



The INFORMANT

Integrity - Service Before Self - Excellence In All We Do

Check out our 2023 Personal Financial Readiness Classes!!! Call 937-257-3592 to sign up!!

The Military & Family Readiness Center, Wright-Patt Credit Union, Chase Bank and the Miami Valley Better Business Bureau have teamed up to provide you with a wide variety of financial based classes. These classes are designed to help you prepare financially for the future. Please call 937-257-3592 for more information.

Personal Financial Counselor (PFC) Available!!!

The Office of Financial Readiness program provides a Personal Financial Counseling (PFC) to help you and your family manage finances, resolve financial problems and reach long-term goals such as getting an education, buying a home and planning for retirement.

Budgets Available!!

Come to the A&FRC for a private Personal Financial Counseling session, that will give you an accurate budget, which will help you meet your financial obligations and help you reach your savings goals. Spouses are encouraged to attend. First Term Airmen that complete a budget with the A&FRC are able to receive one free oil change. Please call for an appointment.

Your Military Move
HELPING TO MAKE YOUR MOVE...A SMOOTH ONE

PCS Childcare

M&FRC is the PCS one-stop shop!

Loan Locker

MOVING SOON? Don't overlook this section!

Check out this Military OneSource website— there is a section on Moving just for you and your family lots of great information!

<http://www.militaryonesource.mil/moving>

Moving and have children? Check out this website <http://apps.militaryonesource.mil/myom> Please call the M&FRC if you have any questions!

PCS Childcare

Don't forget your childcare for PCS certificate. Get 20 Hours per child with an FCC provider. Stop by the Military & Family Readiness Center to pick up your Certificate.

Plan My Move

The M&FRC wants to help you prepare for your upcoming move and explain benefits that are available. Call for an appointment if you have questions about your next PCS Move. This is for all PCSing military members.

Sponsorship Training-Unit Intro Monitor

Provides eSponsorship & DIMS training to unit Intro Monitors and leaders. Reports are pulled and monitored to ensure sponsorship programs are effective. Call to reserve a seat. 937-257-3592

PCSing with less than 4 years of Service or going Overseas?

If you have less than 4 years of service or an overseas assignment, please call M&FRC to set up an appointment to receive specific information to help you prepare for your PCS. Call 937-257-3592 for an appointment today.

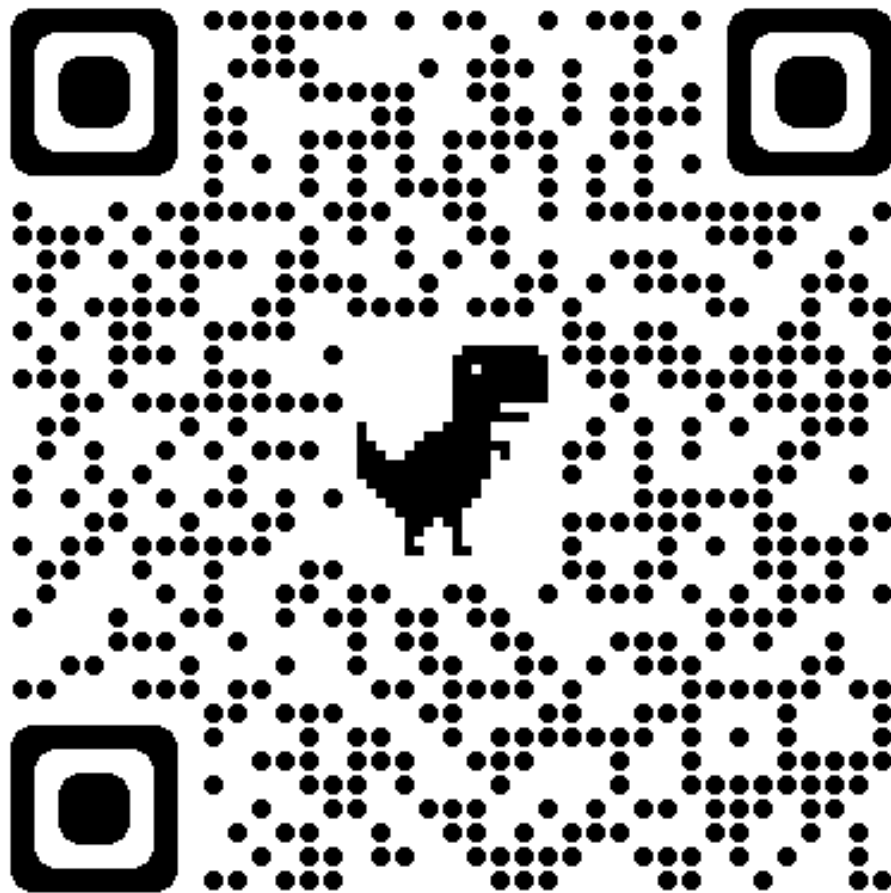


Military & Family Readiness Center Bldg. 2, Area A. Call: 937-257-3592
Mon-Fri 7:30am-4:30pm Closed Family Days & Federal Holidays and 1st
Thursdays of the month for training day.

M&FRC Calendar

M&FRC Calendar Link:

<https://teamup.com/kst77ab244oagb46by>



All Classes are held in Area A, Bldg. 2, Rm 244/237 unless noted (ex. Area B). For more information on any M&FRC event and to reserve a spot for all activities and classes, please call us at 257-3592.

Personal Financial Counselors are **here to support** you virtually.

- ✓ Are you off a military installation, but still desire financial support?
- ✓ Would speaking to a professional, virtually, give you peace of mind?
- ✓ Are you ready to boost your monetary might?



