

DEPLOYMENT SUPPORT PROGRAM

DESK ♦ GUIDE



FOREWORD

The *Deployment Support Program Desk Guide* is intended to provide Fleet and Family Support Center staff with an orientation to deployment support programs. It is designed as a reference and training tool to be used in conjunction with DoD and DoN instructions, center-specific procedures, and training and supervision, in the overall delivery of deployment support programs.

The *Desk Guide* is divided into two major parts. Each part is further divided into sections. *Part I* of the *Deployment Support Program Desk Guide* provides information on the Navy, deployment, program development, marketing and management. *Part II* is a compilation of SOPs, program and marketing materials. *Part II* is further explained in the Introduction found on page 83.

The purpose of the *Deployment Support Program Desk Guide* is to supply information, ideas and material for FFSC staff providing deployment support programs. These programs are vital in providing information and assistance to service members and their families throughout the deployment cycle. It is understood that each FFSC will not implement all of the deployment support programs and procedures contained in this *Desk Guide*. The development of effective programs requires purposeful planning and the support of sufficient staff and resources.

The information provided and the resources referenced in this *Desk Guide* can be used to assist your FFSC in providing excellent deployment support programs to service members and their families. It is your challenge to use these materials to effectively serve your installation and its deploying commands. It is suggested that the *Deployment Support Program Desk Guide* be supplemented with local resources, reference materials, and related SOPs.

ACKNOWLEDGMENTS

Fleet and Family Support Centers throughout the world assisted in the development of the *Deployment Support Program Desk Guide*. PERS-662 disseminated surveys requesting input on desk guide content and format. Responses from FFSCs were thorough and thought provoking. Seventeen sites, some of which are only indirectly involved in deployment support, responded.

A work group convened in June 2000 to review materials and determine the Desk Guide's content and format. In addition, the work group shared their FFSC's program content, marketing materials, and found time in their schedules to review the first draft.

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It is impossible to acknowledge all of the individuals who participated in creating this *Desk Guide*. We would like to thank all who took the time to respond to the survey, share program materials, and contribute their time and energy.

Sustaining superior deployment support programs is critical in enhancing the quality of life for service members and their families. This *Deployment Support Program Desk Guide* is a reflection of FFSC staff throughout the world who are committed to assisting service members and their families in successfully meeting the challenges of deployment.

TABLE OF CONTENTS

Foreword	i
Acknowledgments	ii
Table of Contents	iii

PART ONE

Section One: Deployment Support Program: An Overview 1

1.1 Background and History	1
1.2 Policy and Guidance	2
1.3 Purpose of Deployment Support Programs	3
1.4 Goals of Deployment Support Programs	4
1.5 Relationship to Navy's Mission	5
1.6 Relationship to Other Fleet and Family Support Center Programs	5
1.6.1 Fleet and Family Support Center Master Plan	7
1.7 Navy Terminology	8

Section Two: The Deploying Community 9

2.1 Today's Navy	9
2.2 The Operational Cycle of Deployment	9
2.3 Mobilization: A New Challenge	10
2.4 The Navy Communities and the Deployment Cycle	11
2.4.1 Surface Community	11
2.4.2 Aviation Community	12
2.4.3 Submarine Community	12
2.4.4 Construction Battalions	13
2.4.5 Special Warfare Communities	14
2.4.6 Shore Commands with Deploying Detachments	14
2.4.7 Reservists	14

Section Three: The Cycle of Deployment 15

3.1 The Cycle of Deployment	15
3.1.1 The Emotional Cycle of Deployment	16
3.2 Deployment Support Programs	18
3.2.1 Pre-Deployment Programs	19
3.2.1.1 Purpose	19
3.2.1.2 Types	19
3.2.2 Mid-Deployment Programs	20
3.2.2.1 Purpose	20
3.2.2.2 Types	20
3.2.3 Homecoming/Return & Reunion Programs	20

3.2.3.1	Purpose.....	20
3.2.3.2	Types	21
3.2.3.3	Return & Reunion Preparation.....	21
3.2.4	Post-Deployment Programs	21
3.2.4.1	Purpose.....	21
3.2.4.2	Types	22
3.3	Meeting the Challenges of Deployment	22
3.3.1	Taking Care of Oneself	22
3.3.2	Financial	23
3.3.3	Maintaining the Connection – Communication	23
3.3.4	Children and Deployment	24
Section Four: The Deployment Support “Players”		25
4.1	Navy Personnel Command (PERS)	25
4.2	Fleet and Family Support Center	26
4.2.1	FFSC Director	26
4.2.2	FFSC Staff	26
4.2.3	Volunteers	26
4.3	Installation Commanding Officer	27
4.4	Commands	27
4.5	Chaplains	28
4.6	Legal	28
4.7	Ombudsman	28
4.8	Command Leadership Spouses	28
4.9	Family Support Group	29
4.10	Navy-Marine Corps Relief Society (NMCRS)	29
4.11	American Red Cross (ARC)	29
Section Five: The Planning & Development of Deployment Support Programs.....		31
5.1	Program Planning	31
5.1.1	Elements of Program Planning	31
5.1.2	Strategic Planning	32
5.1.3	Assessing Needs and Data Analysis	33
5.1.3.1	Needs Assessment	33
5.1.3.2	Data Sources	33
5.1.3.2.1	Surveys	33
5.1.3.2.2	Focus Groups	34
5.1.3.3	Data Analysis	35
5.1.4	Resource Identification and Analysis	35
5.1.5	The Diversity of the Fleet: Planning for the Client Population	36
5.1.5.1	Single Parents/Single Custodial Parents	36
5.1.5.2	Dual Military Career Couples	37
5.1.5.3	Blended Families	37
5.1.5.4	Exceptional Family Member Program	37
5.1.5.5	Foreign-born Spouses	37
5.1.6	Area Specific Factors in Program Planning	38

TABLE OF CONTENTS

5.1.7	Command Specific Factors in Program Planning	38
5.2	Program Development	39
5.2.1	Defining Program Goals and Objectives	39
5.2.2	Designing the Program	39
5.2.3	Developing Content	40
5.2.4	Program Formats and Features	40
5.2.4.1	Location	41
5.2.4.2	Timing	41
5.2.4.3	Configuration	42
5.2.4.3.1	Fairs	42
5.2.4.3.2	“Parade of Stars”	42
5.2.4.3.3	Briefing	43
5.2.4.3.4	Mandatory Attendance	43
5.2.4.4	Childcare	44
5.2.4.5	Incentives	44
	Section Six: Marketing Deployment Support Programs	45
6.1	Introduction to Marketing	45
6.2	Marketing Research	46
6.2.1	The QOL Leadership Survey	46
6.3	Marketing Plans and Techniques	47
6.3.1	Communication as a Marketing Technique	48
6.3.2	Marketing Tools and Tactics	49
6.4	Command Representative Program	50
6.4.1	Purpose	50
6.4.2	Responsibilities	50
6.5	Marketing to the Command	51
6.5.1	Pre-Deployment Marketing Meeting	51
6.5.1.1	Pre-Deployment Meeting Agenda	51
6.5.1.2	Marketing Materials	52
6.5.2	Mid-deployment Marketing	53
6.5.3	Return and Reunion Marketing	53
6.5.3.1	Requesting a Return and Reunion Team	54
6.6	Marketing to Service Members	54
6.7	Marketing to Family Members	55
6.8	Evaluation of Marketing Efforts	55
6.9	Resources	56
	Section Seven: Management of Deployment Support Programs	57
7.1	Quality Assurance	57
7.1.1	Purpose of Quality Assurance	57
7.1.2	FFSC Accreditation Standards	58
7.1.3	Record Keeping	58
7.1.3.1	QOLMISNET (Quality of Life Management Information System)	59
7.2	Evaluations	59
7.2.1	Purpose of Evaluations	60
7.2.2	Evaluation Measures	60

7.2.3	Evaluation Design	61
7.3	Professional Development & Staff Training	62
7.3.1	Training Methods	63
7.3.2	Effective Presentations: “Practically Perfect Presentations”	64
7.3.2.1	Adult Learning	65
7.3.2.2	Presentation Styles	66
7.3.2.3	Methods and Techniques	67
7.3.2.4	Presentation Skills	69
7.3.2.5	Presentation Aids	71
7.3.2.5.1	Use of Microphones	71
7.3.2.5.2	Visual Aids	72
7.3.2.6	Presentation Challenges	73
7.4	Presentation Checklist	74
7.5	Resources	76
Section Eight: Resources		77
8.1	Military Resources	77
8.2	Community Resources	79
8.3	Publications	80
8.3.1	Books	80
8.3.2	Navy Publications	80
8.3.3	Commercial Publications	81
8.4	Internet Sites	82
PART TWO		
	Introduction	83
Section One		85
1.1	Couples Pre-Deployment	85
1.1.1	Attachment 1: Pre-Deployment Checklist for Couples	101
1.1.2	Attachment 2: Keeping in Touch	102
1.1.3	Attachment 3: Play It Safe	105
1.1.4	Attachment 4: The Media and the Navy Family	106
1.1.5	Attachment 5: How to Simulate Shipboard Life at Home	107
1.1.6	Attachment 6: Communication is the Key	108
1.1.7	Attachment 7: When Dad’s at Sea at the Time of Birth.....	110
1.1.8	Attachment 8: Children & Deployment	112
1.1.9	Attachment 9: Couples Icebreaker Exercises	114
1.2	Single Sailor Pre-Deployment	115
1.2.1	Attachment 1: Pre-Deployment Checklist for Singles.....	128
1.3	Single Parents Pre-Deployment	129
1.3.1	Attachment 1: Ways to Keep in Touch with your Child While Deployed	141
1.3.2	Attachment 2: Strategies for Helping Children with Deployment	143
1.4	Parent Child Pre-Deployment Program	144

TABLE OF CONTENTS

1.4.1 Attachment 1: Summary of Activities for Children	155
1.4.2 Attachment 2: Activities for Children	156
1.4.3 Attachment 3: PCPD Group Leader Checklist	159
1.4.4 Attachment 4: PCPD Report-Out Checklist	160
1.4.5 Attachment 5: Visual Aid List	161
1.4.6 Attachment 6: “No More Worries” Puppet Show Script	162
1.5 Financial Planning for Deployment	165
1.5.1 Attachment 1: Financial Planning for Deployment Checklist	182
1.5.2 Attachment 2: Sources of Help for Military Consumers	183
1.5.3 Attachment 3: Monthly Budget Worksheet	185
Section Two	187
2.1 Kids and Deployment	187
2.1.1 Attachment 1: Uniqueness of Military Family Life	196
2.2 Mid-Deployment	197
2.2.1 Attachment 1: Signature Scavenger Hunt	206
2.2.2 Attachment 2: Mid-Deployment Reflections	207
2.2.3 Attachment 3: Taking Care of Yourself	208
Section Three	209
3.1 Homecoming	209
3.1.1 Attachment 1: Hints for a Happy Homecoming	218
3.1.2 Attachment 2: Returning to Children	219
3.1.3 Attachment 3: Role Plays	220
3.1.4 Attachment 4: Homecoming Program Option 5	225
3.2 Leadership Spouse Return and Reunion Meeting	226
3.2.1 Attachment 1: Key Spouse Meeting Logistics	230
3.2.2 Attachment 2: Key Spouse Meeting Questions	231
3.2.3 Attachment 3: R&R: Making a Good Thing Better	232
Section Four	233
4.1 Return and Reunion Marketing Program	233
4.1.1 Return and Reunion Khaki Brief	233
4.1.2 CCTV Program	236
4.2 Singles Homeward Bound	244
4.3 Reunion for Couples	252
4.4 New Parents of Infants	260
4.4.1 Attachment 1: New Parents Celebration	273
4.4.2 Attachment 2: Baby Trivia Questions	274
4.4.3 Attachment 3: What Babies are Like the First Year	276
4.5 Returning to Children	277
4.5.1 Attachment 1: Ages and Stages	285
4.5.2 Attachment 2: Discipline Measures	290
4.6 Money Management	292
4.6.1 Buyer Beware Program	301
4.6.1.1 Attachment 1: Consumer Jackpot Game	312
4.6.1.2 Attachment 2: Financial Planning Worksheet	316
4.7 Car Buying Strategies	322

4.7.1 Attachment 1: Determining Car Payments	341
4.7.2 Attachment 2: Debt-to-Income Ratio	342
4.7.3 Attachment 3: The Three Steps of Car Buying.....	343
4.7.4 Attachment 4: Car Sales Tricks of the Trade.....	345
4.7.5 Attachment 5: Questions to Ask Car Dealers	346
4.7.6 Attachment 6: Installment Sales Contract	347
Section Five	349
5.1 Marketing Materials	349
5.1.1 Attachment 1: Deployment Program Descriptions	350
5.1.2 Attachment 2: Deployment Program Planning Checklist	351
5.1.3 Attachment 3: PCPD Program Checklist	353
5.1.4 Attachment 4: PCPD CO's Opening Remarks	354
5.1.5 Attachment 5: Tips for Military Escorts	356
5.1.6 Attachment 6: Couples Pre-Deployment POD Notes	357
5.1.7 Attachment 7: Singles Pre-Deployment POD Notes	358
5.1.8 Attachment 8: Single Parents Pre-Deployment POD Notes	359
5.1.9 Attachment 9: PCPD Pre-Deployment POD Notes	360
5.1.10 Attachment 10: R&R POD Notes	361
Section Six	363
6.1 Sample Record Keeping and Evaluation Forms	363
6.1.1 Attachment 1: Program Request Form	364
6.1.2 Attachment 2: Record of Program Review and Evaluations	365
6.1.3 Attachment 3: Presenter Self Evaluation	366
6.1.4 Attachment 4: PCPD Staff Evaluation	367
6.1.5 Attachment 5: Participant Comments	368
6.1.6 Attachment 6: Program Evaluation/Participant Comments	369
6.1.7 Attachment 7: POC Evaluation	370
6.1.8 Attachment 8: R&R POC Evaluation	371
6.1.9 Attachment 9: Presenter Observation Checklist	372
6.1.10 Attachment 10: Program Observation Checklist	373
6.2 Sample Trip Report	374
6.2.1 Attachment 1: Sample Trip Report	375
Appendix A	
CINCPACFLT/CINCLANTFLT Instruction 6320.3.....	A-1
Appendix B	
Navy Terminology	A-4
Appendix C	
Deployment Services Specialist Position Description	A-13
Appendix D	
Return and Reunion Information	A-14

DEPLOYMENT SUPPORT PROGRAM: AN OVERVIEW

Mobilization and deployment support programs are designed to help single and married personnel and their families to manage successfully the challenges of mobilization and deployments before, during, and after they occur. Deployment support programs help reduce personal and family emergencies and stress during deployments. Additionally, they assist members and families in dealing with separation. (SECNAVINST 1754.1 A)

Deployment separates families. For the Navy service member, six to eight years of separation from family can be anticipated during a twenty-year enlistment. Despite the challenges of separation and change, deployment can be a positive experience. The key to this is planning, and the Fleet and Family Support Center (FFSC) can provide the programs and services necessary for service members and families to plan for a successful deployment.

Note: For purposes of this Desk Guide, a deployment is considered to be a period of three months or longer. Deployments are most frequently for a duration of three or six months. The length of a deployment is dependent upon the mission and the requirements of the operation.

1.1 BACKGROUND AND HISTORY

The first Fleet and Family Support Center was opened in Norfolk, Virginia in 1979 as a one-stop information/services center. Since their inception, FFSCs have offered deployment support programs, as well as a variety of other services, to meet the needs of service members and their families. As the success of the FFSC grew, so did the number of centers and in 1984, SECNAVINST 1754.1 established policy for the Fleet and Family Support Centers. Today, there are more than 55 FFSCs worldwide, 40 CONUS and 15 OCONUS.

The FFSC's deployment support programs evolved from both research and

experience. The research showed that deployment can be conceptualized as a cycle with three distinct phases:

1. Pre-deployment
2. Deployment
3. Post-deployment

Initially, deployment programs focused only on the needs of service members and their families in the pre-deployment phase. Experience and further research indicated that support was needed throughout the deployment cycle. Programs were therefore developed that address the needs of service members and their families during deployment, at homecoming, and whenever assistance is needed.

In 1995, the Secretary of the Navy directed that a Comprehensive Assessment of Quality of Life Programs be conducted and a Master Plan be developed for FFSC programs. The purpose of the Master Plan was to streamline and integrate FFSC programs and services and to provide commanding officers with the ability to be flexible and more responsive to command needs and priorities.

With the approval of the FFSC Master Plan in 1998, deployment support became an integral part of one of four FFSC Readiness Support Capabilities, Capability 1: Operational Support (See Part I, Section 1.6.1). The Master Plan was incorporated into the revised SECNAVINST 1754.1A issued in 1999.

Operational Support includes FFSC services that directly support operational requirements related to deployment and mobilization by preparing service and family members to better anticipate and understand the physical and emotional demands associated with deployment. This Readiness group keeps service members ready and focused so they can perform their mission. (Fleet and Family Support Center Master Plan, 1998)

1.2 POLICY AND GUIDANCE

The following instructions provide program policy and guidance for the Fleet and Family Support Centers deployment support programs:

- ◆ **SECNAVINST 1754.1A (1999):** Department of the Navy (DoN) Fleet and

Family Support Center Program: Revises and updates 1984 DoN policy and assigns responsibility for the implementation of Fleet and Family Support Centers, Readiness Support Capabilities and key functions.

- ◆ **OPNAVINST 1754.1A (8 August 1985):** Fleet and Family Support Center Program: Establishes Navy policy and assigns responsibilities for the administration and support of the Navy Fleet and Family Support Center program.
- ◆ **DoDINST 1343.22 (30 December 1992):** The Department of Defense required core FFSC services to be available for all military and family members throughout the DoD.
- ◆ **Accreditation Quality Standards of 1 January 1997, Navy Personnel Command (PERS-66)** FFSC Accreditation Standards were implemented to ensure quality service delivery. Section 51000 of the FFSC Accreditation Standards addresses deployment support. (See Part I, Section 7.1.2)
- ◆ **CINCPACFLT/CINCLANTFLT Instruction 6320.3 of 1 December 1998:** This instruction covers pre-deployment medical screening for U.S. government civilian employees, contract personnel and guests embarking Atlantic and Pacific fleet ships. A copy of the instruction can be found in Appendix A.
- ◆ **Navy Quality of Life (QOL) Fleet and Family Support Center Master Plan of 17 April 1998:** A framework for establishing equity of QOL programs and services across the Department of the Navy.

1.3 PURPOSE OF DEPLOYMENT SUPPORT PROGRAMS

FFSCs shall work in conjunction with commands and their Navy ombudsmen/ Marine Corps Key Volunteer organizations to ensure the flow of information relative to mobilization and deployment, and to provide support and assistance to command leaders, members and their families throughout the deployment cycle. Every effort should be made to provide pre-, mid- and post-deployment services for commands, and service and family members. (SECNAVINST 1754.1A)

The purpose of deployment support programs is to assist service members and their families in successfully managing the challenges associated with the separation/reunion cycles imposed by the Navy's operational schedules. Effective deployment support programs can have a substantial impact on the

quality of life for each service member and his/her family. The deployment programs offered by the FFSC should be characterized by:

- ◆ **Quality:** The programs should have proven value and worth. A program that is only marginally effective can affect a command's willingness to have the FFSC provide future deployment support programs.
- ◆ **Efficiency:** The programs should be appropriate, practical and timely. Programs should be tailored to meet the needs of the individual command.
- ◆ **Cost-Effectiveness:** The programs should use resources appropriately and be cost-effective.

FFSC deployment support programs should:

- ◆ Reflect the needs of the installation, the command, the service member and his/her family.
- ◆ Assist the service member in developing the skills to manage a lifestyle characterized by frequent deployments.

1.4 GOALS OF DEPLOYMENT SUPPORT PROGRAMS

The goal (of deployment support programs) is to increase individual and family morale, unit cohesion, and operational readiness by keeping military service members at their place of duty and functioning well during deployments.
(SECNAVINST 1754.1 A)

The major goals of FFSC deployment support programs are to:

1. Educate service members, their families and commands to successfully manage the challenges of deployment; while maximizing the opportunities offered by the Navy lifestyle.
2. Support the Navy's mission by:
 - ◆ Reducing personal and family emergencies that may occur during deployments.
 - ◆ Enhancing the quality of life for service members and their families resulting in increased retention and readiness.

Within the FFSC, the goals of deployment support programs are to:

1. Develop and implement proactive programs that assist service members and their families with the challenges of deployment.
2. Ensure that personal and family issues related to deployment do not detract from command operational readiness.
3. Increase awareness of the FFSC and the programs and services it offers.

1.5 RELATIONSHIP TO NAVY'S MISSION

FFSC deployment support services aid the Navy's mission by having a positive impact on three major areas:

1. Operational Support:
 - ◆ Strengthening an individual's ability to cope with deployment-related issues can lead to improved job performance skills.
 - ◆ Preventing or alleviating stressors that can occur during a deployment allows service members to focus on Navy duties.
2. Retention:
 - ◆ Helping service members to understand deployment-related issues contributes to the retention of highly skilled personnel in the Navy.
 - ◆ Helping family members to understand deployment-related issues can strongly influence the service member's decision to stay in or leave the Navy.
3. Quality of Life:
 - ◆ Providing deployment support programs to commands supports the Navy's philosophy of "taking care of its own."

1.6 RELATIONSHIP TO OTHER FFSC PROGRAMS

The FFSC Master Plan provides direction for all FFSC programs. As part of the Master Plan, Four Core FFSC Readiness Support Capabilities were established (See 1.6.1). Key FFSC functions are contained within one of the following Readiness Support Capabilities:

1. Operational Support
2. Mobility Support
3. Counseling and Advocacy Support
4. Management and Technology Support

The emphasis given to functions and services within each FFSC Readiness Support capability will vary depending on the mission and demographics of the local installation and the identified needs of commands.

1.6.1 FLEET AND FAMILY SUPPORT CENTER MASTER PLAN

**FLEET AND FAMILY SUPPORT CENTER MASTER PLAN
FFSC READINESS SUPPORT AND KEY FUNCTIONS**

<p><u>Capability 1: Operational Support</u></p> <p>Crisis Response Deployment Support Information and Referral Services Life Skills Education Ombudsman Support Outreach Services Personal Financial Management Sexual Assault Victim Intervention Program</p>	<p><u>Capability 3: Counseling and Advocacy Support</u></p> <p>Clinical Counseling New Parent Support Program Family Advocacy Victim Advocacy</p>
<p><u>Capability 2: Mobility Support</u></p> <p>Exceptional Family Member Support Relocation Assistance Spouse Employment Assistance Transition Assistance Intercultural Relations Program for OCONUS FFSC</p>	<p><u>Capability 4: Management and Technology Support</u></p> <p>FFSC Management Administrative Support Computer Support Distance Education Marketing and Community Partnerships Military Facilities Support Management Volunteer/Retiree Coordination</p>

1.7 NAVY TERMINOLOGY

Appendix B contains acronyms, terms and information necessary to fully understand deployment support programs. Please refer to Appendix B for the following:

- ◆ Glossary of Terms
- ◆ U.S. Navy Rank and Rate Structure
- ◆ U.S. Navy Ship Description
- ◆ Ship's Compartment and Deck Numbering

THE DEPLOYING COMMUNITY

2.1 TODAY'S NAVY

Deployment must be considered in terms of the changing demographics of today's Navy. The fleet is no longer primarily composed of single men who choose the Navy as a preferred career. Today's Navy is diverse and in many ways mirrors the demographic trends of the U.S. population, i.e., an increased minority population and a decline in the traditional two-parent family.

Recent demographic studies of the Navy indicate the following:

- ◆ **Women:** Women continue to enlist as more opportunities have become available to them. Female sailors are now fully integrated into the crews of many ships and squadrons.
- ◆ **Single parents:** There are many more single parents and single, custodial parents in today's Navy.
- ◆ **Young marrieds:** More young sailors with families are joining the Navy. Often these sailors have very young spouses and children.
- ◆ **Job/career choice:** With the current (2001), low unemployment rate, jobs are easy to find. There is less incentive for some individuals to join the military. Recruiters are finding it more difficult to attract those best suited to military life. The Navy is seen by many as a last or only option.
- ◆ **Navy communities have changed along with the downsizing of the fleet.** Although there are still fleet intensive areas such as Norfolk, Virginia, and San Diego, California, there are fewer "Navy towns". The accompanying sense of a Navy community in these less fleet-intensive areas has faded.

2.2 THE OPERATIONAL CYCLE OF DEPLOYMENT

The operational cycle of deployment is based both on the size of the fleet and

the Navy's mission worldwide. As a result of the current downsizing of the fleet there are fewer ships and fewer sailors to do the same amount of work. This significantly impacts on the operational tempo (Optempo) – the time that ships/squadrons are deployed.

With fewer ships but the same operational tempo, deploying commands are spending more time at sea. Deployments are still approximately six months, but there is less time between deployments. In previous years, eighteen months was the common cycle between deployments. Now, nine months to one year is the norm. During the time the command is not deployed there may be yard periods, maintenance inspections, trainings and work-ups (short training operations that occur before major deployments).

This change in the operational tempo has affected service members and their families in the following ways:

- ◆ Service members are gone more now than in the past.
- ◆ Deployment preparation seems to be continuous. One is always getting ready to deploy, is deployed, or has just returned from a deployment.
- ◆ It is more difficult for the FFSC to reach service members and their families due to time constraints imposed by this schedule.

2.3 MOBILIZATION: A NEW CHALLENGE

Mobilization can be defined as bringing service members into readiness for immediate service in time or war or crisis. With a downsized Navy, there is a greater need to immediately deploy service members and/or to activate reservists in time of war/crisis or in support of a particular mission.

Mobilization brings its own challenges to service members (active duty and reservists), their families and the FFSC. These challenges include:

- ◆ Service members may deploy with little notice or time for preparation.
- ◆ Reservists and/or their family may be in “crisis” – unprepared practically, emotionally and financially for separation.
- ◆ There is an increased need for FFSC services when service members are mobilized. While on active duty (even if only for a weekend or two weeks

of annual training), the reservist and family members are eligible to receive the programs and services offered by the FFSC.

To be better equipped to meet these challenges, the following should be in place:

- ◆ Each base has a mobilization plan/instruction. The FFSC's role should be clearly defined in this instruction.
- ◆ The designated mobilization “check-in” sites should have information packets, programs and briefings prepared.
- ◆ All FFSCs should be prepared to serve the family members of reservists. Reservists live all over the country and services are available at any base. Be ready to serve all military branches, not just the Navy.
- ◆ Information packets can be sent to family members who live far from a base.
- ◆ Deployment support program materials can easily be modified for use during a mobilization. Prepare deployment SOPs and materials with necessary changes/modifications noted.

2.4 THE NAVY COMMUNITIES AND THE DEPLOYMENT CYCLE

Each Navy warfare community has a unique deployment cycle based upon their specific mission. Understanding each community, its mission and distinct characteristics is necessary to effectively plan and implement deployment support programs. The length of deployment, the mission, presence or absence of communication, and the level of danger affect service members and their families.

The following Navy communities are not all warfare communities, but all are affected by the deployment cycle.

2.4.1 SURFACE COMMUNITY

The surface community consists of ships that sail the “surface” of the seas. Characteristics of the surface community include:

- ◆ A ship normally deploys for six months and is relieved by another ship.
- ◆ The time period between deployments is approximately one year.

- ◆ Deployments may be extended.
- ◆ Communications are variable. E-mail, sailor phones, and mail are available but not always on a regular basis. It is however, possible to communicate with the deployed service member.
- ◆ Crews on many surface ships are mixed-gender.
- ◆ Missions vary from “showing the flag” to combat.
- ◆ Ships frequently make port calls.

2.4.2 AVIATION COMMUNITY

The aviation (air) community consists of both airplanes and helicopters. Characteristics of the air community include:

- ◆ The deployment cycle is similar to that of the surface community.
- ◆ Some aviation squadrons deploy on ships while others deploy to land-based sites.
- ◆ Missions may be classified.
- ◆ Some squadrons have detachments –dets – a small number of the crew who are separated from the rest of the squadron. The det may return home in advance of the remainder of the crew to prepare homeport spaces for the returning squadron.
- ◆ Communications are variable. E-mail, sailor phones, and mail are available but not always on a regular basis. It is however, possible to communicate with the deployed service member. Land-based dets may have more regular means of communication.
- ◆ The air community is known to be close-knit, competitive and is commonly referred to as “brown shoes.”
- ◆ Due to the concentration needed to fly, an aviator must be able to “compartmentalize” – to shut off emotions and thoughts.

2.4.3 SUBMARINE COMMUNITY

The submarine community consists of two types of submarines; fast attacks

SECTION TWO

and tridents, also known as “boomers”. Characteristics of the submarine community include:

- ◆ Close-knit community where families take care of their own.
- ◆ Crews are all-male and specially selected.
- ◆ Pay is higher than for surface ships due to special incentive pay and bonuses (for some rates).
- ◆ Missions are often classified.
- ◆ Fast attack subs have one crew that deploys irregularly for six to eight months at a time.
- ◆ Tridents have “blue/gold” crews on 90-day deployment cycles. However, there is no down time between deployments.
- ◆ It is almost impossible to communicate on a regular basis. Family grams (incoming messages from family members) are limited to 40 words and only so many (three to six) are allowed per deployment.
- ◆ There may or may not be any port calls.

2.4.4 CONSTRUCTION BATTALIONS

Construction battalions are more frequently known as CBs or Seabees.

