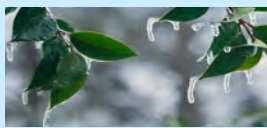


ACS CONNECTION

Fort Campbell Army Community Service Newsletter January/February/March 2012



By Juanita Harris, Master Resilience Trainer



Resolve to be Resilient in 2012



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What have you resolved to do this year? Are you resolved to lose weight, save money, improve your health, eat less or better, be a better parent, spouse, Soldier, friend or co-worker? Perhaps you're so busy that you can't even plan for 2012 and you're just going to close your eyes and leap into 2012 and hope that all will work out. Hold on---not so fast-- before you take that giant 12 month, 366 days, and 8,784 hours leap, consider this, what did you accomplish when you took this leap into 2011 with no thought or plan?

Are you content with your personal and professional relationships?

Resolve to be resilient. Resilience is not a phantom or some abstract concept that only really extraordinary individuals possess. Resilience says, "I ate too much, but I will start over." "I saved ten dollars this week; I am well on my way." Resilience allows you to let go of things that are not under your control, think in an optimistic way, and to harness your energy to focus on the things that you do control. Resilience allows you to celebrate your accomplishments, as well as the accomplishments of others.

Resolve to be Resilient—if you can only make one New Year's Resolution this year, resolve to take the Resilience Training. You will learn:

- ◆ ATC- Identify your Thoughts about an Activating Event and the Consequences of those Thoughts.
- ◆ To Avoid Thinking Traps- Identify and correct counterproductive patterns in thinking through the use of Critical Questions.
- ◆ To Detect Icebergs- Identify deep beliefs and core values that may cause over-reactions and evaluate the accuracy and usefulness of these beliefs. We do not suggest that you suspend your core values, just that you evaluate their accuracy and usefulness in a given situation.
- ◆ Energy Management- Regulate emotion and energy levels to enable critical thinking and optimal performance.
- ◆ Problem Solving- Accurately identify what caused the problem and stop dealing with symptoms.
- ◆ To Put It in Perspective- Stop catastrophic thinking, reduce anxiety, and improve problem solving by identifying the Worst, Best and Most Likely outcomes of a situation.
- ◆ Real-time Resilience- Shut down counterproductive thinking to enable greater concentration and focus on the task at hand.
- ◆ To Identify Strengths in Self and Others- Identify strengths in yourself and in others to build on the best of you and the best of others.
- ◆ To Use Strengths in challenges- Identify strengths in yourself and in others to improve teamwork and overcome challenges.
- ◆ Assertive Communication- Communicate clearly and with respect, especially during a conflict or challenge. Use the IDEAL model to communicate in a Confident, Clear and Controlled manner.
- ◆ Active Constructive Responding and Praise- Respond to others with authentic, active and constructive interest to build strong relationships. Praise to build mastery and winning streaks.
- ◆ To Hunt the Good Stuff- Hunt the Good Stuff to counter the negativity bias, to create positive emotion, and to notice and analyze what is good.

This training is available to Soldiers, Family Members and Civilian Employees. Soldiers contact your training NCOs. Family Members and Civilian Employees call (270)798-4800, (270)798-0263, (270)412-0346 or (270)798-6613.

Army Community Service (ACS) International Spouse Support Group

By Mary Young
Relocation Readiness Program Sr. Specialist



The ACS Relocation Assistance Program, International Spouse Support Group, recognizes that foreign-born Spouses may encounter difficulties in adapting and thriving in the American society. The International Spouse Support Group provides a forum for Spouses to share their personal concerns, frustrations, ideas and strategies to improve coping skills that overcome specific problems.

The multi-cultural, multi-ethnic and multi-lingual group provides encouragement to one another, as each member strives to adapt to the American culture.

The group meets on a monthly basis in an informal setting to share information about learning to speak English, American residency and citizenship, obtaining a driver's license, continuing education, employment, raising bilingual or multilingual children and other issues pertaining to cultural adaptations.

Members of the group are from Africa, Brazil, Ecuador, England, France, Germany, Greece, Japan, Korea, Mexico, Panama, Philippines, Puerto Rico, Russia, Thailand, and Turkey. The group has organized and participated in the following events: July 4th celebration, picnics, concert in the park and baby showers. Members have participated in the following classes/trainings/: cooking, sewing, stress management, parenting and employment workshops.

The end of the year was culminated by having a celebration of "Christmas around the World".

