

Looking for a New Job?

We can help!

The Spouse Education and Career Opportunities program has two new services to strengthen your resume and match you with job openings.



ON DEMAND RESUME REVIEW

Need a second set of eyes on your resume? Unsure of how to craft the perfect cover letter?

- Email them to SECOCareerCoach@MySECO.org along with your career goal or job description.
- Within three business days, a SECO career coach will send you feedback to strengthen your resume and cover letter.
- If you have questions, just email them to your career coach.
- It's easy, convenient and you don't need an appointment.



JOB SEARCH NAVIGATOR



The SECO Job Search Navigator will review job openings at the more than 440 employers in the Military Spouse Employment Partnership to find positions that best fit your interests and qualifications.

- Your SECO career coach will give your information to the Job Search Navigator.
- Within three to five business days, you will receive a customized list of 10-15 job postings.
- This service does not guarantee employment; it provides strong job leads with MSEP partners.
- Connect with a SECO career coach at 800-342-9647 to take advantage of this new service.

The Spouse Education and Career Opportunities program provides expert education and career guidance to military spouses worldwide. To connect with a SECO career coach, call Military OneSource at 800-342-9647. For more information, visit <https://myseco.militaryonesource.mil>.



SOCIAL SECURITY Payroll Tax Withholding Deferral

Effective September 2020, DoD will temporarily defer your 6.2% OASDI tax withholding if your wages, subject to OASDI*, are less than \$4,000 in any given pay period.

DEFERRAL TIMEFRAME



COLLECTION TIMEFRAME



BACKGROUND

In order to provide relief during the COVID-19 pandemic, a Presidential Memorandum was issued on August 8, 2020 and guidance followed by Internal Revenue Service on August 28, 2020, to temporarily defer employees' 6.2% Social Security (Old Age, Survivors, and Disability Insurance) or "OASDI" tax withholdings.

KEY FACTS

- This change is effective **September through the end of the 2020 calendar year** and only applies to your OASDI tax withholding.
- You are **not eligible to opt-out of the deferral** if your OASDI wages fall within the stated limits. The deferral will happen automatically.
- Per current IRS guidance, **collection of the deferred taxes will be taken from your wages between January 1 and April 30, 2021.**
- The OASDI deduction is found on your LES under the deductions tab/section.
- If you separate in 2020 before the Social Security tax can be collected in 2021, you are still responsible for the Social Security tax repayment.

ADDITIONAL RESOURCES

If you have questions on the temporary deferral of the 6.2% OASDI withholding:

- Visit the IRS page: <https://www.irs.gov/newsroom/guidance-issued-to-implement-presidential-memorandum-deferring-certain-employee-social-security-tax-withholding>
- As more information becomes available, it will be posted on: <https://www.dfas.mil/taxes/Social-Security-Deferral>
- For more information on financial readiness:
 - Consult with an Employee Assistance Program financial counselor or seek assistance from a private financial advisor.

* *Wages subject to OASDI: Gross wages less Federal Employees Health Benefits (FEHB), Dental, Vision, and Health/Flexible Spending Accounts (HSA/FSA).*

Additional information on the collection process will be provided in the future.



SOCIAL SECURITY Payroll Tax Withholding Deferral

Effective for the September mid-month pay, DoD will temporarily defer the withholding of your 6.2% Social Security tax if your monthly rate of basic pay is less than \$8,666.66.

MILITARY MEMBER

DEFERRAL TIMEFRAME



COLLECTION TIMEFRAME



BACKGROUND

In order to provide relief during the COVID-19 pandemic, a Presidential Memorandum was issued on August 8, 2020 and guidance followed by Internal Revenue Service on August 28, 2020, to temporarily defer military members' 6.2% Social Security (Old Age, Survivors, and Disability Insurance) or "OASDI" tax withholdings.

KEY FACTS

- For Army, Air Force and Navy military members, the Social Security tax is labeled as "FICA-SOC SECURITY" on the Leave and Earnings Statement (LES).
- For the Marine Corps military members, the Social Security tax is labeled as "Social Security" on the LES.
- This change is effective **through the end of the 2020 calendar year** and only applies to your Social Security tax withholding.
- You are **not eligible to opt-out of the deferral** if your basic pay falls within the stated wage limits. The deferral will happen automatically.
- Per current IRS guidance, **collection of the deferred taxes will be taken from your wages between January 1 and April 30, 2021.**
- If you separate in 2020 before the Social Security tax can be collected in 2021, you are still responsible for the Social Security tax repayment.

