



# HOMEFRONT

Fall 2021



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**THE MAGAZINE OF THE AIR FORCE RESERVE YELLOW RIBBON PROGRAM**



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## IN-PERSON YELLOW RIBBON EVENT CHARACTERIZED BY CAUTION & CONNECTIONS

*By Staff Sgt. Noah Tancer, 910th Airlift Wing Public Affairs*

ORLANDO, Fla.—More than 350 Airmen and their loved ones traveled to the Sunshine State to attend an in-person Air Force Reserve Yellow Ribbon event July 23-24, 2021. It was the first large-audience, in-person event since pandemic prompted travel restrictions in March 2020.

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.

Through much of the past 14 months, the Yellow Ribbon Program operated virtually, reaching its audience via online events.

“I’m proud of our team for the work they’ve put into making our virtual events successful,” said

Mary Hill, the Yellow Ribbon Program Manager. “But we all know that getting together face-to-face is a far more effective method of connecting with one another, exchanging information and developing awareness for the many resources our Airmen and their loved ones need to have successful deployments.”

Master Sgt. Mike Stansbury from Keesler Air Force Base, Mississippi, could have attended a virtual event but preferred to wait for an in-person event because the face-to-face setting was a better option for his family.

“It’s a nice event to get away and get your family out of the house after COVID,” Stansbury said.

While the coronavirus threat has regressed, it is still present, leading Yellow Ribbon Program leaders to operate with an abundance of caution.



Attendees were not required to be vaccinated, but everyone involved in the event was required to wear a mask. Physical distancing, reduced room occupancy and extra sanitary procedures were implemented to further reduce the threat.

The cautious approach did not prevent Airmen and their loved ones from connecting with fellow deployers, Reserve leadership and subject-matter experts from a variety of agencies that specialize in helping service members with life's challenges so they can focus on their military mission.

"I think it's very helpful," said Tech. Sgt. Joshua Rush, from Youngstown Air Reserve Station, Ohio. "It helps my wife feel a lot more at ease that she can interact and ask questions. We live more than an hour away from Youngstown so she's not able to come to the base very often. It's nice to be able to do that here, plus get some time with the family."

The Yellow Ribbon Program is staying flexible and adapting to pandemic-related challenges as they evolve.

"Taking care of our Airmen is always the top priority, and at this point, we feel the best way to take care of them is by bringing them together as safely as is reasonable and connecting them with the resources they need to keep them and their

families resilient," Hill said.

While most of the event's attendees met in-person, five of them participated via live stream.

Chief Master Sgt. Shawn Jones, the public affairs manager for the Yellow Ribbon Program, said the pandemic taught the Yellow Ribbon team how to achieve their mission via virtual events and that

going forward, a live-stream option would be available to those unable to attend in person.

"The benefits of attending in-person meetings cannot be understated because the interaction and networking provide so much value," Jones said. "But if Airmen cannot attend an in-person event, then a live-stream event most certainly provides our Airmen more bang for the buck than missing out altogether."

If leadership is comfortable with the safety measures practiced at this event, gathering for future in-person Yellow Ribbon events will continue. Attendees will be required to wear masks and practice other coronavirus-related safety measures if they choose to travel to these events.

The Yellow Ribbon Program will continue to connect Reserve Airmen and their loved ones with resources so they can prepare, weather and recover from deployments successfully, whether their audience participates in-person or from the comfort of their own homes. 🌻

**"Taking care of our Airmen is always the top priority, and at this point, we feel the best way to take care of them is by bringing them together as safely as is reasonable and connecting them with the resources they need to keep them and their families resilient."**

**Mary Hill**  
**Yellow Ribbon Program Manager**



# AIR FORCE LEADERS GUIDE TO DEPLOYMENT

*Courtesy of U.S. Air Force Resilience*

Military life is filled with unique circumstances that our civilian counterparts may never experience. The strains of deployment can be long in duration, such as with an extended deployment, or frequent deployments. Most will cope well with deployment and develop new skills to apply to future challenges, some may experience distress and may need assistance to maintain health, build resilience, and preserve readiness.