Members of the group prepared and shared dishes from their native countries and exchanged gifts. Above all else, we appreciated the group's candidness in sharing the Christmas traditions of their native countries.

If you are foreign-born Spouse, know that you are not alone and your struggles are shared by many. Please join us! Let us help you and celebrate your triumphs! The ACS Relocation Assistance Program, International Spouse Support Group is here for you. For more information, please call (270)956-2676.



Introducing your ACS International Staff

By Juanita Harris
ACS, Outreach Team Leader

The Army Community Service staff is dedicated to serving all of the Fort Campbell community. The staff at ACS is just as diverse as the population it serves. Meet four of our International Staff:

Mrs. Mary Young was born in Samoa and she grew up in New Zealand. As a Flight Attendant, she traveled the world. Mary is very knowledgeable about the U.S. residency process, as well as the citizenship process and has assisted many Families and Soldiers with the process.

Mrs. Ingeborg Grayer (Inge), was born in Ulm, Germany. Mrs. Grayer married an American Soldier and relocated to the U.S. when she was 26 years old and has adjusted well to the American culture.

Inge hosts the German Culture Workshop, facilitates the Installation's Sponsorship Program and volunteer to teach AFTB classes.

Ms. Micol Fiorin was born and raised in Padova, Italy. She speaks fluent Italian.

Micol came to the U.S. as a young adult and she did not have any members of her family in the U.S.

She struggled with the language, customs and culture. As difficult as it was, Micol learned English. She works with relocating Families.

I, Juanita Harris (Castillo), was born in Guatemala. My family emigrated to New York City during the 1970s. I still recall the difficult adjustments. My parents wanted me to maintain my culture and language, and my new environment required that I assimilate. I sympathize with immigrant children because it is not always easy to find a balance between pleasing your parents and assimilating to a new culture.

My parents really struggled. One might think that it would be easier for adults

to adjust, but that is not always the case.

I suppose that they might have felt that they had to let go of more experiences and memories of the native country.

Today, I am well adjusted. I'm fluent in both English and Spanish and I'm proud of my Hispanic/Latino culture as much as I'm proud of my American culture.

We are convinced that people who come to the U.S. from foreign countries, must be resilient thinkers. There are so many obstacles to overcome. We believed that we could overcome and so can you. We are committed to our International Spouses because we have been on their journey.



From left to right:
Mary Young,
Ingeborg Grayer,
Juanita Harris
and Micol Fiorin



Meet The Steventon's - One Family's Triumphant Journey Toward Resilience

By SGT Alan & Jessica Steventon



Many Families enrolled in the Exceptional Family Member Program face challenges that often times seem insurmountable. Various ways our Families combat and overcome these adversities

is by identifying and mobilizing resources, seeking support and staying connected, advocating for the best interest of their loved one, taking a "time out" to care for themselves, and ultimately promoting awareness to foster support. In this edition of the ACS Newsletter titled, "Resolve to be Resilient," we want to showcase how one Family's inspiring story personifies "Resilience" and the "lessons learned" that can help any Family.

The following article was submitted by SGT Alan and Jessica Steventon, whose daughter was diagnosed with Rett's Syndrome three years ago. Mrs. Steventon is the Co-Regional Representative for the Kentucky/Tennessee Chapter of the International Rett Syndrome Foundation.

November 21, 2008 was the day that we waited for. I walked into the doctor's office with my daughter and listened to the diagnosis, "I'm sorry to tell you, but Riley has Rett syndrome." There it was. We finally had a name to place with the face. For months, we had seen noticeable gross motor delays with our daughter and recently she was losing skills that she had learned early on, such as speaking. She even started pulling out her own hair and had screaming fits. Now we knew why. That day was a deciding point in our lives: do we sit back and accept the prognosis, or do we challenge it? We chose to challenge. However, this road was not an easy one. There were many roadblocks in the way, but having the right attitude helped us navigate through them. Here are some lessons that we learned that helped us along our path.

Open Up The Gates: I will never forget this moment, it came three months after Riley's diagnosis. I was at a Family oriented meeting and I had Riley with me. She was still in the hair-pulling/screaming tantrums phase. One lady at the meeting turned to another and said, "That's what happens when you don't spank your children." There were many people that we encountered along the road – some positive and some negative. For a while, the negative people caused us to build up some walls to protect ourselves. But every wall needs a gate. It was crucial to open up the gates and allow people into our lives to help - the negative ones included. It is obvious why we need positive people by our sides through some of our harder days. Everyone

needs to hear that they are doing great and that there is a light at the end of the tunnel. They are there to encourage every step of the way. But the negative ones are needed as well. We have learned that every trial helps build endurance, and endurance strengthens character, and this road cannot be navigated without either of those.

