

WINTER/SPRING 2018 | ISSUE 3

THE JOURNEY

SUPPORT • RESOURCES • INFORMATION



PROGRESSION:
Restart and Recharge





WINTER/SPRING 2018 | ISSUE 3

THE JOURNEY CONTINUES

The Navy Gold Star Program (NGS) provides casualty support to Survivors – spouses, mothers, fathers, children, and siblings of Fallen Service members. Now, and as long as the family desires, Gold Star Coordinators help meet the needs of Survivors through informational and referral to military and civilian support services.

If you are a Survivor and would like to connect with your Gold Star Coordinator, contact: 619-532-2886.

If you are a command representative or outside agency and would like to know more about the Navy Gold Star Program, contact: 619-532-2886.

CONTRIBUTORS:

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It is the mission of the Navy Gold Star Program to provide Survivors with information on resources available to them. The Journey is one of several tools used to accomplish that mission and from time to time will include information (phone numbers, websites, etc) for various non-governmental resources. The Department of the Navy does not endorse any company, sponsor or their products and services.



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WHO'S WHO AROUND NAVY REGION SOUTHWEST



MEET AMANDA KEESEE, Naval Support Activity Monterey (NSAM), Fleet & Family Support Center (FFSC), Gold Star Point of Contact and Educational Services Facilitator.



Over the past year, I have assisted the Navy Gold Star program by planning and coordinating the first two Bells Across America ceremonies for NSA Monterey. Additionally, for Gold Star Awareness

month in May, I created a Gold Star mural for our Fallen. Also, I brought the Memorial Gold Star Tree Campaign to NSA Monterey this year, which starts a new tradition in remembering and honoring our Fallen's sacrifice and service.

NSAM FFSC assists Gold Star families by connecting them to the Navy Family in the Monterey Bay Area. We assist Gold Star families with access to the base. We also help coordinate resources with the Surviving Outreach Service coordinator at Army Community Services on Presidio for our Army Gold Star Surviving families.

I enjoy helping Navy families, but I have found a real purpose in helping and connecting our honored Gold Star families with the active duty Service members in the Monterey Bay area. I believe that once you are a part of the military family, then you will always be a part of our family. Our Gold Star families are always invited to any events on our base. We help them get access to base events whenever they are in town! You can find all current events by checking out

<https://monterey.navylifesw.com/>. When you come to Monterey, don't hesitate to stop at the FFSC for information on the area, tips on where to go and what to do, and any other questions you may have. We are here to serve!



MEET CURTIS MCLAURIN, Naval Air Facility El Centro, Fleet & Family Support Center (FFSC), Gold Star Point of Contact and Work and Family Life Specialist.

I have been here at Naval Air Facility El Centro for roughly two years. Being the sole point of contact, I touch an array of programs – general information and referral, resume writing, relocation, financial management and transition assistance. I transferred from San Diego, where I was afforded the opportunity to work on phenomenal teams such as Deployment/Relocation and Career Services TAMP/FERP where I trained in many facets that prepared me for my current job.



Here in El Centro, I took on an additional role as Gold Star Program POC. I have been honored and humbled to host two Bells Across America ceremonies. Recently, I had the privilege of assisting a Gold Star Family with out-of-state base access, as well as with lodging and other base

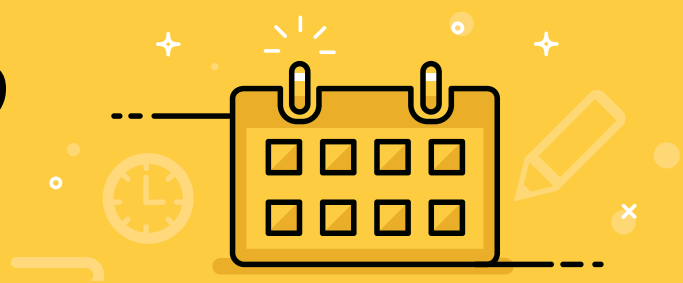
privileges for a major upcoming event. In all my years of serving in the military and working with military families, I must say being part of the Gold Star Program team and assisting the Gold Star Families, is immeasurable.

NOTES: Curtis is retired military with 20 years of service. He had the opportunity to qualify for and run in the Boston Marathon this year.

Navy Region Southwest has a team of three Gold Star Coordinators positioned at Naval Base San Diego, Naval Base Coronado and Naval Base Ventura County Fleet & Family Support Centers. For more information on locations for support, contact Sabrina Griffin, NRSW Gold Star Coordinator at 619-532-2886.