## **PRE-DEPLOYMENT**

Although most individuals will adapt well as they prepare for deployment, they may experience a wide range of symptoms of distress. Increased tension in family members is also common as deployment approaches. Deploying families may find that they begin to emotionally disengage as their energy and thoughts become increasingly focused on the challenges of deployment.

## **OPERATIONAL STRESSORS**

Deployment can be a very difficult time for deployed members as well as the spouses (or significant others), children, friends, and coworkers who remain behind. It is perfectly normal for those involved to feel some anxiety and distress about deployment. It is important to recognize that despite the potential stress of deployment, it can be a highly rewarding and beneficial experience for those involved.

## **POST-DEPLOYMENT REINTEGRATION**

Reintegration and reunion with family, friends and work can be a very joyful experience as everyone impacted by deployment looks forward to returning to a “normal routine.” However, reintegration represents a significant transition period that can present unique challenges.

### **DURING DEPLOYMENT, WINGMEN & LEADERS SHOULD BE SUPPORTIVE TO:**

- Those with stressors, such as marital problems, financial problems, physical/mental health issues.
- Those who experience repeated deployment.
- Those who live far from a military installation and all of its support services.
- Those who lose income from other employment.
- Couples with a history of domestic violence or frequent arguments.
- Couples for which there are concerns regarding either partner's fidelity during the deployment.
- Persons with a history of alcohol-related incidents or excessive alcohol use.
- Those who experienced trauma or combat exposure while deployed.
- Those with difficulty controlling anger or adjusting to change, including previous deployments.

### **RECOMMENDED INDIVIDUAL & WINGMAN ACTION:**

- Make arrangements for paying bills and other practical issues, such as car and home care.
- Complete necessary paperwork (e.g., renew insurance, will, powers of attorney).
- Ensure Airmen & families are always ready for deployment.
- Be particularly aware of the needs of deployed families.
- Make list of emergency contacts.
- Form support networks to help when difficulties occur.
- Determine how future events, such as birthdays and anniversaries, will be handled.
- Decide how you will communicate during the deployment.
- Decide plans about how family routines, rules and expectations will change or remain the same.
- Normalize the fact that reintegration may take time.
- Inform leadership of personnel that seem to be having difficulty adjusting.
- Help individuals and families focus on the positive aspects of deployment.



### **LEADERSHIP CONSIDERATIONS:**

- Provide deployers as much information as possible about the deployed location, living Conditions, job duties, etc.
- Provide up-to-date information regarding the likely departure date.
- Encourage members to get in touch with a person who is already at the deployed location.
- Be visible and available to those preparing for deployment.
- Sponsor and encourage family support groups.
- Host recreational activities for families.
- Keep the family as informed as possible about important topics (e.g., return date).
- Encourage spouses to utilize available resources, such as Airman & Family Readiness Center.
- Ensure Key Spouse representative and other unit members maintain regular contact with family.
- Ensure all returning personnel complete requirements, such as briefings and medical screening.
- Communicate the expectation that unit leaders will support returning Airmen as they readjust.
- Sponsor reunion activities and programs and/or organize a homecoming celebration.
- Ask returning Airmen to discuss experiences and lessons learned.
- Consider recognizing efforts of non-deployed personnel.

### **LEADERS & WINGMEN SHOULD BE ESPECIALLY SUPPORTIVE TO:**

- Younger families and first time deployers.
- New unit members who may not have had time to develop supportive relationships in the unit. 🐣

# IT'S OKAY TO ASK FOR HELP



TO LEARN MORE ABOUT MENTAL HEALTH AND WHERE TO GET HELP, VISIT [MILITARYONESOURCE.MIL](https://militaryonesource.mil) OR CALL THE MILITARY CRISIS LINE: 1-800-273-TALK

## LET'S TALK MENTAL HEALTH

*By Amy Kemp-Wellmeier, 908th Airlift Wing Airman & Family Readiness Center*

The pandemic has disrupted many aspects of our lives, leading to relationship difficulties, depression and other mental health issues.