Support: Not even three days had passed after Riley's diagnosis, when my parents called to tell me about this wonderful organization they found for Rett's Families. At the time, I wasn't as excited as they were; I just wanted to crawl into my shell and block everyone else out until Alan returned home from Afghanistan in six months. But my parents were persistent. I finally called the International Rett Syndrome Foundation and they sent me a handbook (it's really more like a text book) on Rett syndrome. I was instantly connected with others who have children with Rett syndrome and found out that we were not alone. Talk about a relief. I am still very close with the Families. We also have a great support system through our friends and family. We have surrounded ourselves with friends and family who accept our daughter as she is and accept us as we are. These people are willing to go out of their way for us when Riley has multiple therapies in a day or when she is lying in a hospital bed just out of surgery.

Don't Take "No" For An Answer: At some point, I became keenly aware that no one else, but our Family, placed Riley as a number one priority. That's when we decided that it was up to us to make sure that our Riley got what we thought would be best for her. For example, Riley cannot speak anymore, but she can communicate with the aid of communication devices. For a while, Riley was doing great with touch activated devices; however, it became apparent that this would only grow with her so much since she cannot use a single finger to push a button, but instead uses her whole hand. Recently she has become very proficient communicating with eye gaze, but even with that knowledge, some professionals still insisted that she use touch communication. As we have with many things in the past, we decided to seek out someone who was willing to go the distance with us as we presented the idea of using an eye gaze communication device to help her achieve her "best yes." For months we worked with low tech equipment, literally a binder with pictures where we flipped the pages, building up to high tech. In October, Riley was able to trial a machine that could read her exact eye movements. The trial went so well, that there was little doubt about her "best yes."

Get Involved: The best way to be on the brink of new information that will be pertinent to your situation is to stand on the front lines. Six months after Riley's diagnosis, I joined the International Rett Syndrome Foundation as a regional representative. This helps ensure that I receive information regarding research and treatments and remain in close contact with

those making the decisions for the foundation. I also decided early on that I wanted to take Riley to school and pick her up so that I could talk with the teachers and aides every day. A notebook was not enough communication for me and I didn't feel like I needed to call an IEP meeting every time I wanted to talk with them about an idea I had. So I volunteered in school as much as possible. This helps the educators know that I am serious about my daughter's education and her time that she spends away from me. This has encouraged a healthy communication between me and all of the providers who care for Riley.

Take Time For Yourself And Each Other: It is vital to have something that is distinctly for you. For me, this was going back to school. With the decision to be a stay at home mom, I lost part of my identity that I had gained in the workforce, my individualism. Last year I decided that I needed something that I could do, just for me. I wanted the degree I never got before I had my daughter. Sometimes, I concentrate on making a difference in other areas where I can do some good as well, like helping out the less fortunate. I also utilize my respite care, and go to the gym almost every weekday. The gym allows me that decompression time. I don't have to think about school, what's happening in the Army today, or Riley's therapy schedule for two hours. It is purely, unadulterated me time. A couple of times a month I get together with my girlfriends. We go grab a bite to eat, some coffee, and just let it all out. After a couple hours of venting, laughing, and encouragement, I find I have more patience and a happier disposition. Lastly, Alan and I make it a point to spend time together every day, just the two of us. Whether we have a date night or spend time watching a movie or reading a book at home. We make sure that we are each others priority, as our daughter is jointly our priority.

Challenges arise every day in our world. Riley is involved in therapies six days a week, she is in kindergarten, and has her own social life. Not to mention that Alan's schedule is never the same two days in a row. There are many opportunities in a day to get down and feel like no headway is ever going to be made. But take the time to reflect on what has happened in the past year for you and your children. As we hit Riley's three year diagnosis anniversary, this is what we discovered: In the last year, Riley has become 80% proficient at using the bathroom, she has discovered her "best yes", she has learned to attend to books, she is learning colors, letters, and shapes, she has moved from arm restraints for biting issues to bracelets, she has learned to ride a horse, she has endured g-tube surgery and has gained twelve marvelous pounds because of it, and she has learned to sit down on the couch on her own and stand up again. All things considered when life gets me down, that was an amazing year and I can't wait for next year's list.