Characteristics of the CBs include:

- ◆ Deploy to sites throughout the world to complete construction projects for both the military and civilian communities.
- ◆ Normally fly to their deployment site.
- ◆ Deploy for seven months and are home for seven months.
- ◆ Work long hours: often six or seven days a week.
- ◆ Although not a warfare community, they are often in harm’s way.
- ◆ Small detachments may be stateside.
- ◆ Even though land-based, communication may be difficult due to remote locations with no e-mail and poor telephone service.
- ◆ There is an increased number of women CBs.

2.4.5 SPECIAL WARFARE COMMUNITIES

Special warfare communities include SEALs, Explosive Ordnance, etc. Characteristics of these communities include:

- ◆ Small groups of highly trained sailors operating as a very cohesive unit.
- ◆ Often on highly-classified missions.
- ◆ For security purposes, family members are not aware of the service member's whereabouts.
- ◆ Communication is minimal or non-existent.
- ◆ Deployment can occur with little or no notice for an unspecified period of time.

2.4.6 SHORE COMMANDS WITH DEPLOYING DETACHMENTS

In shore commands with deploying detachments, the entire command does not deploy at the same time. Small groups of service members may deploy together. This affects unit cohesiveness and presents a challenge to FFSC service delivery.

2.4.7 RESERVISTS

The Naval Reserve contributes qualified individuals and trained units to the Navy in times of crisis or war. The Naval Reserve is responsible for providing the means for rapid expansion of the active duty Navy during a national emergency.

The Ready Reserve is:

- ◆ Subject to immediate recall to active duty in time of war or national emergency.
- ◆ Enlisted in the early phases of mobilization to augment the active duty Navy.
- ◆ Structured similarly to the active force to allow for a smooth transition.

The Standby Reserve is:

- ◆ Called to active duty only if there are not enough qualified members of the Ready Reserve to fulfill mobilization requirements.

THE CYCLE OF DEPLOYMENT

3.1 THE CYCLE OF DEPLOYMENT

Deployment can be a very emotional time for all involved. There is a definite and predictable cycle that couples/families go through with each and every deployment. Understanding this cycle is critical in designing deployment programs that assist service members and their families to more effectively manage deployment and strengthen family relationships.

There are **four phases** to the deployment cycle:

- 1. Equilibrium:** The time when family life is as normal as it gets. During this phase, family members are more focused upon daily routines and life's ups and downs than with deployment.
- 2. Pre-deployment:** Often a tense and stressful time as both partners (and children) prepare themselves for the approaching deployment. This phase usually begins approximately two months before the deployment. Common emotions during this phase include: tension, stress, disbelief, anger, guilt, anxiety, fear, excitement and confusion.
- 3. Deployment:** During the deployment each family member must find a different kind of equilibrium. Common emotions during this phase include: relief, anxiety, loneliness, frustration and guilt. These emotions are normal and usually will subside in a few weeks as one learns to deal with the changes caused by the deployment.
- 4. Post-Deployment/Reunion:** It takes a little more than a month for most couples/families to readjust and find their new equilibrium after a deployment. This period can be one of the most difficult phases in the cycle.

All of these reactions to deployment are normal. The following can help couples and families cope:

- ◆ Talk to each other and express their thoughts and feelings.

- ◆ Accept their partner's feelings.
- ◆ Spend time together as a couple and as a family.
- ◆ Help each other set goals for the deployment and break the deployment down into manageable pieces.
- ◆ Talk to other military couples who have experienced deployments to learn how they effectively deal with separations.

3.1.1 THE EMOTIONAL CYCLE OF DEPLOYMENT BY KATHLEEN LOGAN

The following is a summary of the article, "The Emotional Cycle of Deployment", by Kathleen Vestal Logan first printed in *Proceedings*, 1987, U.S. Naval Institute. The information, based on research, clinical observations and testing, explains the emotional cycle of deployment. Keep in mind that at the time this article was researched and written, women did not deploy.

The Emotional Cycle of Deployment (ECOD) model describes changes in Navy wives' behavior and emotions during deployments of three months or more. (Although it was initially developed for wives, the model has been useful in working with husbands and children as well.)

Stage One - Anticipation of Loss: This stage occurs four to six weeks before deployment. It is a time of tension and confusing emotions. Spouses may be angry and resentful of the increased hours the service member spends preparing for the deployment. Service members feel guilty that they are leaving their families. Arguments and bickering are common. Although irritating, it can be a useful way for a couple to distance themselves emotionally in preparation for the separation.

Stage Two - Detachment and Withdrawal: Occurring in the final days before deployment, in many ways this can be the most difficult stage. Both partners stop sharing their thoughts and feelings with each other. This is a natural response as separation is imminent. Although together, they have separated emotionally. This can be especially difficult if it is seen as rejection rather than as a reaction to trying circumstances. Often the non-deploying spouses think, "If you have to go, go." And sailors think "Let's get on with it!" Children

may be confused and upset with the deploying parent.

Stage Three - Emotional Disorganization: At the actual time of deployment and up to six weeks after, spouses may feel an initial sense of relief followed by guilt. Many spouses may feel disorganized, depressed or restless. Old routines have been disrupted and new ones not yet established. They often feel overwhelmed as they face total responsibility for family affairs. A few get stuck in this stage, which can cause problems throughout the remainder of the deployment and beyond. Children may show signs of emotional upset. The service member is usually excited at first, then may become lonely or angry at the command for having to be separated from their families.

Stage Four - Recovery and Stabilization: At some point during the deployment and after Stage Three, spouses have established new family patterns and settled into a routine. They have begun to feel more comfortable with the reorganization of roles and responsibilities. New sources of support and a new sense of independence and freedom are developed. Children too, with time, settle into more comfortable and adaptive behavior. Service members may be at a point where the newness and adventure of the deployment has worn off.

Stage Five - Anticipation of Homecoming: Approximately four to six weeks before the ship is due back, spouses realize that they have not finished everything they wanted to during the separation. There is a feeling of joy and excitement in anticipation of being together again. Feelings of apprehension surface as well at the prospect that the service member may not like some of the changes and decisions made during his/her absence. The service members are anxious, too, wondering if they will be accepted or needed by their families and if the children will remember them.

Stage Six - Renegotiation of the Marriage: It takes time together, with shared feelings and experiences to really become a couple again. Many spouses feel a loss of freedom and independence, and resent the partner making decisions that should be made together. Service members often feel like strangers in their own homes. During this stage, the couple has to make major adjustments in roles and responsibilities; the marriage cannot and will not be exactly the same as before the deployment. Each partner has had varied experiences and has grown in different ways, and these changes must be accommo-

dated. Being aware of each other's needs is crucial at this point. There is, however, an opportunity offered to few civilian couples; the chance to evaluate what changes have occurred within themselves, to determine what direction they want their growth to take, and to meld all this into a renewed relationship.

Stage Seven - Reintegration and Stabilization: Within four to six weeks after the homecoming, new routines have been established for the family, and spouses feel more relaxed and comfortable with each other. There is a sense of being a couple and a family. They are back on the same track emotionally and can enjoy the warmth and closeness of being a couple again.

3.2 DEPLOYMENT SUPPORT PROGRAMS

Deployment readiness is a priority for commands, service members and their families. The purpose of deployment programs is to assist service members and their families in successfully managing the separation/reunion cycles associated with the Navy's operational cycle. In its broadest sense, the intent of deployment programs is to improve readiness and retention through interventions that enhance satisfaction with the Navy lifestyle and ease personal adjustment.

Deployment support programs address the specific concerns and needs of service members and their families coping with extended separation. Major changes in one's life, such as a deployment, can cause an individual to feel that events are out of his/her control. The more information one has and the more planning that is done, the more in control one is likely to feel. Programs include information on both the practical, i.e. how to budget, and the emotional, i.e. understanding and normalizing feelings.

Psychological studies have determined that "teachability" and motivation are highest during a state of discontinuity such as the one brought about by an extended deployment. With this in mind, the Return and Reunion programs were originally conceptualized in 1980 to best utilize the "teachable moments" of a crew returning from deployment. This "teachable moment" also applies to family members at home.

The following sections briefly describe the purpose and types of deployment

programs offered by Fleet and Family Support Centers. More detailed information can be found in Part I, Section 5.2 Program Development. Part II of this Desk Guide contains Standard Operating Procedures, materials and handouts for the deployment programs.

3.2.1 PRE-DEPLOYMENT PROGRAMS

3.2.1.1 PURPOSE

Pre-deployment programs are designed to help service members and their families:

- ◆ To understand and deal more effectively with extended separations.
- ◆ To plan ahead for deployment.
- ◆ To understand the emotional aspects of deployment and learn coping skills.
- ◆ To gain knowledge about practical preparation issues, i.e. finances, legal matters and where to get help.
- ◆ To prepare children for the deployment of a parent.

3.2.1.2 TYPES

Pre-deployment programs are ideally offered to singles, couples and families with children.

- ◆ The program format may be a workshop, briefing, fair, etc.
- ◆ Programs include: Singles Pre-deployment, Couples Pre-deployment, Single Parents and Deployment, Parent Child Pre-deployment, and Financial Planning for Deployment.

3.2.2 MID-DEPLOYMENT PROGRAMS

3.2.2.1 PURPOSE

Mid-deployment programs are designed to help the service members' families cope effectively with deployment. Mid-deployment programs are often a "hard-sell". Some families are isolated and feel little connection with the command. Many are very busy, as there is only one parent to take care of the house, children, etc.

Mid-deployment programs focus on:

- ◆ Feelings – normalizing and improving coping strategies.
- ◆ Successes – sharing, building support and cohesion.

3.2.2.2 TYPES

Mid-deployment programs are most often presented at the request of a command's Family Support Group (FSG). FFSCs may also offer "all-comers" programs and support groups for the spouses of deployed service members.

- ◆ Programs include Kids and Deployment, and Mid-Deployment.
- ◆ In addition to programs, FFSCs may consider giving families of deployed service members priority for counseling, parenting classes, etc.

3.2.3 HOMECOMING/RETURN & REUNION PROGRAMS

3.2.3.1 PURPOSE

Homecoming, and Return & Reunion (R&R) programs are designed to help service members and their families:

- ◆ To "make a good thing better."
- ◆ Prepare for reintegration into their families and communities.
- ◆ Prepare for the service member's return.

3.2.3.2 TYPES

Homecoming programs are most often presented at the request of a command's Family Support Group (FSG).

- ◆ Programs for FSGs focus on planning for homecoming and the changes and concerns of families as they prepare for the service member's return.

Return & Reunion programs take place aboard ship at the request of the command. FFSC staff meet the ship and present programs during the transit home.

- ◆ R&R programs include but are not limited to: Singles Homeward Bound, Reunion for Couples, New Parents Baby Shower, Money Management, Car Buying and Returning to Children.
- ◆ For submarines, R&R programs can be provided at their last in-port availability.

3.2.3.3 RETURN & REUNION PREPARATION

Preparing to staff a Return and Reunion program requires one to know not only the program content but also information on the following:

- ◆ Traveling for an R&R.
- ◆ R&R packing lists.
- ◆ Shipboard life.

This information is summarized in Appendix D. FFSC San Diego and FFSCs of Hampton Roads offer Return and Reunion training with comprehensive materials and handouts. Contact them for further information or to attend training.

3.2.4 POST-DEPLOYMENT PROGRAMS

3.2.4.1 PURPOSE

The purpose of post-deployment programs is to assist those service members and/or families who have had difficulty adjusting and/or reintegrating into their family or community.

3.2.4.2 TYPES

“Formal” post-deployment programs have been offered at 4-6 weeks after a deployment. Historically, these programs have not been well accepted or attended. Most individuals or families have either adjusted, or if not, are self-referring or being referred to the FFSC for counseling, parenting classes, etc.

- ◆ If a command should request a post-deployment program one can be offered as a discussion or in a lecture/discussion format. Topics to cover could include: reintegrating into the family or community, and knowing when and where to get additional help.

Note: Because this program is not usually marketed or requested, there is not a post-deployment SOP included in Part II of this Desk Guide.

- ◆ Regularly offered FFSC programs and services such as parenting classes, financial programs and counseling can provide the information and support needed during post-deployment.

3.3 MEETING THE CHALLENGES OF DEPLOYMENT

Each service member and his/her family respond differently to the challenges presented by deployment. Some view deployment as a positive experience in which partners (and children) can “grow”, become more independent, and take advantage of educational opportunities, travel, etc. Others consider deployment to be a negative experience; a hardship to be endured.

It is the task of the FFSC staff providing deployment support programs to help service members and their families to successfully meet the challenges of deployment. The following information briefly highlights some of the challenges of deployment. Each of the SOPs in Part II of this Desk Guide presents detailed content on dealing with the issues of deployment. Please refer to the SOPs for further information

3.3.1 TAKING CARE OF ONESELF

Both the practical and emotional aspects of deployment must be addressed. Consider the following:

Practical aspects include:

- ◆ Current ID cards for all family members.
- ◆ Current will and power of attorney.
- ◆ Updated Page 2 information.
- ◆ Updated SGLI.
- ◆ Completed house and car maintenance.

Emotional aspects include:

- ◆ Understanding the emotional ups and downs of deployment.
- ◆ Knowledge of coping techniques including stress management.
- ◆ Understanding when and where to obtain help for yourself and/or family members.

3.3.2 FINANCIAL

It is critical to have a sound financial plan in place before deployment. The plan should include:

- ◆ A budget for deployment: The budget should include not only household/family items but also expenses for the deploying service member such as phone calls, gifts, etc.
- ◆ How financial responsibilities will be handled including, bill paying, allotments, etc.

3.3.3 MAINTAINING THE CONNECTION – COMMUNICATION

Prior to the deployment, service members and their families should develop a communication plan. The plan should include:

- ◆ Letters and e-mail: how often, information to be shared (particularly bad news).
- ◆ Care packages.
- ◆ Phone calls: how often, budget.
- ◆ Family grams: for submarine community (See Couples Pre-deployment SOP, Part II, Section 1.1).
- ◆ Emergency Messages: (See Red Cross, Part I, Section 4.11).

3.3.4 CHILDREN AND DEPLOYMENT

Each child reacts differently to the deployment of a parent. Children may adjust well or show signs of difficulty. Parents should be aware of what is expected and appropriate for each age and stage of development. Parents should be aware of the following:

- ◆ Deployment of a parent can affect the child's behavior, schoolwork and social relationships. A consistent routine and pre-established limits/ boundaries help a child adjust.
- ◆ Children may feel angry, sad or fearful. They may withdraw, act out or rebel.
- ◆ Younger children are sometimes confused by the parent's departure.
- ◆ It is important to communicate individually with each child - write, exchange tapes, play games via mail, etc.

THE DEPLOYMENT SUPPORT “PLAYERS”

To provide deployment support programs that most effectively meet the needs of each command/client, it is critical to understand the roles and responsibilities of the Navy commands and facilities impacting on deployment support.

4.1 NAVY PERSONNEL COMMAND (PERS)

The Navy Personnel Command (PERS) provides program and fiscal support to FFSCs. Specifically, deployment support programs are part of PERS-66, Fleet and Family Support Division. PERS-66 provides guidance and assistance concerning the establishment, maintenance and support of programs and services. The functions of PERS-66 are assigned as follows:

- ◆ PERS-660 – Fleet and Family Support Centers
- ◆ PERS-661 – Family Advocacy Program
- ◆ PERS-662 - Personal and Family Readiness Branch

Although deployment support and related programs are part of the FFSC’s functions, deployment support programs come under the purview of PERS-662, Personal and Family Readiness. PERS-662 manages the following:

- ◆ Readiness: Includes support for Ombudsmen, Deployment programs/services, Relocation Assistance Program (RAP), Information and Referral (I&R), Spouse Employment Assistance Program (SEAP), Transition Assistance Program (TAP), and Personal Financial Management (PFM).
- ◆ Resource Management: The budget. Money to support PERS programs comes directly from the Navy (known as blue money) or from the DoD (purple money). DoD funding is not guaranteed.

4.2 FLEET AND FAMILY SUPPORT CENTER

4.2.1 FFSC DIRECTOR

The FFSC Director is the FFSC's representative to the Installation Commanding Officer. The FFSC Director:

- ◆ Serves as the Installation Commanding Officer's consultant on personal and family support matters.
- ◆ Must be able to effectively sell FFSC programs to procure funding. He/She needs to be knowledgeable about program and services rendered, satisfaction with services, and FFSC's impact on readiness and retention. It is the responsibility of the FFSC's deployment support program staff to keep the Director informed.

4.2.2 FFSC STAFF

FFSCs in fleet intensive areas may have staff dedicated to the delivery of deployment support programs. However, in the majority of FFSCs the provision of deployment support programs is a collateral duty. Staff in these FFSCs will be cross-trained to provide deployment programs.

All FFSC staff:

- ◆ Need to be aware of deployment support programs.
- ◆ Must be trained to understand the deployment support programs that are offered and who the point of contact (POC) is for these programs. A command representative is an FFSC staff member assigned to work specifically with a command and serves as that command's POC for deployment support services. (See Part I, Section 6.4)

4.2.3 VOLUNTEERS

Volunteers can have many different roles in deployment support programs. The key to the effective use of volunteers is to be sure they are adequately trained, accountable for fulfilling their responsibilities, and recognized for their contributions. The following are examples of roles for "deployment" volunteers:

SECTION FOUR

- ◆ Research: Gathering and/or analyzing data from needs assessments, surveys, etc.
- ◆ Marketing: Writing, design and layout of flyers and brochures.
- ◆ Programs: Assist with Parent Child Pre-deployment (PCPD) or other programs as a children's group leader. (*Note: Must have criminal background check if working alone with children*).
- ◆ Administrative Support: Clerical assistance including word processing, preparing program materials, etc.

4.3 INSTALLATION COMMANDING OFFICER

The success of the FFSC's deployment support programs relies on the support of the Base/Installation Commanding Officer. He/She should be kept informed regarding the number of commands/clients served and their satisfaction with deployment support programs. The Installation Commanding Officer:

- ◆ Prepares the budget and controls the allocation of funds among base activities. Deployment support programs must be able to demonstrate an impact on readiness and retention for continued funding.
- ◆ Is influential in promoting deployment programs to the commands. If the Installation CO values deployment support programs, the fleet will be more inclined to provide the programs.

4.4 COMMANDS

Commands are responsible for providing Navy personnel and their families the opportunity for a healthy and satisfying quality of life. Each deploying command is responsible for implementing deployment support programs within the command. The command "owns" the deployment support program. It is the role of the FFSC to support the command in offering quality deployment programs. The Commanding Officer, Executive Officer, Command Master Chief/Chief of Boat (subs), and Chaplain are the FFSC's key contacts for marketing and implementing deployment programs.

4.5 CHAPLAINS

Chaplains are ministers, priests and rabbis who can provide counseling, prevention programs, and family enrichment programs to service members and their families. They can assist service members with adjustment to military life, interpersonal relationships and other problems. It is imperative that the FFSC and chaplains at deploying commands work cooperatively to provide effective deployment support programs.

4.6 LEGAL

Navy Legal Services Office (NLSO) can offer no-cost consultation and services on a wide range of legal issues including wills, separation and divorce, non-support, etc. NLSO can provide counseling and assistance with personal legal problems, claims services and in some situations trial defense services. Assistance with wills and powers of attorney are often requested by deploying service members.

4.7 OMBUDSMAN

The Navy Family Ombudsman Program is designed to enhance communication between Navy families and the command. A spouse (or spouses) of command service members volunteers for this duty, and is selected and appointed by the Commanding Officer. Ombudsmen:

- ◆ Serve as a liaison between commanding officers and families.
- ◆ Provide up-to-date information on ship's schedule, family support groups, etc.
- ◆ Take an active role in the command's deployment support programming for families.
- ◆ Provide information and resources regarding personal, financial or family problems.

4.8 COMMAND LEADERSHIP SPOUSES

The spouses of the Commanding Officer (CO), Executive Officer (XO) and the Command Master Chief (CMC) or Chief of the Boat (COB – the senior enlisted

SECTION FOUR

person on a submarine) are key in assisting the FFSC in providing deployment support programs. Command leadership spouses:

- ◆ Are influential in marketing the program to the families.
- ◆ May organize or coordinate the Family Support Group (FSG).
- ◆ May be invited to attend command deployment support program marketing meetings.

4.9 FAMILY SUPPORT GROUP

The Family Support Group (FSG) is composed of spouses/family members from a command. FFSC staff may work closely with a FSG, particularly during a deployment. FSG leadership may be invited to attend command deployment support program marketing meetings. FSGs:

- ◆ Offer friendship and support, especially during deployments.
- ◆ Provide educational programs.
- ◆ Plan parties and events for the crew and their families including holiday parties, picnics and homecoming events.

4.10 NAVY-MARINE CORPS RELIEF SOCIETY (NMCRS)

The NMCRS (formerly Navy Relief) is a private, non-profit organization that helps the Navy and Marine Corps take care of their own. It is staffed primarily by volunteers who provide the following services:

- ◆ Emergency loans or grants for food, shelter, clothing, or emergency transportation.
- ◆ One-on-one financial counseling.
- ◆ Student loans, medical and other loans.
- ◆ Visiting nurse services.

4.11 AMERICAN RED CROSS (ARC)

The American Red Cross assists military families by providing:

- ◆ Verified emergency communications regarding illness, death or other family emergencies, between the service member's command and family members. The centralized telephone number for an emergency is 1-877-272-7337. The following information is needed:
 1. Name of service member (first, middle initial, last).
 2. Rank and rate.
 3. Social security number.
 4. Military address (unit, division, homeport and FPO).
 5. Reason for the emergency and hospital/doctor names and phone numbers.
- ◆ Emergency financial assistance for travel and other needs.
- ◆ Communication between the service member and the family when unusual circumstances have prevented or delayed normal communication.

THE PLANNING & DEVELOPMENT OF DEPLOYMENT SUPPORT PROGRAMS

5.1 PROGRAM PLANNING

It is the challenge of the deployment support program staff to effectively meet the needs of all commands requesting deployment support programs. When planning deployment support programs consider the following:

- ◆ What is the need for deployment support programs of the Navy, the command, the service member and his/her family?
- ◆ What types of programs/services are needed?
- ◆ Are the programs/services cost-effective?

5.1.1 ELEMENTS OF PROGRAM PLANNING

A program planning process is essential to develop deployment support programs. The following elements ensure that a program will be planned effectively.

- ◆ **Strategic Planning:** Why does the FFSC exist? What is our business and how do we do it? How do deployment support programs interface with FFSC core programs?
- ◆ **Needs Assessment:** What are the needs of FFSC clients? What are their deployment support needs?
- ◆ **Data Analysis:** What are the client needs and what resources are available?
- ◆ **Develop an Action Plan:** Determine how to effectively use resources to meet needs.
- ◆ **Program Design:** Design and implement the most comprehensive programs for the greatest number of people.

5.1.2 STRATEGIC PLANNING

Strategic planning is “ a disciplined effort to produce fundamental decisions and actions that shape and guide what an organization is, what it does, and why it does it” (*Creating and Implementing your Strategic Plan: A Workbook for Public and Nonprofit Organizations*, John M. Bryson and Farnum K. Alston, Jossey-Bass, 1995). Strategic planning looks at an organization’s mission, goals, objectives, and internal and external factors impacting on it. Strategic planning allows one to act rather than react. FFSC Accreditation Standard 13010 requires that a FFSC Strategic Planning conference be held at least annually.

The key questions asked during the strategic planning process include:

- ◆ What is our business? Who are we and why do we exist?
- ◆ What should our business be?
- ◆ Who do we serve?
- ◆ How should we serve?

Through the strategic planning process an organization:

- ◆ Analyzes information including needs assessment results, data analysis and available resources.
- ◆ Plans and sets goals and objectives for the upcoming year.
- ◆ Develops an action plan for day-to-day operations and each staff member’s role in the plan.
- ◆ Implements the plan.
- ◆ Evaluates the plan.

For deployment support programs the strategic planning process should:

- ◆ Clarify the goals and objectives of the deployment support program.
- ◆ Relate the goals and objectives to the FFSC mission.
- ◆ Develop an action plan for deployment programs and each staff member’s responsibilities.

5.1.3 ASSESSING NEEDS AND DATA ANALYSIS

5.1.3.1 NEEDS ASSESSMENT

A needs assessment is a vital first step in program planning. FFSC Accreditation Standard 12010 requires that the needs of all customers be assessed biennially. A needs assessment:

- ◆ Develops a demographic profile of the client population and its needs.
- ◆ Analyzes service delivery trends.
- ◆ Identifies gaps in services.

A needs assessment for deployment support programs surveys commands, service members and their families to determine their specific deployment-related needs, the programs and services currently available to meet these needs, and deployment related needs yet to be met.

5.1.3.2 DATA SOURCES

Information regarding the deployment (and other FFSC) needs of service members and their families comes from a variety of sources. Navy-wide surveys, Base or FFSC surveys, FFSC program evaluations, and focus groups disseminate information fundamental to program planning.

Surveys and focus groups are discussed below. (See Part I, Section 7.2 for further information on deployment program evaluations)

5.1.3.2.1 SURVEYS

DoD Instruction 1342.22 Fleet and Family Support Centers, mandates periodic service-wide needs assessments. In 1994 and 1996, the Navy surveyed Active Duty personnel and spouses regarding quality of life (QOL) and FFSC services. In 2000, assessments of Navy leadership were conducted at 60 sites. The purpose of the 2000 survey was to identify leaders' perceptions of the benefits and impact of FFSC programs and services and to identify service member and family issues faced by Navy leaders.

The following highlights the findings of the 2000 survey that are relevant to the planning and implementation of deployment programs. (Additional survey results are discussed in Part I, Section 6, Marketing Deployment Support Programs).

- ◆ Issues related to deployment are among the top ten issues that Navy leadership deals with most often.
- ◆ Deployment related issues were among the top five issues addressed by Navy chaplains.
- ◆ Overall, Navy leadership is only somewhat familiar with deployment support services offered by FFSCs.
- ◆ Issues related to deployment are among the top ten issues that leadership is least likely to refer to the FFSC.

An installation or the FFSC may also conduct surveys. These surveys yield data on local client demographics, service demand, use of resources, and geographic/economic factors. A local survey should be conducted if:

- ◆ There is no local database, i.e. necessary information has never been compiled.
- ◆ There have been significant changes in the size or characteristics of the base/installation.
- ◆ Available data is more than two years old.

5.1.3.2.2 FOCUS GROUPS

A focus group is a small group formed for the purpose of sharing information about a common interest. It is the most widely used form of qualitative research. The desired outcome of the focus group interview is a clarification of needs/issues and clear marketing goals.

A focus group:

- ◆ Seeks in-depth, open-ended responses on a topic.
- ◆ Interviews groups of six to 10 people in an informal group setting.
- ◆ Uses open-ended questions to facilitate group interaction and stimulate thinking.

- ◆ Typically lasts approximately one hour.
- ◆ Should have more than one staff person present; one to facilitate and one to record.

Consider the following in organizing a focus group for deployment support programming:

- ◆ The groups should be representative. Try to include not only those who are enthusiastic supporters of FFSC programs but also those who have been less than satisfied.
- ◆ Command leadership, particularly command master chiefs, other senior enlisted, and ombudsmen can provide useful and accurate information.

5.1.3.3 DATA ANALYSIS

Once information has been obtained on client demographics, service demand and available resources, the data must be analyzed. Data analysis:

- ◆ Includes a statistical review and an intuitive approach considering the statistical data combined with information from other sources.
- ◆ Develops a profile of the client population and its needs.
- ◆ Examines service delivery trends and client feedback.
- ◆ Identifies gaps in service.
- ◆ Provides the statistical and evaluative data necessary to procure funding.

5.1.4 RESOURCE IDENTIFICATION AND ANALYSIS

Every FFSC has limited financial and staff resources. Program planning must take into consideration the availability of resources.

- ◆ Identify FFSC staff who have the skills to provide deployment programs, i.e., counselors, financial educators and program staff. Others, i.e. administrative staff, may be qualified and interested. Volunteers can also be a valuable resource for deployment support programs. (See Part I, Section 4.2.3)
- ◆ Assess fiscal and material resources. Staff should be aware of budget and

fiscal restraints, and of what's needed to support deployment programs. Printing, travel, training, presentation materials, etc. must be budgeted for.

5.1.5 THE DIVERSITY OF THE FLEET: PLANNING FOR THE CLIENT POPULATION

The client population who receive deployment support programs must be considered in planning. The needs of all of the Navy's population should be addressed via deployment support programs. This population is diverse and their needs may be different from those of the general population.

Programs must be inclusive to male and female, single and married, and experienced as well as first time deployers. Addressing those who may need specialized support ensures that service members are able to pursue a Navy career at levels of performance and readiness consistent with the Navy's mission.

5.1.5.1 SINGLE PARENTS/SINGLE CUSTODIAL PARENTS

Single parents, particularly single custodial parents, have unique challenges and stresses, particularly concerning their children and deployment. (See Part II, Section 1.3) To ensure that a single parent is adequately prepared to deploy at any time, the Navy has instituted policy that serves both single parents and their children. Especially important is the Single Sailor/Military Couple with Dependent(s) Dependent Care Policy, OPNAVINST 1740.4A.