These issues can be treated by counseling, medication or both. Yet many people don't share their pain because of the insensitivity that often surrounds mental health.

This prevents them from getting the help they need to feel better and function fully.

Revealing mental health issues and having people show support can help turn it around, as well as removing the stigma. This can help make a big difference in people's lives.

**Has someone revealed a mental or emotional health issue to you?**

Ignoring that person, or telling them to snap out of it, to just calm down, that things will be better in the morning, or that therapy is for weak people, can make matters worse for someone who is struggling.

Show support. It's not always easy to find the right words, but the key is to acknowledge them without judgment. Say something like, "It must be hard for you," and "I'm here to listen if you want to talk about how you feel."

Talking about it is the first step to getting help. Speak up. Show support. Together, we can shatter the stigma.

**Do you keep silent about feeling depressed, anxious or upset?**

There is no shame in having mental or emotional distress or reaching out for help. The real shame is the stigma, misunderstanding, insensitivity and other reactions people may have about it. Likewise, the fear the effect that speaking with someone may have on their military career or civilian job can keep people from getting the support they need.

It takes courage, but it's the first step to getting the help you need to feel better. 🙌

# DOES RECEIVING PSYCHOLOGICAL HEALTH CARE AFFECT SECURITY CLEARANCE?

The Department of Defense wants you to know that getting help for a psychological issue is a sign of strength. Speaking up can be a sign of good judgment, responsible behavior and a commitment to performance.

## ELIMINATING NEGATIVE STEREOTYPES

Service members, contractors and civilians are often required to have a security clearance, so the department has taken actions to eliminate negative stereotypes about psychological health problems and any impact of treatment on your career.

When someone applies for security clearance, they need to fill out the “Questionnaire for National Security Positions,” Standard Form 86. To protect privacy, and to assure there are no negative repercussions because of treatment or counseling for a psychological health issue, DOD has made changes to the form.

## QUESTION 21 AND WHEN TO ANSWER “NO”

Question 21 of Standard Form 86 asks, “In the last seven years, have you consulted with a health care professional regarding an emotional or mental health condition, or were you hospitalized for such a condition?”

You can answer “no” if:

- You’ve received counseling strictly related to adjustment from service in combat.
- You’ve received counseling strictly related to marital or family issues (not court ordered or related to violence you have committed), or grief issues.
- You’re a victim of sexual assault who received counseling related to that trauma.

An applicant cannot be denied an interim security clearance solely due to a “yes” to Question 21.

## HOW THE DoD PROTECTS YOUR PRIVACY

There are more ways that DOD protects your privacy during security clearance:

- A security investigator can only ask your health care provider to answer yes or no to the question, “Does the person under investigation have a condition that could impair his or her judgment, reliability or ability to properly safeguard classified information?”
- When the provider’s answer is “no,” the investigator is not allowed to ask further questions.
- When the provider’s answer is “yes,” a security investigator may interview the provider and the applicant confidentially to gather additional information to determine the security risk.
- Commanders, supervisors and security managers are not authorized to ask an applicant or anyone else about psychological health care revealed in response to Question 21.
- Applicants may report unauthorized questioning about psychological health care to the DOD Inspector General Hotline at 800-424-9098.

Many counseling options are available to you for psychological or personal issues. Remember, seeking help early to improve your performance is a sign of strength and commitment.

Contact a Military OneSource non-medical counselor at 800-342-9647 to help you identify the kind of help you need and put you in touch with the right services.