By Rebecca Mastrian
Army Volunteer Corps Coordinator

Give Us a Break, and We Will Give You One, Too!



Volunteering allows us to flex our resilience muscle by focusing on and helping others. Volunteering

requires two of our most valuable resources; the giving of ourselves and our time, but the payoff is so much more. Have you been asking yourself one or more of the following questions?

“How can I make a difference in my community?” “How can I find a change of pace in my life?” “How can I gain work experience and help my career grow?”

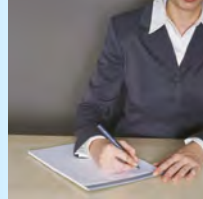
If the answer is yes, then take a break; stop in at the “Fort Campbell Volunteer Recruitment Fair” being held in the Family Resource Center (FRC), 1501 William C.

Lee Road on February 21, 2012 from 10 a.m. until 1 p.m.

The Volunteer Recruitment Fair brings together agencies from the Fort Campbell, Clarksville, and Hopkinsville area. Representatives will be available to answer your questions and offer wonderful volunteer opportunities.

Visit the Fair to see and hear what these agencies have to offer. Enjoy some refreshments and learn about the agencies and their community work. This is a great event for individuals who are interested in volunteering or those who are already volunteering, but want to see what else is available. You don't have to volunteer, but you may find you'll want to!

The Volunteer to Career Resume



Building Class will be provided from 9 a.m. until 10:30 a.m. in the same building for those who are working on their resume and are not quite sure how to fit their volunteer experience into their resume. Registration is required. Feel free to stop by the Fair after attending the class.

For more information about the “Fort Campbell Volunteer Recruitment Fair” or the “Resume Building Class”, please call Becki Mastrian, Fort Campbell Army Volunteer Corps Coordinator, at (270) 956-2934 or email at rebecca.mastrian@us.army.mil.



Increase Your Financial Knowledge - Do not Undermine Your Financial Resilience

By Dave Ellis
Personal Financial Specialist



Well, you've survived another round of year end celebrations. All the left-over turkey and ham's been eaten or thrown out by now (I hope!). The Christmas decorations are packed away for another year. Most of the pine needles from the tree are vacuumed out of the carpet. And you've recuperated from the New Year's Party over indulgence. The only thing left from last year – the debt you racked up in the process of all this merry making and gift giving! But heck, what's to worry about? it's on a credit card. You can take your time to pay it off, no sense in getting too eager about it.

Unfortunately, a lot of people take that attitude and their debt continues to grow. They justify the credit card rampage by thinking they will pay it off

when the income tax refund comes. But how often does that really happen. Something always gets in the way, like a 60" LED 1080P 240HZ HDTV Wi-Fi... (grunting starts about now). So then, the solution to the debt issue is to simply make the minimum payments, the path of least resistance.

Here's a Pop-Quiz for you. A credit card with a balance of \$3000.00 at 11.99% interest, making the minimum payments, will pay off the debt in how many months? If you guessed 86 months or 7 years and 2 months you would be completely –WRONG. How about 130 months or 10 years and 10 months and \$1,361 in interest.

So what is the solution? The Army Community Service's Financial Readiness Program (FRP) provides classes such as “Christmas on a Budget” and in November and December the FRP received numerous requests from Family Readiness Groups (FRG) for this and other classes on preparing for Christmas. But here's the problem; if you are just starting in November you are starting 10 months too late! Because when is the best time to buy Christmas cards? Wrapping paper? Light? Ornaments? And even some gifts? You guessed it. It's right after

Christmas! You should be planning for next Christmas now and FRP can help you.

The FRP can provide classes on a wide range of subjects, from “Understanding Your LES” (so you will know why you receive X number of dollars each payday AND if it's correct), to “How to Buy a House” to “Saving and Investing” or any other financial or consumer subject. Whether you want someone to come to your FRG or unit, or make an appointment to talk to a financial counselor one-on-one, give us a call at 270.798.5518.



