

# ***FAMILY READINESS PROGRAM AND TIPS***



**MARCH 2011**

# ***Recruiting Duty Is Like...***

***Doing A Good Job Here,  
Is Like Wetting Your Pants  
In A Dark Suit...You Get A Warm  
Feeling, But No One Else Notices...***

# ***There Are Three Type Of People In The World...***

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- ✘ **People That Watch Things Happen...**
- ✘ **People That Wonder What Happen...**
- ✘ **People That Make Things Happen...**
- ✘ **Today, You Need To Make A Decision:**
  - + *What Type Of Person Are You?*

# Who We Are ?

✦ **My name is:**

+ **Dave Gutierrez**

+ **District Family Readiness Officer**

+ **Contact me by:**

– **Cell: (816) 547-8064**

+ **Office: (816) 843-3900**

+ **Email address:**

– **[david.gutierrez@marines.usmc.mil](mailto:david.gutierrez@marines.usmc.mil)**



# Connect to 9MCD spouse's Social Network



\* LINK YOURSELF TO THE 9MCD UNIT FAMILY READINESS PROGRAM.

\* UTILIZE RESOURCES WHILE NETWORKING WITH OTHER SPOUSES IN YOUR AREA. BE PART OF THE SOLUTION.

Join us on Facebook

Search [david.gutierrez@marines.usmc.mil](mailto:david.gutierrez@marines.usmc.mil)

Blog with us at

[www.9mcdspouses.posterous.com](http://www.9mcdspouses.posterous.com)



District Family Readiness Officer

Dave Gutierrez

816.843.3900

[David.gutierrez@marines.usmc.mil](mailto:David.gutierrez@marines.usmc.mil)

L.I.N.K.S. & LifeSkills Trainer

Dave Gutierrez

816.843.3900

[david.gutierrez@marines.usmc.mil](mailto:david.gutierrez@marines.usmc.mil)

# ***What Is L.I.N.K.S.***

- × **L**-ifestyle
- × **I**-nsights
- × **N**-etworking
- × **K**-nowledge
- × **S**-kills



- × Offered to Marines, Spouses, Teens, & Kids
- × Your LINKS to the Corps

# ***What Is Lifeskills?***

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- ✘ LifeSkills encompasses the capabilities necessary to successfully meet the challenges of everyday military lifestyle. They are as follows, but not limited to:
  - + Elderly Care
  - + Family Care Plan
  - + Casualty
  - + PREP
  - + Stress
  - + Financial Management
  - + Anger Management
  - + Parenting Skills

# ***Golf Greatest Lessons & Life's Greatest Lessons...***

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- ✘ In golf... You can learn life's great lessons
  - + When playing golf... play with a purpose
  - + Make up your mind to take your game to the next level
  - + Be the "Best" golfer you can be.
- ✘ You should focus on "Controllable" goals:
  - + Tempo, Attitude... not your score



# Life's Greatest Lessons ...



- ✘ As in golf...
  - + There are always adjustments to be made
  - + Recruiting Duty is no different...
    - ✘ **Live with a Purpose**
    - ✘ **Instead of Living only to survive**
- ✘ Now is the “To Make your mind up “NOW”
  - + How can this be done by?
  - + Have a vision
  - + Create a “**Vision of Possibilities**”
    - ✘ A good “**Attitude**”
    - ✘ Concentrate on the “**Controllables**”
    - ✘ Define your “**Purpose**”



# Life's Greatest Lessons ...



- ✘ Great Achievers, Dream the Impossible Dreams
- ✘ Without a vision or a dream;
  - + You lose...
- ✘ Right-Now...you're "On Tee Bo"
  - + How You Can vs. Why You Can't
    - ✘ Replace fears with "Actions"
    - ✘ If you "Believe" you can, you will!
- ✘ Now...is time to follow your plans and dreams "take action" ...



# Life's Great Lessons ...



- × Four “**Bs**” to positive living:
  - + **Be Open**
    - × To the new challenges of opportunities
  - + **Be Believing**
    - × That “Recruiting Duty” can be accomplished with a “Positive” Attitude
  - + **Be Happy**
    - × That you and your family are together and healthy
  - + **Be ready for the new “F” word...**
    - × **FUN** – have fun regardless what lies ahead

# Your Core Values...



- ✘ As a Marine you must set the example for all others to “**EMULATE**”
- ✘ You are responsible:
  - + For The Accomplishment Of Your Assigned Mission
  - + For The Safety Of Yourself, Family And Other Marines
  - + For Your Professional Development
  - + And Your Well-being
- ✘ You will be the embodiment of Marine Corps core values of Honor, Courage and Commitment

