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HOMEFRONT

Winter 2021

**TIPS TO STRENGTHEN
SPIRITUAL FITNESS** p.10

**10 WAYS
TO ROCK YOUR
REUNION**

p.23

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DURING A SPOUSE'S
DEPLOYMENT** p.24

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The Magazine of the Air Force Reserve Yellow Ribbon Program

HOMEFRONT

EDITORIAL STAFF

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The sun sets behind a C-17 Globemaster III from Joint Base Charleston, South Carolina.

Photo by Tech. Sgt. Erik Gudmundson

WING YELLOW RIBBON REPRESENTATIVES

Andrews (459 ARW)

Capt Lynette Faulk
240-563-2617

Barksdale (307 BW)

SMSgt Matthew Himes
318-529-1372

Beale (940 ARW)

MSgt Xavier Bryant
530-634-1771

Carswell (301 FW)

SMSgt Nathan McReynolds
817-782-6940

Charleston (315 AW)

Capt Julia Lesage
843-963-7667

Dobbins (94 AW)

MSgt Melissa Walker
678-655-9356

Dover (512 AW)

MSgt Erica Weatherspoon
302-677-5586

Duke Field (919 SOW)

TSgt Molly Holzem
850-883-6474

Grissom (434 ARW)

MSgt Jarred Gentile
765-688-2475

Elmendorf (477 FG)

TSgt Yvonne Patnude
253-982-1834

Hickam (624 RSG)

SMSgt Andre Valentine
808-449-7232

Hill (419 FW)

SMSgt Tamara Wass
801-777-0700

Homestead (482 FW)

Capt Augusto Reyes
786-415-7307

Keesler (403 AW)

TSgt Dishau Jeanjacques
228-365-3550

Lackland (433 AW)

SMSgt Sam Caballero
210-859-0474

Luke (944 FW)

TSgt Daniel Pottinger
623-856-4493

MacDill (927 ARW)

SMSgt Keith Gardner
813-828-7781

March (452 AMW)

MSgt Eliana Martinez
951-655-7722

Maxwell (908 AW)

Capt Samantha Blaine
334-953-5346

McChord (446 AW)

MSgt Alexandra Rector
253-982-1834

McConnell (931 ARG)

1st Lt Jeffrey Martin
316-759-6675

McGuire (514 AMW)

MSgt Anthony Gallela
609-754-3068

Minneapolis (934 AW)

Maj Tammy Kutschera
612-713-1209

Nellis (926 WG)

MSgt Jessica Rayl
702-652-6139

Niagara Falls (914 AW)

1st Lt Shamiqna Mason
716-236-6339

Patrick (920 RQW)

TSgt Tiffany Lollar
321-494-6030

Peterson (302 AW)

SMSgt Nick Kundert
719-556-7359

Pittsburgh (911 AW)

MSgt Joseph Bridge
412-474-8509

Schriever (310 SW)

SMSgt Nick Kundert
719-306-4578

Scott (932 AW)

1st Lt Jeffrey Boyle
618-799-7221

Seymour Johnson (916th)

MSgt Jonathan Silvestri
757-329-9759

Tinker (507 AW)

MSgt Katie Johnson
405-734-7207

Travis (349 AW)

CMSgt Andrew Piehl
707-424-3503

Westover (439 AW)

CMSgt Ryan Hellyar
413-557-3397

Whiteman (442 FW)

MSgt Ulisses Cortez
660-687-7752

Wright-Patterson (445 AW)

MSgt Angela Potchik
937-257-5645

Wright-Patterson (655th)

SMSgt Bob Ewest
937-257-8023

Youngstown ARS (910 AW)

MSgt Skye Tancer
330-609-1715

AIRMAN & FAMILY READINESS CENTERS

Andrews AFB, MD
240-857-7058

Barksdale AFB, LA
318-456-1807

Beale AFB, CA
530-634-2863

JB Charleston, SC
843-963-4400

Lackland AFB, TX
210-925-3650

Dobbins ARB, GA
678-655-5004

Dover AFB, DE
302-677-3120

Duke Field / Eglin AFB, FL
850-883-6474

Fort Worth (Carswell), TX
817-782-7435

Grissom ARB, IN
765-688-4812

Hickam AFB, HI
808-448-0212

Hill AFB, UT
801-775-2422

Homestead ARB, FL
786-415-7329

Kessler AFB
228-376-8253

Little Rock AFB, AR
(501) 987-2667

Luke AFB, AZ
623-856-8324

March ARB, CA
646-641-8419

Maxwell AFB, AL
334-953-9018

McGuire-Dix-Lakehurst, NJ
609-754-8229

MacDill AFB, FL
813-828-7781

McChord AFB, WA
253-982-2755

McConnell AFB, KA
316-759-2589

Minneapolis ARS, MN
612-713-1516

Nellis AFB, NV
702-679-0879

Niagara Falls ARS, NY
716-236-2097

Patrick AFB, FL
321-494-5980

Peterson AFB, CO
719-556-2944

Pittsburgh ARS, PA
412-474-8544

Randolph AFB, TX
210-652-9340

Robins ARB, GA
478-926-2912

Robins AFB (HQ AFRC)
478-327-1294

Schriever AFB, CO
720-847-1643

Scott AFB, IL
618-229-7556

Seymour-Johnson AFB, NC
919-722-8761

Tinker AFB, OK
405-734-6278

Travis AFB, CA
707-424-1616

Tyndall AFB, FL
662-434-4484

Westover ARB, MA
413-557-3024

Whiteman AFB, MO
660-687-3530

Wright-Patterson AFB, OH
937-522-4607

Wright-Patterson (655 ISR)
937-257-4714

Youngstown ARS, OH
330-609-1305

VIRTUAL OR IN-PERSON?

YELLOW RIBBON EVENTS HELP AIRMEN & LOVED ONES, REGARDLESS OF FORMAT

By Chief Master Sgt. Shawn Jones, Yellow Ribbon Public Affairs

Prior to the coronavirus pandemic, the success of the Air Force Reserve Yellow Ribbon Program could be summarized by one key statistic—more than 95 percent of attendees said Yellow Ribbon events benefited their family.

This success was built on in-person events where deployers, their loved ones, leaders and subject-matter experts gathered in a conference-like setting for two days of training, education and networking on people-centric topics related to Reserve deployments.

But when coronavirus shut down most military travel, the Yellow Ribbon team was forced to change their ways.

“We’re charged with connecting Reserve Airmen and their loved ones with resources that help them throughout the deployment cycle,” said Mary Hill, who leads the Air Force Reserve Yellow Ribbon Program. “We had to adapt to the new conditions and develop new ways to accomplish our mission without the in-person events that we’ve relied upon for years.”

Hill’s team launched a quarterly magazine that provides deployment-support resources and adjusted its

social media efforts to better promote tools and information that help deployers and their loved ones.

The magazine received good reviews, and Yellow Ribbon social media traffic tripled, but when compared to the effectiveness of in-person events, the new initiatives were not enough, Hill said.