ADDITIONAL RESOURCES

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- As more information becomes available, it will be posted on: <https://www.dfas.mil/taxes/Social-Security-Deferral>
- For more information on financial readiness:
 - Visit <https://finred.usalearning.gov>
 - Visit your installation-based Military and Family Support Center and speak with a personal financial manager or counselor, or contact Military One-Source at <https://www.militaryonesource.mil>

Additional information on the collection process will be provided in the future.

For example,

- Ⓢ Promotion
- Ⓢ Marriage
- Ⓢ Have a child
- Ⓢ Deploy
- Ⓢ Illness/injury
- Ⓢ Divorce
- Ⓢ Set Education Goal
- Ⓢ Move
- Ⓢ Manage Debt
- Ⓢ Buy a Car
- Ⓢ Retire
- Ⓢ Estate Planning

MyAirForceBenefits
has your benefits —
ALL OF THEM.



Comprehensive and up-to-date.

- ⊕ Personalized Benefit Calculations
- ⊕ Survivor & Retirement Planning
- ⊕ Over 150 Federal & State Benefit Fact Sheets
- ⊕ Benefits Services Experts on Call
- ⊕ Where to Change & Get Benefits, Legal Advice, Medical Appointments
- ⊕ Links to All Major Military Installations

www.MyAirForceBenefits.us.af.mil

Straight Talk About Planning for the Future

- Planning -

You may think: "I'm too busy," or "It would never happen to me," or "Someone will take care of all that for me." The reality is none of those things will bring. To best prepare for the future, we should all properly plan to set ourselves and our family up for success. Everyone needs a plan. What is yours? Where do you begin? The Air Force provides you a tool, free of charge, to help you create and manage a plan to build your future. The **MyAirForceBenefits calculator** can help you and your family plan and make decisions, no matter what the future may hold.

- Separating -

Learn how to take advantage of those hard-earned years in uniform. The **MyAirForceBenefits Retirement Calculator** will show you what you would need to qualify for as you transition and prepare for life after the military. The years you served on active duty would be converted to the point system used to calculate a reserve/guard retirement. A few years serving as reserve or guard member could pay huge dividends. Compare the advantages of continuing to serve for you and your family.

- Retirement -

Planning is crucial when you are ready to make the move to retirement. **MyAirForceBenefits** can help you and your family plan for the future. You can estimate your retirement income, decide where to retire, and understand what benefits you and your family will be eligible to receive.

- Estate Planning -

What can your family expect should you die? Do you know what your family is eligible to receive? Did you know your spouse will have to make a lifelong financial decision upon your death?

Did you know that your survivor's monthly income will be reduced by as much as 2/3 when your youngest child turns 18? How will your survivor manage his or her benefits and entitlements? How will they protect and invest those benefits? Should your survivor pay off debt, buy or sell a home, pay off college loans? **MyAirForceBenefits** can help guide you and your family on how to plan and manage survivor benefits.

BOTTOM LINE

You owe it to yourself and your family to be prepared in any situation. Whether you are planning for your survivorship, separating, deploying or retiring. Let **MyAirForceBenefits** help you and your family prepare. Get started today by visiting www.MyAirForceBenefits.us.af.mil.

MyAirForceBenefits and our trained
Benefits Experts can help.
1-888-721-2769



www.MyAirForceBenefits.us.af.mil

www.MyAirForceBenefits.us.af.mil



Active • ANG • AFR
Specialized Calculators for All Components

Do you know your Benefits? You should.
How about your family? They should.



MYAIRFORCEBENEFITS
The U.S. Air Force official benefits website

Benefit Fact Sheets

Over 150 Benefits | Current and Up-to-Date

Separate Categories for Active, National Guard and Reserve

Determine Eligibility

54 State and Territory Military-Related Benefits Including Tax Information

Where to Go for More Information

Survivor Benefits Planning

In the event of your death while on Active Duty, Inactive Duty for Training, Other Status or Grey Area, the **MyAirForceBenefits** calculator shows income streams, education benefits for spouse and children and captures changes over time.