# Your Core Values...



- ✘ Know your limits when it comes to:
  - + Drinking – Don't drink and drive
  - ***The “Opposite Sex and Sexual Misconduct”***
  - ***Your uniform (male or female) opens a lot of doors with the opposite sex...***
    - ***Don't dip the company pen in the company's ink***
    - ***The consequences are very damaging!***
- ✘ Understand your new “Life styles”
  - + Do what is RIGHT all the time!
  - + Remember your “Core Values”
  - + HAVE FUN

# Topics Of Discussion

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- ✘ Welcome
- **Moving**
- ✘ Personal & Family Support
- **Health Care**
- ✘ Military Issues, Benefits and Entitlements
- ✘ Recruiting Duty
- **A Day in the Life of a Recruiter**
- ✘ Glossary
- ✘ Websites
- ✘ District RS Locations
- ✘ District Maps



# Your Assignment To The...9thMCD

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## × *For your Spouse...*

+ It will be:

• ***Self-Reliance***

+ Independent

+ Self-Starter

• ***Exciting***

+ Challenging

• ***Confident Builder***

+ Flexible

## × *For you...*

+ It will be:

• ***Rewarding***

+ Challenging

+ Exhilarating

• ***Demanding***

+ Flexible

• ***Tough***

+ Best experience you will ever have



# ***In Perfect-town USA...***

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- ✘ **Everyone lives near or on a “Military Installation”**
- ✘ **Mission is made by the 15th of each month**
- ✘ **No one works pass 1700hours No one works pass 1700hours**
- ✘ **You will always have dinner with your family**
- ✘ **There is always time for family activities**
- ✘ **You will be never over weight...regardless of what you eat**
- ✘ **Every provider participates in TRICARE and PROCESSES your claims CORRECTLY**
  
- ✘ **But, we don't live in Perfect-town USA...we live in the REAL world in REMOTE parts of the country!**

# Military One Source



- ✘ Where do I find information and resources
- ✘ Internet links:
  - + **Military Home Front** – [www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)
  - + **Military One Source** - [www.militaryonesource.com](http://www.militaryonesource.com)
    - **Community Profile Report**
      - **Schools**
      - **Childcare**
      - **Housing**
      - **Employment**
      - **Demographics**
      - **Crime and Safety**
- ✘ Tell Your families about this
- ✘ Counseling Services
  - **12 free** Visit for you and your family member



**Military OneSource**  
Offers **FREE**  
**Tax Preparation and Filing**

Visit [www.militaryonesource.com](http://www.militaryonesource.com)  
to file your federal and state taxes.

- Maximize your refund
- Simple, easy process
- Use your tax refund wisely – *save and pay off debt!*
- Tax consultants are available 24/7 at 1-800-342-9647

# Personal & Family Support...



- ✘ Some of the challenges you face is not having the support at your finger tips:
- ✘ **MCCS**
- ✘ Director: Faye Blas: (619) 524-6780
  - + Front Desk Administration Assistant: Mr. Murphy: 619-525-5728
  - + Personal Financial Manager: Mike McIssac: 619-524-1204
  - + Relocation Manager: Jim Yost: 619-524-5289
  - + Career Resource Management Center: Nina Threat: 619-524-1283
  - + Marine and Navy Relief Society: Mike Brown: 619- 524-5734
- ✘ **MCFTB D**
- ✘ Director: Natalie Francisco: 619-524-0784
  - + MCFTB Assistant: Claudia: 619-524-0916
  - + School Liaison: Elfredia Hines: 619-524-8032;
  - + Sherise Stark: 619-524-8033
  - + Exceptional Family Member Program
  - + EFMP Manager: Janice King, 619-524-6078; Case Manager: 619-524-8086
- **Legal Services**
  - *Angela Anderson, WRR/SJA*
  - *619-524-4110/4105*

# ***Marine Corps Special Program***

## **× What is the Exceptional Family Member Program?**

### **+ *Families with special needs***

- × *Mandatory Enrollment***
- × *Physical, Mental, Educational***
- × *Renew every two years***

## **× WRR/EFMP Manager**

- + Mrs. Janice King**
- + (619) 524-6078**



# ***United Concordia, Inc...***

## ✘ Rules and Policies:

### + Type of Providers to use :

- ✘ Network
- ✘ Participating Providers

### + Call UCCI for estimate costs prior to any dental work

### + Consequences for not following the rules/policies:

- ***Cost Shares***
- ***Deductibles***
- ***Co-Payments***
- ***Very Expensive!!!***



