



Ombudsman Newsletter

Naval Medical Center San Diego

February, 2011



Financial Readiness

Financial readiness is a critical component of family readiness. The Department of Defense (DoD) believes personal financial readiness of service members and their families is essential to the overall readiness of the military. Today's complex financial environment presents challenges to all families, but can be especially difficult for military families balancing a military lifestyle, and dealing with issues such as a deployment, relocation, an injured service member, or retirement. DoD has a dedicated Financial Readiness Campaign designed to enhance financial readiness through education and infor-

mation. The information in this section is designed to provide an overview of the financial resources and services available to military families.

Resources

Military Saves is a social marketing campaign to persuade, motivate, and encourage military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings. For more information visit www.militarysaves.org.

Military Money is a quarterly publication from In Charge Institute of America in partnership

with the National Military Family Association to address the uniquely challenging and rewarding lifestyle of the military family and to serve as an engaging financial resource for families whose loved ones serve in our armed forces. Visit www.militarymoney.com for more information.

Save and Invest Developed by the Financial Industry Regulatory Authority Investor Education Foundation, www.SaveAndInvest.org/Military is a financial education program for military personnel and their families.

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What To Do With Your Tax Refund

If you're expecting a tax refund this year, you're no doubt anticipating the infusion of cash into your wallet. Before the check arrives, think about how you might use that money to put you on track to meet your financial goals. Read on for some ideas for using that money wisely.

Start planning now how you'll use your tax refund. If you already have that money earmarked, then you'll be less tempted to splurge when the check comes in the mail. Here are some ways to spend your refund:

you're saving for a home or a vehicle, put your refund toward the down payment. A high down payment will lower your monthly payments and interest costs, saving you money in the long run.

★ **Make an extra car or house payment.** If you already own a home or a vehicle, your refund can be applied toward your loan. Just be sure there are no prepayment penalties and tell your lender to apply the extra funds to the principal balance, not the interest.

★ **Do some preventive maintenance or improvements.** Have you been putting off minor home or car repairs? Use your refund to pay for those to avoid a bigger expense in the future.

★ **Wait for your refund to arrive before spending it.** If you do plan on splurging, don't spend it in advance - pay cash after you receive your refund.

★ **Meet with a military personal financial planner.** Each branch of the armed services offers a personal financial management program through which trained and accredited counselors can help you come up with a plan to pay down debt and save money. They can talk with you about investments and give you information about joining the Thrift Savings Program, which allows you to invest pay before taxes into a retirement plan. Check with your Family Support Center for information about your service branch's financial management program.

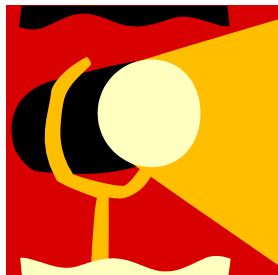
Military OneSource also offers help with personal financial management issues. This free, 24-hour service is available through the Department of Defense to all active duty, Guard, and Reserve members (regardless of activation status) and their families. Call 1-800-342-9647 or go to www.MilitaryOneSource.com to learn more.

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- ★ **Pay off debt.** Use your refund to pay off the balance on high-interest credit cards.
- ★ **Fund an emergency savings account.** If you don't have enough money to cover 3 to 6 months of expenses, use your refund to seed an emergency savings account now.
- ★ **Put your refund toward a down payment on a home or vehicle.** If

Resource Spotlight



Surface Enlisted Spouses Association

SES or Surface Enlisted Spouses Association was established to strengthen our Navy families to meet the unique challenges of the military lifestyle in the Navy.

SES was established to inform, strengthen and give military spouses a safe place to socialize with other military spouses outside of their Sailor's command as well as network and ask other questions of other spouses about the unique lifestyle of the military.

They have events/gatherings of all types. Some recent events include "A Taste of SES"-Recipe Swap, the Navy Ball, Holiday Pajama Party and Community Outreach.

If you would like to be added to their event email please send an email with your name and area you reside in to surfaceEnlistedSpouses@yahoo.com with "ADD ME" in the subject line.

Notable Quote:

"I've learned that you can't have everything and do everything at the same time."

- Oprah Winfrey

Keeping The Romance Alive During Deployment

Active military duty can put a strain on a relationship, particularly when the person is deployed. Do a few little things to help keep the romance alive during this time.

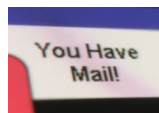
It's not easy to be patriotic when a boyfriend or girlfriend is called away to military duty overseas. However, there are some things a person can do to keep the hearts fluttering. Take some of the basic suggestions, get creative and personalize them for each specific situation. Try to be understanding of the soldier's position and mindset. Often an otherwise happy-go-lucky person becomes quiet or moody during stressful military engagement.



Send Lots of Mail to a Loved One

Sometimes the only contact a soldier has with home is through the mail. It's always a good idea to send frequent mail to deployed military men and women to keep up the morale and to let them know they're loved. Include detailed tidbits of what is happening at home, such as:

- New babies
- Weddings and anniversaries
- Job promotions
- Funny events
- Changes to appearance, such as hair cuts or new outfits



E-Mail Often to Keep Love Alive

If possible, e-mail the deployed loved one daily. Keep it as positive as possible, without making it seem phony. Let him know he's missed but don't come across as needy or desperate. You don't want to worry him more than he already is.



Pictures and Videos

Technology enables most people to take high quality digital pictures and videos. Create a photo album or video specifically for the soldier, letting him know people back home are thinking of him. Add a special little personal "I love you" message at the end. Decorate a

photo album in hearts and other symbols that are significant and meaningful to the relationship. Add love poems and romantic sayings.