The Dependent Care Policy:

- ◆ Requires that all single parents and dual active duty couples with dependents must have on file with the Personnel department of their command a Dependent Care Certificate, OPNAV Form 1740/1.
- ◆ Ensures that adequate childcare arrangements are in place, allowing the sailor to meet obligations such as lengthy deployments, unaccompanied assignments, or immediate mobilization.
- ◆ States that failure to have this certificate on file at the service member's current duty station is in violation of a Navy directive and could result in administrative and/or disciplinary actions.

5.1.5.2 DUAL MILITARY CAREER COUPLES

The number of families where both spouses are active duty has increased. Their challenges are unique and include:

- ◆ Frequent separations due to deployments, training, etc.
- ◆ Concurrent deployments: Spouses could be deployed at the same time, especially in time of crisis or emergency.
- ◆ Child care arrangements: The Dependent Care Policy also applies to dual career couples to ensure that both service members are available for duty as needed.

5.1.5.3 BLENDED FAMILIES

The increase in blended Navy families mirrors that of the population as a whole. Families may include a step-parent and possibly step-siblings. Since there is a history of divorce or death in these families, many children fear abandonment. It is important that the children understand why the deploying parent is leaving.

5.1.5.4 EXCEPTIONAL FAMILY MEMBER PROGRAM

The Exceptional Family Member Program helps Navy families with severe or long-term medical, physical or special education needs. Enrolled families are not assigned to locations that cannot support identified special needs. Parents or spouses of these family members may be deployed.

5.1.5.5 FOREIGN-BORN SPOUSES

Due to the opportunities for service members to travel and live internationally, there are numerous foreign-born spouses. Many may be isolated due to cultural or language barriers and they may not ask for help or seek support.

During a deployment their isolation may increase. The FFSC must work closely with a command's ombudsmen and Family Support Group to find ways to encourage foreign-born spouses to attend programs. Ensuring that deployment support programs are culturally sensitive and developing materi-

als in other languages are two ways the FFSC can extend their efforts to foreign-born spouses.

5.1.6 AREA SPECIFIC FACTORS IN PROGRAM PLANNING

The characteristics of the geographic area are another consideration in planning deployment support programs.

- ◆ Demographic factors to consider include, but are not limited to: size of the Navy population, transience, age, length in service, and marital status. These factors determine how well families may cope with deployment, and how supportive and understanding the community may be of deployment.
- ◆ Economic factors such as cost of living, transportation and quality of education can also impact on programs. These factors may determine whether the spouse/family stay or “return home” during a deployment.

5.1.7 COMMAND SPECIFIC FACTORS IN PROGRAM PLANNING

Deployment support programs can be generically planned and then tailored or customized to a command’s specific needs. Command specific factors to be considered include:

- ◆ Mission: The deployment function, length and destination.
- ◆ Demographic composition of command: How many are single, married, single custodial parents, female, etc.
- ◆ Experience: Number of experienced deployers and number of first-time deployers.
- ◆ Ops: What is the ship’s projected operating schedule? Have they been gone frequently for work-ups, etc?
- ◆ Communication: How dependable is communication with the command? What methods are available?
- ◆ Port calls and liberty policies: Will there be port calls? Will family members be able to meet service members in foreign ports?

5.2 PROGRAM DEVELOPMENT

Program development consists of establishing goals and objectives, developing content, and determining formats and features. The particular programs to be developed will be based on the priorities determined via strategic planning, needs assessments, etc.

5.2.1 DEFINING PROGRAM GOALS AND OBJECTIVES

Deployment support program goals and objectives must support the Navy's mission, and enhance command readiness and retention. Goals and objectives should:

- ◆ Be realistic, achievable and measurable.
- ◆ Enhance the coping skills of service members and their families before, during and after deployment.
- ◆ Prevent or reduce personal/family emergencies during deployment.
- ◆ Meet the needs of the diverse Navy population including couples, singles, etc.
- ◆ Have maximum impact on the needs of deploying service members and their families.

5.2.2 DESIGNING THE PROGRAM

When designing deployment support programs:

- ◆ Prioritize needs based on client population and available resources.
- ◆ Meet Navy instructions and directives.
- ◆ Identify a variety of service delivery options to meet these needs: i.e. briefs, support groups, etc. for pre, mid-deployment and homecoming.
- ◆ Determine the optimal mix and level of service. The variety and intensity of programs should be based on the needs of the particular base and/or command.
- ◆ Develop Standard Operating Procedures (SOPs). SOPs should include not only program content but targeted audience, program objectives,

materials needed, and references.

- ◆ Every command and every deployment is unique. Design a program that meets the basic needs and then customize it.

5.2.3 DEVELOPING CONTENT

Issues for the deploying service member and their family were discussed in Part I, Section Three. The content of deployment support programs focuses on the emotional issues and/or practical aspects. These include the emotional cycle of deployment, communication, financial concerns and practical preparation, i.e. legal papers, home and car maintenance.

Deployment support program content:

- ◆ Is based on research and experience during the past 20 plus years.
- ◆ Has been developed based on information from Navy families. They are the recognized experts.
- ◆ Has been modified as demographics and needs have changed. Consider the diversity of the fleet.
- ◆ Must be inclusive to both male and female service members, and male and female spouses. Be sure language is gender neutral.
- ◆ Should be applicable to both first-time and experienced deployers.
- ◆ Should be documented using an SOP format. A facilitator's guide or script may also be prepared.
- ◆ Can be modified and tailored to each command.
- ◆ Should include handouts and materials that reinforce key points.

5.2.4 PROGRAM FORMATS AND FEATURES

Deployment programs belong to the command. The FFSC's role is to offer expertise based on experience, and to present program content. The following organizational issues need to be discussed with the command to ensure a successful program.

5.2.4.1 LOCATION

Where the deployment support program will be held can be a critical factor in the success of the program. Consider:

- ◆ Adequate seating and the ability for everyone to hear and see the program.
- ◆ Accessibility of the location and parking.
- ◆ On board ship or in the hanger can be a good choice as it's a familiar and accessible location.

5.2.4.2 TIMING

Each deployment program is designed to be presented at a time that the participants can take optimal advantage of the information provided.

- ◆ Pre-deployment programs are best presented from two months to two weeks prior to deployment. (See Part II, Sections 1-4)
- ◆ Experience has shown that there are optimum days and times for pre-deployment programs. Monday through Thursday evenings, beginning at 1830 or 1900 have been most successful.
- ◆ Avoid paydays and days before or after a holiday.
- ◆ Be sure the command considers their schedule. If personnel have been away for work-ups, etc., family time may take precedence over attending a program.
- ◆ Programs should not be offered in conjunction with events such as picnics or holiday parties. Participants are not focused on deployment readiness during these times.
- ◆ Mid-deployment programs should take place approximately halfway through the deployment.
- ◆ Homecoming programs should take place three to five weeks prior to the command's return. This gives spouses time to communicate with the service members, make homecoming plans, etc.

5.2.4.3 CONFIGURATION

Although a command owns the deployment support program it is up to the FFSC to recommend the type of programs that work best. It is the FFSC that will feel the effects if a program does not go well. It will impact on other FFSC deployment programs for that command and possibly for other commands.

The following formats are currently used by FFSCs to present deployment programs. In planning with the command both the pros and cons of each format can be discussed.

5.2.4.3.1 FAIRS

A pre-deployment fair is a format used by many commands. Instead of formal presentations from various resources, each resource has a table with a staff member to provide information. Service members and their families go from table to table to gather needed information.

- ◆ Possible resources include: FFSC, Navy Legal Services Office, Health Benefits Advisor (TRICARE), USO, American Red Cross, Navy-Marine Corp Relief, Housing, and Security.
- ◆ Some commands require that the service member check in with each resource. Others allow the service member to gather only the information he/she believes the family needs.
- ◆ Activities are provided for children and it may indeed have a “fair” atmosphere with games, jumping castles, snacks, etc.
- ◆ Pros: Fun atmosphere attracts service members and families. No long presentations to sit through.
- ◆ Cons: Service members may not get all the information they need, know the right questions to ask, or read the materials. Often done on a Saturday, it can be difficult to staff.

5.2.4.3.2 “PARADE OF STARS”

Another popular format for a pre-deployment program is known as the “parade of stars” or the “hit parade”. The command invites resource agency representatives to present information on their organizations.

- ◆ Possible resources include: FFSC, Navy Legal Services Office, Health Benefits Advisor (TRICARE), USO, American Red Cross, Navy-Marine Corp Relief, Housing, and Security.
- ◆ Each resource agency has an allotted time.
- ◆ Pros: Everyone hears all the information.
- ◆ Cons: Can be very long. FFSC may present a “Nuts and Bolts” but time to present emotional issues, communication ideas, etc. is limited.

5.2.4.3.3 BRIEFING

A briefing format can be used for deployment support programming.

- ◆ Programs can be lecture, lecture/discussion, discussion, or an interactive workshop.
- ◆ Pros: Most flexible as can easily be tailored in length, content and scope.
- ◆ Cons: If a pre-deployment program, resources other than the FFSC may not have adequate presentation time.

5.2.4.3.4 MANDATORY ATTENDANCE

Some commands make pre-deployment programs mandatory. This assures that the entire crew has had the opportunity to hear the information and prepare themselves and their families. Whether the program is mandatory or not, it is important for leadership personnel to attend. This communicates to the service members and their families that the program is fully supported by the command.

- ◆ Pros: Can be positive in that it shows that deployment support programs are a command priority; that the command is concerned with the service member’s well- being.
- ◆ Cons: Can be negative as service member resists being told he/she must do one more task.

5.2.4.4 CHILDCARE

Many commands offer childcare during pre-deployment programs. Childcare can be provided in safe command spaces or arranged through the base Child Development Center. In addition, the Family Childcare program can provide professional childcare workers to come to the program site. Fees are based on the number of children served. Childcare should:

- ◆ Provide name tags for each child.
- ◆ Have entertainment, videos and activities for children of all ages.
- ◆ If aboard ship or in a hanger, give tours or demonstrations of equipment to older children.
- ◆ Have adequate coverage. A minimum guideline is one adult per every six children.
- ◆ Provide snacks if possible.

5.2.4.5 INCENTIVES

Commands may offer incentives for attending deployment support programs. The command should offer single sailors comparable incentives as those offered to married personnel. Single service members want to be considered as important as married personnel to the command. Types of incentives include:

- ◆ Special liberty. Early liberty the day of the program so service members can go home and get their families. Late muster the following day for those who attended the program.
- ◆ Items for attendees: Command souvenirs, photos, magnets, stickers, etc.
- ◆ Children's Deployment Coloring/activity book: Can be customized by command.
- ◆ Drawings for door prizes at the end of the program. Suggested prizes: Gift certificates to restaurants, hotels, movies, sporting events, exchange or commissary, and liberty passes.
- ◆ A meal or snack.

MARKETING DEPLOYMENT SUPPORT PROGRAMS

6.1 INTRODUCTION TO MARKETING

Marketing is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organizational goals. (*Dictionary of Marketing Terms*, 2nd Edition, Peter D. Bennet, Editor, 1995). In simpler terms, marketing is the process by which one reaches customers and compels them to purchase, use and repurchase a product or service.

Marketing targets populations, informs them about products and services, and motivates them to use these products/services. Marketing is not only selling or advertising but also ensuring that the right goods and services are produced and find their way to the consumer.

Effective marketing means delivering the goods and services that consumers want and need. An FFSC should ask itself the following questions:

- ◆ What deployment services are we promoting?
- ◆ When and where should we deliver these services?
- ◆ Are we aiming all our efforts to satisfying our customers?
- ◆ Are our deployment support programs cost-effective?
- ◆ Can we deliver what we are marketing? Do we have the staff and resources to meet an increased request in services?

Marketing links the buyer (commands, service members and their families) and the seller (FFSC). Two effective ways to market are:

- ◆ Public Relations (PR): PR sells an idea or concept that improves awareness and support of the program. The “buyer” feels that the seller cares about him/her. It is considered a “soft sell”. Examples of public relations

for FFSC programs/services include personal networking (establishing relationships with command leadership), briefings/presentations (disseminating information on FFSC's deployment programs and their benefits), and media coverage of deployment support programs and events.

- ◆ Advertising: Advertising sells a specific product or service. FFSC does not pay to advertise. However, short news items and program announcements are appropriate topics for the base or community newspaper, FFSC newsletter, etc. Flyers, handouts and newsletters are all marketing materials prepared and used by the FFSC. Advertising is considered a "hard sell".

6.2 MARKETING RESEARCH

Marketing research is a prerequisite for effective marketing. Marketing research specifies the information required to address the issues, designs the method for collecting information, manages and implements the data collection process, analyzes the results, and communicates the findings and their implications (*Dictionary of Marketing Terms*, 2nd Edition, Peter D. Bennet, Editor, 1995). Marketing research is used to determine customer needs and how well the FFSC is satisfying those needs (See Part I, Section 5.1.3).

- ◆ Marketing research includes primary and secondary research. Primary research data is obtained by observing your customers and obtaining their responses to specific questions (surveys, program evaluation, etc.). Secondary research consists of demographic information and past performance data.
- ◆ Marketing research information pertaining to deployment support programs can be collected from the following sources: QOL surveys, focus groups, needs assessments, demographic studies of base/ Navy population, and FFSC program evaluations (see Part I, Section 7.2).

6.2.1 THE QOL LEADERSHIP SURVEY

The QOL Leadership Survey 2000 (See Part I, Section 5.1.3.2.1) findings are relevant to marketing deployment programs. The following results are based on the responses of leadership at 60 sites. It is critical that each FFSC analyzes the information pertaining to their local area.

SECTION SIX

- ◆ On a rating of one to five with one being not at all familiar and five being very familiar with FFSC programs, the average rating for deployment support services was 3.33.
- ◆ Contacts with FFSC staff, FFSC brochures or information packets, briefings to commands and base newspapers/media were the most prevalent way leadership learned about FFSC programs and services.
- ◆ Between 20 and 25% of seagoing command leadership had no personal contact with the FFSC.
- ◆ The top five reasons leadership did not refer or use the FFSC are:
 1. Not aware of programs and services.
 2. Command was able to help.
 3. Did not think information remained confidential.
 4. Programs did not meet service members' needs.
 5. Had a bad experience at FFSC.
- ◆ The top five reasons service members were reluctant to use FFSC programs (based on 1996 Navy FFSC Needs Assessment) are:
 1. Prefer to solve own problems.
 2. Not aware of programs or services.
 3. Do not think information remains confidential.
 4. Programs do not meet needs.
 5. Inconvenient hours.

6.3 MARKETING PLANS AND TECHNIQUES

FFSC Accreditation Standard 26020 requires that the FFSC has a marketing plan which covers each program and service provided by the FFSC. The plan must include the target market, the message and the media choices (print, briefings, etc.) by which the marketing will take place.

To carry out the marketing plan, the FFSC staff must understand their role in public relations and how to promote a positive image (FFSC Accreditation Standard 26030).

In planning marketing activities for deployment support programs consider the four “Ps” of marketing:

1. **Product:** Deployment support programs (the product) must satisfy the command/client’s needs based on Navy Instructions and mission requirements.
2. **Place:** Programs must be available when and where they are wanted. FFSC should work with the command to provide a place and time conducive to the program.
3. **Promotion:** Promotion is the telling and selling of programs and services. Who is the target of FFSC “advertising”? How are service members finding out about programs? What is the desired outcome?
4. **Price:** FFSC services are free to commands but there is a price - staff time, materials, etc. Deployment support programs must prove they are cost-effective to the Navy.

6.3.1 COMMUNICATION AS A MARKETING TECHNIQUE

Marketing is a planned communication. It is necessary that one who is marketing deployment support programs:

- ◆ Be able to communicate well.
- ◆ Develop an action plan: Know the desired outcome before the command is contacted.
- ◆ Appeal to the practical and the emotional perspective of the customer.
- ◆ Appear confident and competent.
- ◆ Know the product: Deployment support programs and other FFSC programs.
- ◆ Build a relationship with command leadership who are key communicators. These include CO, XO, CMC, Chaplain, Ombudsmen, etc. These people can reach others. They have established trust with potential FFSC clients.
- ◆ Be prepared to negotiate: Deployment support programs belong to the command.

6.3.2 MARKETING TOOLS AND TACTICS

Marketing tools are the print and audiovisual materials produced to promote one's product or service. Marketing tactics are the means by which one advertises. Both should be cost-effective and easy to implement.

The quality of print and audiovisual products is critical. Whether an FFSC has a trained layout/graphics staff to produce audiovisual and print products or relies on administrative staff or volunteers, there are several key elements in producing quality materials.

- ◆ Good graphic design integrates words and images.
- ◆ The product must be attractive, professional and easy-to-read.
- ◆ The look and quality of all materials should be standardized so it is easily identifiable as an FFSC product. Think trademark and/or slogan.
- ◆ Rather than using the word “free” which devalues the program, consider “provided to you at no cost by...”.

Deployment support programs can be marketed using a variety of tools and tactics.

- ◆ Print products: Use brochures and flyers, command POD announcements, etc. Program materials, specifically handouts, are also marketing tools as they have FFSC identifying information on them.
- ◆ Print media: Use base newspapers, local newspapers, ombudsmen newsletters, etc. Seek coverage of FFSC events and programs. This is free publicity.
- ◆ Radio and TV: Use public service announcements to advertise programs/ services and seek coverage of FFSC events and programs.
- ◆ Outdoor advertising: If available, use billboards and marquees on base.
- ◆ The web: If not already in existence, create an FFSC web page. Determine deployment support materials that can be included on a command web site.

6.4 COMMAND REPRESENTATIVE PROGRAM

The Command Representative Program is designed to serve the needs of commands by providing a primary point of contact and liaison at the FFSC. A command representative is an FFSC staff member assigned to work specifically with a command. The Command Representative Program is required by FFSC Accreditation Standard 16010.

6.4.1 PURPOSE

The purpose of the Command Representative Program is to:

- ◆ Provide information to commands on available FFSC educational programs (including but not limited to deployment support programs).
- ◆ Assist deploying commands in preparing crew and families for deployment.
- ◆ Consult with leadership spouses regarding services available to family members.
- ◆ Serve as a primary point of contact and referral for services available in the civilian and military communities.

6.4.2 RESPONSIBILITIES

A command representative has the following responsibilities:

- ◆ Market FFSC programs to command leadership, including FSG president and ombudsmen.
- ◆ Schedule and verify all FFSC programs for commands and their FSG.
- ◆ Maintain a working file for each assigned command.
- ◆ Maintain contact with command including correspondence, mailings, etc.
- ◆ Maintain consistent contact with command FSG president and ombudsmen throughout a deployment.
- ◆ The command representative does not present all of the programs for their assigned command and may or may not be an R&R team member.

6.5 MARKETING TO THE COMMAND

Marketing to commands is the most direct way to get program information to the leadership. In turn, the command leadership makes programs happen. A command representative is a salesperson. He/She must sell deployment support programs to the command. Initial contact with a command may take the form of a letter and/or phone call. The command representative may have to persist until contact is established and a marketing meeting is arranged.

6.5.1 PRE-DEPLOYMENT MARKETING MEETING

Marketing meetings are specifically designed to let commands ask questions and to share FFSC expertise on effective programs. This marketing meeting ideally should occur six months prior to an extended deployment but no later than three-four months prior.

- ◆ The command representative should prepare marketing packets. The packets can include but are not limited to: a program planning guide, program schedule, and resource listing. In addition, the command representative must determine open program dates (FFSC staff may be already committed to another command).
- ◆ The following should be present at the marketing meeting: Command leadership, FSG president, ombudsmen and leadership spouses.
- ◆ If a command has previously utilized deployment programs, or is deployed unexpectedly or with short notice, it is imperative that the command representative meet face-to-face with the command POC (others are optional).
- ◆ Program dates may be established at this meeting but can be scheduled at a later time.
- ◆ A follow-up meeting with the command is recommended to review program checklists, time schedules etc.

6.5.1.1 PRE-DEPLOYMENT MEETING AGENDA

At the pre-deployment marketing meeting the command representative should introduce him/herself, explain the purpose of the meeting, what a

command representative is, and delineate the benefits of deployment support programs for the command, the service members and their families.

During the course of the meeting, the command representative should:

- ◆ Determine the command's status and needs. Confirm deployment schedules.
- ◆ Review the marketing packet. This is a chance to "sell" FFSC programs. All deployment programs must be marketed including pre-deployment, mid-deployment programs for Family Support groups, and Return and Reunion programs.

Before concluding the marketing meeting the command representative should:

- ◆ Determine a Point of Contact and the next steps to ensure smooth program planning and delivery.
- ◆ Set dates for programs if possible.
- ◆ Provide suggestions for program advertisement.
- ◆ Stress the importance of command support of programs.
- ◆ Discuss command incentives to ensure full command participation.

6.5.1.2 MARKETING MATERIALS

It is essential to bring materials explaining deployment programs and services. Materials should include:

At a minimum:

- ◆ Deployment program planning guide or materials including program descriptions, program planning checklist, PCPD checklists, Sample POD notes and 1MC (Primary Multi-Channel, the ship's interior PA system) announcements.
- ◆ Program handouts.
- ◆ FFSC brochure.
- ◆ Command representative's business card.

Optional:

- ◆ FFSC newsletter.
- ◆ Information on other FFSC services/programs.

Note: See Part II, Section 5 for sample materials.

6.5.2 MID-DEPLOYMENT MARKETING

The majority of marketing for mid-deployment programs occurs at the pre-deployment marketing meeting. Command representatives explain the benefits of mid-deployment and homecoming programs, and strongly encourage the Family Support Group to participate.

6.5.3 RETURN AND REUNION MARKETING

The Return and Reunion (R&R) Program should be “sold” at the pre-deployment marketing meeting. All marketing materials related to R&R are presented, as well as information on how to request an R&R team. To effectively market R&R, the command representative should:

- ◆ At mid-deployment: Send the CO information on the R&R program.
- ◆ Market to key leadership spouses and ombudsmen. Their opinions are generally valued and taken into consideration by the CO.

It is critical that the R&R program is marketed at sea. FFSC staff on an R&R should:

- ◆ Prepare marketing packets to take on the R&R.
- ◆ Be cognizant that the R&R team may have been requested by the Battle Group or Admiral and individual command(s) may not be enthusiastic.
- ◆ Upon arriving aboard ship, meet with the POC and, if possible, command leadership including CO or XO, CMC, etc. This meeting is intended to share expertise, let the command ask questions and schedule programs.
- ◆ Provide leadership briefs to wardroom, chief’s mess, etc. (See Part II, Section 4.1).
- ◆ Inform the command on how to provide marketing assistance - utilizing

POD notes, 1MC announcements, CCTV, and flyers (See Part II, Sections 4.1 and 5 for sample marketing materials).

- ◆ Market the fact that you have spoken with spouses/brought letters, etc. The crew is anxious to hear first hand what has been happening at home.

6.5.3.1 REQUESTING A RETURN AND REUNION TEAM

It is up to the command to request a Return and Reunion team. The FFSC command representative (or designated staff) can initiate contact and provide information on how to request a team. The following information should be included:

- ◆ An R&R team must be requested via message, fax on command letterhead or Internet E-mail from the deployed command or CO.
- ◆ Ideally, a team should be requested at least two months prior to desired embarkation date and not later than three weeks prior to embarkation.
- ◆ The request should be addressed to the command of the FFSC that will provide the team.
- ◆ Commands in a battle group should coordinate their requests with the battle group commander.
- ◆ The message sent by the command should include the following:
 1. A request for the R&R program.
 2. Identify units requesting the R&R program.
 3. Number of male/female team members that can be accommodated.
 4. Embarkation and debarkation ports and dates.

The FFSC will respond back with a message that includes a reply and identification of staff members who will provide the R&R program. Confirmation from the deployed commander/command is then sent to the FFSC.

6.6 MARKETING TO SERVICE MEMBERS

Although deployment programs are often marketed by the command, there are ways to directly promote the programs to service members. The more

SECTION SIX

familiar the service member becomes with FFSC programs and services the more likely he/she will attend programs and use services as needed.

The following are ways to publicize deployment support programs directly to the service member:

- ◆ Promote deployment programs to new personnel at a Base Indoctrination.
- ◆ Be sure that the availability of deployment support programs is cited in FFSC program materials.
- ◆ Post flyers in high-visibility areas such as officer and enlisted clubs, exchange, etc.

6.7 MARKETING TO FAMILY MEMBERS

Spouses may not be aware of deployment support programs being offered or may be unsure whether to attend. Service members may not communicate the necessary program information to their spouses.

To publicize deployment support programs to family members utilize the following:

- ◆ Use Ombudsmen and leadership spouses to communicate. The Ombudsmen or FSG may have a newsletter or telephone tree and be willing to publicize deployment support programs.
- ◆ Have spouses who have attended programs encourage others to attend.
- ◆ Advertise in base or housing newspaper via calendar, articles, etc.
- ◆ Post flyers in high-visibility areas such as child care centers, exchange, etc.

6.8 EVALUATION OF MARKETING EFFORTS

Marketing plans and materials should be reviewed and evaluated on a regular basis. In reviewing marketing efforts look once again at the four “Ps” of marketing:

1. **Product:** Are the current deployment support programs satisfying the command/client’s needs? Has research shown the need for program

changes or new program development? Have client demographics changed?

2. **Place:** Have programs been available when and where they were wanted?
3. **Promotion:** Is the FFSC successful in reaching the targeted audience? What techniques and materials have been most effective? Have marketing materials and activities raised awareness and/or increased use of programs?
4. **Price:** Have the deployment support programs been cost-effective?

6.9 RESOURCES

There are many books and journals that focus on marketing. The following are but a few of numerous, helpful resources. Check the library or the business section of major bookstores for additional selections.

- ◆ *Marketing for Dummies*, Alexander Hiam, IDG Books, 1997
- ◆ *Marketing Management*, Philip Kotler, Prentice Hall, 1999
- ◆ AMA Marketing Toolbox Series includes *Preparing the Marketing Plan*, *Developing Successful Marketing Strategies*, and others

MANAGEMENT OF DEPLOYMENT SUPPORT PROGRAMS

7.1 QUALITY ASSURANCE

Quality can be considered a degree of excellence, the extent to which something fulfills its purpose. Quality is a result of a comparison between what is required and what is provided. Several methods have emerged to achieve, support and improve quality. Known as quality management these methods include quality control (QC), continuous quality improvement (CQI) and quality assurance (QA). Whichever term is applied, the organization and all staff members must make a commitment to quality.

7.1.1 PURPOSE OF QUALITY ASSURANCE

The purpose of quality assurance is to achieve quality in all deployment support programs. To do so requires the following:

- ◆ Identify programs/services.
- ◆ Determine whether stated program goals have been met.
- ◆ Plan improvements in service delivery: How can we do things better?
- ◆ Provide data to justify the program.

A variety of methodologies and tools have been developed to achieve and maintain quality. These include:

- ◆ Management systems: Management that establishes a unity or purpose and direction enabling the organization to meet the needs of its customers reliably, repeatedly and economically.
- ◆ Philosophies: Total Quality Management (TQM), Continuous Quality Improvement (CQI) and other methods are ways of thinking about goals, processes and people to ensure quality.

- ◆ Tools and Techniques: Flowcharts, statistics, standards and benchmarks, measures, etc.

7.1.2 FFSC ACCREDITATION STANDARDS

The Navy has established its own QA measures. Accreditation Quality Standards were established by the Navy Personnel Command (PERS-66) in 1997. The FFSC Accreditation Standards were implemented to ensure quality service delivery. Section 51000 of the FFSC Accreditation Standards addresses deployment support.

- ◆ Standard 51010 states “Deployment program goals reflect command goals and are operationally oriented.” Key indicators for this standard include: command deployment program critiques, checklists and plans which describe services rendered, and level of customer satisfaction indicate that programs are tailored around command operational schedules.
- ◆ Standard 51020 states “Deployment program providers are trained in the following: life during deployment, emotional cycles of deployment, operational cycles of deployment, demands and stresses that deployment places on families, resources available and personal financial management.”
- ◆ Standard 51030 states “Trained FFSC personnel deliver to deploying commands deployment programs in the following areas: pre-deployment, mid-deployment, return and reunion (resources permitting) and post-deployment.”
- ◆ Other FFSC Accreditation Standards are cited throughout this *Desk Guide*.

7.1.3 RECORD KEEPING

Accurate and complete record keeping is necessary to ensure quality and to successfully manage deployment support programs. Clear documentation is needed regarding both qualitative and quantitative data (statistics). Policies and procedures, orientation and training, program format and content must be documented.

To ensure the accuracy of records:

- ◆ Devise a standardized method of keeping deployment support program records including a Program Request Form (See Part II, Section 6.1.1).
- ◆ Keep original data sources such as evaluation forms.
- ◆ Date all reports.

For each deployment support program the following records should be kept:

- ◆ Program title, staff position responsible for the program, date(s) of evaluations and dates SOP was reviewed. It is important that it is signed and verified that the program was reviewed even if no changes were made (See Part II, Section 6.1.2 for sample form).
- ◆ Standard Operating Procedures (SOP): The SOP is an internal working document that states how and when the service will be delivered. SOPs ensure a minimum quality standard, and that the format and content are available to all staff.

7.1.3.1 QOLMISNET (QUALITY OF LIFE MANAGEMENT INFORMATION SYSTEM)

QOLMISNET is the standard reporting system used by FFSCs to report activities and services delivered. QOLMISNET provides a full range of data gathering and collation for determining the demographics necessary for both programming and the budget process.

Deployment support programs are reported through the Education and Training component of QOLMISNET in the following four categories: Pre-deployment, Mid-deployment, Homecoming, and Return and Reunion. Each FFSC records the number and type of deployment programs as well as the number of participants for entry into QOLMISNET.

