



Soldier and Family Programs Newsletter



April 2017

**US Army Cadet Command:
Leadership Excellence**

Mission:

The U.S. Army Cadet Command partners with universities to recruit, educate, develop, and inspire SROTC Cadets in order to commission officers of character for the Total Army; and partners with high schools to conduct JROTC in order to develop citizens of character for a lifetime of commitment and service to our Nation.

2017 SHARP Program Implementation Forum

While the majority of Soldiers and Federal Civilian Employees were enjoying their long weekend celebrating President’s Day, a group of 18 Soldiers and civilians from Cadet Command (USACC) were traveling to engage in the 2017 SHARP Program Implementation Forum (PIF). These personnel may have missed grilling out, they were beginning their instrumental journey to establishing a new way forward for the ever important SHARP program.

From 21-23 February 2017, Sexual Assault Response Coordinators (SARCs) and Victim Advocates (VAs) from all 8 USACC Brigades and the new USACC SHARP Program Manager, Ms. E. Denise Hudson, gathered together at Fort Knox to begin paving the way



(MG Hughes addresses the group on the importance of their meeting)

for the USACC SHARP program. The group began working on the Standard Operating Procedure (SOP) that will bring all USACC SHARP programs together under one operational format.

Bringing each of the Brigade SARCs and VAs together, gave them the opportunity to not only meet each other and share the best practices, but it also allowed them to be part of the process of establishing the governing SOP that will show them the way forward for how each of the SARCs and VAs conduct their extremely important and sensitive duties.

Major General Christopher Hughes kicked off the 2017 SHARP PIF with opening remarks emphasizing the importance of the duty that each of the SARCs and VAs have undertaken. MG Hughes stressed that he wants the SARCs and VAs to make sure anyone needing SHARP services gets the support that they need. SGM Torrence Brown, the USACC G1 SGM, talked about the importance of the PIF stating that he wanted the SARCs and VAs to “get to know each other, this is your team”. Overwhelmingly, each of the participants said they were happy to finally get together and meet the other members in their field. One participant said “this is long overdue” and “it is great to be able to get together and discuss the best practices with others in my field”.

During the 2017 SHARP PIF, the participants put together the Draft USACC SHARP SOP and are planning on conducting another SHARP PIF next year to discuss how the SOP has been working and to make any necessary adjustments as well as being able to bring together their experiences and best practices for the SHARP program.

Inside this issue:

2017 SHARP PIF	1
Financial- 5 Ways to Build an Emergency Fund	2
USACC G1 Contacts	2
SAAPM 2017	3
Ready & Resilient	3
Observances	4
Blended Retirement System	5
Resources	6



HQ Soldier and Family Programs Division

The USACC HQ G-1 Soldier and Family Programs Division supports Soldiers and Families assigned to USACC via the following programs and services: SHARP, Family Advocacy, Suicide Prevention, Leased Government Housing, Financial Readiness, Relocation Assistance, Sponsorship, and Information Referral and Follow-up

Soldier and Family Programs Staff:

SFP Division Chief
PH: 502-624-5297

Drug Testing Coordinator
PH: 502-624-7219

SHARP Program Manager
PH: 502-624-6200

NCOIC
PH: 502-624-7226

Unit Service Coordinator/Newsletter Publisher
PH: 502-624-6238

https://www.facebook.com/USACCSFP/?ref=aymt_homepage_panel



5 Ways to Build an Emergency Fund During Military Saves Week 2017

By Lani Poblete, [Military Saves](#)

Life can be full of surprises—some good surprises, and some not so welcome ones, like when your car breaks down, the washing machine stops working, or a Family member falls ill and you need to buy a last-minute airline ticket. These additional expenses can bring on unnecessary stress when you aren't financially prepared for them.

According to a [2015 Federal Reserve report](#), nearly half of Americans can't cover an emergency expense of \$400 without borrowing the money or selling something. And more than half of households have less than one month's worth of income in a readily available savings account.

Starting an emergency fund might seem daunting when you feel like you are barely making ends meet, but putting away even \$50 a month can add up fast if you stick with it. There is no better time than now to [pledge to save](#). During Military Saves Week, February 27 – March 4, 2017, and throughout the year, we encourage you to try these five tips to help build an emergency fund.

