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Ouestions?



Sailing Through the Holidays: **Financial Tips for Sailors, Families**

The holidays can be a time of joy, but can also bring financial stress. With a little planning, it is possible to create meaningful memories without overspending. This is especially important for military families...



Wellness Watch: Exercise the **Stress Away**

Exercise is an effective tool for managing and lowering stress because of its mental. physical and biochemical effects on the body. During a workout, the body releases endorphins, which naturally...



From Survive to Thrive: How to **Beat the Holiday Blues**

While the holidays can be a wonderful time to spend with loved ones, enjoying excessive amounts of hot chocolate and cheesy Hallmark movies, for others the mantra of trying to "survive the...



What's Happening? Good News from Local Fleet and Family **Support Centers**

Read about the activities happening in Navy Region Mid-Atlantic, Naval Air Station Jacksonville, and in Navy Region Hawaii...



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

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SAILING THROUGH THE HOLIDAYS: FINANCIAL TIPS FOR SAILORS, FAMILIES





Make a list and check it twice. Santa is not the only one who should make a list. Take time to write down all the people you would like to give gifts to, including teachers, co-workers, and extended family. Once you have a list, assign a budget for each person. This helps you stay organized and prevent impulse purchases that can add up quickly. Additionally, having a list allows you to keep an eye out for sales or discounts on the gifts you plan to buy. Shopping with a list also reduces the temptation to buy unnecessary items, helping you stick to your budget. Do not forget to factor in smaller but often overlooked expenses like wrapping paper, shipping costs and stocking stuffers.



Fleet and Family Support Center Offers Virtual Counseling Services

- For Sailors and families.
- ☐ Via computer or mobile device.
- Wherever you choose.
- O At a time that works for you.

Call to make an appointment:

1-855-205-6749



Be realistic about what you can afford. It is easy to get swept up in the holiday spirit and feel pressured to buy elaborate gifts. But remember, the holidays are not about spending beyond your means. Be honest about what fits into your budget. Meaningful moments often come from simple traditions and quality time spent together, not from the most expensive gifts under the tree. Create lasting memories without breaking the bank by focusing on activities that bring the family together, like baking cookies, watching holiday movies or going for a drive to see holiday lights. Being realistic also means communicating with your loved ones about your financial boundaries. It is okay to set expectations and let others know that you are prioritizing financial well-being over material extravagance this year.



Personalize your gifts. Thoughtful gifts do not have to be expensive. Consider creating personalized gift cards for a home-cooked meal, a free night of babysitting, a family movie night or other meaningful activity. Personalized gifts are often more memorable because they come from the heart and focus on spending time together. Personal touches, like homemade treats or handwritten notes also make a big impact without a big price tag. For example, you could bake a batch of cookies and arrange them in a festive tin or write a heartfelt letter expressing your appreciation for the recipient. For children, consider creating a coupon book filled with activities like a day at the park, staying up late for a movie night or a special breakfast of their choice. These gifts emphasize the value of time and connection, which are truly priceless during the holiday season.



If you need additional support with your holiday budget, consider visiting your nearest personal financial manager (PFM) at your local Fleet and Family Support Center (FFSC). They can provide personalized guidance and tips to help your finances stay on track during the holiday season.

Enjoy the Season Without the Stress

The holidays are about celebrating with the ones we love, not stressing over finances. By setting limits, making a list, being realistic and personalizing your gifts, you can keep your holidays joyful and your budget intact. Remember, the best gift you can give your family is the gift of financial stability and stress-free holidays. A little planning can go a long way in ensuring that you start the new year on the right financial footing rather than playing catch-up from holiday overspending. The memories you create with your loved ones do not have to come with a hefty price tag. Love, laughter and togetherness are what make the holidays truly special.

From our family to yours, happy holidays!