7.2 EVALUATIONS

Evaluation activities can be a valuable source of information regarding both how programs function and their outcome. Knowing that a program achieved its objectives is important. But, how or why the program achieved these objectives is just as important. FFSC Accreditation Standard 28010 requires the FFSC to periodically and regularly evaluate their programs and services to

determine whether they continue to meet definite program needs or require adaptation.

7.2.1 PURPOSE OF EVALUATIONS

The purpose of evaluating deployment support programs is to determine whether:

- ◆ The program content was effective and the objectives were met.
- ◆ The material was clearly and interestingly presented.
- ◆ The programs were efficient, i.e. cost-effective.
- ◆ The services provided were in accordance with applicable Navy directives.
- ◆ Factors existed that either impeded or facilitated the program.

Information provided by program evaluations can be used to:

- ◆ Determine if changes to program content or presentation should be made.
- ◆ Provide objective feedback to managers and policy makers.
- ◆ Provide information and feedback to commands on the needs of their crew.
- ◆ Update SOPs, materials and handouts.

7.2.2 EVALUATION MEASURES

The measures used to evaluate the program are derived from the goals and objectives of the deployment support program. Evaluation measure characteristics should be:

- ◆ **Objective:** Data sources should be recipients and observers of services as well as program staff.
- ◆ **Feasible:** It must be possible to acquire meaningful data called for by the measure.
- ◆ **Measurable:** It should be possible to determine a value for the measure both quantitatively and qualitatively.

- ◆ **Relevant to program goals:** Demonstrate the extent to which the program is responding to the need.
- ◆ **Relevant to the Navy's mission:** Demonstrate how the program contributes to readiness and retention.
- ◆ **Relevant to the command:** Provide the command with information it can use.
- ◆ **Cost-effective:** It should be possible to collect data at a reasonable cost in time, money and manpower.
- ◆ **Comparable:** Data should be able to be compared to previous data in order to identify trends and changes.

7.2.3 EVALUATION DESIGN

A well-designed evaluation will document the reasons for success and assess where things may have gone wrong. The evaluation should:

- ◆ Identify who will be using the evaluation and for what purpose.
- ◆ Link the evaluation criteria to the program goals and objectives.
- ◆ Ask enough questions to gather needed information but not be so long or detailed that the evaluator does not complete it.
- ◆ Consist of both qualitative and quantitative data. Qualitative data, i.e. open-ended responses, may be hard to quantify but usually contain more information. Objective ratings such as high, average, low or a list of descriptive adjectives such as practical, informative, confusing, etc. are easier to quantify while still containing qualitative information.

The evaluation design can be incorporated into a variety of program evaluation types. Quantitative data reports, review of client/participant files, focus groups, surveys (i.e., evaluation forms) and direct observation of programs are used most often to evaluate FFSC programs.

Note: Focus groups used for needs assessments are discussed in Part I, Section 5.1.3.2.2. Using the same principles, a focus group can also evaluate deployment support programs.

Deployment programs should be evaluated on a regular basis but it is not necessary to evaluate every deployment program presented. Evaluate a cross-section of programs, presenters, and commands to get a complete picture.

The following can be used to evaluate deployment support programs. Examples are found in Part II, Section 6.

- ◆ **Self-Evaluations:** A presenter self-evaluation solicits the presenter's thoughts on how he/she did, what went well and what did not, and what changes should be made. The presenter often has a different perspective than the participant or command.
- ◆ **Participant Evaluations:** Evaluates the impressions/understanding of the program by the participants. Input on the usefulness of the content and the effectiveness of the presenter, as well as suggestions for improvement are solicited. Participant evaluations should request basic demographic information such as whether they are a service member, spouse, etc. and where they heard about the program. A generic form can be used for most deployment programs. Comments can be summarized and given to the command.
- ◆ **Command Evaluations:** Evaluates the command leadership/POC impression of the program. Feedback on the effectiveness of the presenter, content and suggestions for changes should be requested. After a presentation, the command often gives verbal feedback. This feedback is usually not specific enough to be helpful so a written evaluation should be obtained.
- ◆ **Observer Evaluations (FFSC staff):** FFSC supervisory staff can observe a program to evaluate the presenter's skills, the program content or both. The observer can provide comparisons between this program/presenter and others.
- ◆ **Trip Report (R&R):** Used after a Return and Reunion program, the trip report summarizes what occurred during the R&R and recommends suggestions for improvement.

7.3 PROFESSIONAL DEVELOPMENT & STAFF TRAINING

To meet the needs of deploying service members and their families, deployment support program staff must broaden their skills with continued

education and training on practical/emotional aspects of deployment. Knowledge of deployment, Navy lifestyle and protocol, and effective presentation styles.

- ◆ Deployment/Navy lifestyle and protocol: Part I, Sections Two through Five; Part II, Sections One through Four, and Appendix B of this Desk Guide contain information about deployment, the Navy lifestyle and protocol. It is important to remember that when major changes occur in an individual's life, such as deployment, it is very easy for that person to feel that events are out of control. The more information the individual has and the more planning that is done, the more in control the individual is likely to feel.
- ◆ Effective Presentations: Presenting effectively takes more than just subject matter expertise. Part I, Sections 7.3.2-7.3.4 are devoted to program presentation.

7.3.1 TRAINING METHODS

There are several components of an effective staff training plan. Training and professional development for deployment support programs should encompass the following:

- ◆ Professional Development Plan: Each staff member should have a professional development plan. The plan should:
 - Be devoted to the needs of the deployment support program as well as the individual staff member's needs.
 - Build on the staff member's previous background and knowledge.
 - Identify ways to enhance knowledge and performance.
- ◆ Orientation: New staff should be oriented to all of the programs and services provided by the FFSC. Orientation is accomplished by:
 - Reading of the Desk Guide and other relevant training materials. Each FFSC should have a reading file on each area of service, i.e. deployment, relocation.
 - Meeting with staff from all areas of the FFSC.
 - Observation of deployment support and other FFSC programs.

- Co-leading deployment support programs.
- Attending marketing meeting with command as an observer.
- ◆ Supervision/mentoring: Every staff member should have the opportunity to learn from an experienced colleague. The supervisor/mentor should:
 - Have identified knowledge and skills that he/she can share.
 - Meet regularly with the individual and/or group to share ideas and learn from experience.
 - If in a supervisory relationship, not only facilitate learning but also track accountability.
- ◆ Ongoing education: Ongoing education for deployment support program staff can be both formal and informal:
 - In-service training: Provided by the FFSC on relevant topics such as marketing, presentation skills, program development, and Navy lifestyle.
 - Formal education: College courses, workshops and seminars are available to enhance one's skills and abilities. Conferences sponsored by FFSCs, PERS and the DoD allows one the opportunity to share information specific to deployment.
 - Professional groups and affiliations: There are several professional entities and national associations that can provide education, mentoring and contacts. (See Part I, Section 8.2)

7.3.2 EFFECTIVE PRESENTATIONS: “PRACTICALLY PERFECT PRESENTATIONS”

To present effective deployment support programs it is critical to have in-depth knowledge of the material and content contained in the SOPs. However, it is the skill and ability of the presenter that will determine the success of the deployment presentation. To teach or train effectively the presenter must be familiar with adult learning theory, presentation styles, methods, techniques and aids.

7.3.2.1 ADULT LEARNING

Learning is the process of gaining knowledge and/or expertise. Adult learning is complex and differs from learning in childhood. The more presenters know about adult learners and their needs, the better they can present and facilitate.

The Adult Learning Model was developed by Dr. Malcolm Knowles and based on the work of numerous educators and psychologists. His ideas on adult learning are known as andragogy. Andragogy is a set of core adult learning principles that apply, to one extent or another, in all adult learning situations.

The six principles of andragogy are:

1. The learner's need to know: Adults need to know why, what and how the information will apply to life. Information must be meaningful to where they are in their life.
2. The learner's self-concept: Adult learners are considered to be autonomous and self-directing. They see themselves as capable and independent. In an educational or training situation, they may revert to childlike behavior and wait to be taught.
3. The learner's prior experiences: Previous related experiences could affect the current learning situation both positively and negatively. There will be a wide range of experiences among the participants and much to share.
4. Readiness to learn: Adults are ready to learn when there is a need to know to cope effectively with their real-life situation.
5. Orientation to learning: Adults are life-centered in their orientation to learning. The learning may be problem-centered or contextual. Adults respond well to materials organized around life situations and the acquisition of coping skills.
6. Motivation to learn: Adults are responsive to some external motivators (i.e. promotion, raise). The most potent motivators are related to internal pressures and personal payoff.

To fully grasp the concepts of andragogy, it is necessary to understand the pedagogical model, designed for teaching children. The andragogical model includes pedagogical concepts that may be used with adults.

1. The learner's need to know: Children learn to pass. They do not need to know how it applies to their lives.
2. The learner's self-concept: The teacher's concept is that the child is a dependent learner. The learner's self-concept eventually becomes that of a dependent personality.
3. The learner's prior experiences: The learner's experience is of little worth. The experience that counts is that of the teacher, textbooks, etc.
4. Readiness to learn: Children are ready to learn what the teacher tells them they need to know.
5. Orientation to learning: Learning is acquiring subject-matter content. Learning is not necessarily related to real-life situations.
6. Motivation to learn: Motivation is external, i.e. good grades, teacher approval.

Andragogy in practice includes:

1. Core Adult Learning Principles: These principles provide a sound foundation for planning adult learning experiences. Without any other information they reflect the best approach to effective adult learning.
2. Individual and Situational Differences: One must analyze differences to determine the characteristics of the learners, the characteristics of the subject matter and the particular situation. These will affect the use of the adult learning principles.
3. Goals and Purposes for Learning: The goals provide a framework for the learning experience. The principles are implemented differently depending on the goals.

7.3.2.2 PRESENTATION STYLES

Presentation style consists of communication, both verbal and non-verbal, with the audience. Presentation style varies from one presenter to another. There is no correct or even preferable style. However, a good presenter is usually enthusiastic, flexible, able to maintain control, encourages participation and appears natural.

The overall goal of a presentation is to communicate. The objective of verbal communication is to be easily understood. Consider the following tips for effective verbal communication:

- ◆ Keep your voice flexible in pitch, force and rate.
- ◆ Vary your rate of speech. Present main ideas and difficult points at a slower pace.
- ◆ Minimize annoying fillers such as “uh” and “like”.
- ◆ If necessary use a microphone (See Part I, Section 7.3.2.5.1)

The presenter communicates as much to an audience through nonverbal means as through words. The presentation begins before the first word is spoken. For effective non-verbal communication:

- ◆ Keep your body language relaxed and appropriate.
- ◆ Use gestures. Gestures can be used for emphasis (pointing, making a fist, etc.), to indicate transition (ticking off key points on the fingers), to describe (draw a picture in the air) or locate (point to person, object, etc.).
- ◆ Maintain eye contact with the audience. Establish eye contact with different members of the audience. Make the listeners think you’re speaking directly to each of them. You can also monitor feedback such as boredom or enthusiasm by looking at the audience.
- ◆ Body language varies among cultures. Know your audience.

7.3.2.3 METHODS AND TECHNIQUES

There are a variety of presentation methods and techniques of which a presenter/trainer should be aware and comfortable. In determining which methods and techniques to use consider the content, the objectives of the presentation, and the audience.

- ◆ **Lecture:** A lecture is useful to disseminate a large amount of material in a short time. It ensures that all members of the audience receive the same information. It is the easiest method to structure as the presenter controls the content, flow and length. Lectures are most often used with large

groups as well as to introduce or summarize a group activity.

- ◆ **Lecture-Discussion:** This method provides the advantages of a lecture format with the benefits of audience participation. The presenter shares the facts and the audience discusses and interprets the information. The presenter must be adept at covering the necessary material while facilitating discussion and responding to comments and questions.
- ◆ **Demonstration:** A demonstration uses objects or illustrations to depict the main points. The key to an effective demonstration is determining the exact steps that need to be followed and preparing a step-by-step visual presentation. Demonstrations are often used in conjunction with lectures.

There are numerous techniques that can be used to engage the audience and keep them engaged throughout the presentation. The following techniques help captivate the audience:

- ◆ **Ice Breakers:** Short exercises or games used to introduce the topic, acquaint the audience with each other, or build cohesiveness. If using with a large group, break the group into several smaller ones.
- ◆ **Small Group Interaction/Brainstorming:** Gives the audience an opportunity to share information and ideas, contribute to the presentation, and share expertise.
- ◆ **Case Study:** The presentation of a real-life, relevant situation. Gives the audience an opportunity for analysis and discussion.
- ◆ **Role-play:** Role-plays can be extremely effective in illustrating or demonstrating an important point. Gives members of the audience a chance to participate.

When using a lecture format, try the following to keep the audience engaged.

- ◆ Use humor to illustrate a point.
- ◆ Poll the audience - ask for a raise of hands in response to a question, etc.
- ◆ Try to include the following phrases. They personalize the presentation and involve the audience.
 - Some of you may be feeling...
 - Other couples (singles), families...

- One thing that's common...
- It's normal to...
- It can be hard to talk about...

When using a discussion format, the leader must be skilled at asking questions, listening and controlling the group. To keep the participants involved in the discussion:

- ◆ Explain exactly what is expected and why they are doing it.
- ◆ Allow everyone the opportunity to participate/comment.
- ◆ Ask direct questions if trying to involve a particular individual or solicit specific information.
- ◆ Ask the group how they feel or what they think about a particular idea.
- ◆ Use open-ended questions (those that cannot be answered in a few words) to facilitate discussion.

7.3.2.4 PRESENTATION SKILLS

When presenting, one must first establish credibility: Presenters need the audience to identify with them, to think that the speaker is very much like them. To do so:

- ◆ Show that you know what you're talking about.
- ◆ Explain your credentials: Educational background, relevant work experience, etc.
- ◆ Share information about your background. When presenting deployment support programs, one's connection to the military demonstrates credibility. A military spouse, onetime military "brat" or former active duty presenter helps the audience to form a bond. If not directly connected to the military explain how you know, i.e., friends or relatives, job experience, experience with separation. Acknowledge that this is not the same but that you are confident in your ability to understand, empathize and share pertinent information.
- ◆ Be well-informed. Know what you are talking about.

The opening remarks can make or break a presentation. If the audience's first impression is negative they may immediately stop listening. During the opening remarks:

- ◆ Look at the audience and smile.
- ◆ Get their attention; arouse interest in the presentation.
- ◆ Reveal and preview the topic by introducing the main points.
- ◆ Make the purpose of the presentation clear.

When giving the body of the presentation:

- ◆ Select the main points. Make sure they are appropriate for the audience.
- ◆ Choose a pattern for organizing the main points. Content can be organized in the following ways:
 1. Chronological: What happens first, second, etc.
 2. Problem/Solution: Many of the deployment support programs are organized this way. For example, the problem is defined as “communication during deployment is difficult”. Ideas and methods of communication are then discussed.
 3. Cause/Effect: Many of the deployment support programs are also organized in this way. For example, deployment causes stress – these are the effects.
- ◆ Support the main points: Consider using statistics, expert testimony or “sea stories”.

The closing remarks are an opportunity to review and summarize the content. Be sure to:

- ◆ State that you are concluding your presentation.
- ◆ Restate main ideas.
- ◆ Allow for questions only if appropriate and time allows.
- ◆ Compliment and thank your audience.

A question and answer session often follows a presentation. Inform the audience early on in the presentation that there will or will not be time for ques-

tions. To ensure an effective question and answer session:

- ◆ Limit the time for questions. Don't let the question/answer session drag.
- ◆ Recognize questions in order.
- ◆ Be sure you understand the question. Ask for clarification.
- ◆ Repeat the question before answering.
- ◆ Soften the words to hostile questions before repeating.
- ◆ Be brief. Avoid conversations.
- ◆ Don't answer unless you can. If you don't know, say so and offer to find out the information or use the audience to answer the question.
- ◆ If possible, make yourself available to answer questions after the presentation.

7.3.2.5 PRESENTATION AIDS

7.3.2.5.1 USE OF MICROPHONES

Presentations can be enhanced through the use of a microphone and/or visual aids. It is very irritating to attend a presentation and not be able to hear the speaker.

Microphones can be intimidating to the presenter and distracting to the audience. To avoid this:

- ◆ Use the most effective type of microphone available. Clip-on microphones are your best choice because they allow you to move and gesture naturally. Some clip-on mikes have no cord, and these are the easiest to use. Since some microphones do have cords, practice beforehand. No one wants to trip on stage.
- ◆ Is the mike on? If you're wondering if the mike is too loud or not loud enough, ask the audience. A quick check demonstrates care for the comfort of the audience.
- ◆ When using a fixed microphone, adjust the mike to just below the level of your mouth, so that the top of the speaking part is almost level with your

lips. Position yourself six inches away from the mike. If there's a whistle or shriek, you're too close.

- ◆ The one thing NOT to do with a microphone: DON'T tap or blow into the mike. Tapping and blowing can not only damage the mike, it can startle the audience. Instead, talk into the mike in a normal tone and ask, "Can you hear me in the back?"

7.3.2.5.2 VISUAL AIDS

Visual aids help the audience to remember what has been presented. They are used to support a presentation. Visual aids consist of charts, handouts, slides, videos, etc. The right visual aid reinforces the main ideas and provides examples. It can also help explain new or difficult information.

Many times it may be difficult or impossible to use visual aids. There may be no electricity, malfunctioning equipment, etc. Do not let the inability to use visual aids affect the presentation. Remember that they can be helpful but are not necessary. Be sure the presentations can be effectively presented without the use of visual aids.

When designing visual aids keep the following in mind:

- ◆ Keep them simple! One visual should convey one main idea.
- ◆ Don't print anything vertically. It is too difficult to read.
- ◆ Use key words, not complete sentences, and use bullets to emphasize main points.
- ◆ Have no more than six lines of text on any visual.
- ◆ Convey ideas with graphics whenever possible. The idea is to show the big picture at a glance.
- ◆ Don't use too many visuals; they should enhance the presentation, not dominate it.

The following tips are helpful when using audiovisual equipment and aids:

- ◆ Test all equipment and aids in advance.
- ◆ Have the equipment in place and know how to operate it.

- ◆ Turn the equipment on only when you are ready to use it.
- ◆ Make sure you are not standing between your audience and your visuals.
- ◆ Face the audience, not the screen.
- ◆ Know the material so that you are not reading each point.
- ◆ Keep attention focused by pointing at the specific item being discussed.

There are many types of visual aids from flip charts and markers to sophisticated computer software presentations. Currently, two of those most commonly used by FFSCs are handouts and PowerPoint.

- ◆ **Handouts:** Flyers and brochures are inexpensive to produce and can be prepared in advance. It is suggested that handouts be distributed after the presentation. Participants will then have the materials to refer to later, but still be attentive during the presentation.
- ◆ **PowerPoint:** PowerPoint is a Microsoft software presentation package that can be used to produce presentations, slides, handouts, notes and outlines. PowerPoint can be displayed on a computer screen or projection system. Similar in use to slides or overhead transparencies, PowerPoint is used to add interest and reinforce the main points of the presentation.

Many FFSCs have created PowerPoint presentations for their deployment programs. Content from the SOPs in Part II of this Desk Guide can be enhanced and customized by adding PowerPoint slides.

7.3.2.6 PRESENTATION CHALLENGES

The most frequent challenges to deployment support program presentations are less than ideal presentation conditions, and difficult audience members.

- ◆ Less than ideal conditions in which to present deployment support programs are common, particularly when presenting aboard ship. Spaces can be either too small or too large, noisy, and at an uncomfortable temperature. It may not be possible to use electronic equipment such as a microphone or projector. This situation is more difficult for the presenter than for the audience as they are accustomed to the sometimes adverse conditions aboard ship.

When dealing with difficult audience members such as arguers, hecklers or “tough customers” keep the following in mind:

- ◆ Don’t take it personally.
- ◆ What do these people want? They want recognition from you and the audience; they want to demonstrate their knowledge or vent a gripe. To do this, they often will try to engage you in a one-on-one talk or put you on the spot.
- ◆ What can you do? Don’t lose your cool or get caught up in a meaningless argument. Remember that most of the audience is on your side. They want this presentation to go well too; otherwise, they’ve wasted their time being there.
- ◆ Be courteous. Direct attention to a heckler. Try saying, “Some of us didn’t hear your comment. Could you stand up please? Tell us who you are and repeat your comment.” Stand near by.
- ◆ Focus on the questioner for about five seconds (long enough for the person to feel that he or she got the proper recognition and attention). Try, “You raise some very interesting ideas. Perhaps we can talk more about them at the break or after the program.” Or “We’re offering suggestions. You choose the ones that might work for you.” Look away.
- ◆ Know-it-alls: Offer a detour. “That’s one option.” Then get back to your point.
- ◆ Talkers: Try, “I’m getting concerned about time.” or “What does the rest of the group think about that?” Look away.
- ◆ Silent Ones: Take a break: Have everyone stand up and stretch or do an activity. Break up into small groups to discuss a topic.
- ◆ Sleepers: Ignore them or make a joke of it.

7.4 PRESENTATION CHECKLIST

Use the following checklist to be assured of a practically perfect presentation. Consider all of the following aspects of the presenter (you), the audience and the message.

PRACTICALLY PERFECT PRESENTATION CHECKLIST

Presenter Analysis:

- Do you have a clear purpose in mind; do you know what you want your listeners to learn, or to be able to do?
- Have you organized and rehearsed the beginning and ending of your presentation?
- Do you appear calm and prepared?
- Are you establishing and maintaining eye contact?
- Are you speaking in a direct, friendly, conversational manner?
- Are your notes unobtrusive and not distracting?
- Are you relaxed and ready to go?

Audience Analysis:

- Have you considered what interests your listeners have and how these interests will make them attentive or inattentive?
- What is your credibility rating with your audience?
- Have you considered whom your listeners are most likely to believe?

Message Analysis:

- Are the central ideas of your presentation important, significant and/or interesting to your audience?
- Do you have a clear, unified central idea, and is it narrow enough to be done correctly in the time allotted?
- Is the intent of your presentation to inform, persuade, or both?
- Does the introduction “grab” your audience’s attention?
- Does your conclusion adequately summarize your presentation?
- Can you possibly shorten your presentation? If so, DO IT!

7.5 RESOURCES

There are numerous books, videos and tapes that address public speaking and presentations. The following is a very short list of helpful resources. Check the public library or the business and/or public speaking sections of major bookstores for additional resources.

- ◆ *The Adult Learner*, Malcolm Knowles, E. Holton III and Richard Swanson, Gulf Publishing Company, 1998
- ◆ *The Big Book of Presentation Games*, Edward Scananell and John Newstrom, McGraw-Hill, 1997
- ◆ *The Complete Idiot's Guide to Public Speaking*, Laurie Rozakis, Alpha Books, 1999
- ◆ *Making Presentations*, Tim Hindle, DK Publishing, 1998
- ◆ *Public Speaking for Dummies*, Malcolm Kushner, IDG, 1999
- ◆ *The Quick and Easy Way to Effective Speaking*, Dale Carnegie, Simon and Schuster, 1962



RESOURCES

Numerous resources are available through the military community, the civilian community and the Internet. The deployment support program staff can use these resources to obtain information, solve problems, and enhance their own learning and knowledge. Each FFSC should establish a site-specific list of deployment resources. Listed below are selected resources.

8.1 MILITARY RESOURCES

Many military resources have been cited in this Desk Guide (See Part I, Section 4). Following are some additional resources:

- ◆ **Department of Defense Office of Family Policy**

4015 Wilson Blvd., Suite 917

Arlington, VA 22203-5190

703-696-6632

Web site: www.defenselink.mil

Issues policies that pertain to family support programs.

- ◆ **Military Family Resource Center**

4040 N. Fairfax Drive, room 420

Arlington, VA 22203-1635

703- 696-9053 or DSN 426-9053

Web site: <http://mfrc.calib.com>

E-mail: mfrc@odedodea.edu

Information to enhance the effectiveness of military family policy and programs.

◆ **National Military Family Association**

6000 Stevenson Ave., #304

Alexandria, VA 22304-3526

703-823-6632

Web site: www.nmfa.org

Identifies and resolves issues of concern for military families.

◆ **Naval Services Family Line Association**

Washington Navy Yard, Building 172

1254 9th Street SE, Suite 104

Washington, DC 20374-5067

887-673-7773 or DSN 288-2333

Volunteer organization dedicated to improving the quality of life for Navy families.

◆ **Navy and Marine Corp Relief Society**

801 N. Randolph St., Suite 1228

Arlington, VA 22203-1978

703-696-4904 or DSN 426-4904

Web site: www.nmcrs.org

Provides service members and their families with financial assistance and budget counseling.

◆ **Navy Personnel Command PERS-662**

5720 Integrity Drive

Millington, TN 38055-6610

901-874-4370

Web site: www.bupers.navy.mil

E-mail: NAME@persnet.navy.mil

8.2 COMMUNITY RESOURCES

◆ **American Association of Training and Development**

1640 King Street

Box 1443

Alexandria, VA 22313-2043

800-628-2783

Web site: www.astd.org/

Offers information and education on leadership/training.

◆ **American Marketing Association**

311 S. Wacker Drive, Suite 5800

Chicago, IL 60606

800-AMA-1150

Web site: www.ama.org

Professional society of marketers. Provides publications and training.

◆ **American Red Cross**

Headquarters

430 17th St. NW

Washington, DC 20006

877-272-7337 (for an emergency)

Web Site: www.redcross.org

◆ **USAA**

9800 Fredericksburg Road

San Antonio, TX 78288

210-498-3461 or 877-378-6476

A private insurance, banking and investment company for the military community. Issues a free Deployment Guide.

8.3 PUBLICATIONS

8.3.1 BOOKS

Books for children about separation from a parent:

- ◆ *All Those Secrets of the World*, Jane Yolen, Little Brown, 1991
- ◆ *Father Bear Comes Home*, Else Minarik, Harper Collins, 1995
- ◆ *First Pink Light*, Eloise Greenfield, Crowell, 1976
- ◆ *Jafta- The Journey*, Hugh Lewin, First Avenue Editions, 1994
- ◆ *Mommy Don't Go*, Elizabeth Crary, Parenting PR., Inc. 1996
- ◆ *Outside Over There*, Maurice Sendak, Harper-Row, 1991
- ◆ *Randolph's Dream*, Jedith Mellecker, Alfred A. Knopf, 1991
- ◆ *The Year of the Perfect Christmas Tree*, Gloria Houston, Dial Books for Young Readers, 1988

8.3.2 NAVY PUBLICATIONS

- ◆ Navy Family Deployment Planning Toolkit
Available through PERS-662, Deployment Support Programs.
Contains resources for command leadership, CD-ROM available.
- ◆ Family Deployment Guide
Order from Supply Center or disk created by PERS.
- ◆ Command Representative Handbook. Available, through PERS-662, Deployment Support Programs.
- ◆ Return and Reunion Manual. Available, through PERS-662, Deployment Support Programs.
- ◆ Parent/Child Activity Books
Many FFSCs have developed deployment activity books.

8.3.3 COMMERCIAL PUBLICATIONS

◆ **A&E Family Publishers**

P.O. Box 16659

Knoxville, TN 37996

801- 225-3624

Web sites: www.daads.com, www.momsovermiles.com, or

www.longdistancecouples.com

e-mail: director@daads.com

Activity handbooks for deployed couples and families.

◆ **The Bureau for At-Risk Youth**

135 Dupont Street, PO Box 760

Plainview, NY 11803-0760

1-800-99-YOUTH

Publishes booklets for military families in their Family Forum Library-Military Edition.

◆ **Channing Bete**

200 State Road

South Deerfield, MA 01373-0200

800-477-4776

Web site: www.channing-bete.com

Publishes scriptographic and other booklets on military family life, health care, etc.

◆ **Educational Publications, Inc.**

8003 Old York Road

Elkins Park, PA 19027-1410

800-220-3145

Published “What’s Next? A Guide to Family Readiness for the U.S. Navy.

◆ **Life Skills Education**

314 Washington Street

Northfield, MN 55057-2025

(800) 783-6743

Website: www.lifeskillsed.com

Pamphlets on a variety of personal and family issues including military life.

8.4 INTERNET SITES

There are extensive resources available on the Internet. Listed below are Military Internet resources.

- ◆ **DefenseLINK:** <http://www.defenselink.mil>
Official web site of the DoD, provides links to DoD web sites.
- ◆ **U.S. Navy:** www.navy.mil
- ◆ **Navy OnLine (NOL):** www.navy.mil/nol/
Technical gateway to USN online resources.
- ◆ **BUPERS:** www.bupers.navy.mil
This site contains Navy instructions and links to other sites.
- ◆ **Family Service Center Directory:** www.bupers.navy.mil/pers66/fscdir.htm
- ◆ **Lifelines:** www.lifelines4qol.org
Information to improve the quality of life for Navy families.
- ◆ **Air Force Crossroads:** www.afcrossroads.com
Information to help Air Force families with the military lifestyle.
- ◆ **Military Assistance Program:** <http://dticaw.dtic.mil/mapsite/index.html>
DoD site designed to assist service members and their families meet the challenges of military life.
- ◆ **Army Times Publishing Company:** www.militarycity.com
News and links including *Navy Times*.

There are an abundant number of web sites that are not authorized by the U.S. Navy but contain information helpful to military families. The following are just two examples.

- ◆ **Navy Wives:** www.navywives.com
Contains over 1000 pages of information helpful to Navy spouses.
- ◆ **Submarine Wives Club:** www.submarinewivesclub.org/
Information and links for submarine families.