# Dental Care For Active Duty...



- × Overview
  - + United Concordia Companies, Inc
    - × This program begins August 1, 2009
  - + Replaces the Military Medical Support Office's (MMSO) administration of service member private sector dental care.
  - + The ADDP provides private sector dental care to ensure dental health and deployment readiness for active duty service members (ADSMs).
  - + United Concordia:
    - × Will coordinate an appointment for routine dental care (e.g., examinations, cleanings, fillings)
    - × Within 21 calendar days of request and 28 calendar days for specialty dental care (e.g., crowns, bridges, dentures, periodontal treatment).
  - + The ADDP provides authorized civilian dental care under two distinct components for ADSMs who are:
    - × Reside and work (duty location) greater than 50 miles from a military DTF as part of the
    - × Remote Active Duty Dental Program

# Dental Care For Active Duty...



## ✘ Contact Information

- + ADDP Web Site and Email Address
- + [www.addp-ucci.com](http://www.addp-ucci.com)
- + [addpdcf@ucci.com](mailto:addpdcf@ucci.com)

## ✘ Customer Service and Appointment Scheduling

- + Phone: 1-866-984-ADDP (2337)  
Fax: 1-866-308-4138  
Monday-Friday: 8 a.m. to 8 p.m. Eastern Time  
Saturday: 8 a.m. to 5 p.m. Eastern Time

## ✘ Claims

- + United Concordia Companies, Inc.  
ADDP Claims  
P.O. Box 69429  
Harrisburg, PA 17106-9429

## ✘ Inquiries

- + United Concordia Companies, Inc.  
ADDP Unit  
P.O. Box 69430  
Harrisburg, PA 17106-9430

# Welcome/Relocation Aboard Packages...

- ✘ “**Everyone**” gets one – plus another one from your Recruiting Station
  - + I will mail them or you’ll hand carry them to your spouses.
- ✘ **The information in front of you...**
  - + CO’s Welcome Aboard Letter
  - + FRO’s Welcome Aboard Letter
  - + My FRO’s Flyer
    - ✘ Keep this in your family album
  - + Medical information
    - ✘ for AD and Family member
  - + TRICARE Quiz
  - + Military One Source Material
  - + Unit Family Readiness Program information



# ***Moving To The Midwest...***

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- ✘ Moving is an integral part of the Military Life Style. Each Move is different, unique and stressful.
- ✘ Where do I start?
  - *Transportation Management Office (TMO)*
  - *Housing*
  - *MCCS*
  - *Request a Sponsor*
  - *Relocation Office*
  - *Military One Source*
    - *Plan My Move*



# Moving To The Midwest...

- ✘ Where do I find information and resources
- ✘ Prior to leaving your duty station...
  - *Go to Marine Corps Community Services (MCCCS)*
    - *Exceptional Family Member Program Manager (EFMP) (if necessary)*
      - **Jan King (619) 542-6078**
    - **Financial Office**
      - **Mike McIsaac (619) 524-1204**
    - **Relocation Office**
      - **Jim Yost (619) 524-5298**



+ Career Center (Spousal Employment)

# Moving To The Midwest...

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- ✘ Here are some other important reminders
  - + Here are some other important reminders
    - **Pass and ID Office**
      - **TRICARE Service Center**
      - **Rules & Policies**
      - **D.E.E.R.S.**
  - + Basic Allowance for Housing (BAH)



# Health Care...TRICARE

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- ✘ Healthcare services on independent duty - Operate differently from what you might be use to:

- **TRICARE**
- **Dental Program**
- **Active Duty**
- **Family Member Dental**
- **Pharmacy**
- **TRICARE Claim Processing**
- **Difficult Claim Processing at times**
- **Authorization & Referrals**



# Health Care...TRICARE

## ✘ Healthcare Regions and Options for TRICARE

### ✘ Three Healthcare Regions

- **TRICARE North Region**
  - (877) 874-2273
- **TRICARE West Region**
  - (888) 874-9378
- **TRICARE South Region**
  - (800) 444-5445

### • Options

- **TRICARE Prime**
- **TRICARE Prime Remote (Strongly Recommended)**
  - **Mandatory for all Active Duty Personnel**
- **TRICARE Standard (Very Expensive)**