Survivor Planning Calculator

Retirement Planning

The **MyAirForceBenefits** calculator allows you to project rank and retirement date into the future as a planning tool to see monthly retirement pay for an Active Duty retirement, and will also compute a points based retirement for Reserve Component Airmen incorporating unique data such as Time-In-Grade requirements and Mandatory Removal Date.

Select High-3 or BRS

Retirement Separation Projections (Reserve Component)

Control Panel: High-3 Legacy System, Points, 5, 0.0000, 30,000

Estimated Retired Pay (High-3 Legacy Retirement System)

Projected Rank at Time of Retirement: LT

Projected Date of Separation: 07 Jan 2013

Projected Date of Rank: 07 Jan 2013

20-Year Letter Date: 18 Jan 2014

Mandatory Removal Date (MRC): 1 Jan 2020

For Active Duty Airmen considering separation, joining the Reserve Component offers significant benefits. The calculator shows accumulated Active Duty time as a basis for a Reserve Retirement.

Current Personnel and Military Code

Grade: LT

Length of Service: 19

Date of Rank: 30 Jun 2017

Member Grade: GS

Personnel Action: 30 Jun 2012

Date of Rank: 01 Jul 1998

Separation Date: 30 Jun 2017

Active Duty to Reserve

Do you have 12 years Active Duty service with 60M Points? You will need more Good Years! Enter your date of separation. If you are about 100 days from your separation date, you may be eligible for BRS. However, the system will not allow the BRS calculation until you are eligible for retirement (10 years after 60M). This time may vary based on your release number. Enter the release number here, then click the Calculate button to verify your monthly retirement benefits.

Estimated Rank at Retirement: LT

Projected Rank at Retirement: LT

20-Year Letter Date: 18 Jan 2014

Mandatory Removal Date (MRC): 1 Jan 2020

Do you have the Current Letter Order? No

Use your DS Login or CAC and your data is pre-populated



www.MyAirForceBenefits.us.af.mil

Deployment Calculator

Whether mobilizing or planning for pre-deployment, deployment and post-deployment, **MyAirForceBenefits** calculator shows the pay and benefit increases/decreases that may affect your finances during and after your deployment.

Deployment Income

Date of deployment: February 1, 2013

Today's Date: January 14, 2014

Deployment Income Report (ESTIMATED)

Category	Amount
Basic Pay	\$2307
Basic Allowance for Housing (BAH)	\$0
Basic Allowance for Subsistence (BAS)	\$0
Special Pay	\$125
Pay Change	\$0
Incident Pay/Impr. Danger Pay (IDIP/IDDP)	\$0
Family Separation Allowance (FSA)	\$250
Total Monthly Gross Pay	\$2782

The chart also shows eligibility for extended pay & benefits for the month preceding & months following the month of deployment, based on the information entered. The report of right phase monthly pay for the month immediately preceding deployment. To see this report for another month, click the button for that date.

Instructional Video

For assistance on how to use the website, or for Family Readiness Group and Unit Training videos, select "Multimedia" from the homepage.

Also available on DVD

MYAIRFORCEBENEFITS Help & Multimedia

INSTRUCTIONAL VIDEO

Topics: TOPIC 1, TOPIC 2, TOPIC 3



Troops to Teachers

Troops to Teachers was established in 1993 to assist transitioning Service members and veterans in beginning new careers in public, charter and Bureau of Indian Affairs schools. The Department of Defense program facilitates veterans' successful transition to a teaching career by providing counseling, financial and placement assistance for eligible Service members and veterans.

Continue to serve this nation by inspiring its young people

Begin your next life-changing mission. Become a teacher. Skills you honed in the military - leadership, initiative, discipline, integrity and the ability to thrive in an ever-changing environment are a natural fit for the classroom.

- The demand for teachers continues to increase throughout the United States particularly in the subjects of special education, math, science, foreign languages and career/technical subjects.
- Veterans currently in teaching positions credit their ability to successfully work with diverse populations and motivate students to their military experience.
- Troops to Teachers has helped more than 20,000 veterans successfully transition to a career in education.

Program Eligibility

All current members of the United States Armed Forces and former members who have retired or separated with an honorable discharge are eligible to apply for Troops to Teachers assistance. For participants that meet application, service and education requirements, financial assistance may be available.