DECEMBER HOLIDAYS AND OBSERVANCES

December 7 - Pearl Harbor Remembrance

December 13 - U.S. National Guard Birthday

December 21 - Winter solstice

December 25 - Christmas

December 25 – Chanukah (at sundown)







FROM SURVIVE TO THRIVE: HOW TO BEAT THE HOLIDAY BLUES

hile the holidays can be a wonderful time to spend with loved ones, enjoying excessive amounts of hot chocolate and cheesy Hallmark movies, for others the mantra of trying to "survive the holidays" feels more realistic. It can be easy to sink into survival mode if you are working long hours, far from friends or managing difficult family relationships, all while getting less sunlight and dealing with cold weather.

What can be done about the holiday blues and how can you get yourself out of simple survival mode?

One strategy to go from surviving to thriving during the holidays, is to pick an achievable goal that you want to accomplish during the holiday season. For example, your goal could include starting a new walking routine, planning meals two nights each week, winterizing the garden or finally cleaning out the closet.

Why does this strategy work?

By identifying and accomplishing a small goal, it can help offset some of the overall stress from the holiday season. The key is to pick a SMART goal; one that is specific, measurable, achievable, relevant and time-bound. If the goal you pick feels overwhelming, then go back to the drawing board and pick something smaller.

[continued below]

For example, if you really want to organize your garage, but that seems totally overwhelming, perhaps you can change your goal to take two boxes of items you plan to donate to Goodwill. No goal is too small; you eat the elephant one bite at a time.

Finally, find yourself an accountability buddy. It always helps to have a friend, family member or co-worker to help stay accountable; consider someone who can join you for a 15-minute walk during a break away from your computer or a friend who also wants to sign up for that holiday 5k.

Need some additional support this holiday season? Look no further than your local Fleet & Family Support Center (FFSC) or access virtual clinical counseling services from anywhere in the world by calling 1-855-205-6749 to schedule an appointment.

For more information about virtual clinical counseling or to find the contact information for your installation's FFSC, visit the FFSC Directory.

Beat the winter blues with the support of your Virtual FFSC

December 2	6:00 pm ET	Bounce Back Better	
December 3	11:00 am ET	Mind Body Mental Fitness Module 6: Connection	
December 3	1:00 pm ET	Bad Latitude: Coping with Seasonal Affective Disorder	
December 6	12:00 pm ET	Mind Body Mental Fitness Module 1: Stress Resilience	
December 6	3:00 pm ET	Success Under Stress: Is Stress an Everyday Occurrence	
December 9	7:00 am ET	Bounce Back Better	
December 10	2:30 pm ET	Self Care: Parent Edition	
December 13	12:00 pm ET	Mind Body Mental Fitness Module 2: Mindfulness and Meditation	
December 16	6:00 pm ET	Bounce Back Better	
December 17	10:00 am ET	Stress Management	
December 18	12:00 pm ET	Stress Management	
December 19	9:00 am ET	Stoicism and Stress Management	
December 23	11:00 am ET	Bounce Back Better	





EXERCISE THE STRESS AWAY

xercise is an effective tool for managing and lowering stress because of its mental, physical and biochemical effects on the body. During a workout, the body releases endorphins, which naturally elevate moods and energy. Exercise also lowers the body's levels of cortisol and adrenaline, the body's natural stress hormones which can minimize the physical effects of stress.

As the weather cools and daylight gets shorter, it can be challenging to find the motivation to work up a sweat. Here are some tips to keep you moving during the winter months:

- Set aside dedicated time in your schedule for physical activity. Depending on the activity, 15-30 minutes may be plenty of time.
- Look for a structured exercise to get started. An exercise class at the base gym, a walking or running club or a YouTube video series can help you identify exercises that you are likely to continue.
- Do not feel trapped by the gym. Soup cans, water bottles or milk jugs can be effective for weight training. Walking up and down your home steps can strengthen your legs and build stamina. Enjoy local nature trails for walking, running or biking in the fresh air.
- Join a group activity. Group activities such as exercise classes, dodgeball or basketball leagues provide social interaction and can lead to social and emotional support.
- Look for activities that require focus. Yoga, pilates or swimming give your mind a break from the day's stressors as you stay present in the moment and focus on your breathing.
- Try something new. Repetition may lead to boredom, which can lead to abandoning your exercise routine. If you find that you lack motivation, try new activities and find one that will motivate you to keep going.