# Health Care...TRICARE

- ✘ When you arrive at your new duty station –
  - *Update your D.E.E.R.S.*
  - *Change to your new TRICARE Region (if necessary)*
  - *Enroll in TRICARE Remote (Strongly Recommended)*
- Find a participating provider (PCM)
  - Call TRICARE
  - *TRICARE Regional Website*
  - *Other Marine's recommendations (always re-check the recommendation)*
- Important note:
  - *Stay within the TRICARE Network and understand the rules and policies*



# Health Care...TRICARE

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## × TRICARE tips to help you have a smooth transition:

- + **Before you depart your current duty station**
  - DO NOT drop or disenroll your TRICARE coverage before your move – wait until you arrive at your new duty location.***
  - Ensure I.D. cards are updated***
  - Find out what TRICARE Region you will be in***
  - You can have (your new region) TRICARE mail information to you***
  - Check availability of providers and services in your new area.***

# TRICARE “Nuts And Bolts”

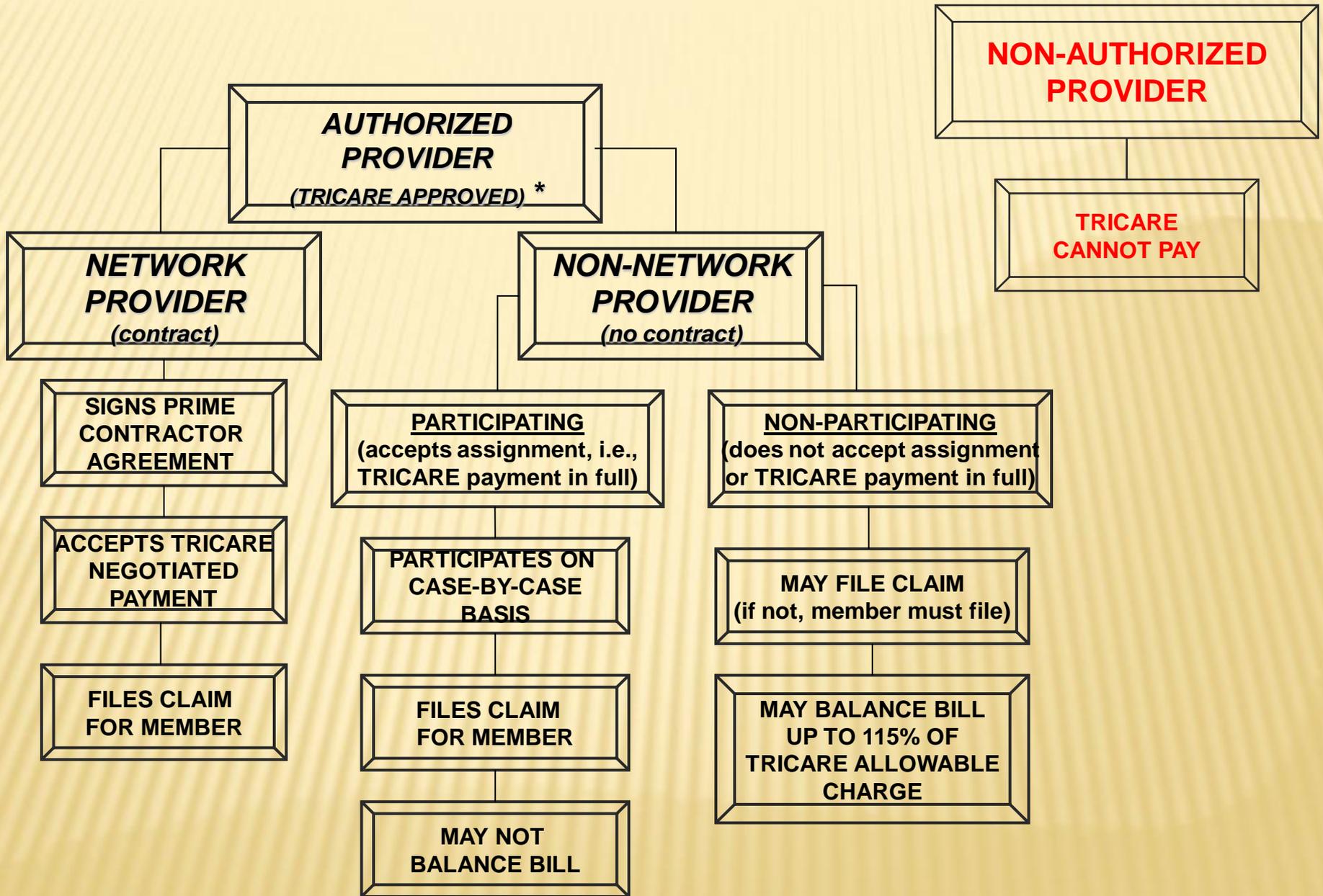
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1. What are the three TRICARE options?
  - a) **Prime (Prime Remote); Standard; Extra**
2. Is TRICARE Prime (Remote), mandatory for all Active Personnel?
  - a) **Yes, family to be eligible for Prime (Remote), you must enroll**
3. How do you enroll into TRICARE Prime (Remote)?
  - a) **By using Beneficiary Web Enrollment Web Site – Keep a copy for your records**
4. What is a Primary Care Manager (PCM)?
  - a) **Your family doctor; you see for everything – applies to active duty and families**
5. Authorization/Referral: Do you need one to use or see another doctor or a specialist?
  - a) **Yes! – If NOT, your claims will be process as...**
  - b) **Points of Service (POS) – It could be very expensive**