Troops to Teachers services include:

- Individualized counseling and transition planning
- Navigating state teacher certification and licensing requirements
- Up to a 5K stipend or 10K bonus
- Connecting participants with hiring officials
- Ongoing support and mentorship

Veterans Information Sheet



Updated: 2/29/2017

Learn more about Ohio's Troops to Teachers at www.proudtoserveagain.com or contact David H. Schklar, LTC (USA retired), David.Schklar@education.ohio.gov





MIC3

MILITARY INTERSTATE
CHILDREN'S COMPACT
COMMISSION



Successful Educational Transitions

MILITARY INTERSTATE CHILDREN'S COMPACT COMMISSION

1776 Avenue of the States | Lexington, KY 40511
859.244.8133 | www.mic3.net | mic3info@csg.org



WHAT IS THE COMPACT?

The Compact deals with the challenges of military children and their frequent relocations. It allows for uniform treatment as military children transfer between school districts in member states.

Note: The Compact only applies to public schools and the Department of Defense schools.

WHAT HAPPENS AFTER A STATE JOINS THE COMPACT?

Each state appoints representation to a governing commission responsible for enacting rules to implement the Compact. Each participating state also creates a state council based on the requirements of their state legislation.

HOW DO I LEARN MORE ABOUT THE COMPACT?

You should visit the Interstate Commission's website at www.mic3.net.

STUDENTS COVERED UNDER THE COMPACT

Children of the following:

- Active duty members of the uniformed services, including members of the National Guard and Reserve on active duty orders (Title 10)
- Members or veterans who are medically discharged or retired for one year
- Members who die on active duty, for a period of one year after death
- Uniformed members of the Commissioned Corps of the National Oceanic and Atmospheric Administration (NOAA), and United States Public Health Services (USPHS)

STUDENTS NOT COVERED UNDER THE COMPACT

Children of the following:

- Inactive members of the National Guard and Reserves (Not Title 10)
- Members now retired not covered above
- Veterans not covered above
- Other Department of Defense personnel, federal agency civilians and contract employees not defined as active duty
- Members other than the uniformed personnel of NOAA and USPHS

OUR MISSION

Through the Interstate Compact, MIC3 addresses key educational transition issues encountered by children of military families.



What are some of the specific educational issues that the Compact covers?

Enrollment

- Educational Records
- Immunizations
- Kindergarten & First Grade Entrance Age

Placement & Attendance

- Course & Educational Program Placement
- Special Education Services
- Placement Flexibility
- Absence Related to Deployment Activities

Eligibility

- Eligibility for Student Enrollment
- Eligibility for Extracurricular Participation

Graduation

- Waiving courses required for graduation if similar course work has been completed
- Flexibility in accepting state exit or end-of-course exams, national achievement tests, or alternative testing in lieu of testing requirements for graduation in the receiving state
- Allowing a student to receive a diploma from the sending school instead of the receiving school

Who do I contact in my state or school district to learn more about what is and is not covered in the Compact?

Contact your State Compact Commissioner. Contact information for each State Commissioner can be found at www.mic3.net

Is there a person at the military installation who can help me understand the Compact issues and requirements for local school districts?

Contact the School Liaison Officer at your local installation. For a listing of School Liaisons in your area, visit the website at www.dodea.edu/Partnership/schoolLiaisonOfficers.cfm



What happens if the member state does not comply with the Compact?

The Compact provides a governance structure at both the state and national levels for enforcement and compliance.

Where is the Compact in terms of implementation at the national and state levels?

As of 2014, membership includes all fifty states and the District of Columbia. All states appoint State Commissioners, who lead State Councils and work with state officials and school districts on implementation. The National Commission meets annually each fall.

EX-OFFICIO MEMBERS

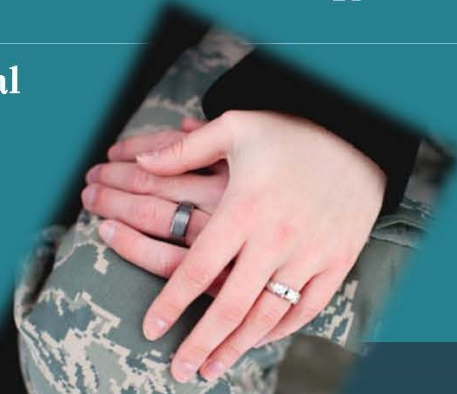
MIC3 acknowledges the support from our Ex-Officio members as we all strive to do what is best for children of military families.