Then the team decided to join the ‘virtual revolution’ and host Yellow Ribbon events via videoconference.

Since September, there have been six virtual Yellow Ribbon events, all of which focused on pre-deployment topics.

While the survey results from all six events aren’t yet available, the data are favorable—93 percent of participants said the event was beneficial to their family, just two percentage points behind the in-person events.

The Yellow Ribbon team’s next challenge is hosting a virtual event focused on post-deployment topics. Hill said Reserve Airmen have not expressed much interest in attending a virtual Yellow Ribbon event upon their return from deployment.

But it’s not because they don’t think the virtual event would be valuable.

“In this case, we’re a victim of our past success,” Hill said. “We’ve heard many Reservists say that they’d rather wait until the pandemic breaks and they can attend an in-person event.”

Hill said she understands their perspective because the in-person events have built a strong reputation and most people are social by nature. However, she wants to caution Reserve Airmen that delaying their attendance could impact their post-deployment reintegration.

“No one is trying to convince Airmen that virtual events are better than in-person events,” Hill said. “But we are trying to convince them that a Yellow Ribbon event delivers important information and resources that Airmen and their loved ones should have as soon as they can upon returning from deployment.”

Chaplain (Maj.) George Jones, the program’s chaplain consultant, said Airmen may be excited to return home and get back to normal, but they must understand that things are different than when they left and that it is important for Airmen and their loved ones to be aware of the differences.

“The experiences Airmen have when deployed can change them—emotionally, psychologically, and in some cases, spiritually,” Jones said. “Upon returning, they may not realize change has occurred, until the first time their method of handling change doesn’t coincide with those around them.”

That’s where a Yellow Ribbon event can help, the chaplain said.

“A virtual Yellow Ribbon event provides the

knowledge of benefits, the knowledge of proven processes along with thought-provoking methods that will help you and your family, friends and coworkers, experience a successful reintegration,” Jones said.

The first virtual post-deployment Yellow Ribbon

event is scheduled for Jan. 23-24. Chief Master Sgt. Timothy White, the command chief master sergeant of Air Force Reserve Command, will provide remarks.

Reserve Airmen and their loved ones are encouraged to attend in pay status or in non-pay audit status for the two-day event. Those who audit the event retain their eligibility to attend two future post-deployment events in pay status.

The Yellow Ribbon program began in 2008 following a congressional mandate for the Department of Defense to assist reservists and National Guard members in maintaining resiliency as they transition between their military and civilian roles.

Many thousands of Reserve Airmen have participated in the program since its inception. Though no survey exists that tracks the number of marriages saved, suicides averted and lives improved, Hill said she’s confident the program has had life-altering effects for a significant proportion of attendees.

“The Chief of the Air Force Reserve, Lt. Gen. Richard Scobee, once said, ‘Everything we do in the Air Force Reserve should either contribute to our readiness or help our Airmen,’” Hill said. “I like to think the Yellow Ribbon Program meets both of the general’s objectives—it contributes to our readiness and it helps our Airmen.”

“No one is trying to convince Airmen that virtual events are better than in-person events. But we are trying to convince them that a Yellow Ribbon event delivers important information and resources that Airmen and their loved ones should have as soon as they can upon returning from deployment.”

Mary Hill

Yellow Ribbon Program Manager

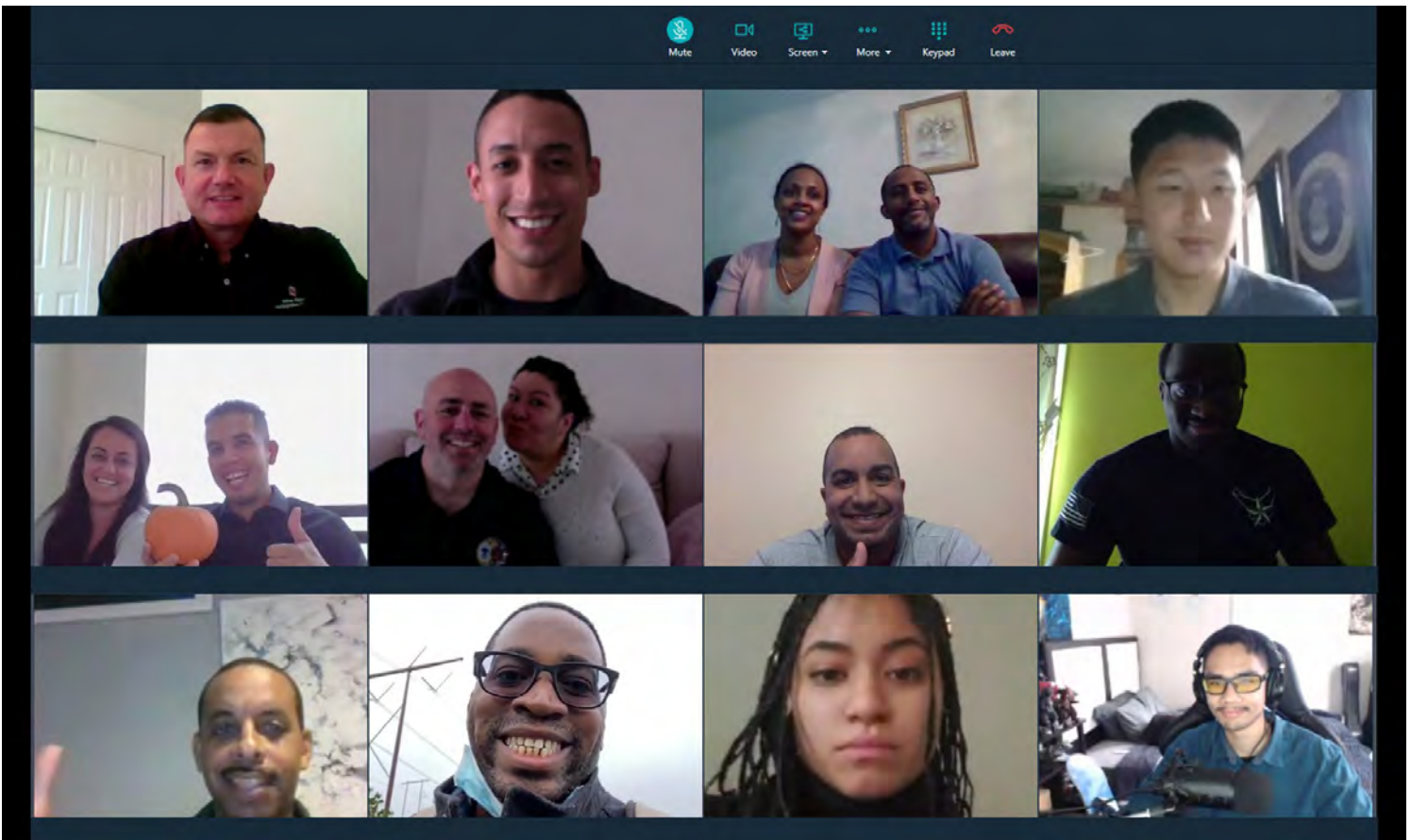


Photo by Tech. Sgt. Michael Hong

Reserve Citizen Airmen and loved ones with the 514th Air Mobility Wing, Joint Base McGuire-Dix-Lakehurst, N.J., and the 459th Air Refueling Wing, Joint Base Andrews, Maryland, participate in the first fully-virtual Air Force Reserve Command Yellow Ribbon Program event, October 24 to 25, 2020. The Air Force Reserve Yellow Ribbon Program is a series of events designed to provide members and families with essential resources prior to departure, a level of stability and support during deployment, and successful re-integration techniques after the deployment.