WHAT'S UP NEXT?

UPCOMING EVENTS



FEBRUARY

Friday, February 23, 2018 • 7:30 am • NAB Turner Field

February 2018 brings more than just hearts and candy. Lace up your sneakers and meet the Navy Gold Star Program and MWR aboard Naval Amphibious Base Coronado for our first of many Gold Star Remembrance runs in San Diego. First 200 participants receive an event T-shirt.

Medals to the top 3 male and female finishers!

Register online today!

www.navylifesw.com

Info: 619-437-2982



APRIL



Naval Base San Diego and Naval Base Ventura County Gold Star Coordinators will feature a Gold Star Spouse Paint and Sip April 2018 – an evening of fun, community and art! Mark your calendars for this event, seats will fill quickly. For more information and details on date and location, contact 619-556-2190 (Naval Base San Diego) and 805-982-6018 (Naval Base Ventura County).

MAY

Gold Star Awareness Month

May is Gold Star Awareness Month. Throughout the month, we will help educate our communities on what it means to be a Gold Star family, as well as honor families by hosting events that pay tribute to the Fallen and connect them with one another.

Memorial Hero Spin Series

This month also brings many opportunities for Survivors to get involved with Navy Gold Star programming. Specifically, at participating gyms throughout Navy Southwest installations. Southwest hosts in collaboration with MWR, a Hero Spin series in honor of our Fallen Service men and women.

Survivor Dinner

Naval Base Ventura County will host a Red, White and Blue Dinner in Lompoc Valley. Date and location TBD. For more information, contact NBVC Coordinator at 805-982-6018.



A CALL FOR SURVIVORS RESIDING IN GUAM:

- Dr. Marcia L. Gladney is the J91 Regional Fleet & Family Support Program Director and Regional Sexual Assault Response Coordinator for Joint Region Marianas. She oversees Fleet & Family Support Center and Airman and Family Readiness Center programs at Naval Base Guam and Andersen Air Force Base.
- Survivors, stay connected and get involved in future Gold Star event programming and other activities in your region! To discuss the Gold Star Programs, upcoming events, or base access please contact D. Allen Rivera, the Navy Guam Gold Star POC, at douglas.rivera@fe.navy.mil or 671-333-9829.

FACT:

Navy Region Southwest Gold Star Program supports approximately 538 Gold Star Children. Twenty-three percent of those children are under the age of 18.

Remember the **LOVE**,
HONOR the **SACRIFICE**



Gold Star Spouses Day

April 5, 2018



www.NavyGoldStar.com
www.facebook.com/NavyGoldStar • 1-888-509-8759



Gold Star Spouses Day is an opportunity for the US Navy to honor the surviving husbands and wives of fallen Sailors. The first Gold Star Wives Day was designated December 18, 2010, and since 2012, and by Senate resolution, April 5 has been designated as Gold Star Wives Day.

A WORD FROM OUR SPOUSES:

"As a survivor of a military serviceman, I'm so pleased for all of you in supporting and caring for those who have lost their love ones like mine. Your kindness and cooperation is appreciated."
- Gold Star Spouse, California

"Thank you Stanford for the holiday card. It was much appreciated. I am much secured that somebody is thinking about our family" - Yuko Bivins, Gold Star Spouse Japan, to Stanford Parks, Gold Star Coordinator, Naval Base Ventura County

BEREAVEMENT & GRIEF SUPPORT

RESOURCE SPOTLIGHT

GOLD STAR FAMILY – WE WELCOME YOU!



Gold Star Families with base access are granted permissions to participate in services within fence line. Look for the Survivors with Base Access Welcome Logo if you are unsure. Common activities include, MWR and Community Recreation programming.

MILITARY WARRIORS SUPPORT FOUNDATION

This organization provides support and programming that facilitate a smooth successful transition for combat wounded heroes and Gold Star families. Through Homes4WoundedHeroes, a home donation program, Military Warrior Support Foundation may award 100% mortgage-free homes to combat-wounded veterans and Gold Star spouses of heroes who have fallen in combat. In addition to the home, each family receives three years of family and financial mentoring so that they learn the skills necessary to become happy and successful homeowners. For more information, visit: <https://militarywarriors.org/programs/>.



FINANCIAL READINESS & PREVENTION

MILITARY SAVES is part of the Department of Defense's Financial Readiness Campaign dedicated to helping Service members and their families save money, reduce debt and build wealth.