Substance Abuse and the Effects on the Family

By Tiffany A. Simms, ASAP Risk Reduction and Prevention Lead Coordinator



Substance abuse can affect everyone and everything; especially the family. According to the Phoenix House Center on Addiction and the Family (COAF), "Families that suffer with substance abuse are more at risk for domestic violence, mental

illness, divorce, and sexual and physical abuse than other families." These issues are very detrimental and can lead to children with depression, anxiety, and suicidal thoughts. Children in these situations often may be withdrawn and feel that the problems of the family are their fault. They may believe that it is their job to conceal the problem, and this can lead to low self esteem, lack of desire to perform well in school, or fear of failure. It is often difficult for children of substance abuse to make friends because of the fear that someone from the outside world will find out about their secret, or will witness the chaos firsthand.

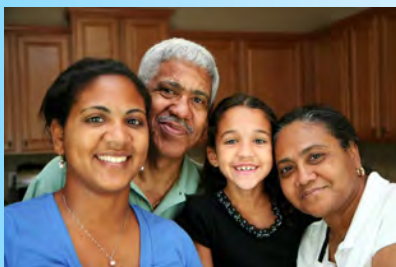
In addition to causing problems for the child, substance abuse is also a vicious cycle that tends to repeat itself. These children may not learn what a normal family looks and acts like or what is responsible drinking. Many times children of substance abusers become substance abusers themselves because this behavior may seem normal to them. This can breed a vicious cycle of substance abusers that affects the entire community. According to health.com, "Children of alcoholics are 4 times more likely to become alcoholics themselves, which leads these families into a cycle that is hard to break."

The good news is that children of alcoholics and drug abusers may develop an inner strength that helps them get through the tough times at home. This inner strength or the ability to withstand risk factors such as substance abuse is often referred to as resilience. "Research has indicated that some personal characteristics protect young people from substance abuse and violence – that is, increase their resilience. These factors (Hawkins, Catalano, and Miller, 1992) include:

- ◆ Resilient temperament, such as the ability to adjust or recover

- ◆ from misfortune or change
- ◆ Positive social orientation, such as the ability to enjoy social interactions, and elicit positive attention from others
- ◆ Positive relationships that promote close bonds, such as the ability to have warm relationships with Family Members and relationships with teachers and other adults who encourage and recognize a young person's competence
- ◆ Healthy beliefs and clear standards, such as clear no-drug and no-alcohol Family rules and an expectation that children do well in school

Furthermore, with much love and encouragement from a sober parent, another relative, or even a social worker or teacher, these children can go on to live happy, successful lives. And of course,



the best scenario is when the addict in the family receives treatment and overcomes the problem; the child can continue their life and work towards a brighter future.

More specific information on strategies that can be used in schools and communities to reduce risk factors and strengthen protective factors can be found in three other publications from the National Center for Mental Health Promotion and Youth Violence Prevention:

- ◆ [Key Strategies for Violence and Substance Abuse Prevention I: Working with Children and Families](#)
- ◆ [Key Strategies for Violence and Substance Abuse Prevention II: Working with the Classroom and the School Environment](#)
- ◆ [Key Strategies for Violence and Substance Abuse Prevention III: Working with the Community](#)

If you or someone you know needs help, the Army Substance Abuse Program (ASAP) offers services for alcohol and drug abuse problems for Soldiers and may have referral information for Families and Civilians. Families should contact Army One Source at www.myarmyonesource.com or www.tricare.mil for substance abuse help. Soldiers should contact the ASAP.

ASAP Program Manager
270-412-0214

Risk Reduction & Prevention Lead Coordinator
270-412-0083

Risk Reduction Coordinators
270-798-3711 | 270-412-0084/85

Risk Reduction Training Specialists
270-412-0080/81/82

Installation Drug Testing
270-798-7270

Clinical/Counseling
ASAP Counseling Center
Bldg 2526, 22nd and Kentucky
270-412-6883

Sources

[Treatment Improvement Protocols Substance Abuse Treatment and Family Therapy HSTAT](#)

[Fischer, Judith and Lyness, Kevin Families Coping With Alcohol and Substance Abuse](#)

[Children of Alcoholics: Important Facts at health.com](#)

[Phoenix House Center on Addiction and the Family \(COAF\)](#)

[National Center for Mental Health Promotion and Youth Violence Prevention](#)



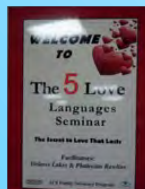
By Juanita Harris
Master Resilience Trainer

5 Love Languages-Tools for a Resilient Marriage

What are the 5 Love Languages and how can knowing them make your relationship more resilient? Let's first define resilience—Resilience is the ability to bounce back from challenges or adversities. Have you ever had a challenge or an adversity in your relationships? I'm sure that the answer is yes. We all have encountered challenges and or adversities in our relationships, it is human nature and it is common to us all.

