



Airman & Family Readiness Program Newsletter

"Keeping In Touch"

132d Fighter Wing / Iowa Air National Guard

October 2012 Issue



Free Personal Finance App for Military Families

The McGraw-Hill Companies and Better Business Bureau (BBB) launched a free mobile app designed to help America's military families make better personal decisions to ensure their financial independence. The Military & Money App is the first financial educational app that provides service members and their spouses easy-to-use and practical money management tips, including tools to reduce debt and maximize savings.

The National Military Family Association hears our military service members and their families are often the targets of consumer fraud and high-interest predatory loans. According to a 2010 survey by the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation, 27 percent of military respondents had \$10,000 or more in credit card debt compared with 16 percent of civilians. The survey also found "as many as one in three of enlisted personnel and junior NCOs reported using at least one method of non-bank borrowing such as a predatory loan in the past five years, compared with 24 percent of civilians." Our Association has been actively raising this issue, making sure families are included in the solution.

Key features of the app include training videos on budgeting and managing debt,

DISCLAIMER: The following articles are provided for informational purposes to personnel of the 132d Fighter Wing. It is not an endorsement by the 132d Fighter Wing, the Iowa Air National Guard, or the United States Air Force. Personnel are advised that listed information/offers may change without notice.

132d Fighter Wing Family Readiness Group Tentative Meeting Schedule for FY13

14 Oct- Meeting at 1:30pm
04 Nov- Meeting at 1:30pm
29 Nov- Community Holiday Party
30 Nov- Wing Holiday Party
No Meeting in December or January
10 Feb- Meeting at 1:30pm
No Meeting in March
06 Apr- Easter Egg Hunt
07 Apr- Meeting at 1:30pm
05 May- Meeting at 1:30pm
01 June- FAMILY DAY!!!
No Meeting in July
04 Aug- Meeting at 1:30pm
No Meeting in September

Meetings are held in the Force Support Squadron Conference Room, Bldg 110. Please contact Amanda Wicker for additional information.

Airman & Family Readiness Office
Bldg 110 Rm 170
515-261-8786

calculators to track cash flow and build savings and debt reduction plans, and a prompt that sends monthly savings reminders.

The Military & Money App is available free on iTunes.

milConnect

Link: milconnect.dmdc.mil

milConnect allows sponsors, spouses, and their children (18 years and older) to access information regarding their personal information, health care eligibility and personnel records from a centralized location.

Perform the Following Functions:

- Update contact information in DEERS instantly
- View current health care enrollments
- Manage TRICARE enrollments
- Locate the nearest Military ID card issuing facility
- View personnel information
- Transfer GI Bill benefits to eligible family members
- Update Civilian Employment Information (CEI)
- View Servicemembers' Group Life Insurance (SGLI) information
- View Family Servicemembers' Group Life Insurance (FSGLI) information
- Obtain proof of insurance if currently in a TRICARE managed program

Sign In to milConnect One of Three Ways:

- Common Access Card (CAC)
- A DoD Self-Service (DS) Logon
- DFAS (myPay) Account

Users:

- General public has access to basic information such as FAQ's, Qualifying Life Events, Education Benefits, and ID Cards.

- Members, retirees, and dependents over 18 will have access to view their DEERS information. Dependents are only able to view their information, whereas the members can view all.

Receive Notification Through eCorrespondence (email instead of mail):

- Active Duty, ANG and Reserves on Pre-alert or Active Duty Orders - effective December 2011
- Faster notification of benefit changes
- Dependents can view and receive notifications
- Replacing direct mail – more secured

Primary Care Manager change letters, enrollment cards, and dependent eligibility (age 21/23) letters will no longer be sent via direct mail. eCorrespondence will expand to include the same great benefits as above to all Retirees, Active Duty, ANG, Reserves, Retired Reserves not on Active Duty and their family members – effective Fall 2012.

Pay It Forward Parenting Program

Inspired by Joining Forces, [Positive Parenting Solutions](#) is proud to sponsor *Pay It Forward Parenting*, a program designed to give back and give thanks to military families for their service and sacrifice.

Through *Pay It Forward Parenting*, Positive Parenting Solutions provides complimentary 1-year access to the award-winning **Positive Parenting Solutions Online** course (\$199 value). This comprehensive online training teaches parents of toddlers to teens step-by-step solutions to put an end backtalk, whining, tantrums, sibling rivalry, battles

DISCLAIMER: The following articles are provided for informational purposes to personnel of the 132d Fighter Wing. It is not an endorsement by the 132d Fighter Wing, the Iowa Air National Guard, or the United States Air Force. Personnel are advised that listed information/offers may change without notice.

over homework & chores and just about any power struggle your kids can dream up! Since the training is on-demand, you can access the program 24/7 and learn at your own pace when it's convenient for you.

Pay It Forward Parenting is available to all eligible military service members. This includes Active, Veteran, Reserve or Guard service members of the Army, Navy, Air Force and Marines.

To enroll:

<http://www.positiveparentingsolutions.com/giving-back>

Counseling Scholarship for Service Members and Veterans

The National Board for Certified Counselors (NBCC) Foundation is pleased to announce the 2013 military scholarships for service members and veterans pursuing a career in professional counseling. These scholarships provide financial support to students who are currently enrolled in a CACREP-accredited counseling program, are active duty or have served in the military within the past five years, and who commit to serving military personnel for a minimum of two years upon graduation.

Five scholarships in the amount of \$5,000 are available. The deadline for applications is November 1, 2012.