INTRODUCTION

This section of the *Deployment Support Program Desk Guide* contains sample SOPs, supporting handouts and flyers, and marketing materials. Essential content and significant handouts are included. These are not required curricula and/or materials. It is understood that each FFSC will implement only those aspects of deployment support programs applicable to their commands.

Be creative with the *Desk Guide* information. You may choose to add, delete, or combine programs, parts of programs, etc. Programs may be formatted differently. For example, Reunion and Intimacy may be divided into two workshops: Reunion, dealing with reestablishing relationships with family and friends, and Reestablishing Intimacy, providing information on resuming emotional intimacy and the sexual relationship with a partner. Or, although Money Management is a stand-alone program, financial issues could instead be included in Singles Homeward Bound.

Other workshops, such as Stress Management, offered as part of some FFSCs' deployment support programs, are not included here as they do not pertain only to deployment. Content for these workshops is available in the *Education and Training Desk Guide* and through the various FFSCs.

To use Part II of the *Desk Guide* most effectively consider the following:

- ◆ In each SOP, a bullet under staff training states, "Review FFSC reading and training file". Many centers have established reading/training files consisting of SOPs, related articles, and program materials. It is recommended that the FFSC establish a reading/training file for each deployment support program.
- ◆ In each Return and Reunion SOP, the staff training bullet states, "Complete

R&R training.” FFSC San Diego and FFSCs in Hampton Roads offer R&R training. Contact them for further information or to schedule training.

- ◆ References are those cited by various FFSCs; particularly Hampton Roads, Pearl Harbor, and San Diego. Contact them for further information.
- ◆ Each attachment/handout is printed only once. For example, Children and Deployment is Attachment 8 of Couples Pre-deployment SOP. It is referenced in the Handouts section of the Single Parents Pre-deployment SOP as “See, 1.1.8, Attachment 8 of Couples Predeployment”.
- ◆ Within the SOPs there are sometimes notes for the presenter. These are written in italics, placed in parentheses, with a bold “Note to Presenter” alerting the reader. Other times, there are instructions or ideas written in italics and placed in parentheses, i.e. (*Solicit answers from audience.*)

1.1 COUPLES PRE-DEPLOYMENT

TITLE: Couples Pre-deployment

PROGRAM DESCRIPTION: The purpose of this program is to assist service members and their partners in understanding and dealing more effectively with extended separations caused by deployments. The program focuses on the practical, financial, emotional and legal preparation needed. The emphasis is on deployment as an opportunity for each partner to grow personally and professionally.

TARGET POPULATION: Military couples (married or in a committed relationship) preparing for a deployment.

OBJECTIVES: At the conclusion of this program, participants will be able to:

- ◆ Identify and discuss at least two emotions or reactions associated with the deployment cycle.
- ◆ Identify at least two coping strategies or support systems they can use during the deployment.
- ◆ Discuss two ways to be financially prepared for deployment.

PROGRAM FORMAT:

Design: A one-session, facilitated group discussion. For large audiences, a lecture format with minimal audience participation is suggested. Icebreaker exercise optional.

Length: 45 minutes to one hour.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: It is recommended that this program be presented two months prior to the deployment so that sufficient time is available for participants to accomplish the suggested preparations.

Suggested Location: Various locations determined by Command.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.
- ◆ Verification of telephone numbers and other handout information.

Staff Training: Training recommendations for presenting the program include:

- ◆ Review the reference material.
- ◆ Observe two Couples Pre-deployment presentations.

NOTES

- ◆ Co-facilitate one Couples Pre-deployment program.

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Audiovisual enhancements may be used, but are not recommended if all members of the audience cannot easily see them.
- ◆ Microphone depending on group size and location.
- ◆ Flipcharts and markers if using icebreaker exercise or soliciting input from group.
- ◆ Icebreaker Exercises (Attachment 9)

HANDOUTS:

- ◆ Check It Out! A Pre-Deployment Checklist for Couples (Attachment 1)
- ◆ Keeping in Touch (Attachment 2)
- ◆ Play it Safe (Attachment 3)
- ◆ The Media and the Navy Family (Attachment 4)
- ◆ How to Simulate Shipboard Life at Home (Attachment 5)
- ◆ Communication is the Key (Attachment 6)
- ◆ When Dad's at Sea at the Time of Birth (Attachment 7)
- ◆ Children and Deployment (Attachment 8)
- ◆ FFSC brochure, program schedule, etc.

REFERENCES:

- ◆ Black, Jr., William G. Department of Defense Study. "Military Induced Family Separation: A Stress Reduction Intervention". Vol. 38, Number 3. May 1993.
- ◆ Logan, Kathleen Vestal. "The Emotional Cycle of Deployment," *Proceedings*, February, 1987.
- ◆ Shelton, LCDR Michael S. "The Lady Left Behind," Poem reprinted from the *Jet Observer*, December 15, 1988.
- ◆ FFSC reading and training files.

1.1 COUPLES PRE-DEPLOYMENT PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Get to Know the Audience
- D. Icebreaker Exercise (Optional: See Attachment 9)

II. Practical Preparation for Deployment

- A. ID Cards
- B. Vehicles/Home Maintenance
- C. Page Two
- D. SGLI
- E. Power of Attorney
- F. Wills
- G. Taxes

III. Financial Preparation

- A. Spending Plan
- B. Bills
- C. Direct Deposit/Allotments
- D. Credit Cards
- E. Savings and Emergency Funds
- F. Command Financial Specialist

IV. Prepare Your Family for Emergencies

- A. NMCRS
- B. ARC
- C. Ombudsman and Careline
- D. FFSC
- E. Emergency Plan

V. Deployment Cycle

- A. Equilibrium
- B. Pre-Deployment
- C. Deployment
- D. Reunion

VI. Pre-Deployment

- A. Pre-Deployment Phase
- B. Mosquito Bites of Marriage
- C. Common Emotions and Reactions
- D. Suggestions
- E. Intimacy
- F. Nurture Your Relationship

VII. Deployment

- A. Emotions and Reactions
- B. Deployment/"D" Day
- C. Support for Both of You

NOTES

- D. Set Goals
- E. Positive Attitude

VIII. Communication

- A. Mail
- B. E-Mail
- C. Phone Calls
- D. Family Grams (submarines only)

IX. Miscellaneous

- A. Educate Your Family
- B. Care Packages
- C. Audio/Video Tapes
- D. Photos
- E. Special Occasions
- F. Home/Personal Safety
- G. Media
- H. Have Fun

X. The Midway Point

- A. Reactions
- B. Maintain Intimacy

XI. Reunion

- A. Plan a Well Deserved Homecoming as a Couple
- B. Prepare for Differences
- C. Renegotiate
- D. Suggestions
- E. Return and Reunion

XII. Keys to Helping Children Cope with Deployment

- A. Discuss Deployment
- B. Encourage Feelings
- C. Expectations
- D. Measure Time
- E. Maintain Routine and Structure
- F. Stress
- G. Define Separation
- H. Parent's Job
- I. Comfort Items
- J. Resist Saying ("Wait till Dad/Mom gets home", etc.)
- K. Send Items Home
- L. Tour the Ship

XIII. Conclusion

- A. Solicit final comments, concerns, questions and suggestions
- B. Communication is the key to a successful deployment
- C. Thank participants for attending
- D. Participant Evaluations

1.1 COUPLES PRE-DEPLOYMENT PROGRAM CONTENT

I. Introduction

A. Introduce self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/goals of program:

- ◆ Discuss emotions and reactions associated with the deployment cycle.
- ◆ Review coping strategies and support systems that may be used during the deployment.
- ◆ Discuss ways to financially prepare for the deployment.

(Presenter Note: If a PCPD is scheduled: review the date, time and location. If not, include "Children and Deployment", Attachment 8 of this SOP. Also, all attachments from the PCPD will need to be brought to this program.)

C. Get to Know the Audience:

- ◆ Number of deployments? First? Second? Third?
- ◆ Number of couples with children?
- ◆ Number of couples expecting a baby?

D. Icebreaker Exercise (Optional – See Attachment 9)

II. Practical Preparation for Deployment:

A. ID Cards:

- ◆ Check expiration date.
- ◆ Children turning 10 years old during deployment need paperwork now.
- ◆ Renew ID Card before expiration so family members will not be dropped from DEERS.

B. Vehicles/Home Maintenance:

- ◆ Have car in good repair. Oil changes, tires, belts, coolant/antifreeze.
- ◆ Insurance and registration, inspection, city stickers, base stickers.
- ◆ Home: Appliances, structural repairs (windows, locks, lights, etc.)
- ◆ Leases:
 - a. Military Clause - Must have Permanent Change of Station (PCS) orders at least 35 miles away and give at least 30 days notice. (One month's rent may be required).
 - b. Look at rental agreement for specifics.
 - c. Do not waive "Soldiers and Sailor Relief Act" in lease. This Act stops anyone from taking you to court while you are deployed.
- ◆ Renter's Insurance:
 - a. Average cost is \$100 per year for \$10,000 coverage.

NOTES

b. Make an inventory list and keep it in a safe place.

- C. Page Two:** Record of emergency data. Designates a beneficiary for entitlements (unpaid pay & allowances, death gratuity).
- ◆ Information helps the Navy contact family in event of illness or death.
 - ◆ Children should also be listed in case emergency leave is needed due to child being sick or injured.
 - ◆ Update with Personnel.

D. Serviceman's Group Life Insurance (SGLI):

- ◆ Life insurance coverage up to \$200,000.
- ◆ Whose name is listed as beneficiary?
- ◆ SGLI is not governed by a will.
- ◆ Update with disbursing.

E. Power of Attorney: (General vs. Special/Specific)

- ◆ This document gives someone the authority to legally sign your name in your absence.
- ◆ General: Allows the person you designate to sign your name without specification and has a one-year time frame.
- ◆ Special/Specific: Allows the person you designate to sign your name for a specific time and for a specific legal action.
- ◆ Examples of POA: Buying real estate, selling your car, cashing income tax checks.
- ◆ Banks/agencies do not have to accept Power of Attorney. Ask first.
- ◆ See Legal for POA.

F. Wills:

(Presenter Note: Poll the audience to see how many have wills.)

- ◆ Assures that your property and assets go to the people you designate.
- ◆ If you pass away without a will, the law of your home state will determine who will receive your valuables, money, and property.
- ◆ See Legal for a will.

G. Taxes: *(Optional for tax season.)*

- ◆ Check with Legal or CFS for filing from ship.
- ◆ VITA: Volunteer Income Tax Assistance free on base from January to April.
- ◆ If out of the country on 15 April, get an automatic 90-day extension. Call 1-800-829-1040 for questions.

III. Financial Preparation:

A. Spending Plan:

- ◆ Plan now for your families finances while you are separated.
- ◆ How is the deployment going to change your spending plan?
- ◆ How will your pay change during the deployment (separation pay, sea

pay, hazardous duty pay, BAS)?

B. Bills:

- ◆ Don't pay from ship...will probably be late.
- ◆ Make a list of what bills are coming in and when they are due.
- ◆ Will you have separate checking accounts and ATM cards?

C. Direct Deposit/Allotments:

- ◆ Split Pay Option: Puts money into ATM on ship and remaining balance in account back home.
- ◆ Allotments:
 - Double check allotments before you deploy.
 - Set up ideally one month prior to deployment.
 - Types of allotments: Dependent, home mortgage, insurance, loan, savings.
 - Don't start and stop allotments each time you deploy. Never know when you may unexpectedly deploy.

D. Credit Cards:

- ◆ Will you use the same account? Have you discussed what you will use credit cards for?
- ◆ Decisions on limits per month including use overseas. Control spending on credit.

E. Savings and Emergency Funds:

- ◆ Pay yourself first. We have a tendency to pay our creditors first and live off the rest.
- ◆ What is the best way to save? Use allotment.
- ◆ Long Term Goals: Home, college, retirement.
- ◆ Short Term Goals: Holiday spending, vacations, stereo systems, summer day care or camp for children.
- ◆ Emergency funds: Set a goal. Ideally two times your monthly income for couples without children and three to four times for couples with children.
- ◆ Be prepared. Set up an account for emergencies. What are some examples of possible emergencies?

F. Command Financial Specialist (CFS):

- ◆ A CFS can provide information on: Pay and allowances, direct deposit, checking accounts, consumer fraud, misrepresentations, rip-offs, personal and family budgeting, savings plans, consumer credit, credit cards, loans, car buying strategies, insurance (life, homeowners, rental) and pre-deployment financial management.

IV. Prepare Your Family for Emergencies: (Immediate & Extended)

A. Navy-Marine Corps Relief Society: (NMCRS)

- ◆ Financial Assistance based on needs, not wants. (Basic living

NOTES

expenses). This can come in form of a loan or grant, depending on your situation.

- ◆ NMCRS may seek authorization form, Power of Attorney, LES and approval from the active duty member for financial assistance. You may secure this form before leaving.
- ◆ You will need to contact the NMCRS that your command reports to. If you are in a remote location, you may contact the nearest Red Cross for assistance.

B. American Red Cross: (ARC)

- ◆ Family needs to know how Red Cross works.
- ◆ Used primarily for notification to service member of the immediate family member's illness, death or birth of a child. Red Cross verifies the emergency and sends the details to the command.
- ◆ The Commanding Officer is the only person who can grant leave. There are a lot of things that will be taken into consideration: Command mission, mission essential personnel and availability of transportation.
- ◆ Family members need the following information:
 - a. Name/Rank/Division
 - b. Social Security Number
 - c. Name of Command
 - d. Command Address

C. Ombudsman and Careline:

- ◆ Liaison between the command and families.
- ◆ Family members should call if they have a question or concern, or want to verify possible rumors.
- ◆ If you go out of town, make sure they know how to reach you.
- ◆ **Careline:** A recorded message you can call to obtain information on the ships schedule, support group activities, homecoming information, etc. May also be able to leave a message to have an Ombudsman return your call. (*Note: All commands do not have a Careline.*)

D. FFSC:

(Presenter Note: Insert information about your local FFSC here.)

E. Emergency Plan:

- ◆ Spouses at home: Make a list of emergency phone numbers (your parents, babysitters, etc.). Give the list to your family members with a copy to the Ombudsman. This will allow dissemination of emergency information if a situation were to arise.

V. Deployment Cycle:

- ◆ There is a definite and predictable cycle couples/families go through with each and every deployment. Understanding the cycle may make deployments more manageable and may strengthen family relationships.

- ◆ Four phases to this cycle:
 - A. **Equilibrium:** Life is as normal as it gets. More concerned with life's ups and downs than with deployment.
 - B. **Pre-Deployment:** Can be a tense time. Approximately two months before deployment. Both partners prepare themselves for the approaching deployment.
 - C. **Deployment:** Each partner may find a different kind of equilibrium.
 - D. **Reunion:** May take a month or more to readjust and find a new equilibrium. May be the most difficult phase.

VI. Pre-Deployment

- A. **Pre-Deployment Phase:**
 - ◆ What reactions or feelings are you experiencing?
 - ◆ Do things seem to be stressed or tense?
 - ◆ Are you arguing about little things that don't really matter?
 - ◆ This is a *NORMAL* reaction to anticipating loss.
- B. **Mosquito Bites of Marriage:** (Optional Analogy)
 - ◆ Possible small arguments about little things that don't really matter or that may have not otherwise bothered you. May be bothersome and irritating, but are common and harmless.
 - a. Ice cube trays are empty in the freezer.
 - b. Shoes/skivvies all over the house.
 - c. Toilet seat up.
 - d. Toothpaste squeezed in middle. No cap.
- C. **Common Emotions and Reactions:** (*Solicit from audience.*)
 - ◆ **Denial/Disbelief** - It's too painful/scary to think about.
 - ◆ **Anger** - It's easier to say good-bye to someone you are angry with.
 - ◆ **Resignation** - Let's just get it over with.
 - ◆ **Loneliness** - You feel like you're the only one going through this.
 - ◆ **Depression** - Sad over (temporary) loss of companionship.
 - ◆ **Confusion** - Conflicting emotions between you and your spouse. (Excited/challenged, guilty, distancing and detaching).
 - ◆ **Anxiety** - So much to do before the deployment.
- D. **Suggestions:**
 - ◆ Talk about and accept feelings. You may be at a different point than your partner.
 - ◆ Communicate using "I" statements. Ask for clarification and avoid jumping to conclusions.
 - ◆ Spend time together as a couple.

NOTES

- ◆ Set goals for the deployment and break it down into small manageable pieces.
- ◆ You may find that you react differently to this separation compared to others.
- ◆ Be aware of, share and accept each other's feelings. Encourage each other to be open and honest.
- ◆ Discuss your needs in terms of time spent together, alone, and as a family.
- ◆ Remember your expectations of what needs to be done before and during the deployment may differ. ("Honey do" lists).

E. Intimacy:

- ◆ May encounter some changes.
- ◆ May feel as though you should be having six months of sex in the few weeks before the deployment.
- ◆ May start to distance yourselves physically and emotionally, being less intimate and "withdrawing".
- ◆ Reassure your love for one another and TALK, TALK, TALK.

F. Nurture Your Relationship: (Helps to manage stress).

- ◆ Create special moments.
- ◆ Pamper each other. Do little things to show your love.
- ◆ Work as a team.

VII. Deployment:**A. Emotions and Reactions:**

- ◆ **Relieved** - Things were so tense. We can finally start the countdown.
 - ◆ **Anxious** - Can I make it? Will my sailor/family be okay?
 - ◆ **Frustrated** - It's happened and there's nothing I can do about it.
 - ◆ **Guilty** - How could I leave them?
 - ◆ **Abandoned** - How could he/she do this to me/us?
 - ◆ **Pain** - I've just lost my best friend.
-
- ◆ Remember each person reacts differently.
 - ◆ Emotions are normal, they will subside and may resurface.
 - ◆ It may seem like you are on an emotional roller coaster.
 - ◆ You may experience reactions that come as a surprise to you and your partner.
 - ◆ They may resurface during the deployment.
 - ◆ If they persist or seem too severe, consider talking to someone such as a friend, ombudsman, chaplain, counselor, etc.

B. Deployment/"D" Day:

- ◆ What can you do to make this day less stressful? Basically, have a plan.
- ◆ Spouse at home:

- a. Be with friends or be alone but make a plan.
 - b. Go shopping (have a spending plan in place).
 - c. Call a family member.
 - d. Work.
 - ◆ Service member:
 - a. Stay Busy.
 - b. Concentrate on mission/job.
 - c. Work long hours.
 - d. Reaction to this day will be unique for everyone.
 - e. Communication may seem awkward/not quite right.
- C. Support for Both of You During the Deployment:** (It is important that throughout the deployment you utilize support systems... don't try to "go it alone").
- ◆ Spouse at Home:
 - a. Write to your spouse (start on or before "D" Day).
 - b. Stay active.
 - c. May want to get more involved with community activities.
 - d. Volunteer.
 - e. Participate in Family Support Group/functions.
 - f. Get to know your Ombudsman.
 - ◆ Service member:
 - a. Write/e-mail your family.
 - b. Can talk to Chaplain or Command Leadership.
 - c. Find a trusted shipmate onboard. (Discuss family you miss, career goals, homecoming, etc.).
- D. Set Goals:**
- ◆ Six months to accomplish these goals.
 - ◆ Encourage and support each other (using letters, phones, e-mail, etc.).
 - ◆ Helps time pass more quickly.
 - ◆ Gives you personal sense of accomplishment.
 - ◆ Break the deployment down into manageable pieces.
 - ◆ Suggestions:
 - Lose weight
 - Quit Smoking
 - Personal/spiritual growth
 - PACE course/education
 - Find a support system
 - Look for employment
 - Volunteer
 - Visit relatives/friends
 - Start a hobby or major project
 - Maintain a sense of routine
- E. Positive Attitude:** (It's contagious! Emphasize the positive aspects).
- ◆ Homecoming is a chance for another honeymoon.
 - ◆ Don't take each other for granted.
 - ◆ Gifts from around the world.
 - ◆ Personal Growth/new experiences.
 - ◆ Strengthen relationships with communication, encouragement, and support to reach set goals.
 - ◆ Achieving goals.

NOTES

- ◆ New experiences.
- ◆ Independence.
- ◆ Strengthen relationships.
- ◆ Chance to make choices for yourself.
- ◆ Family united as everyone pitches in.
- ◆ Discover the humor in the situation to relieve the stress.

VIII. Communication: (Ways to communicate during deployment).

A. Mail:

- ◆ Contract for mail. Be realistic.
- ◆ Start mailing letters the day the ship leaves or before.
- ◆ Getting mail can be unpredictable.
- ◆ Number letters.
- ◆ Discuss how you want to share bad news.
- ◆ May want to keep a journal to share with each other upon return.
- ◆ Angry letters: Write for a release of emotions. Get the emotions out but don't mail the letter.
- ◆ Don't forget you can also mail audio and video tapes.

B. E-Mail:

(Presenter Note: You may want to ask if someone from the command will explain how it works.)

- ◆ Check with your command for availability.
- ◆ E-mail is often unavailable due to difficulties with satellite links, etc.
- ◆ It may be possible to send but not receive e-mail or vice versa.
- ◆ Number your e-mails as you would your letters.
- ◆ You can compose, send and receive free e-mail at: *(insert local information here.)*

C. Phone Calls:

- ◆ If available, utilize sailor phone aboard the ship. Can be very expensive, \$2 - \$12 per minute. Make sure it is in your budget.
- ◆ Check with you long distance carrier for overseas rates and packages.
- ◆ Consider purchasing pre-paid phone cards.
- ◆ Keep a running list of questions. Ask important questions first in case you are disconnected.
- ◆ Connections are often poor, with static and delays.
- ◆ Discuss how often and how long you will be talking.
- ◆ Service members may have to wait in LONG lines.
- ◆ Save money for the phone calls. If you must call collect, give partner in U.S. the number to call you back.
- ◆ Be prepared for a letdown after you hang up.
- ◆ Remember the time differences.

D. Family Grams (Submarines Only):

- ◆ The command will issue each service member a set number of family grams that can be used to send messages to the boat.

- ◆ Messages can be up to 40 words in length.
- ◆ Family Gram's will go to SUBLANT Squadron and then "radioed" to the boat.
- ◆ Keep in mind that many people will read and hear the message you send.
- ◆ Squadron will review messages for classified information, codes or if you have included "bad news".
- ◆ Command will return messages they can't send to family member or they will try to call the family member for clarification.
- ◆ Always include your phone number on the Family Gram.

IX. Miscellaneous:

A. Educate Your Family: (Immediate and extended)

- ◆ Discuss life at sea. Not a "Carnival Cruise Line".
- ◆ No private room.
- ◆ Lack of privacy.
- ◆ Lack of storage space.

B. Care Packages:

- ◆ May take a long time to receive. Heavy packages are less likely to be put on helicopter due to weight restrictions.
- ◆ Mom's homemade brownies may be hockey pucks by the time they arrive.
- ◆ What would you like to get?
- ◆ What would spouse at home like? They can get packages also.
- ◆ Comfort items you may not be able to get on the ship or abroad.

C. Audio/Video Tapes:

- ◆ Music.
- ◆ Recorded messages to each other.
- ◆ TV, movies, special occasions.
- ◆ Remember they may be seen by many.

D. Photos:

- ◆ May get lost in mail.
- ◆ Bring special photos with you.

E. Special Occasions: (Preplan things to happen while you are away.)

- ◆ Service members can buy cards and gifts in advance. Leave with someone to give or mail to partner.
- ◆ You can preorder flowers and balloon deliveries.
- ◆ Fruit of the Month or other "of the month" clubs.

F. Home/Personal Safety: (Presenter Note: Show Attachment 3)

- ◆ Discuss safety issues before and during the deployment.

G. Media: (Presenter Note: Show Attachment 4)

- ◆ Remember that information you hear on TV or from friends is not official.
- ◆ Get the information from the command/Careline/ombudsman directly.

NOTES

- ◆ Think before you decide to make statements.
- ◆ Call PAO if you have any questions.

H. **Have Fun:** (Allow each other to have fun during the deployment).

1. **Service member:** Deployment is a great opportunity to see and do things that you may never have the opportunity to do again.

- ◆ Make the most of port calls.
What are some positive and negatives about port visits?

Positives

- New culture
- Tours
- Time off the ship/boat

Negatives

- Language barrier
- Exchange rate/money
- Alcohol (overuse)
- Crime/scams

- ◆ Use the buddy system.
- ◆ Share experiences with your spouse.
- ◆ Send photos with you in the picture.
- ◆ Postcards & souvenirs.

2. **Spouse at home:**

- ◆ Plan special times with your family and yourself.
- ◆ Share pictures with your partner.
- ◆ Celebrate when you achieve goals.
- ◆ Look for fun things to do.

X. **The Midway Point:**

A. **Reactions:**

- ◆ Usually brings a sense of pride, confidence and self-assuredness. I can do this.
- ◆ Anger decreases.
- ◆ Utilize support systems and celebrate.

B. **Maintain Intimacy:**

- ◆ Continue to nurture and work on your relationship throughout the deployment.
- ◆ Send symbols of affection (small gifts, poems, etc.).

XI. **Reunion:** Chance for another honeymoon. The best part can also be the most stressful.

A. **Plan a Well-Deserved Homecoming as a Couple:**

- ◆ Who do you want at the pier? (Children, in-laws, friends, etc.).
- ◆ Do you want a big party or private time?
- ◆ Eat out or stay at home?
- ◆ Go on leave upon return or wait a few weeks?

- ◆ Talk about what is important to each of you. Homecoming should be a happy time for both of you.
- ◆ Remember: Do not fly home early without letting your spouse know.

B. Prepare for Differences: Expect your spouse to be different. Discuss these changes. Do not surprise each other.

- ◆ Physical changes - weight loss/gain, hair color, mustache, etc.
- ◆ New friends.
- ◆ New interests, new job.
- ◆ Changes to the house/apartment.

C. Renegotiate: Take this slowly, and don't try to force quick changes.

- ◆ Vehicles: Those with only one car may struggle with sharing again.
- ◆ TV: Must share remote control again.
- ◆ Financial record keeping: Keep or give to partner?
- ◆ Children: They have grown and changed. Rules, behaviors and routines may be different.

D. Suggestions:

- ◆ Take time to find your new equilibrium.
- ◆ Chance for another honeymoon.
- ◆ Renegotiate TV, finances, chores, children and free time.
- ◆ Don't play the "Who Had it Worse" game. No one wins. Listen and talk to one another, but don't compete.
- ◆ Learn from experiences/mistakes, to make the next separation better.

E. Return and Reunion: (Review programs and that R&R is at the request of the command.)

- ◆ Reunion and Intimacy
- ◆ Returning to Children
- ◆ New Parents of Infants
- ◆ Car Buying
- ◆ Money Management
- ◆ Singles Homeward Bound

XII. Keys to Helping Children Cope with Deployment: *(Optional if no separate PCPD.)*

A. Discuss Deployment: Discuss before it happens. Involve children with the planning and packing.

B. Encourage Feelings: Have children share their feelings.

C. Expectations: Have realistic expectations about how child will react.

D. Measure time: Provide a way to measure time. (Photos, letters, tapes, videos, school progress, diary, calendar, paper chain, jelly beans or

NOTES

chocolate kisses in a jar, etc.).

- E. Maintain Routine and Structure:** Try to keep meal times, bed times, etc. consistent.
 - F. Stress:** Separation is stressful for a child. Behaviors may change/regress. (Potty training and grades.) This is not a time to punish a child, but give them more love and support.
 - G. Define Separation:** Be sure that your child understands the difference between divorce and deployment. They need to feel confident that you are coming home.
 - H. Parent's Job:**
 - ◆ Be sure that your child is hearing positive things about his/her parent's job in the Navy. It will help them to understand why you are leaving them.
 - ◆ The parent at home should send frequent updates about school, friends, sports, etc. so deployed parent can write to the child about what is happening in his/her life.
 - I. Comfort Items:** The deploying parent should give each child a comfort item (a T-shirt, ball cap, pillowcase, etc.).
 - J. Resist Saying:**
 - ◆ "Wait till you father/mother hears about this!" You don't want your child to dread the parent's return home.
 - ◆ "Be the woman/man of the house". No child needs that kind of responsibility on her/his shoulders.
 - K. Send Items Home:** Postcards, pictures and letters to your child. If you have more than one child make sure they each receive their own mail addressed specifically to them.
 - L. Tour the Ship:** Include where you work, eat, sleep, etc. This will help your child to visualize you in your surroundings and feel comforted knowing that you are safe.
- XIII. Conclusion:** Remember to prepare financially, emotionally and know your resources.
- A. Solicit final comments, concerns, questions and suggestions.**
 - B. Communication is the key to a successful deployment.**
 - C. Thank participants for attending.**
 - D. Participant Evaluations.**

A Pre-Deployment Checklist for Couples



Preparation and communication are the keys to having a positive deployment experience. Planning ahead can prevent partners at home from feeling they have to handle it all alone and service members from worrying about things left undone. Use this checklist for discussing what you need to take care of BEFORE the deployment begins.