The 5 Love Languages-The Secret to Love That Lasts is written by Gary Chapman. The 5 Love Languages workshop is facilitated by Mrs. Delores Lakes and Mrs. Phalecian Rawlins (PJ). On 20 Dec 2011, Mrs. Lakes and Mrs. Rawlins facilitated a workshop that I attended. In all honesty, I invited myself because I had heard that the workshop was phenomenal and curiosity got the best of me. We all work for Army Community Service (ACS), Mrs. Lakes and Mrs. Rawlins work in the Family Advocacy Program and I work with the Outreach Program. It is a rare occasion when we are able to participate in one another's training. Since I promote their classes, I thought that I should know what I'm promoting.

When I arrived at the Family Resource Center (FRC), I walked over to classroom A, where I saw a beautiful welcome sign.



I entered the classroom and the tables were beautifully decorated

with table cloths, candles, chocolate candies and other decorative items.

As the workshop participants entered, they signed in and some went over to the table with snacks and drinks.



There was also a table with Styrofoam cups and decorative items to decorate their individual cups.

The class begins; Mrs. Rawlins and Mrs. Lakes introduce themselves and ask the participants why they have chosen to attend this workshop. Various reasons are provided, mainly, "We are here to improve our relationship and learn to communicate better."



There is a power point presentation, but don't be alarmed, it only helps to move the class along. All of the class materials

are provided for you. You just have to bring yourself and your loved one.

What are those 5 Love Languages? 1) Words of Affirmation—In case you didn't know, words matter! 2) Quality Time—What are your values and priorities and how do you determine to cherish and implement your values at home? 3) Receiving Gifts—A true gift is an expression of love. 4) Acts of Service—Direction to love. 5) Physical Touch—Holding hands, kissing, or cuddling are a few examples.

A common theme in the workshop is "Keeping the Love Tank Full". This demonstration that Mrs. Rawlins and Mrs. Lakes provided really touched me, as well as other participants. In order to keep your loved one's love tank full, you must speak their love language.



In the demonstration, Mrs. Rawlins pours the water in her pitcher as she speaks words of affirmation

to Mrs. Lakes love tank, which is represented by a glass, until the glass is full and almost running over.



Remember the Styrofoam cup? The participants were asked to complete an activity involving the cups and it was extremely difficult for them to complete it. It is a vivid example of our fragility. You will have to participate in the workshop to know what the activity was.



The workshop, was indeed phenomenal! I told Mrs. Lakes and Mrs. Rawlins, who total years of marriage is over 40 years, that the class made me feel like marriage is a good thing and that I felt that I was missing out. The Soldiers and their Spouses were very complimentary and some wished that the class was longer.

Call (270)956-3735 or (270)798-6613 to reserve your spot and join Mrs. Lakes and Mrs. Rawlins for the next scheduled 5 Love Languages.

ARMY COMMUNITY SERVICE
Helping Soldiers to Succeed in Life

ACS Family Advocacy Program
Presents:


The 5 Love Languages Seminar

Limited Childcare available!
Must be registered up-to-date
with CYSS.

MAINTEINING HEALTHY RELATIONSHIPS is a daily, lifelong pursuit. But it doesn't have to be that hard. What if you could say or do just the right thing guaranteed to make your spouse or children feel loved? The secret is learning the right love language! Millions of people have learned the simple way to express their feelings and bring joy back into their marriages and families.

The Secret to Love That Lasts

Where: Family Resource Center (FRC)
When: January 5, 2012
Time: 1600- 1830
To Register – Call (270) 956-3735 or 798-6613



Reduce Your Debt By Being Financially Resilient

By Kevin Smith
Outreach Program Coordinator

"A goal without a plan is just a dream."
Dave Ramsey



One of the most important small steps that someone can take to improve their personal finances and accumulate wealth over time is to increase their financial

resilience. What is financial resilience? Financial resilience is the ability to withstand life events that impact one's income and/or assets. Some financially stressful events, such as deployment, unemployment, birth of a child, divorce, disability, and health problems affect people individually. In tough economic times, financial resilience is more important than ever.