Note: *Military OneSource does not provide medical counseling services for depression, substance abuse, suicide prevention or post-traumatic stress disorder, but it can assist by providing referrals to other appropriate resources.*

# THE YELLOW RIBBON PROGRAM SERVES RESERVISTS & THEIR SUPPORT SYSTEMS



**BECAUSE SUPPORT SYSTEMS ARE EVERYTHING**







## RECOGNIZING UNHEALTHY RELATIONSHIP BEHAVIORS

*Courtesy of Military OneSource*

Most relationships consist of a mixture of healthy and unhealthy behaviors. No relationship is perfect, but it's important to recognize the warning signs of unhealthy behaviors. Relationships can start out great, but unreasonable expectations and controlling behaviors can emerge over time, causing common conflicts to escalate and the relationship to become abusive.

### **What is unhealthy behavior?**

When you're in the throes of the honeymoon phase, it's not always easy to see how a relationship may evolve over time, or how a loving partner could become controlling or possessive. Unhealthy behaviors don't always appear overnight, but rather emerge and intensify as the relationship grows.

Unhealthy behaviors such as abuse and control take many forms and can happen to anyone. Learn to recognize the signs of unhealthy relationships.

### **Here are a few questions to ask yourself:**

- Does your partner get upset when you make plans to go out with your friends?
- Are they obsessive about who you interact with on social media?
- Does your partner talk over you or dismiss what you say in public?
- Does your partner avoid family get-togethers and discourage you from visiting friends and family?
- Do they try to control all the money?

- Do they discourage you from going back to school and pursuing a better career?
- Do they tell you what to wear?
- Does your partner go through your phone and read your texts?

Abuse doesn't look the same in every relationship because each relationship is different. But one thing most abusive relationships have in common is that the abusive partner's aim is to gain more power and control over their partner.

### **How to get help: Family Advocacy Program & more**

It's important to recognize the warning signs that could escalate into domestic abuse. Everyone deserves to be healthy and safe in their relationships. The Family Advocacy Program, administered through the Department of Defense, educates and supports service members and their families impacted by domestic abuse through victim advocacy and crisis intervention.

Your local FAP staff can help you understand options for reporting, document your abuse, create a safety plan and maintain a network.

No matter where your relationship lies on the healthy-unhealthy scale, help is available, and you have options. To be connected with an advocate for immediate emotional support and safety planning, call the National Domestic Violence Hotline at 800-799-7233. You can also call Military OneSource at 800-342-9647 for assistance. 📞

# 10 TIPS FOR MAINTAINING STRONG RELATIONSHIPS DURING DEPLOYMENTS

*Courtesy of Military OneSource*

*Whether this is the first time or the 20th time that your spouse has been called to active duty, relationships change when a spouse serves away from home. Luckily, there are ways to ensure you keep in touch and maintain a strong relationship with your partner.*

## **DISCUSS YOUR UPCOMING SEPARATION**

Set aside time to talk about your feelings and plan how each of you will manage during your time apart. Be sure to discuss how you'll handle emergencies, parenting issues and finances. Identify people you can connect with for support.

## **DISCUSS HOW YOU WILL STAY IN TOUCH**

Explore options, such as email, phone calls, video chat and regular mail. Talk about which forms of communication make you feel closest and which are most easily accessible.

## **SEND CARE PACKAGES**

Care packages deliver a little piece of home to your deployed spouse. Be creative. Include treats, funny notes, personal coupons for when your partner returns and items that have special meaning for both of you.

## **ESTABLISH MUTUAL TRUST**

Trust is important in relationships, but it's even more crucial when you're dealing with a separation or deployment. Practice open and honest communication.

## **KEEP BUSY & STAY ACTIVE**

Being active can help you get through separations and difficult times. Participate in social outings and clubs. Connect with other military spouses. Keep children occupied and on track.

## **SHARE DAILY HAPPENINGS FROM HOME**

Hearing about your life will help your deployed spouse feel closer to you. Talk about what your children say, what your pet did, and the dinner you prepared. Details and descriptions will make these conversations more than just small talk.