# ***TRICARE “Nuts And Bolts”***

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6. Of the three TRICARE options, which one is the most expensive?
  - a) ***TRICARE Standard and Extra – Deductibles, cost shares; co-payments***
7. What are the three types of TRICARE providers?
  - a) ***Authorized, Network and Non-Network Providers***
8. What does “Accepting Assignment” mean?
  - a) ***They fully participate in TRICARE***
  - b) ***They accept the Champus Allowable Charge (CMSC Rate)***
9. What is an Explanation of Benefits (E.O.B.)?
  - a) ***It's Not a Bill – Shows how your bill was process and what was covered***



**TRICARE EXPLANATION OF BENEFITS**

This is a statement of the action taken on your TRICARE claim.  
Keep this notice for your records.

1

2

3

Date of Notice:	August 02, 1999
Sponsor SSN:	000-00-0000
Sponsor Name:	NAME OF SPONSOR
Beneficiary Name:	NAME OF BENEFICIARY

4

5

*Key Points To Remember:*

*#4 - Your SSN*

*#6 - Your Current address*

*#14 - Claim Summary*

*#15 - Beneficiary Liability*

*Summary*

*#17 - Remark Section*

*Do Not Throw These  
Away – For Your Records*

*Do not see a specialist  
without an  
“Authorization and Referral”*

6

PATIENT, PARENT/GUARDIAN  
ADDRESS  
CITY STATE ZIP CODE

7

Benefits were payable to :  
  
PROVIDER OF MEDICAL CARE  
ADDRESS  
CITY STATE ZIP CODE

8

Claim Number: 919535695-00-00

Service Provided By/ Date of Service	Services Provided	Amount Billed	TRICARE Approved	See Remarks
9	10	11	12	13
PROVIDER OF MEDICAL CARE				
07/08/1999	1 Office/outpatient visit, est	(99213) \$ 45.00	\$ 38.92	1
07/08/1999	1 Comprehend metabolic panel	(88054) 20.00	19.33	1
07/08/1999	1 Automated hemogram	(85025) 12.00	12.00	
		\$ 77.00	\$ 70.25	

Claim Summary	Beneficiary Liability Summary	Benefit Period Summary
Amount Billed 77.00	Deductible: 0.00	<b>Fiscal Year Beginning:</b> October 01, 1998
TRICARE Approved: 70.25	Copayment: 0.00	Individual Family
Non-Covered: 14 6.75	Cost Share: 17.56	Deductible: 16 150.00 150.00
Paid by Beneficiary: 0.00		Catastrophic Cap: 856.32
Other Insurance: 0.00		<b>Enrollment Year Beginning:</b> December 01, 1998
Paid to Provider 52.69		Individual Family
Paid to Beneficiary: 0.00		POS Deductible: 300.00 600.00
check Number		Prime Cap: 856.32

**Remarks**

1 - CHARGES ARE MORE THAN ALLOWABLE AMOUNT

17

18

1-800-XXX-XXXX

**THIS IS NOT A BILL**

If you have questions regarding this notice, please call or write us at the telephone number/address listed above.