FIRST FULLY VIRTUAL EVENT ACCOMPLISHES YELLOW RIBBON MISSION

By Tech. Sgt. Michael Hong, 514th Air Mobility Wing Public Affairs

Eighteen Reserve Citizen Airmen and seven of their spouses with the 514th Air Mobility Wing, Joint Base McGuire-Dix-Lakehurst, N.J., and the 459th Air Refueling Wing, Joint Base Andrews, Maryland, participated in the first fully virtual Air Force Reserve Command Yellow Ribbon Program event, Oct. 24-25, 2020. This event was held in order to conform to COVID-19 restrictions while also maintaining AFRC's commitment to reform the organization in key areas to compete, deter, and win in all environ-

ments while maintaining its cost-effectiveness.

The Air Force Reserve Yellow Ribbon Program is a series of events designed to provide members and families with essential resources prior to departure, a level of stability and support while deployed, and successful reintegration techniques after the deployment cycle ends.

For the Air Force Reserve, deployments during the pandemic are still being executed to fulfil the needs of national defense. With deployments comes the

need for leadership to take care of their deploying Airmen and their Airmen’s loved ones.

“Whether in-person or virtual, the information shared and the resources that are emphasized are the same,” said Col. Thomas Pemberton, commander, 514 AMW. “It is still great knowledge that will help the member and their families before, during and after the deployment.”

Virtual Yellow Ribbon events serve an example of Reserve Citizen Airmen striving to meet one of the Air Force Reserve’s strategic priorities—reforming the Air Force Reserve, which emphasizes the need for Airmen to have the courage to change organizationally and mitigate obstacles so they can continue to serve our nation optimally.

“With COVID-19 preventing in-person Yellow Ribbon events from occurring, I wanted to do as much as we could to give them the Yellow Ribbon event experience—the knowledge, the contacts and the sense that the Air Force cares about them and their families,” said Master Sgt. Anthony Gallela, 514 AMW Yellow Ribbon Representative. “This virtual event for our deployers came out of that.”

A total of 12 breakout sessions were conducted throughout the course of two days. This is comparable to the experience members would have received at a regional AFRC YRP event, albeit the members would have been able to choose from a catalog of classes for some of their breakout sessions at a typi-

cally larger regional event.

“I really liked the financial life coach,” said Senior Airman Jennifer Azer, 714th Aircraft Maintenance Squadron. “She was very upbeat, and I learned a lot from her.”


Chief Master Sgt. Shawn Jones, the Yellow Ribbon public affairs manager, said the event was effective

at meeting the mission to connect Airmen and their loved ones with resources throughout the deployment cycle, but said that virtual events are only a temporary substitute for face-to-face, in-person events in which Reserve Citizen Airmen can network with and learn alongside their leaders, resource providers and subject-matter experts.

Jones, who served as the event’s emcee, said virtual

platforms have one distinct advantage over face-to-face events.

“If you have to cut-off a special forces Reconnaissance Marine who’s also a world-class MMA champion, it’s best to do it virtually,” Jones said in regard to interrupting one speaker who went past his time limit. “If the event was held face-to-face, I would have practiced good operational risk management and let him keep talking. Safety first!”

While this was the Air Force Reserve’s first completely virtual Yellow Ribbon event, Reserve Citizen Airmen from the 624th Regional Support Group at Joint Base Pearl Harbor-Hickam, Hawaii, previously hosted an event with in-person and virtual attendees. 

“With COVID-19 preventing in-person Yellow Ribbon events from occurring, I wanted to do as much as we could to give them the Yellow Ribbon event experience — the knowledge, the contacts and the sense that the Air Force cares about them and their families. This virtual event for our **deployers came out of that.**”

Master Sgt. Anthony Gallela
Yellow Ribbon Wing Representative
514th Air Mobility Wing

VIRTUAL YELLOW RIBBON EVENT STRENGTHENS SPIRITUAL FITNESS

By Staff Sgt. Mary Andom, 446th Airlift Wing Public Affairs

In the comfort of her Houston home, Tech. Sgt. Charita White rocked her newborn as she watched the virtual broadcast of the Air Force Reserve Yellow Ribbon event held Nov. 21-22.

The event promotes the well-being of Reserve Citizen Airmen and their loved ones by connecting them with valuable resources such as educational benefits, interpersonal communication tools and financial information before, during and after deployments.

White, an Operations Management noncommissioned officer in charge assigned to the 940th Civil Engineer Squadron at Beale Air Force Base, California, took advantage of several of the event's sessions focused on mental, physical, social and spiritual wellness.

The virtual sessions reinforced White's own spiritual fitness as she prepares for her upcoming deployment during the holiday season. Recently married and a new mother, White is also a caretaker to an ailing parent and a sister who struggles with mental health issues. This will be her first deploy-

ment in 16 years.

"I have to trust that God will provide me with peace and have faith that they will all be physically and emotionally sustained in my absence," said White. "In my last deployment, none of these hurdles

existed. I just had to worry about myself and my safety." For White, being able to participate in the YR event from home allowed her to cherish time with her newborn daughter. "The virtual event was extremely convenient because I'm still nursing," she said. "I was able to turn the video off without leaving the room. I could still see, hear and engage via chat without

worrying about my daughter crying or missing out on important information."

For deployers leaving and returning from overseas, the pandemic has added another layer of stress. Military members separated from friends and loved ones are unable to provide in-person support.

Spiritual resilience comes from a deep belief or faith in something outside of ourselves and our circumstances that provide stability, hope, confidence, rest and peace, said Chaplain (Maj.) Matthew Wilson,



Photo by Staff Sgt. Mary Andom

Chaplain (Maj.) Matthew Wilson, 446th Airlift Wing chaplain assigned to Joint Base Lewis-McChord, Washington, hosts a spiritual resiliency session during a virtual Yellow Ribbon event Nov. 21-22, 2020.

the 446th Airlift Wing chaplain.

"I do believe COVID shows how spiritual resilience is more important than ever," said Wilson. "If I had to describe the results of the pandemic on people in two words it would have to be 'unsettling' and 'exhausting.'"

The Air Force defines spiritual fitness as "the ability to adhere to beliefs, principles, or values needed to persevere and prevail in accomplishing missions."