Practical Preparation

- Dependent ID cards (DEERS verification 1-800-538-9552)
- Vehicles
 - Insurance
 - Registration/Title
 - City sticker
 - Base sticker
 - Inspection
 - Maintenance
 - Spouse knows: Tire type and size, oil, battery type, and mechanic
- Wills
- Power of attorney
- Updated SGLI
- Updated Page 2

Financial Preparation

- Establish a spending plan
- Once-a-year expenses: personal property, insurance, etc.
- Utility bills
- Phone bills (limit on long-distance expenses)
- Credit card limits for each spouse
- Budget for gifts/souvenirs, liberty port visits
- Two separate checking accounts
- Allotments
- Direct deposit with split pay
- Establish savings accounts
- Set up emergency funds

Emergency Plans

- Know location of important papers.
- Set up a plan for emergency care for family members before a situation arises. This will be one less worry for you if an emergency should happen.
- Someone other than your spouse should have the following information about the active duty member:
 Name: _____ Rate/Rank: _____
 Command address: _____ SSN: _____

Coping Strategies

- Plan your days and weeks. Be in charge instead of just letting things happen to you. Alter your attitude to live life each day.
- Become aware of your support systems: family, friends, family support group, place of worship.
- Keep physically active. Exercise is a great way to chase the blues away and help you deal with stress.
- Take good care of yourself and look good.
- Learn to enjoy time alone. Get to know and appreciate yourself.
- Learn a new skill. Take a class, get a job, or go back to school.
- If you use this time wisely, you will have many positive things to talk about both during the deployment and at homecoming.

Phone Numbers

Command _____ Careline _____
 Ombudsman/Key Volunteer _____ Phone number _____
 Navy-Marine Corps Relief _____ Red Cross _____

“Keeping in Touch”

Military members and families spend a lot of time apart. Whether it’s a spouse, parent, or relative at sea, a family can still remain close. Discussing communication expectations — phone calls and letter writing — can make the difference in a deployment being difficult or manageable. Take a moment to review options for “Keeping in Touch!”

DEPLOYER		BEFORE
AS A COUPLE		
SINGLES		
⚓	⚓	Recognize your feelings, needs, and expectations and talk to your partner about them.
⚓		Identify your support systems: Family Support Group, family, friends, place of worship.
⚓	⚓	Agree how often you will write, and what type of information will be shared.
⚓		Be romantic before the deployment. Create special moments to cherish!
⚓		Discuss and plan how you will spend deployment day.
⚓		Plan ways to keep the connection with relatives. Decide who will write and/or send gifts to parents, etc.
⚓	⚓	Discuss other ways to communicate: video and cassette tapes, sailor phones, e-mail, or regular mail.
⚓	⚓	Start homecoming plans and communicate them throughout the deployment.
⚓	⚓	Put your family on the mailing list for newsletters and official communications from your command.
⚓		Indicate special events, birthdays, school, and community activities on a calender and duplicate. These calenders can also be used for the homecoming countdown.
⚓	⚓	For special occasions, flowers and gifts can be ordered in advance for family members at home.
⚓	⚓	Buy cards for special occasions before the deployment.
⚓	⚓	Plan in advance for length and frequency of phone calls. Making a few ground rules for telephone calls will help keep phone bills under control.
⚓	⚓	Discuss how you want to share bad news. Try to write about solutions or plans, not problems.
⚓	⚓	Give your special someone a keepsake for the deployment. This is an emotional tie that can keep you connected when you feel lonely.
⚓	⚓	Have photos taken of you and your family together and of your spouse or loved one alone.
⚓	⚓	Discuss and develop a list of items for care packages the deployer wants and needs.
⚓	⚓	Give your family the ombudsman’s number.

DEPLOYER
AS A COUPLE
SINGLES

DURING

- | | | | | | | | | | | | | | | | |
|---------------|----------------|---------------------|--|---------|--------|-----------|-------|--------|-------------|------------|--------|---------------------|---------------|----------------|---------|
| ⚓ | ⚓ | ⚓ | Number your letters to avoid confusion. Mail may accumulate before arriving onboard the ship. | | | | | | | | | | | | |
| ⚓ | ⚓ | ⚓ | Write often. Writing can be in letter or journal form. Letting your friends and family know how day-to-day life is, and how you are, is important for successful separations. | | | | | | | | | | | | |
| ⚓ | ⚓ | ⚓ | Write about homecoming plans. | | | | | | | | | | | | |
| ⚓ | | | Encourage each other to achieve goals. Give praise when goals are reached. | | | | | | | | | | | | |
| ⚓ | | | Write love letters. | | | | | | | | | | | | |
| ⚓ | ⚓ | | Video and audio tapes enhance your communication. | | | | | | | | | | | | |
| ⚓ | ⚓ | | Care Packages:
Service members like to get goodies from home. Here are a few suggestions: | | | | | | | | | | | | |
| | ⚓ | ⚓ | <table border="0"> <tr> <td>Cookies</td> <td>Cereal</td> <td>Magazines</td> </tr> <tr> <td>Books</td> <td>Videos</td> <td>Audio tapes</td> </tr> <tr> <td>Candy bars</td> <td>Stamps</td> <td>Hometown newspapers</td> </tr> <tr> <td>Playing cards</td> <td>Grooming items</td> <td>Puzzles</td> </tr> </table> | Cookies | Cereal | Magazines | Books | Videos | Audio tapes | Candy bars | Stamps | Hometown newspapers | Playing cards | Grooming items | Puzzles |
| Cookies | Cereal | Magazines | | | | | | | | | | | | | |
| Books | Videos | Audio tapes | | | | | | | | | | | | | |
| Candy bars | Stamps | Hometown newspapers | | | | | | | | | | | | | |
| Playing cards | Grooming items | Puzzles | | | | | | | | | | | | | |
| ⚓ | ⚓ | | Wrap food securely so it's edible upon arrival. It can take up to a month for packages to reach any given destination. | | | | | | | | | | | | |
| ⚓ | ⚓ | ⚓ | Keep a list of things you need to discuss by the phone. When you get a call, you will save frustration by talking about the "need to know" items first in case your call gets disconnected. | | | | | | | | | | | | |
| ⚓ | ⚓ | | Use prepaid phone cards where available. Check for international availability. | | | | | | | | | | | | |

AFTER

Expect face-to-face communication with your spouse or loved ones to feel awkward at first. One thing you can count on is that things will not be the same as when you left. You will be different, as will the people you left behind.

Take the time to listen to each other. Acknowledge the great job you both have done communicating with each other during the deployment.

Review the deployment:

- How well were you prepared for the deployment?
- What will you do differently during the next deployment?
- Did the frequency of mail or care packages meet your expectations?
- Were your phone bills manageable?

Discussing the above statements and any other areas of concern may help build your relationship and coping skills for the next deployment.

1.1.2 ATTACHMENT 2

GENERAL COMMUNICATION OPTIONS

Check with the command for information on the specific communication options available. Communication options may be disconnected without notice due to command mission and location. Before deploying, discuss which options will be best for you and your families and how you wish to use them.

Sailor Phones

An immediate contact with family members using time-limited prepaid cards and phones onboard the ship. Sailors initiate the phone call. Limited privacy and time differences between Sailor and home.

E-Mail

A time-delayed contact with family members. Sailors need access to computer to type message. Message is then processed by the command POC into the internet system. Both Sailor and family member may initiate contact. Limited privacy and command access to satellite.

Regular Mail

A time-delayed contact, but the most personalized connection to loved ones. Very private. Sometimes unpredictable. It is common to receive nothing for a week or more and then a stack of letters in one day. Number your letters to avoid confusion.

EMERGENCY MESSAGES

American Red Cross (Shore to Sea)

The American Red Cross sends emergency messages to commands of deployed service members.

- Basic information needed about service member: *name, rank, social security number, command/division.*
- Commanding officers make the decision concerning granting emergency leave.
- Command criteria for granting emergency leave may vary.
- Service member is responsible for transportation costs once in CONUS.



PLAY IT SAFE!

■ **Everywhere we look, from the smallest of towns to the busiest metropolis, crime seems to be getting worse, criminals more brazen—but we don't have to be victims! We can protect ourselves—even fight back—by learning a few basics of defensive living. These are great pointers to be aware of all of the time, not just during a deployment.**

AT HOME

- Install a peephole so you can see who is at the door before opening it.
- Always ask repair/delivery persons for identification before opening your door.
- Don't list your first name on your mailbox or house signs.
- If possible, use an answering machine to screen calls. Never reveal you are home alone.
- Keep curtains/blinds closed at night to keep yourself from being observed.
- Good exterior lighting is the biggest deterrent to crime.
- Door safety chains can break easily, so don't rely on them. Invest in a good bolt lock.
- Use factory window locks on sliding glass doors.
- Never leave house keys under doormats, in mailboxes, etc. Provide keys only to trusted neighbors or friends.
- Teach yourself and your children to use the Internet safely. Do not use your full name. Do not discuss travel plans or the fact that you are alone.
- If you plan to decorate your home prior to your spouse's return, do it the day of the homecoming. It is an advertisement that you may be home alone.

ON THE STREET

- Be alert and aware of your surroundings; people who are preoccupied or who look confused are targets.
- Always have keys in hand when approaching your car or home. They can be used as a weapon if necessary.
- Don't be afraid to ask store clerks or security personnel to escort you to your vehicle.
- Do not speak in public about your spouse being deployed or the name of his/her command. You don't want to "advertise" that you are home alone.
- When shopping and paying for merchandise, never expose large sums of money.
- Always be alert and cautious when using ATMs.
- Avoid ATMs at night, or use them in well-lighted areas visible from the street.
- If you are renting property and find the locks on doors inadequate, lighting poor, etc., notify the landlord immediately in writing. If the corrections do not occur within a reasonable amount of time, call the Navy Housing

Welcome Center and ask to talk with someone regarding landlord-tenant mediation.

- If you are renting or living in base housing, you are strongly encouraged to have Renters' Insurance. Your personal property is usually not covered in the case of fire, flood, theft, or vandalism. Call around for the best rate for you. Most insurance companies charge less than \$100 a year for approximately \$10,000 in coverage.
- Contact COMNAVBASE Crime Prevention Unit and request a home crime prevention survey—IT'S FREE! A specially trained police officer will be able to assist you in evaluating your present home security level and recommend areas that may be improved upon to protect your family and home.

IN YOUR CAR

- Keep doors locked at all times, including when riding in the car.
- Before entering your car, check inside and underneath.
- Never go to your home if you feel you are being followed. Rather, head for a police station, fire station, or store that is open for business.
- If your car breaks down, stay in your car. Don't take a ride from a stranger. Ask strangers to call for help.
- If stopped by police or any other official vehicle, always ask for ID before getting out of your car.
- If someone hits your car, wait until others or police arrive—it may be a trick to get you out of your car.
- Never pick up a hitchhiker or stop to help a stranded motorist. If you want to help another motorist, go to a phone and call for help.
- Ship's bumper stickers help to identify you as being home alone.

Contact your local police department or rape-crisis center for a list of self-defense courses near you.

The Media & The Navy Family

Naval personnel and their families may be contacted by news media. You are out in the community and are easy media "targets." The following might be helpful:

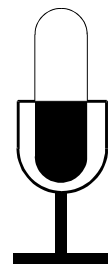
- ◆ The Navy-Marine Corps Public Affairs policy is to restrict the release of information concerning members, and families of members, assigned to ships/units that are sensitive or deployed to sensitive areas.
- ◆ The release of names or home addresses of members can constitute a clearly unwarranted invasion of personal privacy and also may indicate a service member's absence from home.
- ◆ If members or their families are contacted by a news organization, they have a right to say "NO."
- ◆ If family members decide (it is THEIR decision) to talk to a news person, they should be careful of what they say.
- ◆ Internal PRIVILEGED command information for personal, family planning is NOT for public discussion or news media release.

Area Public Affairs Offices:

*Information adapted from
COMNAVAIRLANT Public Affairs
Office and the Army Public Affairs
Proponent Activity*

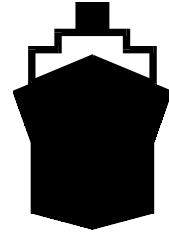
HELPFUL HINTS

- ◆ All media people are NOT alike. Some are simply trying to get you to say something, which you might regret later.
- ◆ Know with whom you are talking. Before answering questions, write down the reporter's name, telephone number, and the name of his or her news organization. Do this even if you're going to decline comment. It will discourage him or her from persisting after you say no.
- ◆ If you do choose to speak, remember it is your right to stop at any time.
- ◆ Know who will hear you. Even family members might have information useful to opposing forces. Thanks to technology, the enemy can have access to what you say the moment you say it.
- ◆ If you have been misquoted or misrepresented by the press, it is best to do nothing about it unless it is a serious matter, in which case, contact the appropriate Public Affairs Office (PAO).
- ◆ On the other hand, when you are enthusiastic about your spouse's mission, your response can build morale and show American resolve.
- ◆ Don't speculate. It is best not to talk about anything of which you do not have first-hand knowledge. There is nothing wrong with saying, "I don't know," in response to questions to which you have no answer.
- ◆ If your spouse calls home with information about how the mission is going or homecoming dates, keep it to yourself. Some of what your spouse tells you could be sensitive, wrong, or subject to change.
- ◆ Understand that it is not harassment when the media calls you at home or stops you at the supermarket to ask for an interview. Only when they persist, after having been told "NO," does it become harassment.
- ◆ Should you become inundated with press/crank calls because your spouse's name appears in the media, it would be advisable to have an answering machine.
- ◆ The telephone company will trace crank calls if they persist. An unlisted number would be another option.
- ◆ Some families decide to stay with friends or family, away from home, for a few days.
- ◆ **Rule of thumb:** When in doubt, give a call to the appropriate PAO for advice on how to proceed.



How to Simulate Shipboard Life at Home

Most people aren't lucky enough to experience the challenges and rigors of life aboard a Naval vessel. Some have no idea what shipboard life is really like. Now with the following information, you can simulate shipboard life at home. (Note: There is nothing like the real thing but the following simulation will give you a good idea.)



- 1. Lock yourself inside and board up your windows with all your friends and family outside.** Communicate only with letters that your neighbors hold for two weeks before delivering; losing one out of every five. Have a friend or neighbor yell "MAIL CALL!" at your door; four out of five times saying, "You didn't get anything."
- 2. Surround yourself with 300 people you don't like.** People who chain smoke, belch loudly, snore like a MACK truck, complain constantly, seldom shower or brush their teeth, and use expletives in speech the way kids use sugar on cold cereal.
- 3. Do NOT flush the toilet(s) for the first three days to simulate the smell of forty people using the same commode.** After that, flush once daily. Shower water should either be all hot or all cold. When you get all soaped up, (soap on face, shampoo in hair), have your neighbor shut off all of the water.
- 4. Cut your hair weekly, making it shorter each time, until you are bald or look like you tangled with a demented sheepshearer.** Have a friend or neighbor tell you to get a haircut at least once every other day, whether you need it or not.
- 5. Work 18-hour cycles, sleeping only four hours at a time, to ensure your body doesn't know or care if it's day or night.**
- 6. Cut a twin mattress in half, lengthwise, and enclose the sides.** Add a roof that prevents you from sitting in any position at all (10 inches is a good height), and place it on a platform so that it is at least six inches off the floor. Place a dead animal under your sheets to simulate the smell of your bunkmates laundry and sheets. Whenever possible, have someone take your pillow or blanket to simulate that special camaraderie that exists only onboard US Navy vessels.
- 7. Set your alarm clock to go off at the snooze interval for the first hour of sleep to simulate alarms of watch-standers and night crew schedule waking you up.** Place your bed on a rocking chair, to ensure that you are tossed from side to side for the remaining three hours. Alternately use custom alarm clocks that sound like a fire alarm, police whistle, and a punk rock band combined. This will simulate various drill alarms onboard the ship, so you will get accustomed to ignoring your regular alarm clock.
- 8. Listen to your favorite cassette six times a day for two weeks.** Then play music that causes acute nausea until you are glad to get back to your "favorite" cassette.
- 9. Prepare all food while blindfolded, using all of the spices you can grope for (or none at all) to simulate shipboard food.** If the food does not stick to an inverted plate when cold, use more lard.
- 10. Buy a gas mask.** Smear the seal with rancid animal fat, scrub the lens with a Brillo pad until you can't see through it, and wear it for two hours every fifth day. Even to the bathroom.
- 11. Remove all plants, pictures, and decorations.** Paint all furnishings and walls gray, white or the green shade of hospital O.R. smocks.

COMMUNICATION IS THE KEY

LEARNING HOW TO STAY TOGETHER: *It's a fact that almost all couples have arguments. The conflicts may have to do with money, in-laws, sex, or how to raise the children. Some couples are able to work through these conflicts, while others seem to be torn apart by them. There are many reasons for this, but one way that successful couples deal with their differences is through a combination of honest expression, clear communication, and compromise.*

TALK IT OUT

Whenever you become upset with your partner, it's important to discuss your feelings. Talking things over clears the air. It also prevents issues from building and becoming so involved that counseling may be necessary. Keep in mind, the tone you use makes a difference in how your partner responds. If you use an accusatory tone, this will only put him/her on the defensive and may even make things worse in the long run.

GOING IN STAGES

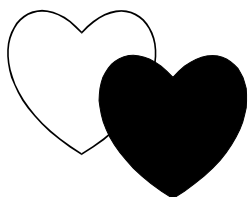
Generally, working through a disagreement involves three stages. First, tell your partner what's bothering you and then listen to your partner's feelings without commenting, defending, or disagreeing. Second, discuss the details of your disagreements. It's important that only feelings about the specific issue be addressed, not old issues. Third, negotiate until you can reach an agreement or a compromise.

BE HONEST

One common mistake is denying the other person's feelings. If possible, admit that you may be wrong or that you have done the behavior you're discussing. You'll both feel less defensive as a result. Don't assume your partner is "out to get you." Assume he/she just wants you to be happy. "Cooperate" means to "work together." A spirit of cooperation helps you when you're trying to solve a problem. Put yourself in your partner's shoes. What does the problem look like now?

REMEMBER WHY YOU LIKE EACH OTHER

Often children, jobs, or other obligations leave you little time together. You may have even forgotten how much you once liked each other. Try making a list of things you enjoy doing together and schedule a weekly date to do something on your list. You'll probably find that sharing this leisure time allows you to enjoy each other's company. You may even notice you're less likely to argue. Even if you do, you may find it's easier to get through your differences.



A spirit of cooperation helps you when you're trying to solve a problem.

1.1.6 ATTACHMENT 6

KEEPING THE CONNECTION

Staying in touch during separations, whether it's just for the day or for 6 months, takes some forethought. It involves planning in advance how you and your partner will communicate, and how often. There are many ways to show each other you care while apart. Aside from the standard letters, postcards, phone calls and e-mail, you might want to try some of these ideas:

- Turn on a cassette recorder while you're working in the kitchen, walking the dog, enjoying the sunset, etc. and talk to your partner as if he/she was standing next to you.
- Before separation, hide notes in your partner's belongings or around the house.
- Take pictures of the two of you together and by yourselves. Order extra prints — a set for you and a set for your partner.
- Make arrangements for flowers, gifts, care packages, etc. to be delivered on special days while you are apart.
- Send a memento or object which symbolizes a special memory of time spent together.

A LISTENING CHECKLIST:

Here are ten ways you can improve your listening:

- Take time or schedule time.
- Eliminate distractions.
- Look at your partner.
- Give non-verbal encouragement and support. Nod or make neutral comments.
- Ask questions without making interruptions.
- Be patient. Give partner time to respond.
- Respond without judgment. Respect partner's point of view.

- Note emphasis on words, loudness, or speed of speech and body language to check your partner's state of mind.
- Repeat what you think was said. Ask about feelings.
- Pay attention to what your partner is saying, not to how you will respond.

CAN WE TALK?

Tips for better communication skills:

STOP

If you're in the middle of an argument with your partner and you feel your anger getting out of control, stop! Take a minute to take a breather. Give yourself some time to cool off and to regain your composure.

LOOK

Pay attention to your body language. You may not even be aware of the negative message you're sending with such simple gestures as crossing your arms or not looking at your partner.

LISTEN

Try to be a good listener. Pay attention to what your partner is saying. Clear your mind from distractions and focus on your partner.

THEN TALK

Now it's your turn. Make sure you understand what your partner has said before you state your feelings. And be ready to compromise! Compromise is often the answer to ensure both parties are satisfied with the outcome of the discussion.

WHEN DAD'S AT SEA AT THE TIME OF BIRTH

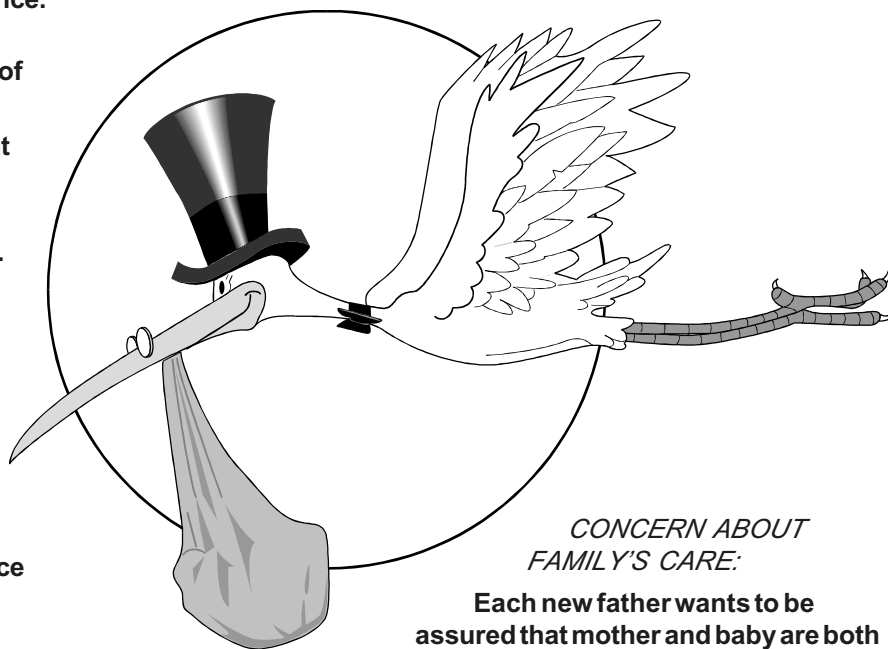
When Dad's at sea at the time of birth or for a good part of baby's first year, special efforts need to be made to capture and share the events that occur during these important days.

The birth of a baby is a profound experience for all parents. But when parents are apart at the time of birth, both mother and father should consider the feelings each may be experiencing. It is important to communicate often during this period to:

- Share the birth experience.
- Share feelings about accepting the new role of parenthood.
- Share information about the baby's growth and development.
- Prepare for "family life".
- Reaffirm your commitment to one another.

CURIOSITY:

Every father wants to know about his baby's looks, likes, size, and abilities. During times of deployment, pictures and descriptions are a warm and welcomed opportunity for dad to get to know the newest family member.



HOW MIGHT DAD BE FEELING?

Dads who are absent during the baby's first year experience many different emotions:

THE FIRST BLUSH OF PRIDE:

Most dads are proud and happy to announce the birth of their child to family and friends. It is also a time for passing out cigars, congratulations, and relief.

APPREHENSION:

Fatherhood is a serious responsibility. Many new fathers are anxious as they approach the new roles, demands, and challenges that lie ahead. Encouragement from others is helpful.

GUILT AND ANGER:

Both of these feelings gnaw at many new fathers who are separated from their wives and new babies. But what all new parents must do when they are apart at the time of birth is to accept the fact of separation and share as much of the new and exciting parenting experiences as possible through frequent communication.

CONCERN ABOUT FAMILY'S CARE:

Each new father wants to be assured that mother and baby are both safe and well cared for. Planning ahead to ensure that someone will be able to help mom and baby during his absence (family, friends, neighbors) will go a long way toward reducing worry. The command ombudsman may be an additional source for information and referrals.

JEALOUSY:

It is not uncommon for new fathers to feel a bit jealous of the amount of attention that is now focused on the baby. It is important to remember that infant needs must be met first and that adults, because they are mature and capable, will usually need to wait for their needs to be met. If parents share the household duties and care of the baby, they will have more time for one another and others.

1.1.7 ATTACHMENT 7

HOW MIGHT MOM BE FEELING?

Moms share many of the same feelings. They also experience these:

EXHAUSTION:

Most new mothers are surprised at how tired they get caring for an infant 24 hours a day. A father needs to understand how draining this is for a new mom. When he comes home, his help with the baby is vital to strengthening the relationship, the family, and her physical abilities. Parents need to give each other their active support, recognition, and encouragement every day.

FULFILLMENT AND EXCITEMENT:

Many new mothers feel fulfilled and excited following childbirth. They enjoy touching, holding, and cuddling their new babies. A very special love develops between the two of them as they get to know and love each other. A father who is away at the time of birth can also develop this special love for the baby when he returns from sea.

PRESSURE OR DEPRESSION:

It is not uncommon for a new mother to experience what many people call “baby blues.” New mothers go through very noticeable physical and emotional changes during pregnancy and childbirth. Some mothers feel overwhelmed with the changes in their bodies and with their baby’s demands. New moms need help and understanding during the first few months to make the needed adjustments. Letters of encouragement stating how much the father values what mom is doing for the baby will help greatly.

INCREASED KNOWLEDGE AND CONFIDENCE:

New mothers have lots of time to learn about parenting and child care because they are usually the primary care givers. They learn about babies by trial and error, by reading, by talking to other good parents, and by visiting the doctor. Fathers can also learn by these

methods and are encouraged to join their wives in attending parenting classes sponsored by Fleet and Family Support Centers and other agencies. When moms and dads become knowledgeable and self-assured, marriages and family life are strengthened.

CAPTURING THE FEELINGS

There are many ways a new mother can help a father get to know and love his new baby.

- Write letters often describing the baby’s looks, likes, personality, abilities, and growth.
- Send tapes of the baby’s sounds and mother’s soothing voice.
- Send pictures of the baby.
- Send the baby’s footprints, a lock of hair, booties, a hat, or some other things belonging to the baby.
- Write letters from the baby as if the baby were talking to dad.
- Keep a diary to share with dad.

COMING HOME AGAIN

Life together will be very different once the baby has arrived. Talk about sharing the joys as well as the responsibilities of parenthood. Be sure private time is spent together as a couple.

Dad needs to remember how mom described the baby and the baby’s abilities. Try to be realistic about expectations of the baby and this new change in your life.

It is important for dad to ease back into the family gently by taking cues from mom. A very young baby needs lots of cuddling, skin contact, and time to study the eyes and face. An older baby (7 months plus) may view dad as a stranger and may require more time to accept him.

Expect dad to do things differently from mom. Dad’s ways, as long as they are safe (no rough handling), will complement mom’s ways and probably will delight the baby.

Coming home to a new baby isn’t always easy for fathers. But dad will be able to “catch up” and establish a warm and loving relationship with baby if he is persistent, observant, and patient.

CHILDREN & DEPLOYMENT

A deployment can be emotionally challenging for those left behind, especially children. Although children's reactions will vary with their personalities, ages, and coping skills, changes as dramatic as deployments will normally be puzzling to all children. Parents wonder how the separation will affect their children and what their roles as parents will be in assisting children through this time.

Common Concerns For Parents:

- Will we lose touch with one another?
- Will the children remember the deployed parent?
- How will I handle the added responsibility alone?
- How will the children cope with the separation?
- Can I still be a good parent while I'm gone?

The Positive Aspects of Deployment:

- Independence and self-confidence grow for all.
- Parent/child relationship at home is strengthened.
- Deployed parent/child relationship can grow through cards, letters, packages, etc.
- Family relationship is enhanced through planning and flexibility.

BEFORE DEPLOYMENT

Suggestions For Deploying Parent:

- Tell children when you'll be leaving, for how long, and when you should return.
- Encourage them to ask questions.
- Discuss and accept their feelings.
- Spend time with each child individually before you go.

- Give the kids a tour of the ship, including where you work, eat, sleep, etc.
- Ask the children to assist you with packing.
- Visit school before deployment and talk to the teacher(s); stay involved by leaving envelopes to be mailed to you with school work, etc.
- Give each child a comfort item — something of yours such as a t-shirt, ball cap, or pillowcase.
- Leave small gifts, cards, etc., with other parent to be given to kids throughout the deployment.

Suggestions For Parent At Home:

- Ensure that each child is left with a photo of the deploying parent and him or herself.
- Have children prepare a care package for deploying parent that can be opened after the ship leaves.
- Establish rules/limits before the deployment.
- Record (video or audio) deploying parent reading bedtime stories or other activities with children.
- Plan fun activities to do as a family during the deployment.
- Plant some seeds and talk about how much they may grow during the deployment.

DURING THE DEPLOYMENT

Ideas For Deploying Parent:

- Remember birthdays and other special occasions with letters, cards, or small gifts.
- Send younger children colorful postcards or pictures you have drawn.
- Cassette tapes can be used to send children messages or read them a story.
- Be sure to write each child individually; use stationery, stickers, etc., that appeal to the varying age groups.
- Play games through the mail, such as tic-tac-toe or hangman.

Ideas For Parent At Home:

- Try to keep household routine/rules the same.
- Resist saying, "Wait till your father/mother hears about this!"
- Help children keep track of time by using a diary, calendar, paper chain, jelly beans in a jar, etc.

1.1.8 ATTACHMENT 8

- Encourage child to send their own letters, tapes, and pictures.
- Tape conversations with children as they arrive home from school or while they're playing or eating dinner.
- Encourage children to express feelings of anger safely.
- Have children do special jobs — track the deployed parent's favorite sports team or TV show.
- Talk about the deployed parent in daily conversation — think of ways to keep the connection with him/her.
- Let the children know that it's OK to be sad, but teach them how to recover and move on.
- Post a large world map and help the children track the ship.

