

ARMY COMMUNITY SERVICE REINTEGRATION & COMMUNICATION



OBJECTIVES

- To understand the challenges Soldiers/deployed civilians and their Families face during the reintegration process
- To identify approaches to these challenges
- To learn to recognize when assistance may be needed
- To review resources that are available to help



COMMON THOUGHT PATTERNS AT REUNION

Soldier:

- What happened while I was gone?
- Where do I fit in now?
- How have my finances changed?
- When will things feel normal again?

Spouse/Adult Family Member:

- Will my Soldier be different?
- Will I need to change the way I have been doing things?
- Will I feel like a stranger to my Soldier?
- Will/he/she want to spend time with me?

Children:

- Will there be new or different rules?
- When will Dad or Mom have to leave again?



RESTARTING - RECONNECTING

When reconnecting, it is important to.....

- Share information: new experiences, skills learned
- Listen to one another
- Be proud of your accomplishments and contributions
- Take time to listen
- Be proud of your Family's accomplishments
- Spend quality time to get to know one another
- Pace Family activities – its important to not try and make up for lost time all at once
- Build in quiet time



TALKING IT OUT – HEALTHY COMMUNICATION

Listen:

- Set aside time to talk without distractions
- Check in regularly at the first signs of a problem
- Create a receptive frame of mind
- Listen with eyes and ears

Empathize:

- Clarify the others point of view, paying attention to their feelings
- Convey a connectedness, having a willingness to compromise



SPEAKER LISTENER TECHNIQUE

Speaker Listener Technique

Rules for the Speaker

- Speak for yourself, don't mindread!
- Keep statements brief. Don't go on and on.
- Stop to let the listener paraphrase.

Rules for the Listener

- Paraphrase what you hear.
- Focus on the speaker's message. Don't rebut.

Rules for Both

- The speaker has the floor.
- Speaker keeps the floor while the listener paraphrases.
- Share the floor.

To order *Fighting for Your Marriage* books, audio, or video tapes:

Call 1-800-366-0166 ©PREP Educational Products, Inc.



RE-ESTABLISHING INTIMACY

Possible concerns:

- Feeling like strangers
- Anxiety and concerns: affection, intimacy, sexual relations
- Fidelity in the relationship

Things that will help:

- Commit to communicate
- Court each other
- Set the stage for intimacy
- Take time readjusting to being together again



RE-ESTABLISHING CONNECTIONS WITH CHILDREN

It's important to remember that....

- Children process and understand life events differently than adults
- Children react differently according to age, personality and individual coping styles



WHEN CHILDREN MAY NEED HELP

Watch for and seek help if:

- Lingering stress reactions and unusual behaviors interfere with day to day living
- There are significant changes in:
 - Appetite or sleep
 - Participation in favorite activities
 - Mood: Unhappy, sad or depressed
 - Acting out behaviors (getting into fights)
 - Withdrawal from friends
 - Academic performance
 - Controlling his/her temper



COPING STRATEGIES

- Focus on health and well-being
- Manage your time
- Relax using many strategies: Meditation, deep breathing, yoga, reading inspirational books, listen to quiet music
- Have healthy conversations with family/friends
- Use spirituality to provide courage and hope



RESOURCES AVAILABLE

Resources are available

If the threat is imminent call 911

Army Community Service: 526-4590

Behavioral Health: 503-7070 (duty hours)

Evans Army Community Hospital: 526-7000

Fort Carson Chaplain after hours: 238-2218

Military Family Life Counselors: 338-7216

Military Police desk: 526-2333

National Suicide Prevention Hotline: 1-800-273-8255

American Red Cross: 1-877-272-7337



DOMESTIC VIOLENCE PREVENTION



OVERVIEW

- Statistics
- Domestic Violence Defined (Who is involved)
- Types of Domestic Violence
 - Child Abuse
- Reporting
- Consequences
- Resources



STATISTICS

-Fort Carson's DV Rate is one and a half times the rate of the rest of the Army. **There were over 3,000 reports taken on Fort Carson this past year alone**



DOMESTIC VIOLENCE DEFINED

- An offense under the United States Code, the Uniform Code of Military Justice, or state law that involves the use, attempted use, or threatened use of force or violence against a person or a violation of a lawful order issued for the protection of a person who is :
- A current or former spouse/Intimate Partner
- A person with whom the abuser shares a child in common
- A current or former intimate partner with whom the abuser shares or has shared a common domicile



TYPES OF DOMESTIC VIOLENCE

- **Physical:** Slapping, hitting, pushing , burning and sexual abuse
- **Verbal:** Threats, insults, name calling, frequent yelling, demeaning talk to spouse/children
- **Emotional/Psychological:** Threats of harming self, spouse/children, manipulates with lies, frequent affairs etc.