During the Yellow Ribbon event's hour-long spiritual resiliency session, Wilson used the illustration of a bridge to emphasize the importance of comprehensive Airman fitness.

"Think of your life like a suspension bridge weighed down by the stressors of life. This could be marital, financial or work-related challenges," he said. "You may not be able to remove the stressors but you can reinforce the supports. All of the CAF (Comprehensive Airman Fitness) pillars hold equal weight but if one pillar is weak the weight may be more than the bridge can hold."

First Lt. Ikenna Okemiri, the 940th CES readiness and emergency management flight commander from Beale AFB, said he knows first-hand how important spiritual resiliency is.

Okeimiri, who is scheduled to deploy in a few months, attended the YR spiritual resiliency class to learn skills he

hopes will allow him to help fellow deployers.

"Deployments are never an easy experience, but my faith in the Lord is a source that will help to lighten the burden, and make it easy," he said. "I hope I can be a vessel to make people's lives [easier] out there, so that they can stay focused on the mission and return home safely to their families and loved ones.

During his last deployment, Okemiri noticed some Airmen in his unit struggled with the separation from their families.

To help how he could, he created a Bible study and prayer group session as a way to strengthen his own spiritual resiliency and to connect with others.

"I took time out to pray, meditate and study the Bible," he said. "The faith community provided a way for those deployed to connect with others in a positive way to find support, encouragement and blessings."

Like Okemiri, White plans to exercise her spiritual fitness both during and after her deployment.

"I depended on the services, revival, choir and dance ministries to keep me focused and calm during that year-long stint in Iraq," she said. "This shorter period will be spent in prayer and study, and I am determined to return even more fortified in my faith due to the blessings I am certain are to come.



SPIRITUAL RESILIENCY TIPS

1. Evaluate where you are spiritually: This usually takes some input from others. Look to people that are the closest to you and people that you trust to speak truth to you and ask them for some input on areas they may see where growth is needed.

2. Make an intentional plan for spiritual growth: Put it on the calendar and choose some specific spiritual disciplines to begin practicing. If you are unfamiliar with spiritual disciplines consider speaking with a chaplain for guidance.

3. Join a community: Spiritual growth is most effective when done in community, and the support of that community will be essential throughout deployment and when returning.

GRISSOM AIRMAN AUTHORS CHILDREN'S BOOK

By Senior Airman Jonathan Stefanko, 434th Air Refueling Wing

GRISSOM AIR RESERVE BASE, Ind.—Deployments are a stressful moment in every military family's life.

These crucial times can be filled with uncertainty and confusion, but a Grissom Air Reserve Base, Indiana Airman hopes to bring some peace-of-mind through her new children's book titled 'A Soldier's Story'.

Tech. Sgt. Lucille Reyna, a Logansport, Indiana resident assigned as a paralegal with the 434th Air Refueling Wing channeled her love for storytelling into a poem to help educate families on what deployments are like through the lens of a service member.

"My intent for this book is to provide children with something which would help them understand, in a kid-friendly way, why their parent may be gone," Reyna said. "This project is very special to me because my kids did live it, and I can still remember how I felt to leave for the first time—I hope other parents who are service members can use this book as a resource they could relate to and share."

The 28-page book highlights what a service member may experience while on a deployment in a child-friendly way and includes illustrations drawn by Lucille's daughter, Sienna Urbina.

The mother and daughter team worked steadily on the book and used this project to combine their love to create.

"While I may not share the same passion for writing as my mom, I have always felt drawn to art," Sienna said. "I find imagery to be an easier medium to express myself."

Reyna initially wrote the poem while deployed to Mosul, Iraq, supporting Operation Iraqi Freedom, from

April 2003 to March 2004.

"My son's teacher had the class send me a care package, and I wanted to send something back in return," she said. "I decided to write this poem for them so they could get a visualization of where I was and what I was doing."

"This was also a great way for me to help my own children better understand why I had to

leave and that I was safe while sharing some of the things I was going through."

At the time Lucille was serving as a military police officer in the Army and used writing to help cope with her first deployment.

"I've always loved writing, and it helped me through," Reyna said. "I'd journal and write notes to people—really find any reason to put pen to paper."

Publishing this book was a dream for her and she hopes this accomplishment will inspire others to pursue their passion.

"I love to write, and I've wanted to do this book for what seems like forever," she said. "While it took a while to finally sit down and do it, finishing this book feels amazing and I hope it inspires my kids to find what they are passionate about and take the stand to pursue and accomplish their dreams too."

The 434th ARW is the largest KC-135R Stratotanker unit in the Air Force Reserve Command. The Citizen Airmen from the Hoosier Wing routinely deploy around the world in support of the Air Force mission.



Tech. Sgt. Lucille Reyna, 434th Air Refueling Wing paralegal, and her daughter Sienna Urbina, right, pose for a photo with their children's book 'A Soldier's story' at their residence in Logansport, Indiana, Dec. 11, 2020. The 28-page book highlights what a service member may experience while on a deployment in a child-friendly way. Photo by Master Sgt. Ben Mota

MILITARY FAMILIES READING TOGETHER EVERY DAY, NO MATTER THE DISTANCE







With a United Through Reading recording and a new, free book in their lap, children are able to share storytime with their loved one on their schedule, whether their service member is serving at home, away at training, or deployed around the world.

UNITED THROUGH READING

- Maintains Family Connections
- Reinforces Family Routines
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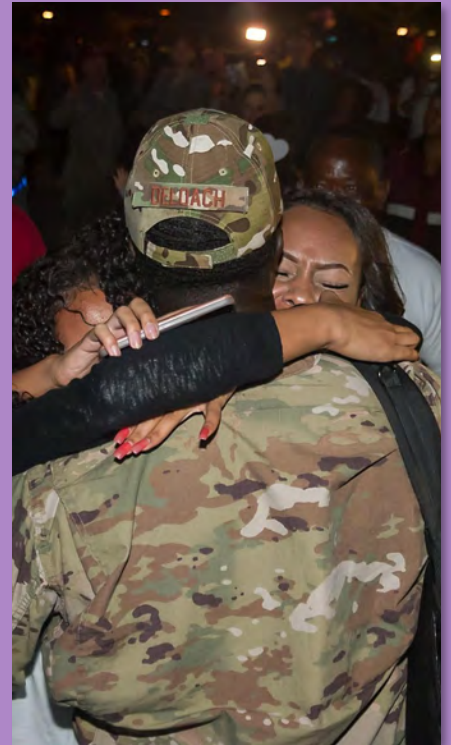
unitedthroughreading.org

THE YELLOW RIBBON PROGRAM IS FOR RESERVISTS & THEIR SUPPORT SYSTEMS



BECAUSE SUPPORT SYSTEMS ARE EVERYTHING







YOUR DEPLOYMENT PLAN FOR STAYING FISCALLY FIT

Courtesy of Military OneSource

Deployment can impact a household budget. Your pay could change, or you could incur some unexpected expenses. With the right information and a little extra effort, you can stay fiscally fit during deployment and stay in command of your household budget.

