

# Family Matters

GA ANG Family: (n.) The People You Love; The People Who Love You.



January 2012

## INSIDE THIS ISSUE

1. Message from Mrs. Moore
2. Change Your Life in 2012
3. LES: What you should know
4. Georgia Guard Foundation
5. Yellow Ribbon Events
6. Need Help? Have Questions? Know who to call.

Happy New Year! 2012 has arrived with the fresh start we all promise ourselves and the resolve to maintain our New Year's resolutions. The most common resolutions involve finances and fitness. Save more money; lose more pounds. Done. If only keeping those resolutions were as easy as making them.

Making financial decisions can be difficult for any family, but can be more difficult for guard families because of the dynamic flow of our households. As a family member, do you have access to **MyPay**? Do you know how to read the guard member's **Leave and Earnings Statement (LES)**? Would you know who to contact in a financial emergency?

As part of your financial resolution for 2012, take the time to learn about your benefits and how to access them. Get to know the people who are at the ready to help you. Familiarize yourself with the online resources available to you and your family. Let the GA ANG Family Readiness Programs help keep you and your family ready, resilient, and strong.

As my husband often says, "It is a great day to be a Peach." Let's make 2012 a great year to be a Peach.

Paula



MG and Mrs. Tom Moore and Family

### Frank Baker

Airman & Family Readiness Program Manager  
165<sup>th</sup> AW,CRTC, 117<sup>th</sup>, 224<sup>th</sup>, 165<sup>th</sup> ASOS

#### Contact Information:

1401 Robert Miller Jr. Drive  
Garden City, GA 31408  
Office: 912-966-8363 or 866-812-8363  
Fax: 912-966-8104  
Email: frank.baker@ang.af.mil

### Eileen Byrd

Airman & Family Readiness Program Manager  
HQ GA ANG, 202<sup>nd</sup>, 283<sup>rd</sup>, 130<sup>th</sup>, 530<sup>th</sup>, 116<sup>th</sup> ACW

#### Contact Information:

515 Borghese Drive, Bldg 2072  
Robins AFB, GA 31098  
Office: 478-201-1286  
Fax: 478-201-1285  
Email: eileen.byrd@ang.af.mil

# Family Matters

GA ANG Family: (n.) The People You Love; The People Who Love You.

## Change Your Money and Your Life in 2012

By Sherri Goss

In 1992, Joe Dominguez and Vicki Robin wrote a fantastic book titled, "Your Money or Your Life." The major premise of the book is that when you spend money, you are transferring your life energy for that purchase. They challenge readers to calculate what they really earn per hour in their jobs (after subtracting work expenses such as transportation, child care, meals out, etc), and to keep this number in mind when making purchases. For example, if you figure out that you are really earning about \$8 per hour after expenses, you may not want to spend \$8 on lunch (a transfer of an hour of your life, just for lunch).

Since their book was published, a number of other financial books have been written, yet we seem to be disconnected.

We are deep into the holiday season, and spending is up even though wages are flat and consumer debt is high. I'm guessing that there will be a lot of financial hangovers come January, 2012 when the credit card bills show up. Are you overextending yourself, financially? Are you stressed about the amount of debt you owe? Do you feel trapped in your current job because you have to make a certain amount of money to make the ends meet? If so, it's time to make a change, and the time is now. If you make the following changes, starting in January, I am certain that you will be in better financial shape by the end of the year.

1. Evaluate your debt. Make a debt list, including the company name, amount owed, minimum monthly payment, and interest rate. Next, visit [www.bankrate.com](http://www.bankrate.com) and use their financial calculators to see how long it will take to pay off this debt, if you only make the monthly payment. The calculator will show you the amount of interest you are paying each company for the right to borrow from them, and this should make you mad.
2. Track your spending for the month of January, by category (meals out, groceries, utilities, etc) and at the end of the month, truly evaluate where your money is going. Can you cut spending in one category, and use that money to pay off debt? Use the financial calculators again to see the impact of making extra payments on your debt.
3. Now that you've reviewed your cash flow and your debt, set some financial goals. What can you pay off this year? When you pay off one debt, how can that help you accelerate the payoff of the next one? If you have no debt, how much can you save? Get excited about the progress you can make.
4. Seriously consider what purchases you really need to make in 2012. Most of our purchases, even some of the basics, are really "wants," not "needs." Do you need brand-name cereal, pre-packaged and/or frozen food items, and sodas? Do you need a vacation or a new car?
5. Invest monthly, even if you have to start small.
6. Have the goal of being debt-free by the time you retire.

Every financial decision you make, from small to large, will add up to create your financial future. Make sure you're making the decisions that will give you the future you want.

Sherri Goss

V.P. of Rosenberg Financial Group, Inc.

