

FINANCIAL READINESS


PLANNING & BUDGETING

One-on-One appointments are available with an Accredited Financial Counselor and Certified Credit Report Reviewer.

Get help with: budgets, credit report reviews, investment education, VA home loans, local banks & credit unions.

Call 722-1123 for an appointment.

SAVING AND DEPOSIT PROGRAM

 **Invest the extra pay!!** You can invest up to 10K and earn 10 % per year in interest, guaranteed, until 90 days after return of deployment.

www.dfas.mil/militarypay.html for more info

SERVICE MEMBERS CIVIL RELIEF ACT

This act provides protection and rights under the law for deployed service members and families. Can reduce interest rates to 6%, delay foreclosure or eviction process until 90 days after member returns from deployment, allows certain contracts to be canceled or suspended. Search Service Member Civil Relief Act for information

CONSUMER CREDIT COUNSELING SERVICE

Free for homeowners, otherwise onetime \$25 fee. Negotiate a new payment plan with creditors. Plans for consumer to pay off debts in 40 months. Make one monthly payment. Help to get interest rates reduced and fees cancelled. Call 751-3868 for more information.

FREE FINANCIAL HELP WEBSITE

www.bankrate.com: Interest rates, mortgage and car payment calculators, cost of living comparisons, and other educational information

www.saveandinvest.org: Information on saving and investing, and saving for college

www.us.bbb.org: Better Business Bureau, check out if a business has any consumer complaints or lawsuits

www.militaryonesource.com: For service members and dependents; tax software and referrals for financial counseling

www.mymoney.gov: Financial information for service members and families

www.mint.com: Computerized budgeting software

www.ftc.org: Federal Trade Commission assists with identity theft issues.

ADDITIONAL BENEFITS AT A&FRC

Volunteer Child Care

The Air Force Aid Society will pay for **20 hours/week** of in-home childcare when you volunteer at various agencies on base.

Discovery Resource Center-DRC

A computer lab with unrestricted Internet which can be used for job search, resume writing and e-mail. Also, FREE faxing, printing & copying.

Employment Readiness

Resume writing classes; job related workshops; satellite office for the local JobLink; and career self-assessment consultations.

Key Spouse Program

This program bridges the communication gap & maintains contact to inform, support or refer families to programs as needed. Call your First Sergeant or **722-1123** for more information.

Chapel Ready & Strong Family Program

The Chapel offers deployment support including handyman projects, minor repairs, yard work, child care services & help with family medical emergencies. Please call the Chapel **722-0315**



Deployment & Remote Family Readiness

A&FRC Readiness Team
(919) 722-1123
7:30-4:30 Monday-Friday



Department of the Air Force
Airman & Family Readiness Center
1200 Wright Bros. Ave, Suite 100
Seymour Johnson AFB, NC 27531
www.sjfss.com/AFRC/airman-family-readiness.htm

HEARTS APART



You are entitled to 2 15-minute morale calls per week with a maximum of 8 morale calls per month. These calls can be placed from **7:00 p.m.-5:00 a.m. EST, Monday thru Friday, anytime on the weekends and holidays.** All you need to do is call the Base Operator at **722-1110** and tell them you would like to make a Hearts Apart Call.

GIVE PARENTS A BREAK

5 hours of FREE childcare per month for children 12 and younger provided by Air Force Aid Society at either the Child Development Center (CDC) or Youth Center. To register, please call **722-1198** for the CDC or **722-0502** for the YC.

Dates for 2011:

Sat 16 Jul	9-2 pm
Sat 20 Aug	6-11 pm
Sat 17 Sep	9-2 pm
Sat 22 Oct	6-11 pm
Sat 19 Nov	9-2 pm
Sat 17 Dec	6-11 pm



YELLOW RIBBON EVENTS

These MONTHLY fun-themed family events are designed with the REMOTE & Deployed family's needs in mind. Usually a FREE event! Door prizes & fun for all ages. Come join us! For more details call the center at 722-1123 OR FACEBOOK



CAR CARE BECAUSE WE CARE

Free oil change and a 15 point inspection at the Base Auto Hobby shop provided by Air Force Aid Society. To receive your free oil change, please bring a copy of the member's orders to the A&FRC reception desk to receive your coupon, good for 30 days from the date it is issued.

JOIN US ON FACEBOOK

Seymour Johnson AFB Airman & Family Readiness Center
[facebook.com/sjafrc](https://www.facebook.com/sjafrc)



Dealing w/ Deployment

"With You All the Way Deployment Kit"
This item is **FREE** and limited to one per address by logging onto MilitaryOneSource.com - Click Deployment/ Dealing with Deployment, under CD/DVD's -Trevor Romain
"With You all the Way Deployment Kit"

For children 5 & up ... DVD, bear, journal, postcards, calendar & more!



"REST" PILLOW

Readiness Emergency Sleep Tool

This is a personalized pillowcase to help ease

the stress of separation by having a memento to say good-night to. The A&FRC will take a digital picture, or you can provide one.

One Free pillowcase per member is provided ... if you would like more than one, we just ask that you bring in new pillowcases to replenish the extra requests.

MILITARY & FAMILY LIFE CONSULTANTS

MFLC provides short term solution focused counseling for **ADULTS** in areas such as deployment/separation, parenting or family issues, communication challenges, reunion adjustment, grief and loss, or daily life issues. **No records are kept.** Please call **919 440-2858**

MFLC- CHILD & YOUTH BEHAVIORAL

MFLC-CYB provides short term solution focused counseling for **CHILDREN** in areas such as school adjustment, deployment or separation, sibling or family issues, communication challenges, reunion adjustment, grief and loss, or daily life issues.

No records are kept. Please call **919-330-6128**