For more information, please visit the [NBCC Foundation military scholarship website](#)

New VA Handbook for Veterans

The 2012 edition of the Federal Benefits for Veterans, Dependents and Survivors is now available online. Produced by the Department of Veterans Affairs (VA), the handbook's chapters cover such topics as VA pensions, home loans, medals and records, special veterans groups, and other federal benefits. It also has a listing of VA facilities, plus links to helpful websites and a telephone directory. The handbook is available in English or Spanish on the VA website at www.va.gov/opa/publications/benefits_book.asp For complete guides to all veterans benefits, visit the Military.com Benefits Center.

<http://www.military.com/military-report/new-va-handbook-for-veterans?ESRC=mr.nl>

Military Families Get Free Tickets to SeaWorld

Anheuser-Busch salutes those who serve through their "Here's to the Heroes" program. Active duty, Reservists, and National Guardsman (and three dependents) can obtain one free admission to any one of the amusement parks: SeaWorld, Busch Gardens, Sesame Place, Water Country USA, and Adventure Island each calendar year. The military member does not need to be present for dependents to participate in the program. All eligible individuals must register online or at the park to take advantage of the program. Other restrictions apply; some parks are seasonal. Get this deal. View all military deals and discounts.

DISCLAIMER: The following articles are provided for informational purposes to personnel of the 132d Fighter Wing. It is not an endorsement by the 132d Fighter Wing, the Iowa Air National Guard, or the United States Air Force. Personnel are advised that listed information/offers may change without notice.

<http://www.military.com/military-report/military-families-get-free-tickets-to-seaworld-090312?ESRC=mr.nl>

CHANGES in: TRICARE Reserve Select (TRS) Effective October 1, 2012

In the past when enrolling in TRS a one month premium initial payment was due at the time of enrollment. Effective for enrollments beginning October 1st or after, an initial payment of TWO months premium will be due at the time of enrollment. The 2012 monthly premium for TRS is:

Member Only – \$54.35 per month

Member and Family – \$192.89 per month

CHANGES in: TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR) Effective January 1, 2013

After the initial enrollment with a 2 month premium payment all subsequent payments will need to be made through an electronic payment method effective January 1, 2013.

Set up your automatic monthly TRS/TRR payments by credit/debit card (Visa®, MasterCard®, Discover®) or electronic funds transfer (from your bank checking or savings account).

Register

<http://www.triwest.com/en/beneficiary/registration/> for a secure TriWest.com account and set up your payments online or submit the Electronic Payment Authorization Form - TRICARE Reserve Select (TRS) http://www.triwest.com/en/beneficiary/find-aform/fee_payment_forms/TRSTRR_AutoPay.pdf today.

DISCLAIMER: The following articles are provided for informational purposes to personnel of the 132d Fighter Wing. It is not an endorsement by the 132d Fighter Wing, the Iowa Air National Guard, or the United States Air Force. Personnel are advised that listed information/offers may change without notice.

TRICARE Management Activity (TMA) has and will send out emails to guard and reserve members enrolled in TRS and TRR September 1st and November 1st as a reminder to set up an automatic monthly premium payment.

Extension of FICO Score Access

GREAT NEWS! Our friends at FINRA Investor Education Center have graciously provided another month of FREE access to finding out your FICO(r) credit score.

The focus of the program is to provide FICO(r) credit scores free of charge to servicemembers and their spouses who are at risk financially or have financial problems that could lead to security clearance revocation or other negative occurrences. The program is intended to provide one credit score per servicemember (and spouse if appropriate) initially and a single follow-up score 90-120 days later.

If you have not obtained your credit report before or checked it in the past year, here is the web site to go to:

<http://apps.finra.org/myFICO/2/default.aspx>. In the box labeled "Financial Educator Code" put in this code: 1TDEYH54.

Complete all of the required fields (labeled with a *) as well as the Captcha, and follow the remainder of the prompts to obtain your FREE credit score. This will also give you an analysis of your credit report and how you can improve your credit score.

****The code expires on October 31, 2012.****

Remember, if you get to a site that asks for a credit or debit card number, you're in the

wrong place. There is NO COST for this service.

***Pick up the phone if you are experiencing an emotional crisis and need to talk to a trained VA professional. You'll be immediately connected with a qualified caring provider who can help.
1-800-273-TALK (8255)***



If you no longer wish to receive this newsletter please contact Amanda Wicker at 515-261-8786 or by email at amanda.wicker@ang.af.mil

DISCLAIMER: The following articles are provided for informational purposes to personnel of the 132d Fighter Wing. It is not an endorsement by the 132d Fighter Wing, the Iowa Air National Guard, or the United States Air Force. Personnel are advised that listed information/offers may change without notice.

YOUTH AND ADULT T-SHIRTS AND ADULT HOODIES

Youth Sizes: XS, S, M

Adult Sizes: S, M, L, XL, XXL, XXXL

Youth Short Sleeve T-shirt: \$10

Adult Short Sleeve T-shirt: \$12 (add \$2 for XXL and XXXL)

Adult Long Sleeve T-shirts: \$15 (add \$2 for XXL and XXXL)

Adult Hooded Sweatshirt: \$25 (add \$3 for XXL and XXXL)

Magnets: \$5

Coins: \$5



Front Design



Back Design



Sleeve Design

Shirts are available for purchase in the Family Program Office (Bldg 110, room 170). Cash and Checks are accepted. Make checks payable to 132d FW Family Readiness. 100% of the proceeds go to the Family Readiness Group. Thank you for your support!!!

DISCLAIMER: The following articles are provided for informational purposes to personnel of the 132d Fighter Wing. It is not an endorsement by the 132d Fighter Wing, the Iowa Air National Guard, or the United States Air Force. Personnel are advised that listed information/offers may change without notice.