1. **Save a portion of your tax refund.** Saving a portion of your tax refund can be a big step toward meeting your emergency savings goals. This tax season, build your emergency fund by [splitting a portion your tax refund](#) into savings, and then reward yourself by entering the [SaveYourRefund](#) contest where you could win one of 101 prizes.
2. **Do some early spring cleaning and sell your old stuff for cash.** These days the [options](#) are endless for selling your old, but still-in-good-condition items for cash. From free websites, to apps, to online yard sale groups, you'd be surprised how easy it is to sell your old stuff and earn some cash simply by snapping a picture of an item and posting it online for sale. Consignment shops are another option. Check to see if your community has a consignment shop and consider selling items that way.
3. **Cut the cord—the cable cord that is.** When considering this option, remind yourself that cable TV is a luxury, not a necessity. There are many [alternatives](#) to cable that are less costly and will allow you to still enjoy your favorite programs and channels.
4. **Save your change.** Use only cash whenever you buy something and then take the change and small bills and sock them away. You'd be surprised how quickly this can add up. If you don't know where to begin, check out this link for a great article on using an [envelope system](#) to manage your budget.
5. **Bring your lunch instead of eating out.** Bringing your lunch to work is probably one of the simplest ways to begin saving money for an emergency fund. It may require some effort and a big change of routine in the beginning, but you will soon realize just how much money you were spending, or rather wasting, by eating lunch out every day. Take some time each Sunday to [plan out your lunches](#). Get [creative](#) when packing your lunch and make it fun. Bringing lunch to work doesn't have to mean a sandwich and chips every day.

For more tips on ways to save, check out the Military Saves savings tips page [here](#).

If you still don't know where to start, Military Saves can help. Learn how to get started [here](#) and make a plan to begin saving today.

[Military Saves Week](#) is coordinated by [Military Saves](#). The Week is an annual opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status.

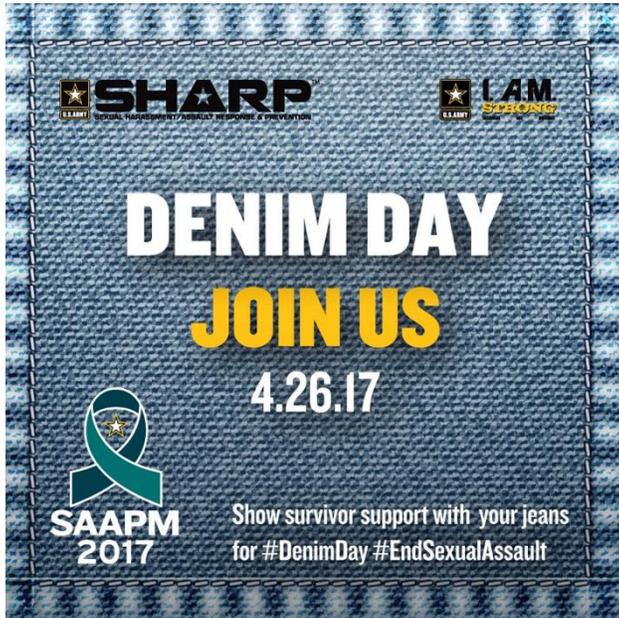
MILITARY SAVES WEEK

GOOD SAVINGS
HABITS START AT
HOME.

April is Sexual Assault Awareness Prevention Month

The Army has announced the 2017 SAAPM Theme: "Sexual Assault. Sexual Harassment. Not in Our Army". This theme offers numerous opportunities to deliver messages that relate to both the individual and unit level. Each Service member -- regardless of grade -- can encourage behaviors that foster a climate of dignity and respect, and in doing so, help ensure our readiness to complete the Department's mission.

April is designated as SAAPM Awareness Month each year and observed by both military and civilian agencies alike. There are many suggestions for groups and individuals to get involved and show support of SAAPM. Some of those are:



Within your home:

- Discuss with your Family and Children what Sexual Harassment and Sexual Assault are; as well as what to do in case they witness or experience it.
- Make your home a safe place for open discussion about difficult topics.
- Set the example for how people should treat each other.
- Take your Family and Children to a SAAPM event at a local Military Post, Community Event, or University Event.

For Yourself:

- Identify the procedures for reporting Sexual Assault/Sexual Harassment. Who to notify, what to do in the event it happens to you or someone close to you.