# TRICARE “Nuts And Bolts”

10. How long do you have to enroll your newborn/adopted child in TRICARE Prime Remote?
- a) **You have 60 Days - Two Step Process:**
    - 1. **D.E.E.R.S.**
    - 2. **TRICARE Prime Remote**
11. What does E.F.M.P. mean?
- a) **Exceptional Family Member Program**
  - b) **Mandatory Enrollment**
  - c) **Physical, Mental, Educational**
  - d) **Renew every two years**
12. What is D.E.E.R.S.?
- a) **Defense Enrollment Eligibility Reporting System**
  - b) **Always...Keep this updated**
13. The Dental plan for family member is what and what is the website?
- a) **United Concordia Dental Plan**
  - b) **[www.tricaredentalprogram.com](http://www.tricaredentalprogram.com)**



# **TRICARE “Nuts And Bolts”**

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- ✘ **MYTRICARE.Com** and **TRIWEST.COM** –
  - + see Welcome Letter – Claim Check
- ✘ North and South TRICARE Region
  - **[www.MyTRICARE.COM](http://www.MyTRICARE.COM)**
- ✘ West TRICARE Region
  - **[www.TriWest.COM](http://www.TriWest.COM)**
- ✘ Enroll today (a must)
- ✘ You can:
  - + Track your Explanation of benefits (EOB)
  - + Get answer to your questions about TRICARE in general
  - + Find participating providers.

# ***NACRRA – Childcare In Your Neighborhood***

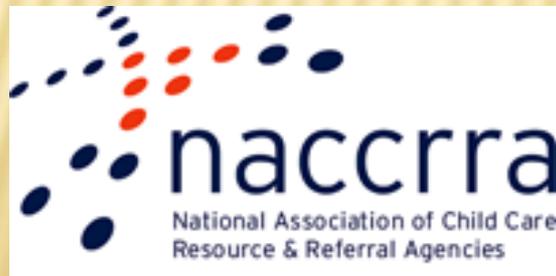
- ✘ **Affordable**
- ✘ **Military Sponsored**
- ✘ **By DOD**
- ✘ **High-quality childcare services**



# Eligibility...

- ✘ Those who live in remote areas:
- ✘ No access to military child care
- ✘ Geographical location
- ✘ Which are:

- *Canvassing Recruiters*
- *Support personnel*



# ***NACRRA - Subsidy Policy***

- ✘ The amount:
  - + Depends upon:
    - ***Total Family Income***
    - ***Geographic Location***
    - ***Local Market Rate***



– ***DOD Childcare Fee Policy And Available Funding***



# Points Of Contact For NACCRRA

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## ✘ NACCRRA

Military Subsidy Department

3101 Wilson Blvd, Suite 350

Arlington, VA 22201

Tel: (800) 793-0324 x341

Fax: (703) 341-4104

Email: [mssp@nacrra.org](mailto:mssp@nacrra.org)



## ✘ Dave Gutierrez

Family Readiness Officer

3805 E. 155Th St, Bldg 710

Kansas City, MO 64147

Ph: (816) 843-3900

Cell: (816) 547-8064

Email:

[david.gutierrez@marines.usmc](mailto:david.gutierrez@marines.usmc)  
[.mil](mailto:david.gutierrez@marines.usmc)

# Family Readiness...

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- ✘ Unit Family Readiness Program (see Welcome Letter)
  - + It is a “**Family Support**” network for:
    - + Communication
    - + Information and Referral Services
    - + Available to assist you and your family (Single or Married)
    - + It’s user “**Friendly**”
    - + Assist in “**Welcome Aboard**” process
    - + Calls to new Marines and family members
- ✘ We are always looking for spouses and other relatives to join and assist

# *Economic Environment*

**Unemployment**

**Foreclosure Crisis**

**Credit Crisis**

**Federal Bailouts**

**Savings Crisis**

**Banking Crisis**

**Market Instability**

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**THE**  
**PERFECT STORM**

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# ***Other Impacts On Military Families***

- × **Loss of second income (spouse)**
- × **Foreclosures of both rented, owned properties**
- × **Retirement savings (TSP, IRA, etc)**
- × **Credit and Clearances**
- × ***STRESS (aka – READINESS)***

# Good News.....?

**Our Service members and their families are not immune from the storm, but they do have some shelter:**

- + **Guaranteed paycheck**
- + **Spousal employment programs**
- + **Low-cost child care programs**
- + **Medical/dental benefits**
- + **Commissary/Exchange privileges & other installation support**
- + **Special pays & moving allowances**
- + **Tax-free housing and subsistence allowances**
- + **Only 25-30% own homes as primary residence**
- + **Recent legislation**