Care Packages for the Soldier Away

Make up some care packages filled with things for that particular soldier. She'll love getting her favorite moisturizer or lip balm. Add coffee, magazines, books and other items that will give him or her a sense of home. Include items for specific occasions, such as Valentine's Day, anniversaries, birthdays and Christmas. Be careful to not break any of the rules of the deployment site.



Phone Calls

Many deployed soldiers are able to place calls. Make a phone call "date" and be on time. This will show the soldier how much he's loved and appreciated. Fill him in on events

from home and let him know that people miss him. Don't worry him with small problems that he can't do anything about. Before the call, make a list of interesting topics, and don't forget to include comments that show how much he's loved.

Be Understanding and Trusting

There may be times when she can't call, e-mail or write, so be understanding and accepting. If she doesn't call at the designated time, there's probably a valid reason. Trust is also important, so make sure it goes both ways. Be loyal to the soldier's cause and faithful to the relationship for a more rewarding long-term romance.

After the soldier returns home, all the mail, e-mail, phone calls, pictures, videos, care packages and understanding will make the homecoming that much sweeter. The romance that was kept alive during deployment will be deeper than ever.

Notable Quote:

"Distance does to love, what wind does to fire... extinguishes the weak, and feeds the STRONG."

- Unknown

Navigating the Navy Lifestyle

Some people have compared military culture to landing in a foreign country without a guidebook. If it often seems as though your spouse is speaking a different language, you're not alone. Deciphering the strange and often confusing jargon of the military takes time and patience. To make life easier, here's a brief crash-course lesson in military terminology.



Allotment	Deduction from a service member's pay - designated by the service member for a specific purpose such as a mortgage or a savings account
BAH	Basic Allowance for Housing
BAS	Basic Allowance for Subsistence (food) - only paid for service member, not for family
Benefits	Provided by the Services, such as medical, retirement, commissary and exchange privileges
Chain of Command	Hierarchy of authority - who reports to whom
CDC	Child Development Center
Colors	National and unit flags
Commissary	Grocery store, often located on base
CONUS	Continental United States
COLA	Not soda, but cost of living allowance
Cover	Hat
Dependent	Family member, which is the preferred term
DITY	Do It Yourself move
Exchange	Term for a military department store
FFSC	Fleet and Family Service Center - provides support services for Navy active duty, reserve components, their families and survivors
FRG	Family Readiness Group (also known as Family Support Group)
LES	Leave and Earnings Statement (i.e. pay stub, but it's electronic)
Leave	Approved time away from duty
JFTR	Joint Federal Travel Regulation
MWR	Morale, Welfare and Recreation
NEX	Navy Exchange - Navy term for a military department store
OCONUS	Outside the Continental United States
Package Store	Navy term for a liquor store
PCS	Permanent Change of Station (i.e. orders)
SGLI	Service members Group Life Insurance
SSN	Social Security Number. They're not asking for yours, they're asking for your sponsor's.
Space A	Space available
Sponsor	Your service member
TAD	Temporary Additional Duty, a short assignment, usually to a school
TDY	Temporary Duty, a longer assignment often to another unit
TSP	Thrift Savings Plan

Resource Guide

American Red Cross (messages/family)	800-951-5600	Miramar youth Center (Drop-Ins)	858-577-4136
American Red Cross (Message/active duty)	877-272-7337	MWR Tickets (NBSD)	619-556-2180
American Red Cross (Programs)	858-309-1200	Naval Legal Services (NBSD)	619-556-2211
Armed Services YMCA Outreach	858-751-5755	Naval Medical Center (Quarterdeck)	619-532-6400
Child Abuse Hotline	858-560-2191	Navy College (NBSD)	619-556-4922
Child Care Resource & Referral (Enrollment)	619-556-8491	Navy Lodge (All)	800-628-9466
Commissary (NBSD)	619-556-8657	Navy-Marine Corp Relief Society (NBSD)	619-556-8283
Commissary (NBC)	619-545-6560	New Parent Support (NBSD)	619-556-8825
CREDO / Spiritual Fitness Guide	619-556-2826	Operation Homefront	866-424-5210
DEERS Enrollment Center (DMDC)	800-334-4162	Personal Property (Household Goods)	619-556-6683
DFAS & Military Pay Center	888-332-7411	PSD (NBSD)	619-556-2004
Family Advocacy Center	619-556-8809	TRIWEST	888-TRI-WEST
Fleet & Family Support Center (NBSD)	619-556-7404	TRICARE Dental Program	800-866-8499
Fleet & Family Support Center (NBC)	619-545-6071	United Services Organization (USO)	619-235-6503
Healthy Start MFC	858-496-0044	WIC	800-500-6411
Housing (Referrals & Assignments)	619-556-8443		
ID Card Lab (NBSD)	619-556-9249		
Medical (All TRICARE Appointments)	619-532-8225		
Medical (NMC-SD One-Stop)	877-262-6476		
Military One Source	800-342-9647		

Community Health, Disaster Services & Information

24-hour access to community, health, disaster services information and referrals in Southern CA, Dial 2-1-1 from land line or 858-300-1211 from cell phone.

From Your Ombudsman Team

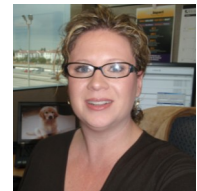
The military life is what you make of it. There are pros and cons to everything. Maintaining a positive attitude is the key to being a successful military spouse. Embrace the good. Don't focus on the negative, it's counter productive. Sure, it's a pain to pack up and move so often but how many people get

to live in as many different places as we do? Look at our life like an adventure story and you're the main character. Your outlook will determine a good or bad ending.

If you have any thoughts or suggestions on what you would like to see included in upcoming issues, please contact us.

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