- Different reporting types; Formal Report vs Informal Report.
- Get Involved. Volunteer with Military or local organizations to show your support for the SHARP program.
- Wear a Teal Ribbon: Teal is the color for SAAPM **#EndSexualAssault**.
- Wear your Blue Jeans on 26 April 2017 to show your support for Survivors of Sexual Assault **#DenimDay**.

Get involved in April and every day of the year. Uphold the tenants of SHARP and live the Army Values. To get help for yourself or someone else please call the DoD Safe Helpline at 1-877-995-5247.

'R2 is not just a fad word'

Personal Readiness and Resilience

By: COL Tammie Pettit, I Corps Ready and Resilient Director

Ready and Resilient is a term that is used heavily in our current military, but R2 is not just a fad word. Ready and Resilient is way of life that will benefit us not only in our military decisions and actions, but also one that will benefit us into the future. Ready and Resilient encompasses the entire service member and his or her well-being. Our service members are highly trained in their specialty skills -- often the element that leads to nondeployability lies with one of the R2 dimensions that are harder to codify and guard against. Ready and Resilient reinforces the need to achieve and sustain personal readiness and resilience. Everyone's R2 practices will be unique to the person. So #RUR2

https://www.army.mil/article/184287/pettit_r2_is_not_just_a_fad_word

UPCOMING OBSERVANCES



April is Month of the Military Child



12 May, 2017 is Military Spouse Appreciation Day



June 14th, 2017 is the Army's 242nd Birthday



The U.S. Uniformed Services Blended Retirement System

Blended Retirement System

A major topic for Families to take time to sit down and discuss is the upcoming conversion to the new U.S. Uniformed Services Blended Retirement System. The Blended Retirement System takes full effect 1 January 2018 and will be the only retirement option for Soldiers who join after that date. Active Duty, National Guard, and Reservists who joined the service prior to 1 January 2018 will have a big decision to make. Will you keep with the traditional retirement system or elect to use the Blended Retirement System? Choose carefully because once you choose there is no going back.

If this sounds like a horror story, it really isn't. There are benefits to both systems and the amount of time that a Soldier currently has already completed will weigh heavily on the decision to opt into the new system or keep with the system that they are currently using. If you are a Soldier that joined after 1 January 2006 and before 1 January 2018 you will have the option of opting in to the new Blended Retirement System or staying with the Legacy System. You must make a choice prior to 1 January 2018.

Here are a few things to think about when it comes to the Blended Retirement System:

- 1) It's Free Money-Meaning there is a Government automatic contribution of 1% and matching contributions up to 5%. Service members become fully vested after 3 years of service. The Soldier gets to keep the funds after 3 years of service.
- 2) It is No Longer All or Nothing- The Soldier can leave the service with an established retirement account without retiring. Currently a Soldier has to reach 20 years of service to retire and receive a pension. With the Blended plan you still have to reach 20 years of service to earn the pension, but you are fully vested after 3 years of service and if you choose to leave you get to keep both your contributions to the TSP as well as the contributions by the DoD.
- 3) Big Tradeoff- Under the current retirement system, your annual pension equals 2.5%, multiplied by the number of years served and the average of your highest 36 months of pay. Under the Blended plan, the percentage drops from 2.5% to 2.0%.
- 4) Market Risk/Reward- The TSP offers "lifecycle" funds that automatically alter your asset allocation as you near your target retirement year. Younger Soldiers, generally, should invest in higher risk asset classes that provide higher return, older Soldiers should reduce their risk investments as they grow closer to retirement.
- 5) Delayed Gratification- The defined contribution portion of the Blended plan is money you and the DoD put into your TSP, is similar to a private sector 401K. In most cases a service member cannot withdraw funds from their TSP without repayment until they are 59.5 years old. The tax impact regardless of age is based on whether the savings is a Roth or Traditional TSP.

In short it is important for Soldiers and their Families to discuss what will be a best fit for their Family. Take all things into consideration and possibly speak with a Financial Advisor to decide what the best course of action will be for you and your Family. Additional training for anyone interested can be found at Joint Knowledge Online: <http://jko.iten.mil/courses/brs/OPT-IN/launch.html> This site does not require a CAC to access the training.

Internet Resources

DoD Safe Helpline: 877-995-5247 www.SafeHelpline.org

National Suicide Prevention Lifeline:

800-273-8255, Press 1 for Military Crisis Hotline, text to 838255, or go to www.suicidepreventionlifeline.org.

