

August 2010

Aviano A&FRC Newsletter



**Airman & Family
Readiness Center**
0434-30-5407

The Air Force recruits Airmen and retains families. The intent of this newsletter is to keep the military community abreast of the ever-changing issues and build a sense of community; comments are welcome.

Save the Date Events and Classes

- August 3rd, 17th & 31st: Pre-Separation Briefing from 1:00 PM to 3:00 PM
- August 4th: Spouse Start from 8:15 AM to 12:30 PM
- August 4th & 18th: Sponsorship Training from 3:00 PM to 4:00 PM
- August 6th: Bundles for Babies from 8:30 AM to 12:00 PM
- August 10th, 11th & 12th: Transition Assistance Program from 8:00 AM to 5:00 PM at Area 2 (PDC)
- August 13th: Volunteer Orientation from 10:30 AM to 11:30 AM
- August 17th: Employment Class from 8:00 AM to 12:00 PM
- August 20th: Couples Connection from 6:30 PM to 9:00 PM
- August 24th: Spouse It Up- Bingo from 10:30 AM to 1:00 PM at La Bella Vista
- August 25th: U.S. Home Buyers Seminar from 1:00 PM to 4:30 PM



New Resource for Families on Military Homefront

MHF has a new resource for troops and family members on MilitaryHOMEFRONT.dod.mil

"Service Organizations" is a new resource guide, providing a comprehensive listing of public and government organizations providing support targeted to service members and their families such as the Service relief organizations, casualty assistance resources, children and youth programs, education programs, and spouse employment resources. "Service Organizations" is available for download from the "Troops and Family Member" tab, "Tools for Families" section of the website.

Students at the Center, a new educational resource from DoDEA's Educational Partnership, is available now in print and on a CD through Military OneSource at <http://www.militaryonesource.com>. The guide, which provides information on important policies, procedures and best practices that are critical to supporting the needs of military families' education, is also available online at <http://www.militaryk12partners.dodea.edu>.

For educators serving children from military families in a public school system, the guide offers information on the different military service branches, ranks, and protocols. It outlines current DOD Initiatives to support schools and the U.S. Department of Education's Impact Aid program. It also offers insights regarding the issues military families face including frequent transitions and parents deploying.

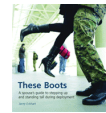
For families, the guide offers information on navigating the U.S. Education System, choosing a school and being an effective advocate for a child. For military leaders, Students at the Center provides suggestions on supporting military families, forming and strengthening Installation-School Partnerships and ways to enhance communication between Local Education Activities, the military service and families.



Final rule to protect credit card users...

As of 15 June 2010, the Federal Reserve Board on Tuesday approved a final rule to protect credit card users...

- Prohibits credit card issuers from charging a penalty fee of more than \$25 for paying late or otherwise violating the account's terms unless the consumer has engaged in repeated violations or the issuer can show that a higher fee represents a reasonable proportion of the costs it incurs as a result of violations.
- Prohibits credit card issuers from charging penalty fees that exceed the dollar amount associated with the consumer's violation. For example, card issuers will no longer be permitted to charge a \$39 fee when a consumer is late making a \$20 minimum payment. Instead, the fee cannot exceed \$20.
- Bans "inactivity" fees, such as fees based on the consumer's failure to use the account to make new purchases.
- Prevents issuers from charging multiple penalty fees based on a single late payment or other violation of the account terms.
- Requires issuers that have increased rates since January 1, 2009 to evaluate whether the reasons for the increase have changed and, if appropriate, to reduce the rate.



These Boots: A spouse's guide to deployments

When your spouse deploys, the challenges -- emotional and practical -- can seem overwhelming. On this recording, Jacey Eckhart, a military wife for 18 years and columnist for the Virginian-Pilot, offers suggestions and strategies to help you prepare for deployment, survive (and even thrive) while you're "married but single," and get ready for homecoming. You'll also learn ways to communicate with your spouse, help children cope, use resources, and build a community for support and encouragement.



Financial Planning assistance through Military OneSource

Specialized telephonic financial planning consultations are provided by an affiliate group of Certified Financial Planners (CFP). Military OneSource will arrange a telephonic appointment with these financial planners. An affiliated CFP will speak with eligible service members and family members about items such as:

- Insurance
- Tax issues
- Basics of investing
- IRAs and mutual funds
- Retirement planning
- TSP/401(k)/403(b) questions
- How to find, select, and work with a local financial planner