## **LEARN ABOUT YOUR SPOUSE'S JOB & INTERESTS**

Learn what your spouse's daily life is like to help you better understand his or her experiences. Though they may not be able to share some aspects of the job, you can talk about other activities that keep him or her occupied.

## **SHARE SONGS THAT REMIND YOU OF YOUR SPOUSE**

Listening to songs that bring back happy memories keeps you connected and helps nurture your relationship.

## **JOURNAL FOR YOUR SPOUSE**

Consider keeping an online journal with pictures your spouse can access over the internet. This is a great way to keep your spouse up-to-date.

## **BE REALISTIC ABOUT COMMUNICATION**

If your deployed spouse is in an area with limited mail or email service, communication may be sporadic. Remember, sporadic communication doesn't mean your spouse doesn't care. Trust that your partner will connect with you as soon as he or she can. 🍷

# REUNION & REINTEGRATION

## 9 TIPS FOR SINGLE RESERVISTS

*Courtesy of Military OneSource*

*When you return from deployment, it's time to reconnect with family and friends, and return to your normal life. Knowing what to expect smooth your transition.*

**1. Tell your friends and relatives how you'd like to celebrate.** Chances are, they'll be excited to see you, but how you want to celebrate your return is up to you. Don't be afraid to gently tell them if you prefer a smaller gathering to a large party.

**2. Take care of yourself.** You may have lots of people to see and places to go, but give yourself time to relax and readjust. Ease back into your routines and try to be patient if things don't feel comfortable right away. Sometimes it can take weeks or even months before you feel settled again.

**3. Allow yourself to feel all kinds of emotions.** Give yourself permission to feel the way you feel, even if it's uncomfortable. You may need time to sort out your emotions. Go easy on yourself and reach out for support if you need it.

**4. Talk about how you're feeling and encourage friends and family to do the same.** Your loved ones may not know how to ask about your experience, but talking about your feelings can be an important part of the readjustment process. Take the initiative to show them it's OK to discuss it. If you could use some extra guidance, Military OneSource offers a free, confidential Building Healthy Relationships specialty consultation designed to help returning service members reconnect with loved ones.

**5. Be patient.** You may feel out of sync with your loved ones or friends. Coming home isn't just an adjustment for you — it's an adjustment for everyone around you. If

you have children, be prepared for them to have outbursts of emotion or give you some attitude. Keep the lines of communication open and be patient with yourself and with loved ones. Try to have one-on-one time with your partner and each child.

**6. Focus on the positive.** Expecting everything to fall into place immediately is probably unrealistic. Instead of dwelling on things that may be wrong, try to focus on what's going right. Notice things your partner, family or friends are doing well and express your appreciation. Gratitude can be a powerful way to reduce stress and build connection. Make sure to extend the same appreciation to yourself as well. Take time to notice what's going right and give yourself the credit you deserve.

**7. Limit your use of alcohol.** Drinking too much can confuse your thinking, cloud your judgment and suppress feelings. Do your best to limit your consumption.

**8. Watch your spending.** You may find it tempting to celebrate your return with a shopping spree, but it's important to stay within your means. Learn more about resources for staying financially fit.

**9. Know when to seek help.** If you're feeling signs of physical or emotional stress, seek expert help as soon as possible. Still have questions or need help locating resources? Reach out to someone who can help such as a first sergeant, a chaplain, a medical provider, or a Military OneSource consultant at 800-342-9647. 🐦



# RESILIENCE: ADAPTING TO ADVERSITY

By Greg Chadwick, Air Force Materiel Command Health & Wellness

WRIGHT-PATTERSON AIR FORCE BASE, Ohio —In everyday life, there are a variety of challenges we may face. Something as simple as running out of coffee in the morning or having an argument with kids before school can start a day off in the wrong direction.

Most days, we can navigate through the stress of day-to-day experiences, but sometimes we can get overwhelmed and need to look for help.

When something goes wrong, are you able to push through or do you feel like you are frozen?

Resilience is the ability to adapt well to adversity, trauma, tragedy, threats or even significant sources of stress, according to the American Psychological Association.

