

The Council of College and Military Educators (CCME) has five (5) \$1000 scholarships for military spouses. The deadline for application is September 1, 2011. The link provides all of the eligibility requirements and links to the application. Go to: www.ccmeeonline.org/scholarships.aspx

Family Ties

SEPT-DEC 2011

Financial Peace University Coming to 148th FW

Dave Ramsey's



Who is Financial Peace University for?

It's for EVERYONE!...from the financially secure to the financially distressed. Over one million families and individuals have attended *Financial Peace University*.

On average, FPU graduates have paid off over \$5,300 in debt and saved \$2,700 during the program!

FPU is the most important step to changing your financial future. It is your Total Money Makeover Program. It takes the knowledge from God and turns it into real action in your life through a step-by-step process taught by best-selling author and financial counselor Dave Ramsey.

FPU is an eight-week life-

changing program that empowers and teaches you how to make the right money decisions to achieve your financial goals. The course includes practical lessons on eliminating debt, building wealth, giving like never before, and much, much more!

What Will I learn?

In this life-changing program you will learn:

1. **Step-by-Step Cash Flow Planning**
2. **Debt Snowball Plan Technique to Eliminating Debt**
3. **How to Invest Wisely**

What is My Commitment to the Program?

Classes will be held every Wednesday evening in the

Great Lakes Inn (Dining Hall) from 6:30-9:30 PM beginning September 14 and commencing on November 2.

This class is being offered FREE of charge but each membership kit is worth \$90. A commitment to attend each week during this session is MANDATORY.

This is a highly sought after program and we are fortunate to be offering it at the 148th FW. The first 25 people will be accepted into this session so registration will fill fast.

How do I Register?

<https://mrc.daveramsey.com/military> Set up a user name and password and the code for our class is 193625 and is open to all 148th FW families and members only. (Couples are encouraged to bring their spouse!) For more information contact Jennifer at 218-788-7833.



FINRA protects investors by maintaining the fairness of the capital markets

The focus of the Family Programs Office for 2011 is financial security and awareness. Continue to look for tips and resources to help you save!



FREE Credit Score and Credit Report

From 25 July 2011 through 31 August 2011, our friends at FINRA Financial Educational Foundation have provided all military members and their family and friends, access to receive a complete free credit score and credit report. This report is FREE and does not go against your credit score and history. FINRA is the Finance Industry Regulation Authority.

FINRA is the largest independent regulator for all securities firms doing business in the United States. They oversee nearly 4,535 brokerage firms, 163,620 branch offices and 631,640 registered securities representatives. Their chief role is to protect investors by maintaining the fairness of the U.S. capital markets. FINRA is a fantastic educational

supporter of the National Guard Bureau and its families. We appreciate all they do for us in providing us this fantastic service!

To get your free credit report/score log on to: www.SaveAndInvest.org/Military

On right hand side under important links "Free Credit Score Analysis" **Password: EADNLRID**

It's back to school time!

Does buying back to school supplies leave you feeling broke? It doesn't have to. Here are simple ways to save money on all those back to school essentials.

Shop at Home First

Before you head to the store, take a walk around your house to see if there are any items on your child's school supply list that you might already have. Things like rulers, pencil boxes, calculators and backpacks do not need to be replaced each year, so don't be afraid to reuse last year's if it's still in good shape. **Tip:** Instead of buying pencils and pens, send your child back to school with the free ones that businesses hand out.

Shop Around

10-cent crayons, 5-cent folders, 50-cent binders – stores fight hard for your back to school dollars, and that's great news for you. Watch the weekly sales circulars closely; then, cherry pick the best buys from each store. **Remember:** Just because store X wants you to spend

all of your back to school dollars at their store, doesn't mean you have to; so get those 10-cent crayons, and get out.

Tip: Shop at a store that offers price matching, and you won't have to burn up extra gas to get the good deals at other stores.

Only Buy What You Need

Once you're in the store, all those fun extras can be tempting – colored pens, locker accessories, self-stick notes, the list stretches on – but chances are your back to school budget doesn't. To avoid overspending, determine how you'll handle your child's requests for non-essentials before you head out to shop.