478-922-8100

[sherri@rfmgroup.com](mailto:sherri@rfmgroup.com).



CHECK OUT H&R BLOCK HOME BASIC FREE  
TAX FILING SERVICE  
AT

[www.militaryonesource.mil](http://www.militaryonesource.mil)

Call for more information:  
1-800-342-9647

# Family Matters

GA ANG Family: (n.) The People You Love; The People Who Love You.

## The Leave and Earnings Statement (LES); What You Should Know

From the Air National Guard Family Guide:  
Leave and Earnings Statement

The Leave and Earnings Statement (LES) is distributed monthly and reports all pay information from the previous month. The LES also displays any changes that will affect the Guard member's pay the current month. The Joint Uniform Military Pay System (JUMPS) is responsible for maintaining all payroll and earnings information for each Guard member, and they produce the LES. It is important to review the LES each month and immediately follow up on any questions or errors.

The LES displays all payroll information so that you can find how much the Guard member has earned for basic pay and special pay, as well as what allowances are received and what deductions were made.

There are six sections of the LES that are most important to understand.

1. Entitlements - displays all earnings, which include your basic pay, IDT pay, allowances, and special pay.
2. Deductions - displays all taxes and allotments that have been deducted from your earnings (see Pay Withholdings and Allotments for what taxes are deducted automatically).
3. Allotments - displays the portions of pay you have set aside for family members and any other accounts where you may send money (see Pay Withholdings and Allotments).
4. Summary - displays the end-of-month pay (EOM), which is the difference between your entitlements and deductions.
5. Personnel and pay information - displays a summary of your pay during the calendar year to date.
6. Remarks - displays changes in pay or status that will affect your pay for the current month.

Make certain that you carefully read the LES each month and check for any errors. If the military member is overpaid because of an error on the LES, he will be notified on the Net Pay Advice form and expected to repay the debt.

Guard members may not receive their LES the first four months when serving on active duty. If this occurs, a printout of the same information on the LES may be requested from the finance office. MyPay is a system that allows you to view and manage all your pay information online. You can access both current and previous LESs, view tax statements, and adjust certain settings for allotments. **Access MyPay at [www.mypay.dfas.mil](http://www.mypay.dfas.mil).**

Visit Military OneSource  
At  
[www.militaryonesource.mil](http://www.militaryonesource.mil)

Or call  
1-800-342-9647



### **Military OneSource Offers:**

- Military & Life Development
- Family & Recreation
- Health & Relationships
- Career & Education
- Financial & Legal
- Crisis & Disaster
- Military OneSource Community

# Family Matters

GA ANG Family: (n.) The People You Love; The People Who Love You.

## The Guard Foundation

By Kim Zachman

It's the post-holiday season and many of us are feeling a little heavier than we did before December. We might have other things that are a little heavier too such as our credit card statements. Santa's lists can be very expensive. So, what do we do after we open that credit card bill and nearly pass out? We make some New Year's resolutions regarding our spending habits. We take our lunch to work, we use Netflix instead of going to the theater, and we avoid Kohl's even when we have a 30% off coupon. In a couple of months, we're back on track.

However, some Guard families have such limited funds that they can't afford any extra spending at the holidays. For these families, even small changes in their monthly budgets can be catastrophic. They don't have any resources to fall back on when the transmission goes out on their van or their water heater bursts and floods the basement.

Unemployment is a common cause of the financial woes of our Guard members. On January 11, 2012, the Atlanta Journal and Constitution reported that unemployment among veterans is 12 percent and for veterans ages 18 to 24, the number is 30 percent. Some Guard members are working in such low-paying jobs that their salary is not sufficient to meet their monthly obligations.

The Georgia National Guard Family Support Foundation (NGGFSF) was established in 1994 to help our Guard families in times of financial crisis. This non-profit 501(c)(3) corporation has aided more than 1,790 Georgia Guard families with over \$1.5 million in grants and loans since inception. Examples of assistance include payments to avoid eviction, foreclosure, utilities disconnection and repossession of vehicles as well as helping victims of house and apartment fires, tornados, floods and other disasters. Requests for assistance have included emergency travel and funeral expenses, injuries obtained during deployment and training, and temporary pay problems.

Applications for assistance are available on the website. After an application is submitted, the guard member can expect a decision about financial assistance in one to three days. The NGGFSF offers no-interest loans and grants of up to \$1,000 for emergency situations. The program is not intended for long-term or recurring financial support. To be eligible for assistance, the applicant must be a soldier or airman serving in the Georgia National Guard or other qualified military members that are currently residing in Georgia.