POWER AND CONTROL

Abusers goal is to be in control.

Abusers:

- Threaten, intimidate or shame victim
- Make excuses
- Isolates victim
- Makes victim feel guilty



SITUATIONAL DOMESTIC VIOLENCE

Stresses

- Children
- Drugs/alcohol
- Deployments
- Financial

Resources

- NPSP
- Counseling/MFLC
- ASAP
- Financial Readiness
- ACS Classes



DOMESTIC VIOLENCE REPORTING

- **Unrestricted:** Victims who wish to pursue an official investigation should report to the current reporting channels:
 - Chain of Command
 - Family Advocacy Program (FAP)
 - Law Enforcement
 - Fort Carson Victim Advocacy Hotline
 - **719-243-7907**



DOMESTIC VIOLENCE REPORTING

- **Restricted:** Victims must report to the following individuals only:
 - Victim Advocate
 - Victim Advocate Supervisor
 - Military Health Care Professional
 - Fort Carson Victim Advocacy Hotline
 - **719-243-7907**



CHILD ABUSE AND NEGLECT

Injury, maltreatment or neglect of a child that harms or threatens the child's welfare.

Child Abuse can happen in four ways:

- Neglect
- Physical Abuse
- Sexual Abuse
- Emotional Abuse



THE FAMILY ADVOCACY PROGRAM

- Works to prevent abuse by providing education and awareness programs for military community
- FAP/SWS professionals meet with suspected victims, offenders, family members
- Victim Advocates



VICTIM ADVOCATES

-Advocates can assist in:

- Finding shelter
- Referrals: Legal; child care, community resources
- Accompany: Legal, medical, court
- Command liaison
- Military Protective Order (MPO)/Civilian Protection Order
- Safety Plan



ACS PARENT PROGRAMS

New Parent Support

Nurturing Parenting Program

Mom's Groups

Boot Camp for New Dads

Infant Massage

Play Groups

Home Visitor

***719-526-4590**



RESOURCES AVAILABLE

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SUMMARY

- Statistics
- Domestic Violence Defined (Who is involved)
- Types of Domestic Violence
- Reporting
- Consequences
- Resources

❖QUESTIONS??



ARMY COMMUNITY SERVICE



ARMY COMMUNITY SERVICE
Financial Readiness

Bldg. 1526

TEL: (719) 526-4605

Leave A Message We Will
Return Your Call !



OBJECTIVE:

Services Offered

Redeployment check list personal finances

Smart Money Talk / Brown Bag Lunch

Iron Horse Budget Class

Blended Retirement System / TSP



Services Offered

- **Army Emergency Relief** 719-526-4783
- **Debt Management** 719-526-4605
- **Budget Counseling** 719-526-4605/ 0448
- **Consumer Affairs** 719-526-4601
 - (Car Buying)
 - (Scams)
- **Investment Advice** 719-526-4605
 - (Home buying)
 - (Retirement)
- **Credit Counseling** 719-526-4601/ 0448





ARMY EMERGENCY RELIEF (AER)

Authorized

- Rent, Utilities or Food
- Medical or Funeral expenses
- Emergency Travel
- Essential POV
- And More

Unauthorized

- Legal Fees / Fines
- Liquidation or Consolidation of Debts
- Items of Convenience
- Standard of Living Maintenance
- And More



REDEPLOYMENT CHECK LIST

PERSONAL FINANCES

- Check with creditor to insure bill are payed.
- Monitor your LES for the next two months for errors.
- If overpayment by military (Do Not Spend !).
- Be careful not to over spend.
- Review your budget and adjust if needed.
- Use service's and programs offered by ACS.
- *If You Need Assistance
Please Call for Appointment (719)526-4605*



IRON HORSE BUDGET

Every 2nd and 4th Thursday from 0900-1130 Hrs.

Bring Copy of end of month LES.

[illegible]

Brown Bag Lunch

Main ACS Building 1526

1200 hrs- 1300 hrs.

- | | | | |
|-----------------|----------|-------------------|---------------------------|
| 1 st | Thursday | <i>Each Month</i> | TSP |
| 2 nd | Thursday | <i>Each Month</i> | Managing Your Debt |
| 3 rd | Thursday | <i>Each Month</i> | Blended Retirement System |
| 4 th | Thursday | <i>Each Month</i> | Used Car Buying |



Truth-In-Lending Disclosure

Annual Percentage Rate

The cost of your credit as a yearly rate.