Follow these tips to achieve financial stability and health even while you're gone.

UNDERSTAND YOUR ENTITLEMENTS

When you fully understand your deployment pay and entitlements, you'll know what you're working with when planning a budget. Check with your unit's administrative section to confirm what entitlements and compensation you'll be

receiving, such as:

Family separation allowance — Service members with dependents who are assigned away from their permanent duty station may receive this allowance every month.

Combat zone tax exclusions — If you're receiving hostile fire pay because of assignment to a combat zone, the pay will be tax exempt.

Hostile fire or imminent danger

pays (per diem) — This is paid out for each day you're deployed for more than 30 days, based upon eligibility.

Hardship duty pay — This is a full rate monthly payment for any part of the month that is served fulfilling a specific mission.

PREPARING FOR FLUCTUATION

In some units, deployments happen very quickly, which may cause

your entitlements to fluctuate. Use these tips to keep from overspending.

Check your leave and earning statements regularly. Go to the MyPay website to make sure you're receiving what you should.

You may be entitled to other special duty pay. Your special duty pay should continue during the deployment. Be sure to check on this each month.

Be careful if you're overpaid. Because pay can change quickly, it's possible to get overpaid. If this happens, be swift in reporting it to your administrative section and don't spend the extra money until you have confirmed that you are entitled to it.

Stick to your usual financial plan. Don't think of extra pay as extra money. Be smart. Keep your spending in check, and watch your savings grow.

BEFORE YOU DEPLOY

The following tips can help you keep new expenses in order:

Set up an automatic payment to your savings. Money you don't see is money you won't spend.

The Military Saves program can help you set savings goals, put them in writing and stick to them.

Put someone else in charge. Make sure your spouse, or a trusted friend or family member, understands your budget, and give

them a checklist of your household bills and accounts (complete with account numbers, online login details and due dates). Also, your Legal Assistance Office can make sure you have the necessary powers of attorney in place should your spouse have to make a purchase on your behalf.

Don't overspend. Set a budget and avoid purchasing electronics, equipment and other things that you don't need. Try setting up a separate account for deployment spending so that if someone overspends or miscalculates, the damage is less likely to jeopardize your finances.

TAKE ADVANTAGE OF EXTRA SAVINGS

The Department of Defense offers unique savings plans during deployment. If you take advantage of these higher-rate savings, you can build a nice nest egg. Here are a few options:

Savings Deposit Program: Only available during deployment, the Savings Deposit Program has a high interest rate of 10 percent and is an excellent option for service members deployed in a combat zone.

Thrift Savings Plan: If you don't invest regularly in the Thrift Savings Plan, or TSP, definitely do so during deployment. You're not likely to miss the money coming out every month, and you'll enjoy the benefits later.

Roth Thrift Savings Plan investments: With the Roth TSP, participants have the option to invest after-tax dollars into their TSP accounts. Also, if you meet certain requirements, you may be able to withdraw your money tax-free, along with any earnings accrued.


Military Star Card: Your Military Star Card offers special lower interest rates during deployment. Make sure you or your spouse contacts Exchange Credit Services before deployment.

HOMECOMING AND OVERSPENDING

Homecoming is always an exciting time for service members. It can be tempting to overspend when you celebrate a return, so here are some ways to keep your homecoming debt free:

Set aside for a special occasion. Why not create a separate account just for special occasions? Even \$50 a month adds up and can help fund a great celebration.

Go to your installation travel office for special post-deployment deals. If you're planning a getaway with your family, be sure to inquire on special vacation or travel rates available for service members returning from deployment.

Shop at your installation exchange and commissary. Exclusive tax breaks and special sales can save you a bundle. 

SCHOLARSHIPS FOR MILITARY CHILDREN AND HOW TO APPLY

Courtesy of Military OneSource

Military families have two scholarships designed just for military kids to help ease rising college costs. The Fisher House Foundation administers the Scholarships for Military Children Program and the Heroes' Legacy Scholarship. These two opportunities for military children assist with tuition costs, books, lab fees and other college-related expenses.

SCHOLARSHIPS FOR MILITARY CHILDREN PROGRAM

When you think of your local commissary, you might not think about an extra \$2,000 for college expenses. But over the past 15 years, commissaries have awarded more than \$16 million in scholarships to more than 8,012 military children.

The Scholarships for Military Children Program was created to recognize military families' contributions to the readiness of the fighting force and to celebrate the commissary's role in the military family community.

At least one \$2,000 scholarship is awarded at every commissary location that receives qualified applications. More than one scholarship per commissary may be available based on the response and funding. The scholarship provides for payment of tuition, books, lab fees and other college-related expenses.

To be eligible, applicants must:

- Be under age 23
- Be a dependent, unmarried child of active-duty personnel, Reserve Component members, National Guard and retired military members, survivors of service members who died while on active duty or survivors of individuals who died while receiving retired pay from the military
- Ensure that they and their sponsor are currently enrolled in the Defense Enrollment Eligibility Reporting System (DEERS database)
- Have a current dependent military ID card
 - Be enrolled or plan to enroll in a full-time undergraduate degree program at an accredited U.S. college or university in the fall term (Students attending a community or junior college must be enrolled in a program of studies that allows them to transfer directly into a four-year program.)
- Have a minimum, unweighted grade point average of 3.0 (on a 4.0 scale)



You can pick up an application at your local commissary or download one during the application timeframe. Completed applications must be printed and hand-carried or mailed to your local commissary. You may apply at only one commissary, and it is recommended you submit your application where your

family typically shops or the closest to where your sponsor lives.

How recipients are selected. Scholarship Managers, an independent, professional scholarship service, selects the recipients based on the following criteria:

- Academic achievement
- Participation in school and community activities
- Work experience
- A submitted essay

Applications become available in mid-December for the following year. They must be completed and returned to your local commissary by mid-February, and scholarships are awarded in May. For more information, read the FAQs at MilitaryScholar.org.

HEROES' LEGACY SCHOLARSHIPS

The Heroes' Legacy Scholarship honors those who fell in battle and all who died or became disabled through their active military service since Sept. 11, 2001. Over 1.8 million in scholarships have been awarded in the first five years of the program.

To be eligible, applicants must:

- Be a child with one parent who died while serving on active duty on or after Sept. 11, 2001, in any branch or component of the U. S. Armed Forces, or
- Be a child with one parent who became disabled while serving on active duty on or after Sept. 11, 2001 (which means the parent qualified to receive traumatic Servicemembers Group Life Insurance), or be a child with one parent who was on active duty on or after Sept. 11, 2001, and received a permanent and total compensation rating of 100 percent from the Department of Defense or the Department of Veterans Affairs
- Be under age 23
- Be enrolled or plan to enroll full time in the fall term in an accredited U.S. college, university, or

junior or community college

- Have a minimum cumulative unweighted grade point average of 2.5 or higher (on a 4.0 scale)
 - Be a dependent, unmarried children of active-duty personnel, Reserve Component members, the National Guard or retired military members
- Applications become available in mid-December for the following year. To apply, download the

application from the Fisher House website.