Being resilient does not mean that a person won't experience

stress, emotional upheaval, or suffering. Being resilient means that when life presents challenges, you are able to keep moving forward, functioning, both physically and psychologically.

Resilience is important because it gives people the strength needed to process and overcome those things that can stop them in their tracks, whether for a day or longer.

Being resilient means you are willing to utilize available resources, you work to build upon your strengths and further develop skills to overcome challenges and work through setbacks.

Resilience doesn't make your problems go away, but being resilient can give you the ability to see past your struggles, find enjoyment in life and handle stress better. 🌱

## HOW TO BUILD RESILIENCY

The American Psychological Association offers the following tips on how to build resilience:

**Make connections.** Good relationships with close family members and friends can provide you with needed support and acceptance in good and bad times. When you're going through a hard time, don't withdraw from other people. It is important to accept help and support from those who care about you.

**Avoid seeing crises as insurmountable problems.** You can't change the fact that life-changing events happen, but you can change how you interpret and respond to these situations. Work on solving a problem rather than letting yourself get paralyzed by negativity.

**Accept that change is a part of living.** Accepting circumstances that you can't change can help you focus on circumstances that you can change. Work on maintaining a hopeful outlook and accept that change and setbacks are part of life.

**Take decisive actions.** Take decisive actions on adverse situations instead of detaching from problems and stresses and wishing they would just go away.

**Find positive ways to reduce stress and negative feelings.** Positive distractions such as exercising, going to a movie or reading a book can help renew you so that you can re-focus on meeting challenges in your life.

# 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. 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** — 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

**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 sav-

ings 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. 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, this 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.

## HOMECOMING AND OVERSPENDING

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. 🌴

**D**o you use coupons? Do you spend less than \$200 eating out a month? Do you have enough to pay off your credit card right now? Do you use an investment professional for your finances?

These were a few questions asked during the “Minimize Your Life, Maximize Your Financial Future” briefing, given to pre-deployers during a virtual Yellow Ribbon event, August 28-29.

The focus of this briefing was to help pre-deployers set a financial goal for themselves, discuss expenses, identify ways they waste money and ways to minimize spending.

According to research and trends amongst the wealthy, those who answered yes to the questions above are on the right path to becoming a millionaire, says Stacy Naughton, chief executive officer of Five by Five Clear Solutions, LLC.

Regardless of the answer, Naughton and her co-presenter, Chief Master Sgt. Laura Morales of March Air Reserve Base, California, and chief financial officer of Five by Five Clear Solutions, provided tools to get and keep Airmen on the right track to a more secure financial future.

“With the discipline of small changes, we can make a huge impact towards saving money,” Naughton said.

One of the pre-deployers attending the event disclosed his need to knock down credit card debt.

“I took a pay cut after a recent career change that led to credit card debt,” said Staff Sgt. Meshach H. Barker, from the 560th Rapid Engineer Deployable, Heavy Operational Repair Squadron, Engineer at Joint Base Charleston, South Carolina. “After this briefing I’ve learned how to cut back on wasteful spending and I’m looking forward to eliminating debt during my deployment, raising my credit score and purchasing a home upon my return. This briefing was the motivation I needed going into a deployment,” Barker said.

In addition to making the pre-deployers take a hard look at their current financial situation, Naughton and Morales also provided the participants a budget calculator on an excel worksheet, a word document that outlines a realistic view of financial goals and online resources available with a quick internet search.

Staff Sgt. Courtney D. Owens, a pre-deployer with the 315th Aeromedical Evacuation Squadron at Joint Base Charleston, South Carolina, said she liked the SMART acronym, which means share your financial goals, monitor your spending, ask yourself, remove excuses, and time. Owens said she also found value in several of the other tools that were presented.

“I am glad that I decided to participate in the Yellow Ribbon event,” said Owens. “Even with it being virtual, I am taking away some good information. Information that I can not only take and apply to myself while deployed, but information that I can take back to my unit. It’s just good information to have, deployed or not.”