15.99%

Finance Charge

The dollar amount the credit will cost you.

\$ 13,994.63

Amount Financed

The amount of credit provided to you or on your behalf.

\$ 24,473.53

Total of Payments

The amount you will have paid when you have made all scheduled payments.

\$ 38,468.16

Total Sale Price

The total cost of your purchase on credit, including your down payment of:

\$ 2,000.00
40,468.16

Payment Schedule. Your payment schedule is:

No. of Payments

Amount of Payments

When Payments are Due

72

\$ 534.28

MONTHLY BEGINNING ON 05/05/2016

N/A

\$ N/A

N/A

N/A

\$ N/A

N/A

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of \$15.00.

Prepayment. If you pay off this Contract early, you ☐ may ☒ will not have to pay a Minimum Finance Charge.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.



BLENDED RETIREMENT SYSTEM

All Service members who enter the military on or after January 1, 2018, will automatically be enrolled in BRS

A collage of retirement-related documents and a 20-year sign. The documents include a 'United States Treasury Blended Retirement' check, a 'Service Member' card, and a '20 YEARS' sign. The background is a teal gradient.

20
YEARS

Retirement Journey - Retirement

For more Information contact
John Willcockson AFC (719) 246-0644
or Army Community Service (719) 526-4590



ROTH

VS.

TRADITIONAL

Not Tax Deductible

\$ 5,500 Max (\$6,500 Max if over 50) IRA 2018
 \$18,500 Max (\$24,000 Max if over 50) TSP 2018
 \$ 55,000 Max (SEP Limit) Deployed 2018

Tax Free Withdrawals

Principal Withdrawals

May Be Tax Deductible

Tax Deferred Growth

Taxable Withdrawals

***Penalty free* withdrawals may be allowed for education, “first-time” home purchase, and medical expenses.**



*Used with Blended Retirement System



TSP Rate Of Return

Average Annual Returns (As of December 2017)

| | L Income | L 2020 | L 2030 | L 2040 | L 2050 | G Fund | F Fund | C Fund | S Fund | I Fund |
|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1-Year | 6.19% | 9.86% | 14.54% | 16.77% | 18.81% | 2.33% | 3.82% | 21.82% | 18.22% | 25.42% |
| 3-Year | 3.86% | 5.50% | 7.41% | 8.27% | 9.05% | 2.06% | 2.54% | 11.45% | 10.12% | 8.41% |
| 5-Year | 4.46% | 7.44% | 9.50% | 10.68% | 11.72% | 2.08% | 2.50% | 15.85% | 14.77% | 8.07% |
| 10-Year | 3.80% | 4.91% | 5.85% | 6.26% | 6.85% | 2.38% | 4.27% | 8.55% | 9.37% | 2.23% |
| Since Inception | 4.15% | 5.56% | 6.31% | 6.73% | 10.53% | 5.09% | 6.24% | 10.53% | 9.36% | 5.25% |
| Inception Date | 08/01/05 | 08/01/05 | 08/01/05 | 08/01/05 | 01/31/11 | 04/01/87 | 01/29/88 | 01/29/88 | 05/01/01 | 05/01/01 |

Calendar Year Returns

| | L Income | L 2020 | L 2030 | L 2040 | L 2050 | G Fund | F Fund | C Fund | S Fund | I Fund |
|------|----------|--------|--------|--------|--------|--------|---------|--------|---------|---------|
| 2013 | 6.97% | 16.03% | 20.16% | 23.23% | 26.20% | 1.89% | (1.68%) | 32.45% | 38.35% | 22.13% |
| 2014 | 3.77% | 5.06% | 5.74% | 6.22% | 6.37% | 2.31% | 6.73% | 13.78% | 7.80% | (5.27%) |
| 2015 | 1.85% | 1.35% | 1.04% | 0.73% | 0.45% | 2.04% | 0.91% | 1.46% | (2.92%) | (0.51%) |
| 2016 | 3.58% | 5.47% | 7.07% | 7.90% | 8.65% | 1.82% | 2.91% | 12.01% | 16.35% | 2.10% |
| 2017 | 6.19% | 9.86% | 14.54% | 16.77% | 18.81% | 2.33% | 3.82% | 21.82% | 18.22% | 25.42% |