Applications are due in mid-March. Detailed information and due dates can be found in FAQs on the Fisher House website.

Completed application packages must be mailed to Scholarship Managers, an independent, professional scholarship service.

The completed application package consists of:

- The two-page application
- A transcript or copy of grades
- A typed essay of 500 words or less, double-spaced and not longer than two pages (essay topics vary)

You may apply to both scholarships as long as you meet the criteria for both.

Recipient selection.

Scholarship Managers selects the recipients based on the following criteria:

- Academic achievement
- Participation in school, community and volunteer activities
- Work experience
- Submitted essay

Find out more about scholarships for military children. College tuition costs will continue to rise, so take advantage of the financial awards available to military families. Start by visiting Military OneSource, where you can schedule a no-cost, confidential education consultation to learn more about scholarship opportunities and the financial assistance available to military children. 📖



MANAGING EMOTIONS WHEN YOUR SPOUSE IS DEPLOYED

Courtesy of Military OneSource

Having your spouse deployed can bring up a wide range of emotions, starting when you first learn about the deployment and continuing until well after your spouse has returned home. Here are some tips to help you cope with the emotions related to your spouse's deployment.

BEFORE THE DEPLOYMENT

As departure day nears, some spouses begin to feel:

- Confused, stressed, resentful or depressed
- Detached or withdrawn as their service member invests more time and commitment in the mission
- Hopeless and impatient
- Emotionally and physically distant

To help keep things positive and loving with your spouse during the predeployment period, remember that it's important to:

Keep the lines of communication open. Talk about your feelings and discuss what you expect from each other during the deployment, including how you'll communicate.

Create opportunities for lasting memories during the separation. Spend time together in a relaxed atmosphere to create memories that will sustain you during the deployment.

Get to know other military spouses who are going through the same experience. Get involved with family readiness activities and other unit events.

DURING THE DEPLOYMENT

During the first weeks after your service member leaves, you may feel sad, disoriented, anxious and angry. However, soon you will experience a growing sense of self-confidence and independence. Here are some suggestions for coping:

Find things to look forward to. Take a class, volunteer or start a project you've always wanted to do.

Reach out to others who are in the same situation. Plan an event with other families who are coping

with a deployment or find a support group through your military community.

Don't try to hide your feelings. It's normal to feel sad, lonely or angry when you've been separated from your spouse.

Concentrate on what you can control. Try to focus on things you can control, like spending time with family and friends or signing up for a class or volunteer opportunity.

Learn some stress management techniques that work for you. Try out some different ways to relieve stress, such as an exercise class, a journal of your thoughts and feelings, meditation or deep breathing.

Take care of yourself. Get enough sleep, exercise, eat healthy meals and be sure to drink plenty of water.

HOMECOMING AND THE POST-DEPLOYMENT PERIOD


The post-deployment period can last from a few weeks to several months. Along with your relief and joy, there may be an adjustment period for you and your spouse. This may be especially difficult if your service member is having difficulty disengaging from combat or is suffering from combat stress.

There are several things you can focus on to reduce stress for you and your family:

Maintain a positive, nonjudgmental attitude. The right attitude will help lower stress and frustration when getting back together doesn't seem to be going the way you expected.

Talk openly and honestly about your experiences during the deployment and how you've changed. It can help you re-establish a foundation of healthy communication and encourage your service member to trust you with his or her deployment experiences.

Try to be patient. It may be some time before you and your spouse feel relaxed and comfortable together.

Make plans. Making plans together, whether it's for a weekend outing or something more elaborate, can help you focus on your life together and feel closer. 

VETERANS AFFAIRS BENEFITS FOR NATIONAL GUARD AND RESERVE

Courtesy of Military OneSource

Guard and Reserve members are entitled to benefits and services offered by the Department of Veterans Affairs, just like their active-duty counterparts. The VA can help Guard and Reserve members cover the cost of school, secure a home loan or acquire life insurance. Whether you're preparing for life after military or you've already made the military-to-civilian transition, you'll want to learn what VA benefits are available to you.

Here are the VA benefits for which Guard and Reserve members are eligible:

Education benefits – If you're currently serving you may be eligible for the Montgomery GI Bill® – Selected Reserve. If you were called to active duty for at least 90 days since Sept. 11, 2001, you may be eligible for the Post-9/11 GI Bill or the Reserve Education Assistance Program.

Home loan guaranties – Guard and Reserve members are eligible for a VA loan guaranty after you have completed six years of service in the Selected Reserve or if you've been on active duty for 90 days. For more information, visit the VA's Home

Loan Guaranty website.

Homelessness prevention programs – If you or a veteran you know are struggling to find permanent housing or facing eviction or foreclosure, make the call to 877-4AID-VET (424-3838), or chat online to learn more about the support services the VA offers. Learn about all the programs that can help you overcome or prevent homelessness on the VA website.

Life insurance – To qualify, you must be assigned to a unit in which you are required to perform active duty or active duty for training, and will be scheduled to perform at least 12 periods of inactive duty creditable for retirement. You can also get life insurance for your family and convert your life insurance to Veterans' Group Life Insurance. Learn more about coverage at the VA's Life Insurance website.

Medical care – You may be eligible for Veterans Affairs medical centers, clinics, nursing homes and rehabilitation centers, which are the core of the VA's services. Veterans with service-connected disabilities get the highest priority at a VA medical facility, while other

veterans receive care based on availability.

Disability compensation – If you're a veteran with injuries or illnesses resulting from active-duty military service, you may be eligible for disability compensation. The amount is based on the severity of the disability.

Rehabilitation – If you have a service-connected disability, the VA's Rehabilitation and Employment Program can help you transition out of the military. The program offers counseling services, education and training, job assistance and financial aid. Visit the VA's Vocational Rehabilitation and Employment resources for more information.

Survivor benefits – Spouses and dependent children of service members who died on active duty or as a result of service-related disabilities may be eligible to receive Dependency and Indemnity Compensation. Other survivor benefits include the Civilian Health and Medical Program and the Dependents' Education Assistance Program. For details on any of these survivor benefits, visit the VA's Veterans Benefits website. 🐦

STAY CONNECTED WITH YOUR CHILD'S SCHOOL DURING DEPLOYMENT



Courtesy of Military OneSource

Find time during your deployment to work on strengthening your connection with your child's school. Your commitment to staying involved can set them up for success in the classroom and beyond.

No matter where you are around the country or the world, you can still support your child's education.

With communication technology and strong interest, you can keep up with their grades and stay in touch with teachers. Let your child know that school and education are important — whether you're home or deployed.

Meet with teachers prior to deployment. Set up a meeting before you prepare for deployment so you can work out a plan to stay connected.