Exercise can be an important part of your stress management routine, especially during the colder, darker winter months. By setting aside time, finding enjoyable activities and having an open mind about when and how you work out, exercise with support your physical and mental well-being all season long.



NRMA Hosts Retiree Summit

Navy Region Mid-Atlantic (NRMA) N91 along with Moral Welfare and Recreation (MWR) coordinated the Navy Region Mid-Atlantic annual Retiree Summit and MWR Expo at JEB Little Creek-Fort Story's Rockwell Hall Gym on November 1. This annual event featured an MWR Expo, health fair with flu shots, career fair, resource fair and educational fair that gathered various veteran service organizations, healthcare representatives, education institutions and prospective employers at one location to give military retirees, active-duty service members transitioning to retirement, family members and surviving spouses the most up-to-date information on retiree services, veteran benefits and employment opportunities. The following week, November 4-7, N91 hosted a Virtual Retiree Summit that included 11 webinars led by TRICARE, Veteran Affairs, Social Security, Federal Employees Dental and Vision Insurance Program (FEDVIP), Defense Finance Accounting Service (DFAS), Thrift Savings Plan (TSP), RecruitMilitary and others to support the retiree community inside and outside of Hampton Roads. More than 300 retirees, surviving spouses, transitioning active-duty service members, and military spouses attended the in-person event and more than 450 people attended the 11 webinars.



Resources for retirees and recordings of some of the webinars are available on the Navy Life Mid-Atlantic website.

[continued below]

Retiring soon? Learn about your options with your Virtual FFSC

December 4	8:00 pm ET	Military Retirement Planning	
December 10	11:00 am ET	Pre-Separation Counseling	
December 17	10:00 am ET	Military Retirement Planning	





JAX's FFSC Holds MBMF Classes for VP-5

Naval Air Station Jacksonville, Florida's Fleet and Family Support Center's Work and Family Life Specialist Karen Whiting taught Mind Body Mental Fitness (MBMF), Module-4 Flexibility to Sailors from Patrol Squadron FIVE (VP-5) at the air station's All-Saints Chapel last month.

While on deployment, VP-5's commanding officer contacted the MBMF team to schedule resiliency training for the squadron's return home.

VP-5's commanding officer reached out while they were on forward deployment and stated when they returned, they wanted to hold some type of resiliency training. True to his word, when they returned, he reached out to the MBMF team.

MBMF supports the Navy's Culture of Excellence by teaching Sailors the skills they need to thrive in today's Navy.

MBMF teaches the skills to achieve mental fitness, find balance and gain practical skills that can be used daily. Promoting mental fitness in commands helps create an environment that encourages positive mental health leading to mission-ready and resilient Sailors who are strong enough to innovate, solve hard problems and prevent harmful behaviors.

Navy Region Hawaii N-Focus: Spotlight on Family Readiness Program

Family readiness programs support mission readiness and strengthen resilience in service members and their families while helping commanders plan for and respond to the needs of the Navy community. The program also provides support services for Sailors and Navy families at 81 Fleet and Family Support Centers (FFSCs) worldwide. Family readiness programs also support civilian employees when space is available in its education and training programs.

Sallie Younger is the Family Readiness programs director for Commander, Naval Region Hawaii (CNRH).