Start here:

- Save a portion of income monthly
- Develop a personal financial plan
- Establish good credit

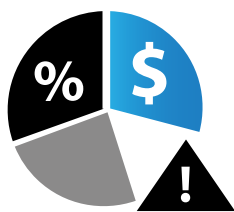


All four DoD service branches (Army, Air Force, Marine Corps and Navy), the Coast Guard, National Guard and Reserves participate in the campaign. Since the launch of Military Saves Week in 2007, more than 200,000 individuals have taken the saver pledge or re-pledged.

Navy Marine Corps Relief Society (NMCRS) may be able to provide an interest-free loan or grant.

NMCRS caseworkers provide confidential, no-cost individual services. They review your financial situation and guide you through helpful resources and budget planning.





Financial Intelligence from Fleet & Family Support Center By Kimberly Hearn, PFM Supervisor



Fleet & Family Support Center's Personal Financial Management (PFM) team is here to help! Did you know that FFSC offers nearly 30 different PFM courses? They are available to active duty service members, reservists, retirees, dependents, and eligible Gold Star Families. All workshops are free and created to strengthen and enhance your family's financial readiness. Register by calling 866-923-6478 or emailing FFSCSDWorkshops@navy.mil.

The first quarter of 2018 features classes for raising and preparing a financially-fit family, car buying, retirement planning, debt and credit management, paying for college, budgeting and savings, home buying, and more. To view a complete list of offerings, visit <http://sandiego.navylifefsw.com/ffsc> or pick up a guide at any FFSC location.

For FFSC clients who prefer one-on-one assistance,

private meetings with an Accredited Financial Counselor are available. All appointments are held to strict confidentiality standards and tailored to your specific needs. An appointment

can be made at Naval Base Coronado, Naval Base Point Loma, or Naval Base San Diego, for your convenience.

We understand that life sometimes throws unexpected curveballs that directly impact financial stability. FFSC is available to help with those situations as well.

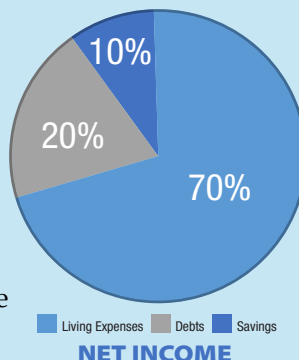
For an appointment, call us at 866-923-6478.



Gold Star Nuggets

Common rule of thumb for your total net income is 70/20/10. Approximately 70% of your net income should go toward living expenses. No more than 20% of your net income should be going toward your debts. Recommend at least 10% of your monthly income should be designated for savings.

Percentages will vary in different households based on different needs, but these guidelines still prove very effective in helping keeping debt to a reasonable level and building savings. For more information, contact your Navy Gold Star Coordinator or your Financial Security for Survivors reference sheet.



PERSONAL FINANCIAL MANAGEMENT

Register for the workshops below at 866-923-6478 or FFSCSDWorkshops@navy.mil for the schedule. Individual appointments on any of these topics. Also, visit our Continued Programs section for information on Continued Financial Education training and other programs.

Do you have a quick financial question you want answered? Simply email Fleet and Family Support Center at FFSCSDWorkshops@navy.mil to get your question answered by a Personal Financial Manager. All questions are confidential and will be answered within one (1) business day.

Car Buying and Leasing Strategies

If you're thinking of buying or leasing, this workshop can help make your dream car a reality! Develop the knowledge and skills to thoroughly research a purchase or lease. Learn to ask the right questions during the process, and practice negotiation techniques to get a great deal.

Mar 27, 2-3:30 pm, FFSC NDC, Bldg 318

Financial Family Planning- Financially Fit Kids

Whether your child is one, nine, or somewhere in between, this interactive course is for you! We will help you learn how to teach your children sound financial management skills and help you to determine how to best implement age-appropriate financial practices for your children.

Mar 15, 10-11 am, FFSC DB

Financial Family Planning-Marriage and Money

Don't just plan the wedding, plan the marriage! Through preparation, communication, and education, your marriage can achieve financial fitness and you can reach your financial goals. We will teach you how to prepare financially for marriage and the merging of finances as well as how to communicate effectively concerning finances.

Jan 30, 10-11 am, FFSC DB

Financial Family Planning-Prepping for Baby

Are you planning to start a family or add to your existing family? We will share with you how to prepare financially to cover the costs of birth, adoption, or addition of infants, children, or teens to the household.

Feb 28, 10-11 am, FFSC DB

Financial Planning for Your Retirement

Whether you're a Reserve Recruit or an Admiral, this class is right for you! Estimate your retirement needs and evaluate retirement account options (TSP, 401k, 457k, etc.).