Monthly Returns (Past 12 Months)

| | L Income | L 2020 | L 2030 | L 2040 | L 2050 | G Fund | F Fund | C Fund | S Fund | I Fund |
|-------------------|--------------|--------------|--------------|--------------|---------------|--------------|----------------|---------------|---------------|--------------|
| 2017 | | | | | | | | | | |
| Jul | 0.60% | 0.96% | 1.42% | 1.63% | 1.82% | 0.19% | 0.43% | 2.05% | 1.11% | 2.88% |
| Aug | 0.22% | 0.21% | 0.19% | 0.17% | 0.15% | 0.19% | 0.91% | 0.30% | (0.41%) | (0.03%) |
| Sep | 0.60% | 1.02% | 1.60% | 1.87% | 2.14% | 0.17% | (0.48%) | 2.06% | 4.26% | 2.52% |
| Oct | 0.54% | 0.83% | 1.27% | 1.46% | 1.63% | 0.19% | 0.07% | 2.33% | 1.41% | 1.54% |
| Nov | 0.62% | 0.99% | 1.55% | 1.80% | 2.03% | 0.19% | (0.11%) | 3.07% | 2.90% | 1.06% |
| Dec | 0.41% | 0.57% | 0.81% | 0.92% | 1.00% | 0.20% | 0.48% | 1.11% | 0.47% | 1.60% |
| 2018 | | | | | | | | | | |
| Jan | 1.10% | 1.84% | 3.12% | 3.66% | 4.15% | 0.20% | (1.14%) | 5.72% | 3.34% | 5.00% |
| Feb | (0.70%) | (1.34%) | (2.48%) | (2.98%) | (3.41%) | 0.21% | (0.96%) | (3.69%) | (3.79%) | (5.07%) |
| Mar | (0.08%) | (0.33%) | (0.78%) | (0.96%) | (1.11%) | 0.24% | 0.65% | (2.55%) | 0.69% | (0.76%) |
| Apr | 0.30% | 0.36% | 0.55% | 0.62% | 0.69% | 0.23% | (0.73%) | 0.38% | 0.28% | 2.01% |
| May | 0.50% | 0.66% | 0.98% | 1.13% | 1.26% | 0.24% | 0.73% | 2.41% | 4.85% | (2.13%) |
| Jun | 0.19% | 0.17% | 0.14% | 0.13% | 0.12% | 0.24% | (0.10%) | 0.61% | 0.86% | (1.20%) |
| Last 12 mo | 4.39% | 6.07% | 8.59% | 9.71% | 10.76% | 2.53% | (0.27%) | 14.34% | 16.85% | 7.25% |

Percentages in () are negative.

The L 2010 Fund was retired on December 31, 2010. To view the share price history, monthly returns, and annual returns of this fund from August 1, 2005 through December 31, 2010, visit the [Retired Funds](#) page.



DISPUTING YOUR CREDIT HISTORY

You Have the Right to Dispute Anything!

- Know what your report says (look annually)
Experian.com/freestate
- Dispute on-line through the Credit Bureau @
Annualcreditreport.com



WELCOME HOME !!



ARMY COMMUNITY SERVICE

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ACS
Real-Life Solutions for Successful Army Living

"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"

6303 Wetzel Ave., Bldg. 1526, Fort Carson, CO 80913



www.carson.army.mil/acs

Telephone: (719) 526-4590
Toll Free: 1-866-804-8763

EDUCATION. OPPORTUNITY. DISCOVERY.

Community Information & Referral Program

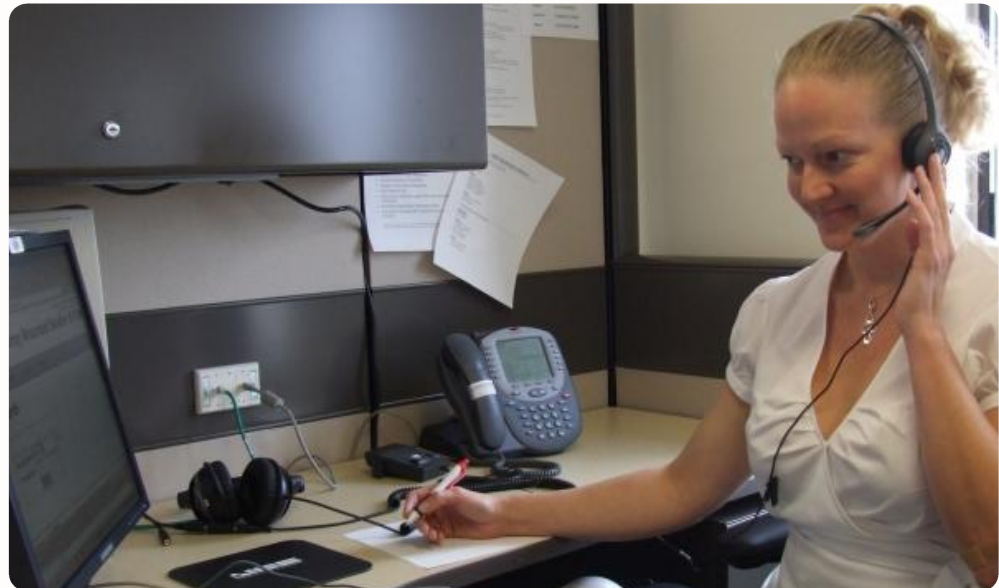


"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"