Use the school's online resources. Most schools have online resources to let you check-in on your child's grades and attendance.

Ask your partner for help. Your partner can be your "boots on the ground" for all things educational.

Reinforce your partner's role to your children and set your partner up for success.

Plan ahead to stay involved. Kids tend to perform better in school when their parents are involved in their education. Make a plan to stay active and involved in your child's education at every stage.

Discover technologies. Find out what communication technologies you can access once you deploy.

Talk about how to stay in touch. Ask your child's teachers before you go about the best way to stay in touch. It might be through email, a school website or even texting.


Share when you want to be informed. Tell teachers what specific issues you want to know about, such as a low grade or an unexcused absence. It's a good idea to

let your child know, too.

Keep in touch. There are lots of creative ways to stay in touch with your child and support his or her education. Try these ideas:

Stay in regular contact with your child's teachers. Check in as frequently as your mission allows via email or telephone.

Send a class gift. Pick up something special from the area of the world where you're deployed. You'll be the kids' favorite parent. If it relates to what the class is studying, you'll be the teacher's favorite parent, too.


Ask your partner or child's guardian for assistance. Your child's designated guardian can oversee homework, talk with teachers and help your child get to school on time. Discuss successes and challenges with your care partner regularly. 



There's a lot you can do to set yourself up for success at homecoming and beyond.

10 WAYS TO ROCK YOUR REUNION

Courtesy of Military OneSource

1. **Set your mind right and set expectations.** Think about how you'll approach the reunion with each member of your family. Prepare kids and family members ahead of time so that everyone has reasonable expectations.
2. **Remember, your partner's amazing.** He or she managed almost single-handedly while you were gone. Focus on the positive and show appreciation. Even though they managed somehow, they're still really excited to have you home.
3. **Let people know if you need time to adjust.** Things a little overwhelming? Take a step back if you feel that you can't handle all the requests.
4. **Connect with your kids.** It's natural for kids to feel both excited and nervous about your return. Tell them how much you missed them and the positive changes you see in them. Swap stories about your activities while you were apart.
5. **Realize that kids may miss their caregivers.** The caregivers will also miss your kids. If your child-care's changing now that you're home, make plans to stay in touch with caregivers through the next few months.
6. **Anticipate that kids will test your authority.** That's what kids do. Stick with the existing house rules until you're comfortable establishing your own. Be patient; it takes time to get comfortable with each other again.
7. **Take time for yourself.** You may not want to talk about your deployment right away. Let your partner know if you need some time alone, or just with them.
8. **Include the family.** Your extended family has been following your deployment too. Work with your spouse to include them in reunion activities, and thank them for their support. If you start to feel overwhelmed, let them know you need some downtime.
9. **Cut your friends some slack.** Getting back together with your buddies will be great and they'll want to hear your wildest stories. If things are a little different between you, don't sweat it. Understand that they haven't been through what you've been through.
10. **Relax, stay flexible & enjoy.** If you or someone in the family needs extra help adjusting through this transition, don't be afraid to ask for it! 



FILING TAXES FOR DEPLOYERS

Deployed service members are expected to file their taxes. Fortunately, the Internal Revenue Service realizes service members and their families face unique circumstances and offers tools – and some special extensions – to make tax filing easier. Military OneSource also provides MilTax – a suite of free tax services for eligible service members and their families.

GETTING STARTED ON FREE MILITARY TAX FILING

If you are a service member or filing taxes on behalf of a service member, keep the following in mind when getting started on your taxes:

Get your statement online. You can go to myPay to get your military W-2 form. It is posted there before being mailed to you. You'll need your Common Access Card or personal identification number to access it.

Gather other important information. Other docu-

ments you may need to file your taxes include 1099 forms, deduction and credit information, receipts for child-care expenses, last year's tax return, and any documents for investments, rental properties or mortgages. You'll also need your military ID and every family member's Social Security number, bank account and routing numbers if you are filing electronically, and receipts for charitable donations. If you did not receive an Economic Impact Payment in 2020 or did not receive the full amount you were eligible for, you will need Notice 1444 from the IRS to claim the Recovery Rebate Credit.

File the return in your permanent state. If you are stationed away from your permanent home address, you will still pay taxes in your home state in most cases. Note: military spouses who work and live with their service member in a state other than their home state as a result of military orders may not have to pay income

tax in the state where they work.

Make sure you have a power of attorney in place if someone is filing on your behalf. If your spouse or someone else is filing your tax return, make sure they have all your information and attach the power of attorney – a legal document that provides them authority to make financial decisions in your absence. The person filing your taxes on your behalf will need to attach IRS Form 2848 with the tax return.

DEADLINE EXTENSIONS FOR COMBAT ZONE AND HAZARDOUS DUTY

Filing your taxes after the tax deadline is more common than you think. This is especially true for service members who are deployed. The IRS extends filing deadlines – and paying of your income taxes – for service members who are:

Serving in a combat zone or directly supporting those in a combat zone, serving in a contingency operation, or having a “missing” status. Your tax extension generally starts the day you begin serving in the combat zone for the period of your service plus 180 days afterward. The spouse and family members of those serving in combat zone or contingency operation sometimes also qualify. Your command will notify the Internal Revenue Service of your deployment, so you can receive an automatic federal tax return extension. You may still want to write “COMBAT ZONE” in red on top of your tax return when you do file. You can double-check they have this information by e-mailing the IRS directly at: combatzone@irs.gov with your name, stateside address, birth date, and date of deployment.

For security purposes, do not include any social security numbers in your email to the IRS.

Hospitalized outside the United States because of injuries suffered in a combat zone or hazardous du-

ty area. This applies for the period the service member is continuously hospitalized outside of the United States as a result of injuries sustained while serving in a combat zone, including 180 days thereafter. For hospitalization inside the United States, the extension period cannot be more than five years.

GETTING HELP FILING TAXES, GETTING AN EXTENSION


In addition to serving in a combat zone, there are other ways service members can obtain an extension on filing taxes beyond the tax deadline. To find out more about your obligation to file taxes, obtain an extension, and discover service member-specific tax benefits, call a MilTax consultant.

Other tax assistance for service members and their families can be obtained through:

The Volunteer Income Tax Assistance program. Offered for free by the IRS, this program is for those living on or off the installation and includes sites for military members overseas. VITA staff can help you with military tax issues. Due to the coronavirus, there this a reduced number of in-person VITA locations, especially overseas.

Military OneSource MilTax free tax filing services. MilTax tax preparation and e-filing software, available mid-January through mid-October, allows you to prepare and file your federal and state taxes with ease. It’s designed to address military-specific scenarios, such as those described above.

The **IRS has a web page on tax information for military members** who serve in the U.S. Armed Forces and uniform services.

Preparing and filing taxes is a citizen and service member duty. But as a member of the military family, you can obtain 100% free access to tax consultants and financial counselors with military expertise. Contact Military OneSource anytime, 24/7 at 800-342-9647 to take advantage of this benefit. 

