PM ET Thursday, April 4th Ready to Date: Making Dating Fun, Exciting 2:00 PM ET and Empowering
- 11:00 AM ET Innovative Interviewing Wednesday, April 24th Are You LinkedIn?
- 1:00 PM ET Tuesday, April 9th 2:30 PM ET Thursday, April 11th 1:00 PM ET What's the Best Deal for Car Buying?
- Stress Resilience Wednesday, April 3rd

Mind Body Mental Fitness Module 1:

Tuesday, April 9th Mind Body Mental Fitness Module 2: 1:00 PM ET Mindfulness and Meditation Effective Communication 3:00 PM ET Wednesday, April 10th 10:00 AM ET Domestic Violence and Sexual Assault Prevention:

Transforming Awareness Into Action

Mind Body Mental Fitness Module 3:

10:30 AM ET Preventing and Responding to Intimate Partner

Livina Cara Valuac

April 2024

The CNIC LMS has comprehensive resources for

Navy spouses and family members

such as New Spouse Orientation,

the Navy Family eHandbook, and

Other challenges

and family life

related to military

Wednesday, April 17th 11:00 AM ET Consent - The Key to Success

2:00 PM ET Youth Suicide Prevention Thursday, April 18th 11:30 AM ET The Road Ahead: Special Needs Future Planning Friday, April 19th 11:00 AM ET Online Sexual Harassment: How to spot it

and handle it Tuesday, April 23rd Mind Body Mental Fitness Module 4: Flexibility Anger Management Wednesday, April 24th 12:00 PM ET Responding to Conflict: Strategies for Improved Communication

Raising Competent Teenagers

Time Management: Goal Setting Anger Management Thursday, April 25th 11:00 AM ET Stress Management Couples Communication: Sex and Intimacy Teen Dating Violence Prevention Tuesday, April 30th Mind Body Mental Fitness Module 5: Problem Solving

Coparenting: Working with Domestic

Making Bath Time Wonderful

Self Care Parent Edition

Parenting Skills

Violence Families

Parenting Monday, April 1st 1:00 PM ET Wednesday, April 17th 7:00 PM ET College Bound: Survivor Secrets **Thursday, April 18th** 12:00 PM ET Tear Free Dinner

Thursday, April 25th

Monday, April 29th

Tuesday, April 30th

Wednesday, April 10th

3:00 PM ET Sponsorship Training

3:00 PM ET

1:00 PM ET

2:00 PM ET

1:00 PM ET

Relocation