# Budget For The “Real World”...

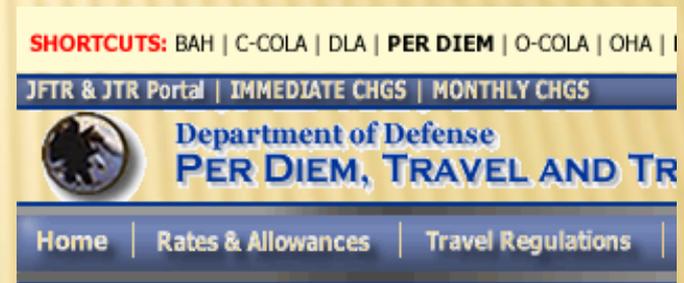
- × **Special Duty Assignment Pay (SDA)**
  - + You get \$450.00 extra for 36 months
  - + Helps you in meeting your obligations
  - + Use it properly – It’s not to finance items beyond you income
  - + No special directions on how to spend it, but *use it wisely*
  - + You can walk away from recruiting as a winner, if you save; if you are discipline and you sacrifice

***You can come out of recruiting duty as a winner...***

<b><i>\$100.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 3,600.00</i></b>
<b><i>\$150.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 5,400.00</i></b>
<b><i>\$200.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 7,200.00</i></b>
<b><i>\$250.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 9,000.00</i></b>
<b><i>\$300.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 10,800.00</i></b>
<b><i>\$350.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 12,600.00</i></b>
<b><i>\$400.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 14,400.00</i></b>
<b><i>\$450.00</i></b>	<b><i>X</i></b>	<b><i>36 months</i></b>	<b><i>\$ 16,200.00</i></b>

# Budget For The “Real World”...

- ✘ Understand your Base Allowance for Housing (BAH)
  - + It's based on where you are assign
    - ✘ Not where you live
  - + <http://perdiem.hqda.pentagon.mil/perdiem>
  - + Housing/Living/Food bills:
  - + You are **NOT** on an installation
  - + Make **WISE** decisions
  - + Again – be **FRUGAL**
  - + Don't be “I want it right now” person
  - + Think before you buy



# America's Financial Culture\*

- ✘ The average American spends \$1.22 for every \$1.00 they make!

*That means if you make \$30,000 a year, you're spending \$36,600!?*

- ✘ Nearly 70% of Americans with credit card debt only pay the minimum monthly amount

*A \$12.00 pizza, it could take over \$100 after months of payments*

- ✘ 33% of Americans did not understand that prospective employers may pull their credit report

*Most do not truly understand how a credit report can affect their lives*

- ✘ The average American adult receives a failing grade for their knowledge of basic economic concepts!

*They don't understand how to properly budget, save, or invest*

**Bottom Line?**

*You can't afford to be average!!*

# Philosophy

## *Important Messages To Our Marines & Families*

- × **The goal: Achieve financial dreams the right way**
- × **It's not how much money you make....It's how much you keep**
- × **Educate, Not Regurgitate**
  - + **Why is this relevant to you?**
  - + **Time is your friend**
  - + **You don't have to start wealthy to end up wealthy**
  - + **Small, steady efforts work**

# Budget For The “Real World”...

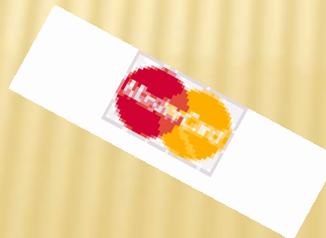
- ✘ Be FRUGAL...at all times
  - **Live within your means (income)**
- ✘ Know the difference between a...
  - **“Need and a Want”**
- ✘ Have a respectable **“Saving”** account and keep adding to it.



# Budget For The “Real World”...

## × Credit Cards

- + *Avoid using them, if possible*
- + *If you need to...use them wisely*
- + *Use only as the last alternative...*
- + *Not to be use as “**get-it-now pay later**”*
- + *Pay “**whole**” bill off when due*
  - × *Don’t let the companies’ nickel-dime you to death!*





<b>New Balance</b>	<b>\$2,557.87</b>
<b>Minimum Payment Due</b>	<b>\$51.00</b>
<b>Payment Due Date</b>	<b>01/11/11</b>

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	<b>17 Years (\$51.00)</b>	<b>\$10,404</b>
<b>\$89.00</b>	<b>3 Years</b>	<b>\$3,204 (Saving = \$2,147)</b>

If you would like information about credit counseling services, call 1-888-733-4139.

### Hilton HHonors® Bonus Points

Earned this Period

**9,127**

For details, see your Hilton HHonors Bonus Points Summary in this statement.