Did you know Personal Financial Counselors (PFCs) can provide no-cost support services virtually?

PFCs offer a wide range of training and workshops on topics such as money management, budgeting and developing spending plans, debt and credit card management, consumer rights and obligations, homebuying, retirement and estate planning, taxes and more.

PFCs can provide face to face counseling and/or deliver presentation to service members and their families using telephonic or electronic modes like the Zoom platform.

PFCs are:

- Professionals with experience and specialized training
- They hold a minimum of a bachelor degree
- They hold National certifications for financial counseling and education

Follow the Office of Financial Readiness

 <https://www.facebook.com/DoDFINRED>

 <https://www.twitter.com/DoDFINRED>

 <https://www.instagram.com/DoDFINRED>

 <https://www.youtube.com/DoDFINRED>

 www.FINRED.USALEARNING.GOV

 <https://www.medium.com/@DoDFINRED>

Local Contact Information

Wright-Patterson Airman & Family Readiness Center
Personal Financial Counselor

Kristin Wilson, AFC®
Call/Text: 937.209.8999
Email: pfc.wpoh.usaf@zeiders.com
Zoom: <https://zeiders.zoom.us/j/3100739228>





My MilLife Guide... Your Way to Better Health

**Tackle stress and challenges with eight weeks
of wellness texts sent directly to you.**

My MilLife Guide is a text-based program that delivers the expertise of the Military Health System, Military OneSource and other government agencies to your mobile device. Manage COVID-19 stress and day-to-day challenges with tips, tools and more.

How My MilLife Guide works

When you sign up for My MilLife Guide as a service member or spouse, you will receive text messages four times per week to help you focus on what's most important as you take care of yourself and your family. It's like having a portable health and wellness coach who will:

- Start each week by asking you to set a small goal.
- Offer reminders, tips and suggestions throughout the week for small tasks that are easy to accomplish.
- Connect you with free tools and resources developed for the military community.

How My MilLife Guide can help

My MilLife Guide connects you with proven resources that can help with:

- Self-care
- Sleep issues
- Parenting
- Personal finance
- Career goals
- Education
- Health care
- Non-medical counseling

Sign up today for My MilLife Guide!

- * Service members - text **MilLife SM** to GOV311
- * Spouses - text **MilLife Spouse** to GOV311

Call Military OneSource anytime, 24/7 at 800-342-9647

Sign up for My MilLife Guide. Visit www.MilitaryOneSource.mil/texts.



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>.

**Do you know how to
successfully exit the military?**

**WE do!
Contact us today.**

USO Pathfinder Transition Program helps you and your spouse create a plan for life after military service through free one-on-one support (virtual support also available).



Transitions



A USO Pathfinder Transition Specialist can connect you with the services and resources that are the best fit for you in the following focus areas:



Education



Employment



Financial
Readiness



Mentoring



Veterans Benefits

Connect with a USO Transition Specialist Today!

USO.org/transition

Grow
with
Google



learn more

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

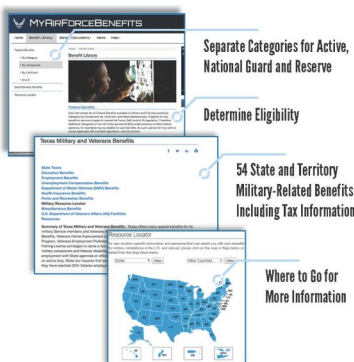
Do you know your Benefits? You should.
How about your family? They should.



MYAIRFORCEBENEFITS
The U.S. Air Force official benefits website

Benefit Fact Sheets

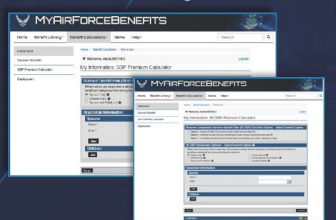
Over 150 Benefits | Current and Up-to-Date



Survivor Benefits Planning

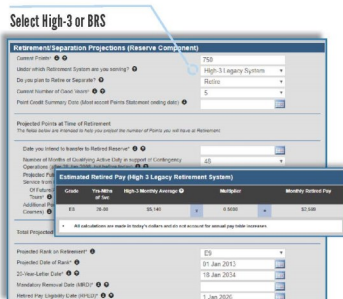
In the event of your death while on Active Duty, Inactive Duty for Training, Other Status or Grey Area, the **MyAirForceBenefits** calculator shows income streams, education benefits for spouse and children and captures changes over time.

Survivor Planning Calculator

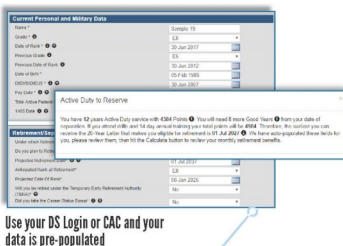


Retirement Planning

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.



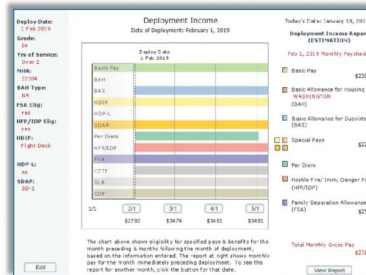
For Active Duty Airmen considering separation, joining the Reserve Component offers significant benefits. The calculator shows accumulated Active Duty time as a basis for a Reserve Retirement.



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.



Instructional Video

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





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

MILITARY INTERSTATE CHILDREN'S
COMPACT COMMISSION

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859.244.8133 | www.mic3.net | mic3info@csg.org

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Successful Educational Transitions



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.





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.



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