Some of that information included facts, such as: 93

percent of millionaires use coupons, millionaires spend less than \$200 per month on eating out, 73 percent of millionaires can pay off their credit card balances right now and 60 percent of millionaires use investors.

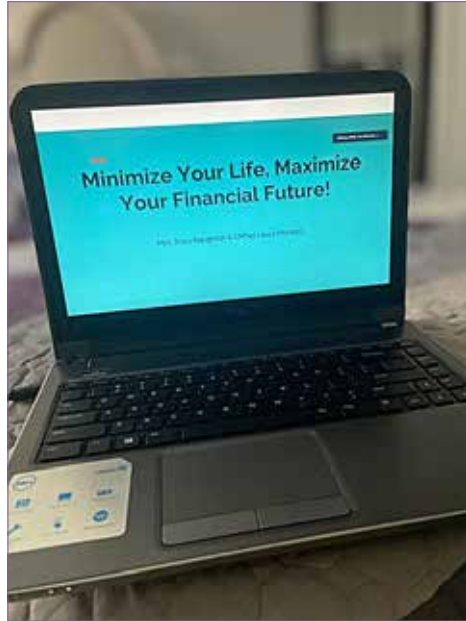
Per Naughton, the biggest shocker was the fact that a third of millionaires make less than six figures per year.

Morales says although most don’t join the military to get rich, with strategic planning and intentional financial actions, it’s attainable.

“We can do it even while in the military, guys. It’s not far fetched,” said Morales.

To summarize the briefing Naughton highlights a quote by self-help guru Randy Gage.

Gage said, “If you refuse to set a bold goal for your financial future, you’re really setting a goal anyway: to keep things the way they are.” 🍌



## FINANCE HACKS FOR DEPLOYERS



# A PRE-DEPLOYMENT TO-DO LIST FOR SERVICE MEMBERS & FAMILIES

*Courtesy of Military OneSource*

The military sends tens of thousands of service members and their equipment around the world every year on deployment, all running as part of a longstanding, well-oiled machine revolving around planning and preparation.

Exactly how service members will prepare for their upcoming deployment depends on their specific orders to mobilize. Some deployments include an 18-month 'cruise' on military ships performing routine patrols. Other service members may land at a 'Forward Operating Base,' or FOB, in combat zones. Then, there are deployments at duty stations with restaurants and shops you'd recognize back home.

No matter what the deployment is, all service

members undergo specialized training, briefings, medical evaluations and counseling during what's known as their 'pre-deployment phase.' Service members also work together with their immediate and extended families to address several financial and legal matters, to make sure everything back home is secure during deployment.

Below, we've listed some of the tasks all service members should complete during the pre-deployment phase, and how you might be able to offer help if they ask.

## **FILE LEGAL PAPERWORK**

During deployment, communication can be limited, and service members can be too distracted

by their primary mission to handle problems back home. Therefore, it's recommended they grant a limited power of attorney to a trusted family member or friend, since spouses or parents don't always have automatic legal authority to address certain issues. And - like many people do before major life events - they may want to consider drafting or updating a will.

Service members can get free legal help drafting powers of attorney, wills and other necessary legal documents. You can direct them to their closest military legal support office, or a civilian attorney can also draw up these documents.

### **BREAK CONTRACTS AND PAY FUTURE BILLS**

Your service member will still be responsible for all regular bills while they're deployed. If they vent to you about paying for services they won't be around to use, you may want to point them to the Servicemembers Civil Relief Act, or SCRA.

Among other things, the SCRA allows service members to terminate auto leases, phone contracts or residential leases without fees or penalty under certain circumstances - often including deployment.

Also note that other service providers or companies can suspend or greatly reduce charges while your service member is away, even if it's not required by law.

For any other bills, they may want to consider enabling auto-payments, either with credit cards that will not expire during their deployment or drawn directly from an active bank account. You may also want to encourage your service member to freeze their credit altogether while they're gone to prevent identity theft.