Family readiness is part of the Fleet and Family Readiness Program and is located off base at 4827 Bougainville Drive in the <u>Joint Base Pearl Harbor-Hickam (JBPHH) Military and Family Support Center in the vicinity of the Moanalua Shopping Center.</u>



The team at Navy Region Hawaii (NRH) Family Readiness Program (N91) pictured at the Military and Family Support Center on Joint Base Pearl Harbor-Hickam, Nov. 4. (U.S. Navy photo by Melvin J. Gonzalvo)



The Family Readiness Program aims to deliver services at the right time and in the right place. The organization relies on a comprehensive delivery of programs and services that include partnerships with Department of Defense entities and community-based organizations.

Services include resilience and life skills education, financial counseling, relocation assistance, new parent support, deployment support, clinical counseling, spouse employment, career and transition assistance, ombudsman and family readiness group training, and the Exceptional Family Member Program.

"There are many special programs offered at N91 Navywide; however, Hawaii is slightly different," said Regina Fivella, regional work and family life coordinator. "The CNRH regional program director has oversight over the Virtual Clinical Counseling program, Sailor Intercept for Life and regional special education liaison support."

Fivella said that although these programs are provided throughout the Navy enterprise, Hawaii is unique as it does not only serve Hawaii families but also families in Japan, Guam, Korea, Singapore and Diego Garcia.

"One of the newest initiatives we are proud of is the collaboration with the Native Hawaiian Hospitality Association (NaHHA) to provide Hawaiian cultural training to the military community," Fivella added. "NaHHA will be providing Hawaiian cultural training during the JBPHH newcomer's orientation and will be providing Hawaiian cultural workshops, which will offer a more interactive approach to learning in the hopes that active-duty service members and their families build a better sense of community during their tour here in Hawaii."

With its diverse workforce of professionals, the staff at the Family Readiness program consists of eight key roles that include the family and readiness director, regional suicide prevention coordinator, regional work and family life coordinator, Sexual Assault Prevention And Response (SAPR) program manager, SAPR deputy program manager and the regional Exceptional Family Member Program (EFMP) special education liaison.

The staff provides the command and the community with services in person, online, by telephone and on the <u>MyNavy Family mobile app</u>. They strive to anticipate change to meet the ongoing needs of the Navy, enhance Sailor and family resiliency and decrease the stigma associated with the use of Fleet And Family Support programs and services.

For more information about the various family readiness programs, call 808-474-1999 or visit Great Life Hawaii.

SPECIAL THANKS TO THIS MONTH'S CONTRIBUTORS:

- Kylie Mallory-Halter, CNIC FFSP HQ
- Wanda Archer, NAS Jacksonville FFSC
- Fran Jackson, CNIC FFSP HQ
- Anna Marie G. Gonzales, NAVFAC Hawaii Public Affairs
- Tim McGough, CNIC FFSP HQ



Your FFSC LMS Webinar Schedule

December 2024

How to register:

Step #1: Make a free account at

MyNavyFamily.com or use the QR code to the right (NMCI users should register at least one day before the webinar.)



Follow the on-screen instructions to create a new account. Be sure to enter your time zone! category

Step #2: Choose a on the home screen or click the Live Webinars link at the top of the page to view the descriptions and time/date converted to your time zone.

Step #3: Click on "Register Here" to sign up for the training.

In addition, the FFSC LMS has comprehensive resources for Navy spouses and family members such as New Spouse Orientation, the Navy Family eHandbook, and the Navy Spouse library.