- Links together local, state and federal resources
- Installation & Community resources
- TEL: (719) 526-4590
- TTY: (719) 526-1949
- TOLL FREE: 1-866-804-8763



**"Your connection
to everything!"**



EDUCATION. OPPORTUNITY. DISCOVERY.

Army Volunteer Corps (AVC)



"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"



Benefits of Volunteering

- Develop new skills
- Broaden resume
- Self satisfaction
- Sense of accomplishment
- Recognition

VOLUNTEERS
NEEDED



EDUCATION. OPPORTUNITY. DISCOVERY.



Employment Readiness Program

"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"



- Individual Career Counseling
- Workshops/ Job Fairs
- Resume Assistance
- Listing of Job Vacancies
- Computer Resource Room
- Scholarship Information



EDUCATION. OPPORTUNITY. DISCOVERY.

Military & Family Life Counselors (MFLC)

"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"



Non-Medical Counseling Services

- Parenting
- Anger Management
- Conflict Resolution
- Communication
- Relationship Issues
- Decision Making Skills
- Productivity at Work
- Deployment Stress
- Reintegration
- Relocation Adjustment
- Separation
- Coping Skills
- Grief and loss
- Building Resiliency



Call (719) 338-7216 "Supporting Service Members & Their Families"

Available to all military

branches

Family Enrichment Program (FEP)



"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"



Connecting Families to the Army...One Class at a Time!

Army Family Team Building (AFTB) Training provides spouses with the knowledge to become self-reliant and resilient.



Other Trainings

Army 101

ACS Instructor Training

CO CDR & 1SG Spouse

Family OPSEC

FRG Courses (Leader, Key Caller, Treasurer, CARE Team)

3 Levels

Level K: 10 modules on Military Knowledge

Level G: 12 modules on Personal Growth

Level L: 8 modules on Leadership Development

Also offered online at ArmyOneSource.com



Soldier & Family Readiness Program (SFRP)

"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"



- Marriage Enrichment Programs
- Victim Advocacy Programs
- New Parent Support Programs (NPSP)
- Nurturing Parenting Programs
- Boot Camp for New Dads
- Basic Training for New Moms
- Cooperative Parenting & Divorce
- Kids Chat
- Smart Steps for Blended Families
- Scream Free Parenting
- Play Groups
- Toddler Time
- Leadership Response to DV
- Family Resilience Training
- Sexual Harassment/ Assault Response & Prevention (SHARP)



Exceptional Family Member Program (EFMP)

"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"

- Assignment Coordination & Family Support
- EFM = Child OR Adult
- Mandatory Enrollment & Triennial Updates
- Assistance with Advocacy, Linkage to Resources/Support Groups, Relocation Assistance, Information & Referral, & Respite Care



Relocation Readiness Program

"THE BEST HOMETOWN IN THE ARMY – HOME OF AMERICA'S BEST"



- Moving Consultations & Resources
- Waiting Families Program
- Sponsorship Training
- “Plan My Move” Assistance
- Militaryinstallations.dod.mil
- Multi-Cultural Assistance
- Immigration & Naturalization Services
- English as a Second Language (ESL)
- Ethnic Support Groups
- Loan Closet
- Newcomer Assistance & Orientation
- Computer Lab for Newcomers
- Home Buyer’s Workshop

“Making your move a bit smoother...coming or going.”

STAY CONNECTED WITH ARMY COMMUNITY SERVICE

Army Community Service Hours of Operation:

Monday: 0800 to 1700
Tuesday: 0800 to 1700
Wednesday: 0900 to 1700
Thursday: 0800 to 1700
Friday: 0800 to 1700
Saturday: Closed
Sunday: Closed



www.carson.army.mil/acs

Facebook: Fort Carson Army Community Service

Twitter: FortCarsonACS

Get ACS updates on your
phone!

Text:

FollowFortCarsonACS

to 40404 to receive
updates and information
from your Fort Carson ACS

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