The NGGFSF relies completely on donations to fund the program. There are several ways you can help. One is simply donating to NGGFSF through the website or if you want to hand Harriet Morgan a check, she'll know what to do with it. You can also donate when you file your Georgia State Income Tax. NGGFSF is one of only eight approved "check-off" charities on your income tax form. Another way to contribute is through the United Way Combined Federal Campaign and the State Charitable Contribution Program.

For more information, please visit the website [www.georgiaguardsfamily.org](http://www.georgiaguardsfamily.org) or contact Harriet Morgan at 678-569-5704.



Col & Mrs. Zachman and Family

# Yellow Ribbon

CONNECTING YOU WITH THE BENEFITS YOU EARNED

## UPCOMING EVENTS:

Feb 2012

202<sup>nd</sup> EIS  
Stone Mtn Park  
Evergreen Marriott



May 2012

165<sup>th</sup> CES  
Venue  
TBA



Free lunch or dinner  
provided

Free Childcare &  
Youth Activities

Open to 116 ACW  
and 165 AW  
Members and  
Families

**LOCATIONS SUBJECT  
TO CHANGE**

## About the Program

**The Yellow Ribbon Program (YRP)** provides SERVICE MEMBERS AND FAMILIES with valuable information before, during, and after deployments by connecting you with the subject matter experts.

Through Yellow Ribbon Reintegration Program (YRRP) Events, **you will gain access to a wealth of services and knowledge** that can help prepare you to deal with the deployment. Yellow Ribbon spans the entire deployment cycle because there are different challenges at each phase.

- Pre-Deployment Event (for all)
- During Deployment Event (for Families)
- 30 Days Post Deployment Event (for all)
- 60 Days Post Deployment Event (for all)
- 90 Days Post Deployment Event (personnel)

**Deployment can be hard on all Family members**; whether you are a spouse, parent, sibling, or child of a Service member. The YRRP recognizes this and seeks to provide information relevant to all Family members.

YRRP Events offer **fun activities and learning opportunities** for Service member's **children** and/or younger siblings. The activities help them to understand deployment and how to cope with separation & re-integration in a fun learning environment.



**Currently all service members who deploy for 90 days or more within the year** are required to participate in this program. All Family members are highly encouraged to attend. These events will provide you with the opportunity to hear the information firsthand and ask questions.

Listed below is a glimpse of the **information and topics that are covered** at Yellow Ribbon Program Events.

- Health Care benefits/enrollment
- Veteran Benefits/enrollment
- Education Opportunities - Post 9/11 GI Bill
- Family Programs and Assistance
- Youth Opportunities/Resources
- Financial Readiness
- Counseling Services
- Emergency Notification Process
- Employment Opportunities

**Thank you** Service members for serving our Country and State. Thank you Family members for your sacrifices as your loved one serves. We look forward to helping you navigate your way to the benefits and programs that you are entitled to!

### Program Point of Contact

GA Air National Guard Yellow Ribbon Program Manager  
Nelson Holcombe  
Phone (678) 628-6856

Email: [Nelsonholcombe@us.army.mil](mailto:Nelsonholcombe@us.army.mil)

**All YRRP Event Participants Must Register**

To Register for events or to find more information,  
Visit [www.jointservicesupport.org](http://www.jointservicesupport.org)

# Family Matters

GA ANG Family: (n.) The People You Love; The People Who Love You.

## Need Help? Have Questions?

### Georgia Air National Guard Headquarters

**Contact Information:**  
678-569-5205

1000 Halsey Ave, Bldg 447  
Marietta GA, 30060 -5009

### Frank Baker

Airman & Family Readiness Program Manager  
165<sup>th</sup> AW, CRTC, 117<sup>th</sup>, 224<sup>th</sup>, 165<sup>th</sup> ASOS

**Contact Information:**

1401 Robert Miller Jr. Drive  
Garden City, GA 31408

Office: 912-966-8363 or 866-812-8363

Fax: 912-966-8104

Email: frank.baker@ang.af.mil

### Eileen Byrd

Airman & Family Readiness Program Manager  
HQ GA ANG, 202<sup>nd</sup>, 283<sup>rd</sup>, 130<sup>th</sup>, 530<sup>th</sup>, 116<sup>th</sup> ACW

**Contact Information:**

515 Borghese Drive, Bldg 2072  
Robins AFB, GA 31098  
Office: 478-201-1286  
Fax: 478-201-1285  
Email: eileen.byrd@ang.af.mil

### On the Net

[www.jointservicesupport.org](http://www.jointservicesupport.org)

[www.militaryonesource.mil](http://www.militaryonesource.mil)

[www.gadod.net](http://www.gadod.net)

## Family Matters wants your family photos!

Please send your family photos to [boarstale@gmail.com](mailto:boarstale@gmail.com) with members rank, name and unit and family members names.

Photos will be chosen at random.



CMSgt and Mrs. Camp and  
MSgt Jonathon Johnson