### **CREATE A FAMILY CARE PLAN, ENROLL IN DEERS & UPDATE DoD ID CARDS**

If your service member is a single parent, they may have asked you to care for their children while they're deployed. As the designated caregiver, you should ask for their official family care plan before they leave, which includes information on the family's daily routine, available military services and other important details you'll find useful during your guardianship.

You can point them toward their installation's free legal services if they still need to draw up a family care plan.

The children should also have up-to-date Department of Defense identification cards before your service member deploys. These ID cards will verify their status as military dependents for services, as well as let you shop on their behalf as their guardian at an installation's commissaries.

Finally, all dependents - including children and spouses - must be enrolled in the Defense Enrollment Eligibility Reporting System, or DEERS, before they may receive many military benefits, including TRICARE. Your service member is the only one who can add or remove family members, so they should double-check the family's enrollment status before deploying.

### **PLAN FOR "COMBAT PAY"**

Deployment often involves Special & Incentive pay for service members sent to specific areas or possessing certain jobs.

Your service member may be interested to hear that their deployment qualifies them for the Savings Deposit Program, which earns 10 percent interest compounded quarterly on up to \$10,000 every deployment. If their budget allows, they can also contribute up to \$50,000 of their tax-exempt pay to their Thrift Savings Plan every year they're deployed.

Military OneSource offers service members free financial counseling to plan for this potential windfall or for any possible financial hurdles your service members may face during deployment.

### **FIGURE OUT A COMMUNICATION STRATEGY**

Before your service member deploys, make a plan on how they will get in touch with you the first time. Just like when they were at basic training, they will be very busy and may not have time to respond immediately.

It may take several weeks before they have a moment to make a phone call, so it may take a while for them to contact you.

Once they do, they will be able to give you an idea of how frequently they can communicate and by what means.

Also, find out if they can receive care packages at their future duty station and what they'd most like to receive while away. These requests may change based on their deployment experience, so stay flexible. And remember, letters and notes from loved ones are priceless. 📬

CYBERSECURITY AWARENESS MONTH

# WHAT YOU SHARE MAY COME BACK TO HAUNT YOU



### Protect Your Social Media Accounts

Popular social media platforms such as Twitter, Instagram, Facebook, Snapchat, and YouTube consistently grow and evolve. Using social media



can provide many benefits to users, but with over 1 billion users globally, these

platforms present security challenges not typically found in other areas of engagement. With this potential broad exposure to threat actors, users must stay informed and consistently practice proper cyber hygiene while utilizing social media.

### Social Media Impacts

Users, businesses, and government agencies use social media for personal use, business transactions, advertising, public safety announcements, news dissemination, and many related uses. Today's advanced hackers should never be underestimated. A few years ago, the

### Strong Password format

- ❖ Password length – eight (8) or more characters
- ❖ Use numbers, uppercase and lowercase letters, special characters, spaces
- ❖ Use random and/or complex password
- ❖ Do NOT recycle or reuse passwords
- ❖ Do NOT use personal information (birthdays, SSN, family/pet names)
- ❖ Example of a strong password – **Cy8er\_\$ecur!Ty**

**Use Social Media,**

**Do Not Let Social Media Use You**

U.S. Central Command and the Pentagon were compromised using social **media**. Attacks can range anywhere from the national level to a direct attack on personal accounts.

## #CyberForMe

### Be Cyber Smart On Social Media:

- ❖ Avoid posting personally identifiable information (PII) such as full name, address, job title/location to areas where general users can read it.
- ❖ Use the platform's privacy controls to filter suspicious users and limit how information is shared. Stay informed of platform changes that may reset or change privacy controls.
- ❖ Use a strong password and change it frequently, or use a password manager.
- ❖ Avoid clicking on suspicious links from third parties. (Ex: click here to win a free vacation!)
- ❖ Avoid discussing job-related activities.