CHILDREN AND SEPARATION

Separation from a parent is stressful for a child, and we expect reactions to that stress from them. Those reactions will differ among children. The following are some examples of what you might expect:

Infants (Birth - 12 months):

- Changes in eating and sleeping patterns.
- May want to be held more.
- May seem "fussier."

Toddlers (Ages 1 - 3 years):

- Show regression in walking or potty training.
- Cry for no apparent reason.
- Whine and cling to you.

Pre-Schoolers/Kindergarten Age:

- Clinging to people or favorite toy/blanket.
- Unexplained crying or tearfulness.
- Increased acts of anger or frustration.
- Sleep difficulties, nightmares, frequent waking.
- Worry about the safety of everyone.
- Eating difficulties.
- Fear of new people or situations.

School Age:

- Change in school performance.
- Increase in complaints of headaches, stomachaches, or other illnesses when nothing physically seems to be wrong.
- More irritable or crabby.

- Fascinated with the military and news about it.
- Worry about family and finances.

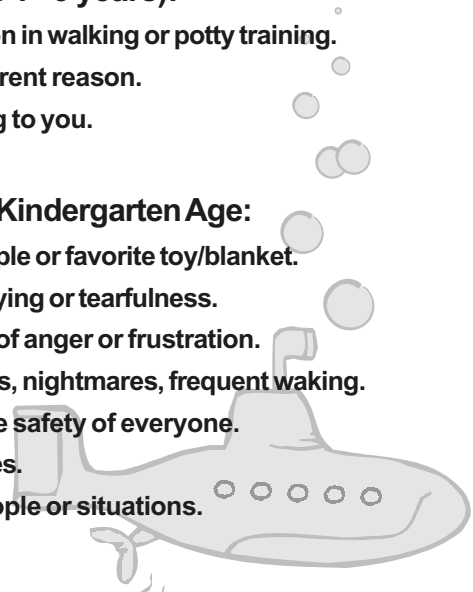
Adolescents:

- Any of the above signs listed.
- Acting out behaviors (getting into trouble at school, at home, or with the law).
- Low self-esteem and self-criticism.
- Misdirected anger.
- Loss of interest in usual hobbies or activities.

Children Who Cope Well With Separation Often Have:

- A good relationship with parents.
- A strong sense of self-worth or self-confidence.
- An understanding of parent's job and why it is important for them to go on deployment.
- Dependable communication between deployed parent and family.
- An adult who will listen and talk to them.

Kids are all different and adjust to deployment in different ways and at different rates. It is important that parents normalize these reactions to separation and stress. Stress-related behaviors lasting longer than a month may need further investigation. You could talk to other parents, talk to teachers, attend a parenting class, or seek counseling.



Couples Pre-Deployment Icebreaker Exercises

Exercise 1: Feelings

Write down three words that describe how you feel about THIS deployment. Have group share their responses and note differences in feelings.

FEELINGS LIST (examples):

Anxious	Tired	Obligated
Abandoned	Depressed	Worried
Angry	Guilty	Happy
Stressed	Excited	Anticipation
Adventure	Skeptical	Helpless
Resigned		

Exercise 2: Typical/Worst Day

Participants split into small groups divided into “deployers” and “at home spouses”. Each group generates two lists - a “typical day” and a “worst day” for their counterparts during deployment. Groups discuss lists and reunite for discussion.

Example for at home spouse:

Typical day: get up, get kids ready for school, go to work, drive kids to activities, go to grocery, cook dinner, supervise homework, relax with kids, put kids to bed...

Worst day: alarm doesn't go off, two of the three kids wake up sick, can't find a sitter, have to miss work, schedule doctor's appointment for kids, car won't start, no friends at home to call for ride, no mail from spouse...

1.2 SINGLE SAILOR PRE-DEPLOYMENT

TITLE: Single Sailor Pre-deployment

PROGRAM DESCRIPTION: The purpose of this program is to assist single active duty sailors with deployment preparation. The program focuses on the practical, financial, emotional and legal preparation needed. The emphasis is on deployment as an opportunity to grow personally and professionally.

TARGET POPULATION: Single active duty service members preparing for deployment.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ List two practical preparation steps for deployment.
- ◆ Identify two ways to financially prepare for deployment.
- ◆ Discuss the challenges of an extended deployment and list two coping strategies to address them.
- ◆ Describe at least two techniques for maintaining communication with family and friends.

PROGRAM FORMAT:

Design: A one-session, facilitated group discussion. For large audiences, a lecture format with minimal audience participation is suggested.

Length: 45 minutes to one hour.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: Six to eight weeks prior to deployment. Held during working hours.

Suggested location: Various locations - generally held in a classroom or auditorium. Onboard ships, typically on the mess decks or on the foc'sle.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.
- ◆ Verification of telephone numbers and other handout information.

Staff Training: Training recommendations for presenting the program include:

- ◆ Review the reference material.
- ◆ Observe two Single Sailor Pre-deployment presentations.
- ◆ Co-facilitate one Single Sailor Pre-deployment program.

NOTES

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Audiovisual enhancements may be used, but are not recommended if all members of the audience cannot easily see them.
- ◆ Microphone depending on group size and location.

HANDOUTS:

- ◆ Pre-deployment Checklist for Singles (Attachment 1)
- ◆ Keeping in Touch (See 1.1.2, Attachment 2 of Couples Pre-deployment)

REFERENCES:

- ◆ FFSC reading and training file
- ◆ JO1 (SW) Foster-Simeon, E. "Singles: They Face A World of Challenge and Adventure" *All Hands*.
- ◆ Lawson, Chris. "180 Days on a Ship: What Can They Do?" Reprinted from *Navy Times*, January 22, 1996.
- ◆ Pexton, P. & Maze, R. "Married vs. Single: Are Single People Second-Class Sailors?" *Navy Times*, May 22, 1995.
- ◆ "Single Sailors Leave Loved Ones Behind" February 13, 1989. *Getting Underway Supplement, Times*.
- ◆ "Storing Your Car While on Deployment" January 16, 1997. *Off Duty*.

1.2 SINGLE SAILOR PRE-DEPLOYMENT PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience

II. Practical Preparation

- A. Page 2
- B. SGLI
- C. Wills
- D. Power of Attorney
- E. Bills
- F. Vehicles
- G. Apartment Leases
- H. Storage of Valuable Items

III. Financial Planning

- A. Long and Short Term Goals
- B. Savings Accounts
- C. How You Can Save
- D. Buying a vehicle
- E. CFS

IV. Personal Preparation

- A. Preparing Family
 - 1. Educate Family about Navy Lifestyle Information
 - 2. Ombudsman
 - 3. Careline
 - 4. Information and Referral Resources
 - 5. Red Cross
 - 6. Single Parents (optional)
- B. Preparing Yourself
 - 1. Uniforms
 - 2. Civilian Clothes
 - 3. Comfort Items
 - 4. Preparing Yourself Emotionally – the Deployment Cycle

V. Success Strategies/Deployment is an Opportunity

- A. Typical Day at Sea
- B. Source of Support
- C. Goal Setting

VI. Communication

- A. Letters, Audio, and Video Tapes

NOTES

- B. E-mail
- C. Telephone Calls
- D. Care Packages
- E. Special Occasions
- F. Family Grams (Submarines only)

VII. Relationships

- A. Understanding and discussing the commitment
- B. How will relationships change?
- C. Tips for those planning to marry

VIII. Travel/Liberty

- A. Positive aspects of port calls
- B. Negative aspects of port calls
- C. Safe sex
- D. Personal safety
- E. Scams/buyer beware

IX. Homecoming

- A. Planning for Homecoming
- B. Drinking and driving
- C. Officer Friendly

X. Conclusion

1.2 SINGLE SAILOR PRE-DEPLOYMENT PROGRAM CONTENT

I. Introduction

A. Introduce self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/goals of program:

- ◆ The goals of this program are to make deployment a more manageable and positive experience by:
 - Providing practical preparation steps for deployment including financial preparation.
 - Discussing the challenges of shipboard life.
 - Learning how to communicate with family and friends.
 - Identifying feelings and dealing with personal issues.
- ◆ Poll the audience as to why leadership is taking the time out of the workday for this program.
 - When you have taken care of business and are not worrying about your bills, cars, and loved ones, you can focus on your job and on safety.
- ◆ There are three keys to a positive deployment experience.
 - Planning ahead.
 - Communicating.
 - Maintaining a positive attitude.

C. Learn about your audience:

- ◆ Poll the audience to see how many are going on their first, second, or third deployment. (*Encourage experienced sailors to comment or to add suggestions during the program.*)
- ◆ Ask for feedback if something you say doesn't apply or is not included. (*It is important to let the audience know that this is their opportunity to share their knowledge with the group.*)

II. Practical Preparation: Ship's schedule may change. Do not procrastinate! These things need to be taken care of:

A. Page 2:

- ◆ Used to notify family members in event of illness or death.
- ◆ Fiancés and family members other than your parents can be listed.
- ◆ All children you have accepted legal responsibility for must be listed.
- ◆ Update with personnel.

NOTES

B. SGLI (Serviceman's Group Life Insurance):

- ◆ Life insurance coverage up to \$200,000.
- ◆ Whose name is listed as beneficiary?
- ◆ SGLI is **not** governed by a will.
- ◆ See Disbursing to update.

C. Wills: (*Poll the audience to see how many have wills.*)

- ◆ Makes sure that your property and assets go to the people you designate.
- ◆ If you die without a will, the law of your home state will determine who will receive your valuables, money, and property.
- ◆ See Legal for a will.

D. Power of Attorney:

- ◆ This document gives someone the authority to legally sign your name in your absence.
- ◆ General: Allows the person you designate to sign your name without specification and has a time frame of one year.
- ◆ Special/Specific: Allows the person you designate to sign your name for a specific time and for a specific legal action.
- ◆ Examples of POA: Buying real estate, selling your car, cashing income tax checks.
- ◆ Banks/agencies do not have to accept Power of Attorney. Ask first.
- ◆ See Legal for POA.

E. Bills:

- ◆ Allotments - most reliable way to pay bills with relative as back-up.
- ◆ Pay ahead when possible and avoid paying bills by mail as payments may be late. You take a chance on damaging your credit rating. Keep copies of account numbers with you at sea.
- ◆ Split Pay options: Places money into ATM on the ship and the balance in an account of your choice. Minimizes need to cash checks or walk around with large amounts of money.

F. Vehicles:

- ◆ Storage: Take the time to investigate the best place to store your vehicle while you are deployed. Options: on base storage, family, friend, and commercial storage lot. Where you **should not** leave your car: mall/shopping centers, unreliable friends, pier/parking lots/barracks.
- ◆ Insurance: Check with your insurance company for specific information about keeping your car in storage including storage insurance and what other insurance you must have. Tell the insurance company where your car will be stored.
- ◆ Registration: Be sure registration and base decals will not expire during deployment.

G. Leases:

- ◆ **Military Clause:** You must move on Permanent Change of Station (PCS) orders at least 35 miles away and give at least 30 days notice.
- ◆ If you are living in an apartment with friends, consider taking your name off the lease. If the apartment is damaged and your name is on the lease, you may be responsible for damages.
- ◆ Legal can prepare a document that states you will be at sea for a determined amount of time. (Must be on command letterhead.)
- ◆ Talk with your landlord and let him/her know you will be away.
- ◆ Check your lease to see when it expires. What can you do if lease expires during deployment? (*Ask audience for suggestions.*)
- ◆ Don't waive the Soldier/Sailor Relief Act in your lease. This act prevents you from being taken to court/sued while deployed.
- ◆ **Renter's Insurance:** Costs approximately \$100/yr. for \$10,000 coverage. Most policies cover fire, flood, natural disasters, theft, and vandalism. Shop around for the best rates.

H. Storage of Valuable Items:

- ◆ Where do you store your computer, bike, and other personal items that you cannot take with you?
- ◆ Putting them in the back of your car, even in a secured lot, can invite disaster.
- ◆ Sailors have also come back to apartments that they have shared with friends to find both their friends and their personal items gone. Where should you store your personal items? (*Ask audience for suggestions.*)

III. Financial Planning

A. Long and short term goals - Write them down!

- ◆ Where do you want to be financially at the end of this deployment?
- ◆ Where do you want to be financially in 5 years?
- ◆ Learn about long term financial planning and investing.

B. Start a savings account. We recommend you have 2 savings accounts.

- ◆ One for long-term goal (school, retirement, etc.) Open it in your hometown (harder to access). This money is for investments, education, relocating.
- ◆ A local account to use for: car repairs, leave, insurance, big ticket items.

C. How can you save? We tend to put it off till the next payday. Why don't we pay ourselves first, and then pay our creditors with the money we have left? How do you save money? (*Ask audience for suggestions.*)

- ◆ Allotment to savings accounts.
- ◆ Send money home to parent.
- ◆ CDs.
- ◆ Bonds.

D. Buying a vehicle or boat when you return from this deployment?

- ◆ Approximately 40% of you will buy a car within 60 days of your return and 95% of you will get ripped off.
- ◆ Become knowledgeable about vehicles and your needs during deployment and attend a car buying class during a Return and Reunion program or at FFSC.

E. Command Financial Specialist (CFS):

- ◆ A CFS can provide information on: Pay and allowances, direct deposit, checking accounts, consumer fraud, misrepresentations, rip-offs, personal and family budgeting, savings plans, consumer credit, credit cards, loans, car buying strategies, insurance (life, homeowners, rental) and pre-deployment financial management.

IV. Personal Preparation:**A. Preparing your Family:****1. Educate Family about Navy Lifestyle:**

- ◆ When your family knows about the Navy, they will be less anxious about the deployment.
- ◆ Tell them about your job and life at sea.
- ◆ Watch your use of acronyms in letters—your family members may not understand you.

2. Ombudsman/Key Volunteer:

- ◆ Ombudsman's name and number: _____.
- ◆ A volunteer spouse who works as a liaison between family members and the command.
- ◆ Ombudsmen/Key Volunteer or your Careline will have the ship's most current information.
- ◆ Let the Ombudsmen/Key Volunteer know of fiancés or family members so they can receive the command's newsletter.

3. Careline:

- ◆ A recorded message (information line) from the ship to the families.
- ◆ Informs family members of ship schedules, future support group meetings, how the deployment is going, etc.

4. Information and Referral Resources:

- ◆ FFSC phone number for I&R, etc.

5. American Red Cross (ARC):

- ◆ Red Cross verifies the emergency and sends the details to the ship.
- ◆ CO grants emergency leave.
- ◆ Family members need the following information:

- Name/Rank/Division
- Social Security Number
- Name of Command/Hull Number
- Complete Command Address
- ◆ **Health and Welfare Inquiry:** If a family member has not heard from you, they can contact the ARC to inquire about your health and welfare. If you have not heard from a family member, you can do the same.

6. Single Parents: *(optional)*

- ◆ Update Family Care Plan.
- ◆ ID card for children ten years and over.
- ◆ Medical POA.
- ◆ Will.
- ◆ Emergency backup provider.

B. Preparing Yourself:

1. Uniforms: *(Ask audience how many uniforms they would recommend.)*

- ◆ Full sea bag.
- ◆ Change of seasons while deployed.
- ◆ Possible promotion.

2. Civilian Clothes:

- ◆ Plan according to liberty ports and weather.
- ◆ You may not want to stand out as an *American* in some countries for safety and financial reasons. American fashions such as Cowboy boots and hats may make you stand out.

3. Comfort items:

- ◆ Are you allergic to some products? Take what you need for the duration of the deployment.
- ◆ Spare set of eyeglasses, prescription drugs, grooming/personal items.
- ◆ Keep in mind where you will store valuable items that need to be secured such as cameras.
- ◆ Hobbies: Be sure to bring camera equipment, Walkman, musical instruments, reading material, etc.
- ◆ Photographs of family and friends.

4. Preparing Yourself Emotionally - the Deployment Cycle:

- ◆ There is a definite and predictable cycle couples/families go through with each and every deployment. Although not as well researched, single sailors are also affected by this cycle. Four phases to this cycle:

NOTES

1. **Equilibrium:** Life is as normal as it gets. More concerned with life's ups and downs than with deployment.
2. **Pre-Deployment:** Can be a tense time. Approximately two months before deployment you prepare yourself for the approaching deployment.
3. **Deployment:** You may find a different kind of equilibrium.
4. **Reunion:** May take over a month to readjust and find a new equilibrium.

- ◆ **Pre-Deployment Phase:** What reactions or feelings are you experiencing as you anticipate the deployment? Do things seem to be stressed or tense?
- ◆ **Common Emotions and Reactions:** (*Solicit from audience.*) denial/disbelief, resignation, confusion, anxiety.
- ◆ **Deployment Phase:** Emotions and reactions include: relief, anxiety, excitement. Remember each person reacts differently. Emotions are normal, they will subside and may resurface.

V. Success Strategies/Deployment is an Opportunity

- A. **Typical Day at Sea:** At sea you are in a controlled environment. What types of choices are made for you? What is a typical day like six weeks into the deployment? (*Ask audience for suggestions.*)
 - ◆ Ship's schedule/port calls.
 - ◆ Little choice in food, movies, etc.
 - ◆ Lack of freedom and privacy.
- B. **Sources of Support:** Your shipmates become a source of support. Your other support will come from letters, phone calls, and e-mail to and from friends and family. How will you take care of yourself? How do you relax?
 - ◆ Friends.
 - ◆ Hobbies: music, reading (magazines/self help, etc.).
 - ◆ Wellness: exercise, make new friends.
- C. **Goal Setting:** What can you personally accomplish on this deployment? What are some personal goals you can achieve?
 - ◆ Courses: PACE, etc.
 - ◆ Career advancement: Job skills for advancement, Surface Warfare/Air/Sub qualifications.
 - ◆ Physical fitness.
 - ◆ Stop smoking.
 - ◆ Save money.

VI. Communication

- A. **Letters, audio, and videotapes:**
 - ◆ Who do you want mail/tapes from?

- ◆ Contract for mail - realistically decide how frequently you will write.
- ◆ Number letters to avoid confusion. Have family and friends do the same.

B. E-mail:

(Presenter Note: You may want to ask someone from the command to explain how the system works.)

- ◆ E-mail availability varies. Check with your command.
- ◆ E-mail is often unavailable due to difficulties with satellite links, etc.
- ◆ It may be possible to send but not receive e-mail or vice versa.
- ◆ Number your e-mails as you would your letters.

C. Telephone Calls:

- ◆ Without pre-planning, sometimes calls can become very expensive for you and your family members (\$2.00-\$12.00 per minute).
- ◆ Budget for calls.
- ◆ Who will pay for the call?
- ◆ Set a time limit—remember time differences when calling the states.
- ◆ Make arrangements with family members on when or in what port you will call.
- ◆ Make a list of questions you want to ask. It is not uncommon to be cut off after the first few minutes.
- ◆ Be aware that telephone bills may not be received for two to four months after the calls have been placed.

D. Care Packages:

- ◆ You need to let your family members and friends know what you want from home. They may have to guess what you want unless you tell them.
 - Magazines & newspapers
 - Favorite foods
 - New music tapes/CDs
 - Videotaped sports events
- ◆ When asking your family and friends to send care packages, make sure they know how to package them correctly.

E. Special Occasions: Remember holidays and special occasions.

- ◆ Pre-arrange flower deliveries with a florist.
- ◆ Stock up on cards for friends and family.

F. Family Grams: (For Submarines Only)

- ◆ The command will issue each service member a set number of family grams that can be used to send messages to the boat.
- ◆ Messages can be up to 40 words in length.
- ◆ Keep in mind that many people will read and hear the messages your family members and loved ones send.
- ◆ The squadron will review messages for classified information, codes, or if your family has included “bad news”.
- ◆ Command will return messages they can’t send to family member and

they will try to call the family member for clarification.

- ◆ Tell your family members and significant others to always include their phone number on the Family Gram.

VII. Relationships

A. If you are involved with someone special, talk about the level of commitment now. What are your expectations? Is there freedom to see others? Show respect for partner's feelings.

B. Being deployed gives you time to think. Relationships change.

- ◆ Will your relationship become more serious?
- ◆ Will the relationship become less intense?

C. Is anyone planning to be married after returning from this deployment? Prepare your new spouse for military life. To help your future spouse become more comfortable with the military, we suggest the following:

- ◆ Give him/her the information he/she needs about the military lifestyle.
- ◆ Trying to keep your military and married life separate will not work. They will affect each other.
- ◆ Navy Spouse packets and Welcome Aboard packets are available free at FFSC.

VIII. Travel/Liberty

A. Positive Aspects of Port Calls: *(Ask audience for suggestions.)*

- ◆ Special services tours.
- ◆ Local sight-seeing.
- ◆ Food.
- ◆ Shopping.
- ◆ Local entertainment.
- ◆ Beaches.

B. Negative Aspects? *(Ask audience for suggestions.)*

- ◆ Exchanging money - Check with ship, they may have the best rate.
- ◆ Language barriers.
- ◆ Going by yourself - anywhere.
- ◆ Getting arrested by shore patrol.
- ◆ Alcohol over indulgence.
- ◆ Sexually transmitted diseases.

C. Safe Sex:

- ◆ Practice safe sex!
- ◆ Be selfish and take care of yourself!
- ◆ Be responsible by using condoms. They are available in the ship's store or from medical.

D. Personal Safety: What personal safety guidelines has the ship established?

- ◆ Be aware how much cash/phone cards you are carrying.
- ◆ Avoid intoxication.
- ◆ Never travel alone or be alone.

E. Scams or Buyer Beware: When you travel overseas, vendors or merchants know you have money. Many tourists have been “taken” by merchants who sold them something that was not what they claimed it was.

- ◆ Physically check the merchandise. Don’t just buy the box.
- ◆ If the item is really expensive, make sure it works.
- ◆ Keep receipts.
- ◆ Have phone numbers for lost/stolen cards.

IX. Homecoming

A. Planning for Homecoming

- ◆ You have to help make it happen.
- ◆ For your homecoming, decide in advance what is important to you.
- ◆ Who will be greeting you at the pier?
- ◆ Write family/friends if you would like them to be there.
- ◆ If you don’t want family to be there, they need to know.
- ◆ Make special plans with friends. Plan where to go and what to do.

B. Drinking and Driving: Be responsible for your safety and the safety of others. Partying? You have several options:

- ◆ Drive drunk: consequences can include: fines; loss of license; jail; and your career, safety, and the safety of others in jeopardy.
- ◆ Taxi: pool money with friends.
- ◆ Designated driver.

C. “Officer Friendly”: Will be waiting on the pier if you have missed a child support payment, a traffic ticket, or a court appearance.

X. Conclusion:

- ◆ Be prepared financially: Only you can make this happen. Educate yourself on financial matters so you are in control of your own finances.
- ◆ Prepare for your comfort: Arrange what you will need for the duration of the deployment.
- ◆ Prepare your family/significant others: Family and friends need to know what to expect. Let them know about the Military.
- ◆ Solicit final comments, concerns, and questions.
- ◆ Thank audience.
- ◆ Participant evaluations.

Pre-Deployment Checklist for Singles

A successful deployment can depend on how well you prepare. This checklist has been developed to help you. Check items when completed.



Financial Preparation

- Bill payment plan
- Allotment(s) setup
- Savings account setup
- Financial goals (long- and short-term)

Personal Preparation

- Family members know how to access Red Cross
- Family members have command address and phone numbers for ombudsman, etc.
- Family members know how and what to send in a Care Package
- Liberty clothes (Check command policy)
- Personal items: toiletries, contact lens or eye glasses, books, magazines, camera/batteries, music, etc.
- Writing materials
- Uniforms: working, dress
- Pace courses
- Correspondence courses
- Calendar with birthdays, anniversaries, etc. noted

Practical Preparation

- Updated Page 2
- Updated SGLI
- Power of Attorney
- Will
- Vehicle storage
- Car insurance and registration
- Apartment lease, renter's insurance

Phone Numbers

Command _____

Careline _____

Ombudsman/Key Spouse

Name _____

Phone number _____

Command E-mail _____

Fleet and Family Support Center _____

Notes

1.3 SINGLE PARENTS PRE-DEPLOYMENT

TITLE: Singles Parents Pre-deployment

PROGRAM DESCRIPTION: The purpose of this program is to provide information for single, custodial parents preparing for deployment. Dealing with separation, communication and childcare provider issues are discussed.

TARGET POPULATION: Single custodial service members preparing for deployment.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Name two questions children have about deployment.
- ◆ List two topics to discuss with childcare provider.
- ◆ Name two legal issues to be completed before deployment.

PROGRAM FORMAT:

Design: A one-session facilitated lecture/group discussion.

Length: One hour.

Group Size: Can be tailored for small or large audiences. Most effective when audience is small enough to participate.

Ideal Program Delivery Time: Six weeks to two months prior to deployment.

Suggested location: Command space during the workday.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Review FFSC reading and training file.
- ◆ Observe Single Parent Pre-deployment presentation.
- ◆ Observe adult portion of Parent Child Pre-deployment Program.
- ◆ Facilitate a PCPD children's group.
- ◆ Co-facilitate one Single Parent Pre-Deployment program.

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.

NOTES

- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Audiovisual enhancements may be used, but are not recommended if all members of the audience cannot easily see them.

HANDOUTS:

- ◆ Children and Deployment (See 1.1.8, Attachment 8 of Couples Pre-deployment)
- ◆ Ways to Keep in Touch with Your Child While Deployed (Attachment 1)
- ◆ Strategies for Helping Children with Deployment (Attachment 2)
- ◆ FFSC brochure, Program Schedule, evaluation, etc.
- ◆ Age-appropriate coloring or activity books if available.

REFERENCES:

- ◆ FFSC reading and training file.

1.3 SINGLE PARENTS PRE-DEPLOYMENT PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience
 1. Previous Experience
 2. Ages and Sex of Children
 3. Parent's biggest concern regarding the upcoming deployment

II. Pre-Deployment Phase

- A. What Your Children Want to Know
 1. Where are you going?
 2. Why are you leaving?
 3. Where will you eat and sleep?
 4. The length of time you will be gone
 5. Who will be taking care of them
 6. Parenting while deployed
- B. Legal Paperwork to be Done before Deployment
- C. What to Discuss with Your Child Care Provider
 1. Discipline techniques
 2. Personal routines
 3. Children's personal characteristics
 4. Child's abilities
 5. School
 6. Medical information
 7. American Red Cross
 8. Money
 9. Financial arrangements
 10. Special activities
- D. Dealing with Separation
 1. Feelings
 2. Suggestions from Children

III. Deployment Phase

- A. Typical Reactions to Deployment
 1. Infants
 2. Toddlers
 3. Pre-schoolers
 4. School-age
 5. Pre-teens and Teens
- B. Normalize Reactions
- C. Techniques To Assist Children Through Deployment
 1. Keep the connections with your child and child care provider
 2. Visual Aids
 3. Age-Appropriate Techniques
 - 0-3 years
 - 3-6 years
 - 6-10 years
 - 10-18 years
- D. Additional Resources

IV. Conclusion

1.3 SINGLE PARENTS PRE-DEPLOYMENT PROGRAM CONTENT

I. Introduction

A. Introduce self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. State Purpose/Goals of Program:

- ◆ To learn techniques to make this deployment and separation from your children more manageable.
- ◆ To discuss ways to prepare for deployment, maintain a strong relationship with your child/children during deployment and provide suggestions of what to discuss with your child/children and child care provider to make this a successful deployment.

C. Learn About Audience:

1. Previous experience as a deployed single parent. Encourage those with experience to share with the group.
2. Ask each participant the ages and sex of their children, if the group size allows.
3. Ask parents what their biggest concern is regarding the upcoming deployment.

II. Pre-deployment Phase:

A. What do your children want to know?

1. Where are you going?

- ◆ Using crayons and markers, your child can “follow the fleet” on a map or globe. Port calls - interesting history, crafts, gifts may be of interest to your child.
- ◆ When do you tell your child you are deploying? Depending on the age of your child, circumstances and when your child will be in childcare determines when you should talk to your child about deployment.
- ◆ Very young children may not understand “deployment” but good childcare and good communication will help with the transition
- ◆ Remember that children will need time to prepare and adjust as well.
- ◆ Other suggestions (*Ask audience*).

2. Why you are leaving?

- ◆ Children need to understand your job - what you do.

- ◆ Tell children why you need to deploy.
 - Job responsibility.
 - What the Navy does.
 - Let children help you pack.
 - Other suggestions (*Ask audience*).

3. Children need to see where mom/dad will:

- ◆ Eat.
- ◆ Sleep.
- ◆ Get medical attention.

4. The length of time you will be gone and when you will return:

- ◆ Use calendars to mark the passage of time.
- ◆ Recognize significant dates, holidays, and birthdays.
- ◆ What will you do for missed birthdays and holidays? Will you be sending gifts home during the deployment, or buy them before you deploy and leave them with your caregiver?
- ◆ Other suggestions (*Ask audience*).

5. Who will be taking care of them:

- ◆ Childcare options. Children need to trust the childcare provider and feel comfortable with the arrangements.
 - Children staying with a relative.
 - Local child care provider (not related).

6. How to parent while you are gone:

- ◆ Establish reasonable expectations with your child.
- ◆ Discuss rewards.
- ◆ Consistent/effective limit setting.
- ◆ Complete trust with childcare provider.
- ◆ Other suggestions (*Ask audience*).

B. Legal paperwork that needs to be done before deployment:

- ◆ Will with guardian provisions.
- ◆ POA for person to act as loco parentis.
- ◆ ID cards.
- ◆ Family Care Policy (*Discuss*).