9 Dec

10:00 AM ET

Tue 10 Dec

Wed 11 Dec

Mon



EMPLO	OYMENT					
Mon	2 Dec	8:00 AM ET	Mastering the Modern Resume			
Wed	4 Dec	11:00 AM ET	Mastering Virtual Interviews			
Fri	6 Dec	9:00 AM ET	Using Artificial Intelligence (AI) to Build Resumes			
Mon	9 Dec	1:00 PM ET	Mastering the Modern Resume			
Fri 1	3 Dec	9:00 AM ET	USAJOBS 2024			
Mon 1	6 Dec	3:00 PM ET	LinkedIn and How to Make it Work for You			
Tue 1	7 Dec	1:00 PM ET	Navigating Federal Employment: Road Map Edition			
PAREN	PARENTING					
Mon	2 Dec	11:00 AM ET	Spotting the Signs of Youth Suicide			
Thu	5 Dec	1:00 PM ET	Tear Free Dinner			
Mon	9 Dec	4:00 PM ET	Spotting the Signs of Youth Suicide			
Tue 1	0 Dec	10:00 AM ET	Self Care: Parent Edition			
		11:00 AM ET	Strategies for Co-Parenting: Putting the Child(ren) First			
Wed 1	1 Dec	1:00 PM ET	What About the Kids?			
Thu 1	2 Dec	12:00 PM ET	Raising Siblings			
MENTAL WELL BEING						
Tue	3 Dec	1:00 PM ET	Autopsy of a Deceased Relationship			
Thu	5 Dec	10:00 AM ET	Co-Parenting: Working with Domestic Violence Families			
Wed 1	1 Dec	2:00 PM ET	Intimate Partner Violence (IPV) Identification and Reporting			
Thu 1	2 Dec	2:00 PM ET	Building Bridges: Nurturing Healthy Relationships			
PERSONAL FINANCIAL MANAGEMENT						
Thu	5 Dec	10:00 AM ET	December Dollars: Year-End Financial Mastery			
		4:00 PM ET	Military RetirementIs it Enough?			
		40 00 DI4 ET	TI I 10 1 (0 1: 1: D			

12:00 PM ET The Ins and Outs of Continuation Pay

CFS Quarterly Forum

12:00 PM ET CFS Forum for Naval Base Kitsap-Case Studies

NAVY LIFE						
Thu	19 Dec	4:00 PM ET	New Spouse Orientation			
PERS	PERSONAL GROWTH					
Tue	10 Dec	10:00 AM ET	Understanding Anger			
Wed	11 Dec	12:00 PM ET	Anger Management			
Thu	12 Dec	12:00 PM ET	Motivating by Appreciation			
RESIL	RESILIENCE					
Tue	3 Dec	1:00 PM ET	Bad Latitude: Coping with Seasonal Affective Disorder			
Fri	6 Dec	3:00 PM ET	Success Under Stress: Is Stress an Everyday Occurrence			
Tue	17 Dec	10:00 AM ET	Stress Management			
Wed	18 Dec	12:00 PM ET	Stress Management			
Thu	19 Dec	9:00 AM ET	Stoicism and Stress Management			
RELC	RELOCATION					
Thu	12 Dec	2:00 PM ET	Cultural Adaptation			



Mind-Body Mental Fitness What's it all about?



The primary goal of Mind-Body Mental Fitness is to enhance the mind, body, spirit and social domains in one's life. MBMF teaches proactive pathways to achieve mental fitness, find balance within these domains, and gain practical skills that can be utilized daily. Some of the practical skills are problem solving, goal setting, mindfulness, meditation, and quick recalibrations to adjust your physiological state. When we increase our resilience, stressors can be seen as a challenge to overcome, rather than a threat.

Over the course of six sessions, MBMF can help you and your command by teaching service members and families that neuroplasticity and mental toughness can be strengthened with consistent practice to create a culture of resilience. The six sessions can be taken together as a series, or any one session can stand alone.

The MBMF modules are:

- 1. Stress Resiliency
- 2. Mindfulness and Meditation
- 3. Living Core Values
- 4. Flexibility
- 5. Problem Solving
- 6. Connection

Module 1: Stress Resilience

Fri 6 Dec 12:00 PM ET

Module 2: Mindfulness and Meditation

Fri 13 Dec 12:00 PM ET

Module 3: Living Core Values

Fri 3 Jan 12:00 PM ET

Module 4: Flexibility

Fri 10 Jan 12:00 PM ET

Module 5: Problem Solving

Fri 17 Jan 12:00 PM ET

Module 6: Connection

Fri 24 Jan 12:00 PM ET