Mar 1, 2-3:30 pm, FFSC NDC, Bldg 218

Home Buying Workshop

First-time home buyers: Get the latest information on purchasing a home. Do it! You're more experienced, reduce your risk for the next home purchase. Attending "Home Money More Options" and "Master Your Credit and Defeat Your Debt" is encouraged, but not required. These two courses precede the "Home Buying Workshop" with a one-hour lunch break. You are also welcome to bring your lunch to this class.

Jan 30, 12-4 pm, FFSC NDC, Bldg 211
Feb 15, 12-4 pm, FFSC NDC, Bldg 211
Mar 13, 12-4 pm, FFSC NDC, Bldg 211 Learning Center

Introduction to the Blended Retirement System

In 2016, the Uniformed Services Blended Retirement System (BRS) will be implemented, with extensive changes that will affect current and future Sailors. This official Department of Defense training will provide you with critical information to help you understand what is affected by BRS, what is changing from the current high-3 system, why it is called blended retirement, important dates and deadlines, and the role of the Thrift Savings Plan in BRS. Most importantly, learn what steps you need to take to make the best decision for your retirement.

Feb 27, 9:30-10:30 am, FFSC NDC, Bldg 218

Investing 201: The Art of Successful Investing

This advanced workshop is offered quarterly and addresses mid-and-end principles of investment success. It is facilitated by an industry expert and geared toward the person who wants to become a savvy investor. Attendees are welcome to bring their lunch.

Feb 27, 12-2:30 pm, FFSC NDC, Bldg 211

Master Your Credit and Defeat Your Debt

Credit card debt can drag you down and affect your credit score. Learn the true cost of your credit card and how to pay it off successfully.

Jan 30, 9:30-11 am, FFSC NDC, Bldg 211
Feb 15, 9:30-11 am, FFSC NDC, Bldg 211
Mar 13, 9:30-11 am, FFSC NDC, Bldg 211 Learning Center

Million Dollar Sailor/Spouse Workshop

Who wants to be a millionaire? Take aim with this two-day workshop designed to help Service members and their families save a million dollars over their lifetime. Present strategies address topics such as housing and financial services, military pay, planning for your retirement, home buying, savings, investments, car buying, insurance, and Thrift Savings Plan.

Jan 30-31, 8 am-4 pm, FFSC NDC, Bldg 218
Feb 21-22, 8 am-4 pm, FFSC NDC, Bldg 218
Mar 21-22, 8 am-4 pm, FFSC NDC, Bldg 211

More Money, More Options

Get control of your financial affairs, develop financial goals, and develop a budget that can put you on the path to wealth!

Jan 30, 8-9:15 am, FFSC NDC, Bldg 211
Feb 15, 8-9:15 am, FFSC NDC, Bldg 218
Mar 13, 8-9:15 am, FFSC NDC, Bldg 218 Learning Center

Paying for College

If you are enrolling college in the near future or saving for a child's future education, this class is recommended for you! You will learn about sources of funding for higher education, financial aid resources, college saving plans, and tax incentives.

Feb 27, 10-11 am, FFSC NDC, Bldg 218

Saving and Investing 101

Develop knowledge and skills that will enable you to achieve your financial goals through saving and investing. You will learn the characteristics of the different saving and investment vehicles such as Individual Retirement Accounts, Money Market Accounts, and Stocks.

Jan 17, 2-3:30 pm, FFSC NDC, Bldg 218

Thrift Savings Plan (TSP)

Get the latest detailed information on the Thrift Savings Plan (TSP) and how TSP can contribute to financial retirement security.

Jan 15, 2-3:30 pm, FFSC NDC, Bldg 218



**Set a Goal.
Make a Plan.
Save Automatically.**

KEY SAVING STRATEGIES

- 1 Pay off high-interest debt
- 2 Save for emergencies
- 3 Save monthly through direct deposit or an automatic transfer from checking to savings

Take the Military Goals planner at www.militarygoals.org for tips, news, and advice to help you save more successfully.





GOLD STAR KIDS ACTIVITY SHEET:

April is the Month of the Military Child

Fill in the sentences below with YOUR thoughts and share with a family member or close friend.

I wonder _____

I try _____

I understand _____

I want _____

I learned _____

I am _____



ASK THE COORDINATOR - Q&A



Navigating Your Final Move

Q: I am interested in understanding my eligibility for support to assist in relocation costs. I am ready to relocate to New Hampshire and start a new beginning with my kids. Is this something my Navy Gold Star Coordinator can assist me with?