Free Marriage Checkup

You check-up on your dental and physical health . . .

Now you have the opportunity to participate in a check-up to keep your relationship strong and healthy.



What you receive:

- Three 30-minute appointments with a trained Behavioral Health Consultant
- Personalized feedback tailored to your relationship
- Compensation for non-active-duty partners



What is a Marriage Checkup?

Your Behavioral Health Provider in Primary Care is offering a free Marriage Checkup research study for heterosexual or same-sex couples who would like to find out more about the health of their marriage.

In order to participate, one partner must be Active Duty and both partners must be 18 years of age or older. The Marriage Checkup is not part of any treatment program. Rather it is an informational marital health service that we are evaluating for use in the Family Health Blue Clinic.

Couples will be randomly assigned to either receive the Marriage Checkup right away or after a seven-month waiting period.

This research study was reviewed and approved by the 59th Institutional Review Board, under Protocol # FWH201500064

If you are interested and want to learn more:

Call/Text : (937) 815 - 1991

Or E-Mail: marriagecheckupwpafb@gmail.com



Air Force Airman & Family Readiness Center EFMP brings you LRP Publications' *Special Ed Connection*[®] and DirectSTEP[®] eLearning courses **FREE** of charge!

Special Ed Connection[®] (www.specialedconnection.com) provides resources and tools that Air Force Staff and parents can use to gain a clear understanding of special education requirements and services and how they work. From legal rights to practical application and from student referrals to IEPs, **Special Ed Connection**[®] explains specific procedures and provides real-world application strategies so parents can learn the complexities surrounding special education supports and services.



Contact your local Airman & Family Readiness Center EFMP-FS Coordinator for access!

DirectSTEP[®] eCourses explain legal requirements and best practices for behavior management, autism, IDEA eligibility, IEPs and more. They also teach parents and educators how to handle critical education issues to obtain positive outcomes while applying education laws to the day-to-day world of teaching and learning. These eCourses are available for use by all Air Force staff, parents, Military/DoD personnel assigned to Air Force installations and K-12 educators serving military children.



With each eCourse you will:

- ▶ Receive the highest quality training developed by respected special education experts.
- ▶ Learn at your own pace for the greatest possible comprehension and retention.
- ▶ Take courses based on individual training needs and interests.
- ▶ Engage in learning through quizzes and activities.
- ▶ Learn how to make decisions that are educationally and legally sound.
- ▶ Receive a certificate of completion.

Go to <http://usafemp.ds.lrp.com> and self-register for your eCourses. For each eCourse you take you will need a key code which can be found by contacting your local Airman & Family Readiness Center EFMP-FS Coordinator.



360 Hiatt Drive, Palm Beach Gardens, FL 33418
1-800-515-4577, ext. 6303
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Who should come to the Airman & Family Readiness Center (A&FRC) And why?

1. Would a single E-1 at their first duty station come to the A&FRC?

Yes!

- Personal Budget and get a free oil change for first term Airmen
- Take financial classes with us

2. Would a first-duty station E-1 that's married without kids come to the A&FRC?

Yes!

- All the reasons listed above PLUS
- The Loan Locker
- Employment services for the spouse
- Volunteer services
- MyCAA (money for spouses for education)
- Get information on the local area
- Heart Link (one day class for new spouses)
- resource room with Internet and printing capabilities

3. Would a first-duty station E-1 that's married with kids come to the A&FRC?

Yes!

- All the reasons listed above PLUS
- PCS for Childcare (20 hours of free childcare per child)

4. Would an O-1 and O-2 married with or without kids come to the A&FRC?

Yes!

- All the reasons listed above except the Airman's Attic

5. Should all Military Members and their Spouse regardless of branch or rank stop by and learn about our services?

Yes!

6. Should Civilians come to the A&FRC?

Yes!

- Budgets
- Take financial classes with us
- Employment and volunteer services
- Deployment and PCS assistance

Call 937-257-3592 for more Information.

Walk-ins are welcome.