TAX TERMS

FROM THE MILITARY PERSPECTIVE

Courtesy of Military OneSource

Whether you are doing your own taxes or getting professional support from resources, such as Military OneSource MilTax or the Volunteer Income Tax Assistance program, the process can be a lot easier if you understand some important tax terms. Be prepared for tax time with these tax definitions:

Tax Return vs. Tax Refund: A tax return is the form you file with the IRS that reports your income, deductions, credits, and taxes. Your tax refund is any overpayment, or refundable tax credit, that is refunded to you after you submit your completed tax returns.

Dependent: In general, a dependent is a person for whom you provided at least half of their support. The specific rules for claiming dependents vary based upon their relationship to you. If you are unsure if an individual meets the rules to be claimed as your dependent, contact a MilTax professional or get in-person assistance at a VITA location near you to review your situation and how the IRS rules apply.

Taxable vs. Non-Taxable Income: Military income can include taxable and non-taxable pays and allowances. In general, pays are taxable, and allowances are non-taxable, but there are exceptions, including the Combat Zone Tax Exclusion. Box 1 of your W-2 should accurately reflect your taxable income; you are not required to make any adjustments or corrections. If you feel that your W-2 is not accurate, contact the Defense Finance and Accounting Service and your administrative or finance office to get it corrected.

Combat Pay Exclusion: The Combat Zone Tax Exclusion allows that otherwise taxable income earned in a designated combat zone may be exempt from taxation, with a limit on the exemption for officers. Enlisted personnel and warrant officers can have their entire income exempt from taxes, including special pays and the value of bonuses that were earned during their time in a designated combat zone. Commissioned offic-

ers may exclude their income, including special pays, up to a specific amount that changes each year. The commissioned officer limit is equal to the highest rate of enlisted pay plus the amount of imminent danger/hostile fire pay. Box 1 of your W-2 should accurately reflect your taxable income for the year. Non-taxable pay earned in a combat zone is listed in Box 12 with the code Q next to it.

Pre-Tax and Post-Tax Retirement Contributions: Contributions to tax-advantaged retirement programs may be pre-tax or post-tax. Pre-tax contributions are taken out of your pay before you pay your taxes. They reduce your taxable income now, but you will owe taxes when you withdraw the money from the plan. In most cases, pre-tax contributions are called “traditional” contributions. Post-tax contributions are taken out of your pay after taxes. Post-tax contributions do not reduce your taxable income now, but they are tax-free when withdrawn. In most cases, post-tax contributions are called Roth contributions. Box 1 of your W-2 should accurately reflect your taxable income, accounting for pre-tax retirement contributions. Pre-tax retirement contributions will be listed on your W-2 in Box 12, with the code D next to them.

Interest Income vs. Investment Income: Interest income is the income paid on banking accounts such as savings accounts, checking accounts and certificates of deposit. Investment income is the income paid on investment products such as mutual funds and individual stocks. It may include interest, dividends, capital gains and other types of distributions.

Military Extension on Capital Gains Taxes: When you sell a home at a profit, you may be subject to capital gains taxes on the profit. There is an exclusion for sales of primary residences, which permits taxpayers to exclude \$250,000 (single) or \$500,000 (married) of profit from taxation, as long as the taxpayer has actually lived in the house for 24 out of the 60 months prior to the sale. Active military members may extend the time for selling the property for up to 10 years, subject to certain restrictions. This means that active-duty military members may be able to exclude capital gains if they have occupied the house for 24 months of the last 15 years.

Moving Deductions: Military members may be able to deduct certain unreimbursed moving expenses from their income if their move is due to PCS orders. A complete list of instructions, restrictions and permitted items can be found in the Instructions for IRS Form 3903, Moving Expenses.

Adjusted Gross Income: Adjusted gross income is your income minus any specific adjustments. Your adjusted gross income is the first thing calculated on your income tax return, with the result on line 8b. Your adjusted gross income is important because that amount determines eligibility for certain tax credits including the Earned Income Credit, Saver's Credit, and Child Tax Credit and Credit for Other Dependents.

Standard Deduction vs. Itemized Deductions: Taxpayers are permitted to take deductions from their income before taxes are calculated. You may choose between a flat rate, called the standard deduction, or calculate the total amount of your permissible individual deductions, which is called itemizing deductions.

Deduction vs. Credit: A tax deduction reduces the amount of income that is subject to taxation. An income tax credit directly reduces the tax that you owe by the full amount of the credit. In the case of a non-refundable credit, your tax can only be reduced to zero, or no taxes due. In the case of a refundable credit, the credit may reduce your tax to zero and then result in a payment to you.


Income Tax vs. Withholding: Withholding is the amount of money that is taken out of each paycheck throughout the year and applied to your total tax bill at the end of the year. If you withhold too much money, you will receive a tax refund. If you don't withhold

enough money, you will need to make an additional payment with your tax return. Your income tax is the total amount that is actually paid to the IRS, once all the calculations are done on your tax return. Taxes are paid through your withholding throughout the year and then also, if necessary, with an additional payment with your tax return.

Self-Employment Tax: Individuals who are self-employed pay a self-employment tax as the way to contribute to Medicare and Social Security. Individuals who are employed by someone else have 7.65% of their pay withheld for Medicare and Social Security taxes, with their employer paying an additional 7.65%. Self-employed persons pay a 15.3% self-employment tax to cover those contributions. There is a cap on these taxes.

Earned Income Credit: The Earned Income Credit is a credit for low- and moderate-income taxpayers. Eligibility is based on income, family size and other factors, and the amount of the credit is based on income and family size.

State of Legal Residence and Servicemembers Civil Relief Act/Military Spouse Residency Relief Act: In general, individuals are considered residents of the state where they physically reside for purposes of taxation. However, military members and their spouses have special protections when they are living in a state solely due to military orders. Under the provisions of the Servicemembers Civil Relief Act, the military member may choose to retain their legal residence in another state, when that residence is appropriately established using the laws of that state. The SCRA, as amended by the Military Spouses Residency Relief Act and subsequent laws, permits a military spouse to use their active-duty spouse's state of legal residence for purposes of taxation and voting.

Qualified Reservist Distributions: Military reservists, including National Guard, who are called to federal duty for more than 179 days may request a distribution from their tax-advantage retirement plan. Qualified reservist distributions are not subject to the 10% early withdrawal penalty, though they will incur the regular income tax if applicable. Reserve component members who use a qualified reservist distribution may recontribute the amount to their account within two years of leaving active service. 



Little things can make a big difference.

Get tips and tools to support our littlest troops.

Caring for kids takes grown-up skills. Do you have the intel you need to power up your parenting? Learn little things you can do every day to raise resilient, healthy kids. And discover all the free resources and support available to military parents and families. Contact Military OneSource or your Family Advocacy Program.



**Together, we keep kids
healthy and safe.**

800-342-9647 | www.MilitaryOneSource.mil/MilParentPower

**MILITARY
ONE SOURCE**