### Account Summary

Previous Balance	\$2,434.28
Payments/Credits	-\$2,434.28
New Charges	+\$2,557.87
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$2,557.97</b>
<b>Minimum Payment Due</b>	<b>\$51.00</b>

Credit Limit	\$15,000.00
Available Credit	\$12,442.13
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00

Days in Billing Period: 31

# ***Thrift Savings Plan (TSP)***

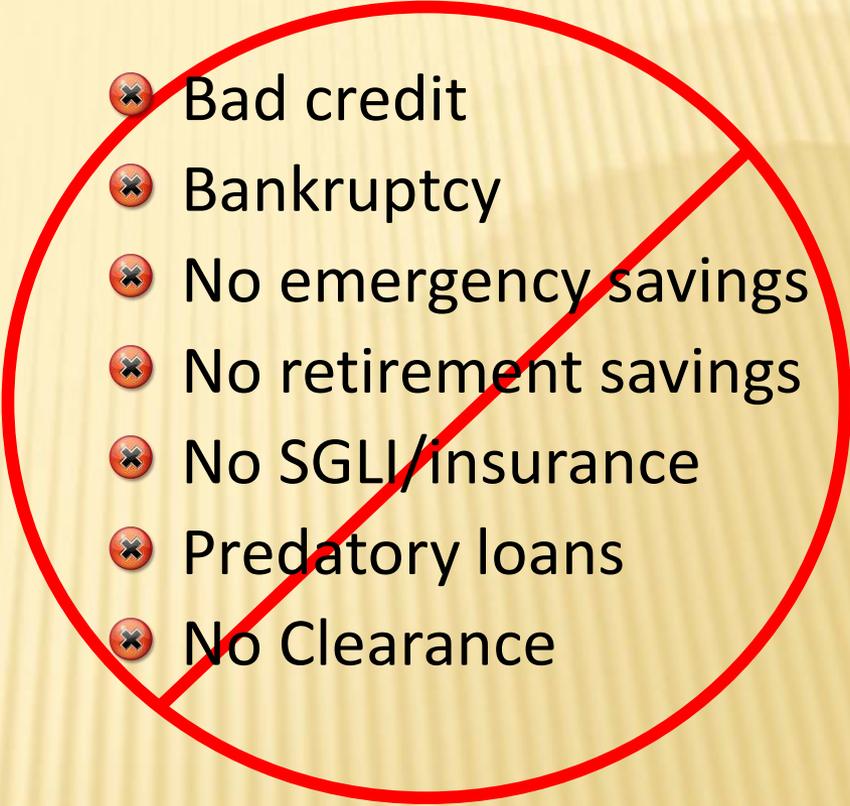
- **Federal government's 401(K)-style plan**
- **Pre-tax contributions up to \$16,500 in 2009**
- **Tax-exempt contributions will not be taxable even after withdrawals**
- **Choice of six low cost funds**
  - ✗ **2 bond funds (G&F)**
  - ✗ **3 stock funds (C,S,&I)**
  - ✗ **Lifecycle funds (L)**



**[www.tsp.gov](http://www.tsp.gov)**

# ***Mission Success*** vs ***Mission Failure***

- ✓ **Good credit**
- ✓ **Financial stability**
- ✓ **Regular savings**
- ✓ **Contribute to TSP**
- ✓ **Don't Opt-Out for SGLI**
- ✓ **Low % loans**
- ✓ **Security Clearance**

- 
- ✗ **Bad credit**
  - ✗ **Bankruptcy**
  - ✗ **No emergency savings**
  - ✗ **No retirement savings**
  - ✗ **No SGLI/insurance**
  - ✗ **Predatory loans**
  - ✗ **No Clearance**

***“Financial Readiness = Mission Readiness”***

**Recruiter: Doe, John D. ; Room 501; Ext: 4237;  
SS: XXX-XX-0000; Rank: SSgt; Your Telephone Number: 111-111-  
2222; Cell: 816-843-3900**

**RS: Somewhere; RSS: Anywhere; PCS: What place  
Deployment information; Where; How Many times  
Marital Status: Check the right box**

**Spouse's Name: Doe, Jane K.**

**Current Address: 123 anywhere St., Somewhere, USA 00000**

**Telephone: 816-322-3128; Cell Phone: 816-547-8064**

**Spouse's Email Address: ldsgolfer@sbcglobal.net**

**Children Name: Jane Doe, John Doe, Child Doe**

**Age & School: 4yrs-5<sup>th</sup>; 8yrs-6<sup>th</sup>; 3mos**

**Exceptional Family Member Program (EFMP): Yes or No**

**Relocation Information: Various information that you need**

**Remarks: Any special information that you would like to share;**

**Unit Family Readiness Program: Is your spouse a Volunteer?**

# ***Welcome To The 9th Marine Corps District***

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## ***Questions...***

**After all the briefings today...**

**Come and pick up your “Relocation /Welcome Aboard Package.”**