Some Ways to Handle Your Child's Requests:

Allow one extra purchase.

Have your child foot the bill for anything that's not on the list. This works well. Not only will you get your grass cut, your child's list of unnecessary items will diminish.

Have your child pay the difference between what you're willing to buy, and what they want to buy.

Refuse to give in to the request. It may not make you popular but it is a chance to teach smart money management.

Personalize

Plain school supplies cost less than their fancier counterparts, but let's face it: to a kid they just aren't as fun. The solution? Buy the budget-friendly basics; then, let your kids jazz them up with stickers and colorful doodles.

Buy Quality

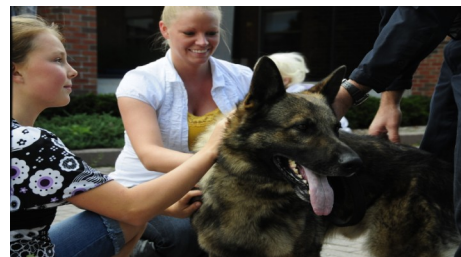
Don't just grab the cheapest option available. Spend some time looking at how things are made, and choose the products that look like they're going to last. Go for the backpack with the lifetime warranty; choose the spiral notebooks with the durable plastic covers. You may spend more now, but if it means you won't have to buy replacements later, you'll end up coming out ahead.

Family Day Set For 10 September 2011



Family Day will be from 2 to 4 PM on 10 September. Bring the whole family as there will be fun for kids of all ages! There will be a speed pitch,

fire truck demos, zoomobile, sundae bar, dog tags, face painting, balloon animals, an obstacle course, blood pressure checks, a K-9 display,



pictures in an F-16 and much more!



Vehicle passes will be required for those attending without a military or dependent ID.



Attention all commissary authorized shoppers!

Nearest commissary too far away?? No problem.

The Guard & Reserve On-Site Sale Program

brings the benefit directly to you! Come shop and take advantage of savings that average 30 percent or more on your groceries.

The Fort McCoy Commissary is hosting an on-site sale in Duluth, MN

**4931 Airport Road
Duluth, MN 55811**

**Sunday, September 11, 2011
9 a.m. to 4 p.m.**

National Guard and Reserve members, military retirees, active-duty military service members, and their immediate family can take advantage of the great commissary savings. All authorized commissary shoppers are invited to the sale, sponsored by the Fort McCoy Commissary. The commissary has expanded its reach to Guard and Reserve members in particular by bringing the benefit to you via these On-site Sales to areas with military populations not served by a nearby commissary. Sale items may include paper products, soap and cleaning products, canned goods, sodas, sport drinks, water, laundry detergents, and a variety of other products!

Customers must present a valid Military identification card that authorizes Commissary privileges in order to shop. Cash, checks, debit cards and credit cards are accepted for payment. The use of coupons is highly encouraged!

*****All items subject to change due to availability**
Look for GREAT Meat and Produce Department specials***



Become a 148th FW Friend on Facebook! Search for Jennifer Kuhlman and request to be a friend—include that you are a 148th family and be a part of a special group that receives first-hand knowledge of what’s happening at the 148th FW as well as around the State!



Scrapbooking at the 148th FW

The GFN will continue to sponsor scrapbooking and stamping weekends at the 148th FW but is seeking interested crafters to help with the preparation, set-up and clean-up. If you are interested in helping with a piece of the first weekend (scheduled for September 23-24) please contact Peggy Sue at paslocum@msn.com or 218-390-6773 or Jennifer at Jennifer.kuhlman@ang.af.mil or 218-788-7833.

148 FW/ESF
4680 Viper St
Duluth, MN 55811-6032
Official Business

Kid’s Obstacle Course ready for Family Day

Kid’s of all ages will have the opportunity to run through a “military themed” obstacle course from 2-4 PM during Family Day.

You won’t be able to miss the course as it will be the first thing you will see driving onto base. The course will be set up on the

grassy area before the Civil Engineer building.

If you would like to volunteer to help with the obstacle course please contact Jennifer at 788-7833 or Jon at 788-7508.

Every child that completes the course will receive a water bottle!