What can people do to increase their financial resiliency? Below are strategies that can increase financial resilience and help provide resources to cope with challenging life events:

Increase Emergency Reserves - A cash reserve (a.k.a., "emergency fund") is a key factor in financial resiliency and the best time to prepare for financial hardship is during more prosperous times. It may take a while, and a series of many small steps to get there, but financial experts generally recommend accumulating a "rainy day fund" equal to at least three to six months of living expenses. Unfortunately, many Americans, do not have anywhere near a three-month emergency "fallback" fund. Start by saving \$1 - \$2 a day plus pocket change and ramping deposits up to **as much as you can afford**. The goal is to start an emergency fund and stick to it.

Maintain a Low Debt-To Income

Ratio - Financial resiliency is increased when people live below their means and spend less than they earn, rather than live at the limit of their income. The consumer debt-to-income ratio measures one's ability to make current debt payments and is calculated by dividing monthly consumer debt payments (excluding a mortgage but including credit card payments, car loans, and home equity credit lines) by monthly take-home (net) pay. For example, \$350 in consumer debt payments divided by a \$2,500 net monthly income equals 0.14 or 14%. A safe debt-to-income ratio is considered to be 10% or less of one's monthly net income and a ratio of 11% to 15% implies reduced financial flexibility. When a household's debt-to-income ratio reaches 16% to 20%, it is considered fully extended and ratios of 20% or higher are considered an indicator of financial distress.



Purchase Adequate Insurance -

Financial resiliency is enhanced with adequate insurance coverage that transfers the risk of negative life events such as life insurance for spouse and children. Adequate insurance should be purchased to protect against potential large dollar losses such as car insurance, full coverage vs. liability, home owners insurance, and renters insurance.



Increase your knowledge of financial topics so that you can make sound financial decisions. To learn more about being financially resilient contact a Financial Specialist located at the Financial Readiness center 5662 Screaming Eagle Blvd Phone (270) 798-5518

Source

Barbara O'Neil PHD CFP
Extension Rutgers Cooperative
Extension Specialist
Resource Management Oct 2009





Army Community Service
5661 Screaming Eagle Blvd.
Fort Campbell, KY 42223
ACS Phone: (270) 798-9322
ACS Fax: (270) 798-6299

Family Resource Center (FRC)
1501 William C. Lee Rd.
Fort Campbell, KY 42223
FRC Phone: (270) 956-2935
FRC Fax (270) 798-7660
Family Assistance Call Line:
1-866-252-9319



www.fortcampbellmwr.com/acs/

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The ACS Connection newsletter is a quarterly publication of Army Community Service and is intended to inform the Fort Campbell Community. It is authorized for members of the U.S. Army and does not necessarily reflect the views of the U.S. Dept. of the Army. Publication UAW AR 215-1. Publisher: ACS Director, Arthur L. Jones

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acsoutreach@fortcampbellmwr.com

Dates and times published are subject to change, please call respective programs for date and time.

December 27, 2011

Army Community Service provides services to our Military Families all year round. The following programs are available to address the needs of the Fort Campbell community.

In building 5661 Screaming Eagle Blvd, Army Community Service you will find:

Information & Referral (270) 798-9322
 Outreach Program (270) 798-0263/2062
 Relocation Readiness (270) 798-6313
 Exceptional Family Member Program (270) 798-2727
 Family Employment Readiness Program (270) 798-4412
 ACS Volunteer Program (270) 412-0358
 Military Family Life Consultants (MFLC) (270) 205-1917

In building 1501 William C. Lee Road, Family Resource Center (FRC), you will find:

Army Volunteer Corps (AVC) (270) 956-2934
 Mobilization/Deployment (Mob/Dep) (270) 798-3849
 Army Family Action Plan (AFAP) (270) 798-2063
 Army Family Team Building (AFTB) (270) 798-4800
 Family Advocacy Program (FAP) (270) 412-5500
 Military Family Life Consultants (MFLC) (270) 205-1917

In building 5662 Screaming Eagle Blvd., you will find:

Financial Readiness Program (270)798-5518
 Consumer Affairs Office (270) 798-5528

In building 2433 Indiana Ave, you will find:

Soldier Family Assistance Center (SFAC) (270) 412-6000

In building 2073 Michigan Ave., you will find:

Survivor Outreach Services (SOS) (270) 798-0272/0277

Happy New Year to the Fort Campbell Community!

Our commitment to provide effective, efficient and quality service to Soldiers, Retirees, DA Civilians and their Family Members remains our number one goal. We will never forget who we are here to serve.

**ARTHUR L. JONES,
 ARMY COMMUNITY SERVICE CHIEF**