A: Of course, your Navy Gold Star Coordinator would be a first point of contact to assist you in navigating your options and ensuring the move is successful and as stress free as possible. Below is just one way we can help.


Ready to Move:

Navigating Your 'Final Move'



Did you know that most separating or retiring service members move at government expense from their last duty station to the place they choose to live after their military service? This benefit is called the "final move," and it is also available to you as a Survivor.

WHEN should I arrange my final move?



Within One Year

If you are living in government housing, you (and your child(ren)) may stay there for up to one year after your service member's death. Any time during the year, you may ask to be moved to your next place of residence at government expense.


Within Three Years

If you are living in private housing (rented or owned), you may relocate at government expense one time within three years.

HOW do I arrange my final move?

- 1 Review the current moving guidance in the U.S. Transportation Command pamphlet, It's Your Move (http://www.ustranscom.mil/dtr/part-iv/dtr_part_iv_app_k_1.pdf).
- 2 Request an account at the Electronic Transportation Acquisition portal (ETA) at www.move.mil.
- 3 Access the applications within ETA you need. These may include the Defense Personal Property System (DPS), Global Freight Management (GFM), Integrated Booking System (IBS), Cargo and Billing System (CAB) and others.
- 4 If you are planning a personally procured move (PPM), follow instructions at <https://www.dfas.mil/militarymembers/travelpay/armypcs/ditvppmmoves.html>.

WHERE can I find help for planning my final move?



Navy Gold Star Coordinator — Toll free: 888-509-8759, www.navygoldstar.com

DPS Help Desk (24/7) — Toll-free: 800-462-2176, Commercial: 618-589-9445; Email: usarmy.scott.sddc.mbx.g6-SRC-DPS-HD@mail.mil; Online: <https://src.service-now.com/src>

On-base Transportation Office Locator — www.move.mil/common/locator_maps/transportation_offices.cfm

Fleet and Family Support Center (FFSC) Relocation Staff* (FFSC Locator) — https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/regional_office_program_directory.html.
(*Not available in every location)

For more information on the Navy Gold Star Program...

www.NavyGoldStar.com
www.facebook.com/NavyGoldStar
1-888-509-8759

Did You Know...?

If you are planning to purchase your next home, especially if you are a first-time buyer, don't forget your VA home loan benefit. A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. Eligible Surviving spouses who have not remarried can use the VA home loan guaranty to buy a home, build a home or refinance an existing loan.

For more information, see the VA website: <http://benefits.va.gov/homeloans/index.asp>.

REGIONAL RECAP



Holiday Memorial Tree Campaign

Last December, over 12 trees bearing 1000 names of fallen service men and women were located throughout NRSW, including the USS Midway and Marine Corps Recruit Depot Museum. The trees spread awareness and remembrance for the families without their loved one home for the holidays. Gold Star Families Never Forgotten...



Live the Adventure, Honor the Legend™

USS Midway Overnight Excursion

The Navy Region Southwest Gold Star team welcomed families aboard the USS Midway to experience behind-the-scenes tours and specialties of the ship, holiday style! Read the feedback about this event below. Thank you to the USS Midway for hosting our Gold Star families.

See you again in 2018!



Snowball Express

Naval Base Ventura County Gold Star Coordinator, Stanford Parks, joined the Navy Gold Star program team for the first time during the Annual Snowball Express weekend. This event welcomed Gold Star children and families creating lifelong memories and relationships. Stanford is responsible for assisting our Gold Star families residing in Northern California Counties and Japan.



Thank you, the Navy and the Midway crew for an amazing experience. We will never forget it. – Gold Star Sister

Nice meeting the Southwest Gold Star Team. Thanks for everything you and the Gold Star Program do! - Gold Star Spouse

Thanks again to Erick and Sabrina for a wonderful fun-filled adventure. - Family of Mehmet Dominic Dawkins



Lest We Forget

GMG3 Marcus E. Cline

Born Marcus Eugene Cline on January 4, 1947 in Shreveport Indiana, we remember our Vietnam War Hero who died in service to our country. Shortly after attending Fairpark High School, Marcus dropped out and enlisted in the Navy in 1976 at 17 years of age. He was in San Diego for basic training and headed to gunnery school in Great Lakes, Illinois. From Great Lakes, he was assigned to the USS MCMORRIS, DE-1036 where he supported tours to Japan and boarding junkets off the coast of Vietnam.

Lest We Never Forget.



NAVY GOLD STAR PROGRAM : 619-532-2886
www.navygoldstar.com