Army Reserve Benefits and Resources: www.arfp.org

National Guard Family Programs: <https://www.jointservicesupport.org/fp/>

Army OneSource: www.myarmyonesource.com

Military OneSource: 800-342-9647 or www.militaryonesource.mil

Military Homefront:

<http://www.militaryonesource.mil/moving>

Military INSTALLATIONS:

<http://www.militaryinstallations.dod.mil/pls/psgprod/f?p=MI:ENTRY:0>

Plan My Move: <http://apps.militaryonesource.mil/MOS/f?p=PMM:ENTRY:0>

Military Youth on the Move: <http://www.militaryonesource.mil/family-and-relationships/military-youth-on-the-move>

DEERS: 800-538-9552 or <http://www.tricare.mil/DEERS>

Per Diem, Travel and Transportation Allowance Committee:

<http://www.defensetravel.dod.mil/site/allowances.cfm>

American Red Cross: www.redcross.org

My Pay website: <https://mypay.dfas.mil/mypay.aspx>

The official Army Benefits Website:

<http://myarmybenefits.us.army.mil>

TRICARE:

TRICARE Standard information:

<http://www.tricare.mil/Plans/HealthPlans/TSE.aspx>

TRICARE Prime information:

<http://www.tricare.mil/Plans/HealthPlans/Prime.aspx>

TRICARE Prime Remote:

<http://www.tricare.mil/Plans/HealthPlans/TPR.aspx>

TRICARE Pharmacy Program Info: 866-363-8779 or <http://tricare.mil/pharmacy>

TRICARE Dental (Dependents):

<http://www.tricare.mil/CoveredServices/Dental/TDP.aspx>

TRICARE Dental (ADSM):

<http://www.tricare.mil/CoveredServices/Dental/TDP.aspx>

Brigade Soldier & Family POCs

1 st BDE:	502-624-1854
2 nd BDE:	609-562-1311
3 rd BDE:	847-688-3328
4 th BDE:	910-432-4982
5 th BDE:	210-295-2039
6 th BDE:	912-315-4613
7 th BDE:	502-624-5658
8 th BDE:	253-967-3254
CCHQs:	502-624-5297
CCHQs:	502-624-7219
CCHQs:	502-624-6200
CCHQs:	502-624-6239
CCHQs:	502-624-6238

Military Family Life Consultants

Military Family Life Consultants (MFLC) are available on installations. MFLC's provide short term, situational, problem solving counseling services to service members and their Families in face to face session. The service is free for those eligible and confidential except for duty to warn.

Below are direct numbers to MFLCs by brigade. Use the contact information below to request counseling.

1 st BDE - Ft. Knox, KY	270-307-2630 / 270-307-2631
2 nd BDE - JBMDL, NJ	732-882-4216
3 rd BDE - Great Lakes, IL	847-688-3603, x133
4 th BDE - Ft. Bragg, NC	910-391-9171 / 910-709-0201
5 th BDE - Ft. Sam Houston, TX	210-243-4143 / 210-488-6804
6 th BDE - Savannah, GA	912-391-9171 / 910-709-0201
7 th BDE - Ft. Knox, KY	270-307-2630 / 270-307-2631
8 th BDE - JBLM, WA	253-363-1242 / 253-329-6632
CCHQs - Ft. Knox, KY	270-307-2630 / 270-307-2631

Update DEERS and ADPAAS

Remember to keep your information in DEERS and the Army Disaster Personnel Accountability and Assessment System (ADPAAS) current. This includes change of address, marriage, divorce, new babies, adoptions, and other changes regarding dependents. ADPAAS is a website designed to assist Army personnel and their Families directly affected by a natural or manmade disaster. Through ADPAAS, all Department of the Army (DA) personnel and their Families can report their current location, update any emergency contact information and request assistance.

**Disclaimer: Reference herein to any specific commercial products, process, or service by trade name, trademark, manufacturer, or otherwise, does not constitute or imply its endorsement, recommendation, or favoring by the United States government. The views and opinions of authors expressed herein do not necessarily state or reflect those of the United States government, and shall not be used for advertising a product for endorsement purposes. The appearance of external hyperlinks does not constitute endorsement by the United States government.*