C. What to discuss with your childcare provider:

1. Discipline Techniques:

- ◆ What are acceptable discipline techniques?
- ◆ How will behavior problems be handled?

2. Personal Routines:

- ◆ Bedtime rituals/time.
- ◆ Potty training.

NOTES

- ◆ TV viewing - appropriate.
 - ◆ Visits with friends, dating.
 - ◆ Other suggestions from audience.
- 3. Children's Personal Characteristics:**
- ◆ Temperament insight - calm, quiet, loud, active, etc.
 - ◆ Known fears - dogs, thunder, strangers, etc.
 - ◆ Food preferences - dislikes, allergies, etc.
- 4. Child's Abilities:**
- ◆ Sports (swimming, interests in baseball, basketball, etc.).
 - ◆ Reading.
 - ◆ Language usage.
 - ◆ Chores/responsibilities.
- 5. School:**
- ◆ Visit school before deployment and talk to teachers.
 - ◆ Send cards, letters, foreign money for class discussions.
 - ◆ Discuss strengths/weaknesses of child's schoolwork with childcare provider.
 - ◆ Schoolwork and progress reports can be sent to ship.
- 6. Medical Information:**
- ◆ Medical Power of Attorney.
 - ◆ Allergies - food, drugs, cats, dogs, etc.
 - ◆ Medical conditions, re-occurring ear, throat problems, etc., if any.
 - ◆ CHAMPUS/DEERS access information.
 - ◆ Dentist visits.
 - ◆ Immunizations.
 - ◆ Doctor's name and phone number.
- 7. American Red Cross:** The American Red Cross sends emergency messages concerning illness or death of a family member. Basic information needed:
- ◆ Name/Rank/Division.
 - ◆ Social Security Number.
 - ◆ Name of Command/Hull Number.
 - ◆ Command Address.
- 8. Money:**
- ◆ Allowances.
 - ◆ School Fees - books, field trips.
 - ◆ Special Events - theme parks, skating, etc.
 - ◆ Emergencies.
- 9. Financial Arrangements with Childcare Provider:**
- ◆ Direct Deposit.

- ◆ Mail check (monthly, weekly).
- ◆ Clothing allowance.
- ◆ Other suggestions (*Ask audience*).

10. Special Activities:

- ◆ Are there special groups your child can join or will stay currently active in? I.e. Girl Scouts, Boy Scouts, school activities, sports, clubs, church activities.

D. Dealing with Separation:

(Presenter Note: Usually at this stage in the program, the emotions of the participants are evident. It is important to acknowledge their feelings and normalize the range of emotions they may be having. Be sensitive to the fact that they have these feelings. This can be an emotionally charged program.)

- 1. Feelings:** Parents and children will have similar reactions. Some of these will include:

Guilt	Helplessness
Anger	Ambivalence
Fear	Stress
Relief	Sadness
Anxious	Withdrawal

2. Suggestions from children who have a parent who deploys:

- ◆ Spend time together before parent leaves.
- ◆ Pictures and video tapes.
- ◆ Special gifts.
- ◆ Plans for return.
- ◆ Other suggestions (*Ask audience*).

III. Deployment Phase:

A. Typical reactions to deployment:

Children's reactions to a parent's deployment depend on the support they get from the parent and caregiver. Encourage your childcare provider to keep you informed about how your child is reacting to the deployment or other stressful situations.

1. Infants: (Up to about 12 months of age)

- ◆ Do infants experience stress due to their parent's deployment?
- ◆ They CAN sense changes and stress and may react by:
 - Being fussier.
 - Changing eating patterns.
 - Changing elimination patterns.
 - Sleeping patterns.

NOTES

- ◆ Ways to help:
 - Infant may need to be held more often for a while.
 - More patience is needed.
 - Tapes of deployed parent singing/talking (Helps voice to be familiar after deployment).
 - Give the baby a shirt worn by deployed parent.
- ◆ Realize the baby MAY NOT recognize you at homecoming.
- 2. Toddlers: (1-3 years old)**
 - ◆ Developmentally:
 - Learning to control body functions (may be in the midst of potty training).
 - Mastering fine motor skills.
 - Crawling or walking.
 - Learning to talk.
 - ◆ Reactions to Stress Separation:
 - Grumpy—whiny.
 - Regression (crawling—potty training).
 - Crying for no reason.
 - ◆ Children in this age group also MAY NOT recognize you at homecoming.
 - The more ways you can find to maintain contact or to continue being part of your child's life during the separation, the better your child's memory of you will be.
 - It is normal for very young children to not remember you. Do you remember what happened half your lifetime ago?
- 3. Pre-Schoolers: (3-6 years old)**
 - ◆ Developmentally:
 - Learns by concrete experience.
 - Time is an abstract concept.
 - They want to control their world.
 - They like secure/predictable world.
 - Play is very important.
 - MAGICAL THINKING.
 - ◆ Reactions to Stress/Separation:
 - Clingy/following caregiver around.
 - Whiny.
 - Worry about safety of everyone.
 - Blame caregiver.
 - Worry who will take care of them.
 - Angry & frustrated that they lost control of their world.

4. School-Age: (6-10 years old)

- ◆ Developmentally:
 - School is important.
 - Learning social rules—Peers very important.
 - Black & white thinkers.
 - Rely on rewards & punishments.
 - Active listeners—asks LOTS of questions.
 - Worry about safety of everyone.
 - Conforming & competitive.

- ◆ Reactions to Stress/Separation:
 - Change in school performance.
 - Change in personality.
 - Very sensitive.
 - Obsessed with home issues (lock doors, etc.).
 - Fascinated with Navy and news about it.
 - Worry about family and financial concerns.

5. Pre-teens and Teens: (11-17)

- ◆ Developmentally:
 - Gaining independence.
 - Becoming more responsible.
 - Very aware of the world situation.
 - Trying new behaviors – needs guidance, support and acceptance.
 - Unpredictable: Regular changes may include new friends, hair styles, piercings, clothes, music, etc.

- ◆ Reactions to stress/separation:
 - Being moody, loud, or quiet.
 - Challenging parent’s ideas and way of life.
 - Very sensitive, often feeling misunderstood.
 - Change in school performance.
 - Possible change in personality.

B. Normalize Reactions:

- ◆ Normalize all of these reactions to stress in their children.
- ◆ These are TYPICAL reactions. It is when stress becomes distress that we need extra support.
- ◆ Again, YOU, as a parent, are the expert on YOUR children. You know what is normal for them.
- ◆ Allow and encourage children to express their feelings. Accept those feelings even if they are different from yours.

C. Techniques To Assist Children Through Deployment:

- 1. What can you do while deployed to keep the connections with your child and child care provider?**

NOTES

- ◆ Care packages.
- ◆ Contract for mail - child and childcare provider.
- ◆ Phone calls - frequency – length.

2. Visual aids can assist children through a deployment. These include:

- ◆ **Paper chain** - This chain is made with strips of construction paper, glued into cylinder shapes and linked together. Children tear off a “link” for each day (or one for each week) until Homecoming Day when the last “link” is left. This assists children in marking the passing of time.

The paper chain can also be used as a journal. As each “link” is removed, the child can write something that happened that day (or week) to be shared with deployed parent upon their return.

- ◆ **Command ball cap, T-shirt, jacket, etc.** - These items are examples of items to be given to children to wear while separated from you. Especially for school-age children, they wear them as signs of their pride in their parent and also as a way to feel closer to that parent.
- ◆ **Calendar Pages** - These can be from a store bought calendar, calendar pages created on a computer, or hand drawn pages. They are used to mark off the passing days of a deployment. They can also be used as a journal with the children writing in what activities they were involved in during the time shown on each calendar page.
- ◆ **Deployment Journal** - This can be any type of notebook, diary, etc. The pages are used by the child or parent to write letters, thoughts, or to share feelings with one another at the end of the deployment. This is especially useful if mail is going to be very slow.
- ◆ **Communication Mobile** - If the mail is going to be dependable, then this project can be accomplished during the length of the deployment. You will send the child small pictures to be colored (these can be cut out of a coloring book or drawn by a parent). They can show a holiday theme or anything of special significance to the parent and child. On the back of the picture, you write a short note to the child. When the child receives the picture, he colors it, gets help enclosing it in clear plastic (contact paper works great!), and punches a small hole in it. Thread a ribbon or string through the hole and attach it to pipe cleaners or popsicle sticks to make into the shape of a mobile to be hung in the child’s room or somewhere else the child will see frequently.

If the mail will be undependable or (non-existent), this project can be accomplished with a lot of pre-planning. The pictures can all be completed by the parent and left with the caregiver at home with instructions of when to give each picture.

- ◆ **Coupon Books** - You can make a book for each child and the child can make one for the parent. Each coupon can be redeemed for something. It is especially helpful if the coupon is for something that requires the parent and child to spend time together.
- ◆ **Decorated Pillowcase** - A pair of old pillowcases can be used for the project. Decorate one for each child and the child will decorate one for you. Be sure to use permanent markers so the pillowcase can be washed.
- ◆ **Map** - This is used by the child during the deployment to “follow” the ship around the map. Give the child markers and stickers to use to keep track of the ship.

(Presenter Note: Please feel free to add to these activities. Parents like to see what kinds of things they can do to assist their children with deployment.)

- ◆ **Age Appropriate Techniques:**
- ◆ **0-3 years old:**
 - Voice tapes - read bedtime stories, audio letters (connection with Mom/Dad).
 - Article of clothing - shirt, sweatshirt to be kept with child.
 - Laminated picture of parent.
 - Videos of deployed parent.
 - Other suggestions (*Ask audience*).
- ◆ **3-6 years old:**
 - Video and voice tapes.
 - Help you get ready to go - sea bag.
 - See ship/where you eat and sleep.
 - Calendars - abstract time concept.
 - Child’s own writing material - pictures, letters, and stories.
 - Care giver should keep routine as normal as possible.
 - Other suggestions (*Ask audience*).
- ◆ **6-10 years old:**
 - Contract for mail - letters - stories.
 - Video and voice tapes.
 - Importance of schoolwork should be stressed.
 - Reward good behavior.
 - Play games in the mail.

NOTES

- Journal writing (write a story together).
- Longitude/latitude.
- Crypto messages.
- Guessing games.
- Other suggestions from audience.

◆ **10-18 years old:**

- Contract for mail.
- Reward good behavior.
- Ask questions of teen/acknowledge future goals.
- Importance of school should be stressed.
- Encourage school participation in clubs and sports.
- Don't over react to insignificant problems.
- Discuss independence and trust.

D. For additional information the following resources are available:

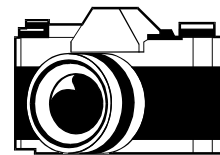
- ◆ FFSC.
- ◆ Ombudsman from your command.
- ◆ Chaplain.

IV. Conclusion:

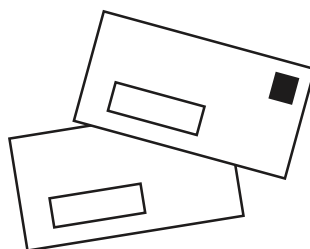
- ◆ Are there any closing comments?
- ◆ Solicit final comments, concerns, and questions.
- ◆ Thank audience.

Ways to Keep in Touch with Your Child While Deployed

How smoothly your reunion with your children will go depends largely on how involved you stay in their lives during the deployment. Children need to know they are important to you no matter where you happen to be. Below you will find a list of ways to help you keep a strong connection with your children.



Send things to your child from different countries you visit such as gum, candy, stickers, placemats, etc. Things that kids like at home, they love when you've sent them from a foreign country! Seeing their favorite candy wrapper in Spanish is a thrill!



Correspond with your child's class. Tell them about life at sea (not just the "fun" stuff), foreign cultures, language, food, sights, etc. Send them stamps, coins, newspapers, etc., especially if it relates to any places they may be studying. When you return, visit the class for "Show and Tell" (in uniform). Share your experiences and answer their questions.

Have handy a list of questions or things to talk about when you phone your child from overseas. Keep notes so you don't ask the same questions with every phone call.

Develop a code that you and your child can use to write letters to each other. This will make letter writing fun and different.

**SECRET
CODE**

If your schedule changes, inform your child yourself by mail or phone call. That way he learns he can depend on you for information, and the parent at home doesn't have to try to answer questions about the situation.

Send pictures of you on the ship, at different locations in foreign ports, and with your buddies. Ask them to do the same.

If you have a tape recorder, record messages to send to your child or read her a story (from a favorite book or make one up). Ask her to record messages to you as well.

Swap jokes with your child and ask them to collect jokes or funny stories for you as well. Share them in your letters or over the phone. Even small kids love "knock-knock" jokes!

Keep up with the skills your child is working on (Scout badges, musical instruments, crafts, foreign languages, sports, etc.). Ask about their progress regularly and keep track so you don't always ask the same question.

1.3.1 ATTACHMENT 1

Create a crossword puzzle or word search page using a list of the things you miss about your child.



Give an “atta boy” for extra help they’ve given, special accomplishments, or progress made in school or other areas. Mention it in your letters and phone calls. You can also send a certificate that you’ve made on a computer or, better yet, one that you’ve drawn yourself!



Play games with your child through the mail. Games like tic-tac-toe, hangman, checkers, etc., work really well.



Send letters or cards celebrating occasions you may not usually note like St. Patrick’s Day, First Day of Summer, Flag Day, Labor Day, Columbus Day, President’s Day, or April Fool’s Day. You can also celebrate events like the last day of school, learning to swim, surviving summer camp, passing a test, first

home run, first school dance, losing a tooth, learning to ride a bike, first trip to the zoo, etc. Be creative!



Create a fill-in-the-blank letter for your child to complete and send to you. Use some “yes” and “no” questions and some that require a little thought. This is a great way to learn more about your child and keep the connection strong. Older kids may want to create these letters for you to complete as well!



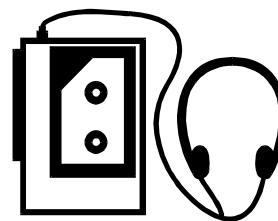
Ask your child to write to you reviewing new movies, videos, TV shows, video games, etc. Ask him to keep you up to date on how your favorite sports teams are doing by writing about them or sending newspaper clippings. Make plans to enjoy some of these things together when you return.



Keep a copy of your child’s schedule for sports events, school programs, field trips, or other special events. That will give you things to talk about or ask about in your letters or phone calls.



Tell your child often, “I love you” and “I miss you.”



Share with your child WHY you must be away from them. Tell them about your job, explaining any military words that you may use. Let them know what parts of your job you like, as well as the more challenging areas.



Older kids might like to see newspapers, magazines or books from the countries you visit.



Start making plans for homecoming early. Ask your child to gather information about inexpensive things to do as a family and things that the two of you can do together.



When communicating with your children during deployment, keep in mind that it is important to send things to each child individually. They need to know that you care about them not only as “the kids,” but as individuals as well.

Strategies for Helping Children with Deployment

Deployments are a fact of life for military families. Children will all react to the separation in different ways. Following are some tips to assist parents.

- ◆ Remember that you are the “expert” on your child. You know what is normal behavior for her/him and will be the best one to notice when things are out of sync.
- ◆ Reassure your children often that they are loved by those at home and by their deployed parent. Give lots of hugs.
- ◆ As appropriate, be honest with your children. Trying to hide things from them will only lead them to imagine the situation is much worse than it really is.
- ◆ Understand your child’s level of development. Know what is normal behavior for your child’s age. Be aware of changes and seek assistance early.
- ◆ Listen to your children and help to clear up any misunderstandings they may have (Mom/Dad does get to eat and sleep even though their bed/refrigerator is at home!). Be with your child when watching/reading news so you can answer questions. In times of crisis, limit their exposure to media so that it does not increase their anxiety.
- ◆ Expect regression, changes, and stress due to separation.
- ◆ Talk about your child’s feelings and allow him or her to do the same. Accept those feelings even though they may be very different from your own.
- ◆ Encourage your children to talk, let them share options, suggestions, and solutions for problems. Listen for clues in their conversations with others. Encourage them to express anger verbally, not physically.
- ◆ Provide additional adult relationships for your children, which may include grandparents, neighbors, friends, teachers, religious leaders, coaches, scout leaders, etc.
- ◆ Inform your child’s teachers/guidance counselors about the deployment so they are better able to provide assistance to the child if necessary. Ask if there is a deployment support group available in the school. NFFSC staff can help start one if requested.
- ◆ Remember, a picture is worth a thousand words. Children learn their coping skills from those around them. How well you cope with the deployment will have a significant influence on how your children will react.
- ◆ Take care of yourself. You need to eat well, get sufficient rest and exercise, and spend time doing things you enjoy. If you don’t take care of yourself, you won’t be able to care for your children.

1.4 PARENT CHILD PRE-DEPLOYMENT PROGRAM

TITLE: Parent Child Pre-deployment Program (PCPD)

PROGRAM DESCRIPTION: This program helps prepare parents and children ages 4-17 for separation. Parents are provided with information about common reactions children may have to extended separation, how to ease the transition, and how to maintain communication during the separation. The children's groups participate in "hands-on" age-appropriate activities that help them better understand deployment. The groups also provide information that will assist children in understanding and appreciating their parent's work and the reason for their parent's separation from them.

TARGET POPULATION: Active duty parents, their spouses, and their children (ages 4-17) of commands preparing to deploy. Primary caregivers are also encouraged to attend.

OBJECTIVES: Upon completion of this program:

Adult participants should be able to:

- ◆ Describe two age appropriate ways in which their children may react to the upcoming separation.
- ◆ List two ways to maintain communication between the child and deployed parent.

Children should be able to:

- ◆ Identify one feeling about the upcoming deployment.
- ◆ Name at least one way to communicate with their deploying parent.

PROGRAM FORMAT:

Design: A combination of discussion and lecture for the parents and age-appropriate activities for the children. While parents are listening to the adult brief, children will be working with staff in age-specific groups. Children will do a variety of activities, play games, and receive handouts. They will have an opportunity to ask questions and discuss their concerns about the deployment.

Length: 60 to 90 minutes.

Group Size: This program can be presented to an individual command or to an entire battle group/ARG. The adult portion of this program can be presented to a group of any size. Children's groups should have a ratio of approximately one adult to ten children with younger children having a lower ratio.

Ideal Program Delivery Time: Two to four weeks prior to deployment.

Suggested location: A facility large enough to accommodate one large group and several smaller groups. A program can be scheduled aboard a ship.

QUALITY ASSURANCE MEASURES:

Update of SOP:

Annual update to ensure program continues to meet the desired intent.
Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

Adult Presenter:

- ◆ Complete Basic Training (*Note: Contact FFSCs in Hampton Roads for complete training materials*).
- ◆ Train to present Couples Pre-deployment Program.
- ◆ Observe the adult portion of PCPD.
- ◆ Assist with two children's groups.
- ◆ Review books and articles in References.

Children's Group Leader:

- ◆ Any staff member working alone with children must have a background check by DoD.
- ◆ Complete Basic Training (*Note: Contact FFSCs in Hampton Roads for complete training materials*).
- ◆ Observe/assist two children's groups.
- ◆ Review books and articles in References.

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.
- ◆ At a minimum participant evaluations/comments will be completed annually.
- ◆ PCPD Staff evaluation completed (See Part II, Section 6.1.4).

MATERIALS:

Materials included here are needed before and/or during the PCPD.

- ◆ Summary of Activities for Children (Attachment 1)
- ◆ Activities for Children (Attachment 2)
- ◆ PCPD Group Leader Checklist (Attachment 3)
- ◆ PCPD Report-out Checklist (Attachment 4)
- ◆ Visual Aid List (Attachment 5)
- ◆ Script for "No More Worries" puppet show (Attachment 6)
- ◆ PCPD Checklist (See Part II, 5.1.3)
- ◆ PCPD CO's Opening Remarks (See Part II, 5.1.4)

NOTES

- ◆ Tips for Military Escorts (See Part II, 5.1.5)

HANDOUTS:

- ◆ Children and Deployment (See 1.1.8, Attachment 8 of Couples Pre-deployment SOP)
- ◆ Ways to Keep in Touch With Your Child While Deployed (See 1.3.1, Attachment 1 of Single Parent Pre-deployment SOP)
- ◆ Strategies for Helping Children with Deployment (See 1.3.2, Attachment 2 of Single Parent Pre-deployment SOP)
- ◆ When Dad's at Sea at the Time of Birth (See 1.1.7, Attachment 7 of Couples Pre-deployment SOP)
- ◆ FFSC brochure, Program Schedule, participant evaluations, etc.
- ◆ Age-appropriate coloring or activity books if available.

REFERENCES:

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1.4 PARENT CHILD PRE-DEPLOYMENT PROGRAM OUTLINE

I. Introduction

- A. Introduce self and staff
- B. Optional - Puppet Show
- C. Children dismissed by age groups
- D. Learn About the Audience

II. Common Concerns and Program Purpose

III. Positive Aspects of Deployment

- A. Find the positive side
- B. Children who cope well with deployment

IV. Developmental Stages and Reactions to Separation

- A. Expectant Parents
- B. Infants
- C. Toddlers
- D. Pre-School Age Children
- E. School Age Children
- F. Teenagers

V. Normalizing Reactions

VI. Techniques to Assist Children Through Deployment

- A. Suggestions:
 - Parents as role models
 - Expressing feelings
 - Establishing rules/limits prior to deployment
 - Time together
 - Communication
 - Involvement with school
 - Let children help with preparation
 - Visit the ship/command

VII. Homecoming Issues

VIII. Conclusion

- A. Children return
- B. Groups report out on their activities (*See 1.4.4, Attachment 4*)
- C. Thank command, parents, and children

1.4 PARENT CHILD PRE-DEPLOYMENT PROGRAM CONTENT

I. Introduction

A. Introduce self and staff:

- ◆ Thank the CO for his/her opening remarks.
- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.
- ◆ Take a minute to inform parents that staff has undergone background checks to ensure the safety of their children. Explain that children will be going to other spaces with FFSC staff to talk about deployment, at their age level, and to make something special for you.

B. Option: “No More Worries” Puppet Show *(See 1.4.6, Attachment 6)*.

C. Invite children of different age groups to go with staff members (agree on return time). If there are any children who really do not want to go with staff, do not force the issue. Assure parents that it is more important for them to hear the adult component than for their child to participate in the children’s activities.

D. Learn About the Audience:

- ◆ Learn about the audience: Ask participants if this is their 1st deployment as parents? 2nd? 3rd?
- ◆ Remember parents, you know your own children better than anyone else. This program has been developed with information gathered from military parents similar to you; we can all learn from each other.

II. Common Concerns and Program Purpose

- ◆ *(ASK: “When you think about the upcoming deployment, what are some of your concerns as parents?”)* Possible Responses:
 1. Who will care for my children if I am unable?
 2. What happens if we lose touch?
 3. Can I handle the increased responsibility?
 4. What will be my child’s reaction to this separation?
 5. What’s normal?
 6. How can we make it easier for our children?
 7. Will our child remember deploying parent?
- ◆ We will be discussing these concerns plus:
 1. What possible reactions to the deployment to expect from your children.
 2. Positive aspects of the deployment.
 3. Ways parents can assist children to deal with the deployment.
 4. Characteristics of children who cope well with stress.

III. Positive Aspects of Deployment

(Presenter Note: This portion can be discussed here or at the end of the program as a wrap-up.)

A. What are some of the positive aspects of deployment? Possible Responses:

- ◆ Independence and self-confidence grows.
- ◆ Strengthened relationship with parent at home.
- ◆ Families learn to establish goals and plan together.
- ◆ Re-evaluation of rules.
- ◆ Child and deployed parent may become closer through letters, cards and packages.
- ◆ Children learn about the world and world affairs.

B. Children who cope well with deployment usually have:

- ◆ A good relationship with parents which is built on trust.
- ◆ A strong sense of self-worth/self-confidence/self-esteem and independence.
- ◆ An understanding of parent's job - have been on the ship and have heard some good things about the military.
- ◆ A sense of pride in themselves and their parents.
- ◆ Communication that they can depend on. *(Suggest that deploying parent not make any promises they cannot keep such as, "I'll write every week", and that they keep the promises they do make).*
- ◆ An adult who will listen and talk with them (Parent, Teacher, Scout Leader, Coach, Neighbor, Church Leader, etc.)

IV. Developmental Stages and Reactions to Separation

One of the major factors that determine how a child reacts to an extended separation is his/her age and stage of development. Every child is unique. They adjust to deployment in different ways and at different rates. *(Poll the audience to discover the ages of the children represented.)*

A. Expectant Parents:

- ◆ How many of you are expecting a baby during this deployment or immediately following it?
- ◆ How can both of you stay involved with this pregnancy?
 - Take pictures of pregnant spouse throughout pregnancy.
 - Write or keep journals about doctor visits, etc.
 - Share books, articles, etc. about pregnancy, childbirth, and parenting.
 - Communicate openly (both of you!) about hopes, dreams, fears, and expectations.
 - Talk about what it will be like after the deployment. What will be different?

NOTES

B. Infants: (Birth to 1 year of age)

- ◆ Do infants experience stress due to their parent's deployment?
They CAN sense changes and MAY react by:
 - Becoming fussier.
 - Changing eating patterns.
 - Changing elimination patterns.
 - Changing sleeping patterns.
- ◆ Ways to help:
 - Infant may need to be held more often.
 - More patience is needed.
 - Tapes of deployed parent singing/talking/reading keeps voice familiar.
 - Give the baby a shirt worn by deployed parent (familiar scent).
 - Maintain routine. Children thrive on routine because it meets their need for security.

C. Toddlers: (1 - 3 years of age)

- ◆ Developmentally:
 - Learning to control bodily functions such as potty training.
 - Mastering motor skills such as crawling, walking and running.
 - Learning to talk and constantly increasing their vocabulary.
 - Becoming very independent.
 - Prefers familiar people and things – routine is important.
- ◆ Their reaction to stress could include:
 - Grumpy and whiny – could become aggressive.
 - Regression (back to crawling, potty training).
 - Crying for no reason.
- ◆ Ways to help:
 - Learn to ignore attention-getting behaviors such as whining and be sure to give plenty of attention as soon as the attention-getting behavior stops.
 - Be careful not to excuse unacceptable behaviors that are not normally tolerated. Toddlers do better when the rules and routine stay consistent.
 - Build more time into your schedule for hugs and “cuddle time”.
 - Avoid overreacting about regression. It will pass.

***Note:** Infants and toddlers may not recognize deployed parent at home-coming – this is very normal. (How strong are your memories of things that happened half your lifetime ago?) The more ways that parents find to keep the connection between the deployed parent and their children, the more likely it will be for the child to maintain a better memory of the parent.*

D. Pre-School Age: (4 - 5 years of age)

- ◆ Developmentally:
 - Don't have a clear understanding of the concept of time.
 - They like predictability.
 - Play is very important – children are very active at this age.
 - They are great imitators! You are always modeling how to behave for them.
 - Pre-Schoolers are magical thinkers – they have good imaginations.

- ◆ Their reaction to stress could include:
 - Clinging and following parent around.
 - Whiny.
 - Worrying about everyone's safety.
 - Blaming parent at home.
 - Worry about who will take care of them.
 - Angry and frustrated that they lost control of their world.

- ◆ Ways to help:
 - Ignore attention-getting behaviors (unless they are destructive) and give attention when the attention-getting behavior stops.
 - Allow more time than usual for one-on-one time with your preschooler.
 - Talk about why their parent has to go away and why it is important. If they show concern about safety at home or at the command, be sure to talk about things that keep everyone safe. Be careful not to say, "nothing bad will happen", since you cannot guarantee that.
 - Preschoolers are learning about emotions at this age, and the intensity of their emotions may be frightening to both them and you! Remember that feelings are neither right nor wrong, and it's okay to feel angry, sad, or scared. They will follow your lead in dealing with feelings - you are their role model of appropriate behavior.

E. School-Age: (6 -12 years of age)

- ◆ Developmentally:
 - School is very important.
 - Learning social rules – Peers very important.
 - Rules and fairness are very important.
 - Active listeners – they ask LOTS of questions.
 - Worry about everyone's safety (home and at sea).
 - Conforming and competitive.

- ◆ Their reaction to the stress of separation could include:
 - A temporary change in school performance.
 - A change in personality.
 - Increased sensitivity.

NOTES

- Worry about safety and finances.
 - Will become “little man or woman” if allowed. Provide only age-appropriate responsibilities.
 - Fascinated with the military and news about it.
- ◆ Ways to help:
 - Talk to your child’s teachers about the deployment. Let them know when it will begin and end and any concerns you have.
 - Have a family meeting before the deployment begins to talk about concerns, expectations, and some of the rules that both parents have agreed upon. This offers the deploying parent the opportunity to continue parenting while away.
 - Remember that children need a lot of physical and emotional energy to concentrate on schoolwork. A lot of their energy can be used up during deployment worrying, missing, and thinking about their deployed parent.
 - Encourage good study habits and let them take responsibility for homework.
- F. Teens: (13 - 18 years of age)**
- ◆ Developmentally:
 - Gaining independence.
 - Becoming more responsible.
 - Very aware of the world situation.
 - Trying new behaviors – need guidance, support and acceptance
 - Unpredictable: Regular changes may include new friends, hairstyles, piercings, clothes, music, etc.
 - ◆ They may react to stress by:
 - Being moody, loud, or quiet.
 - Challenging parent’s ideas and way of life.
 - Very sensitive, often feeling misunderstood.
 - Temporary change in school performance.
 - Possible change in personality.
 - ◆ Ways parents can help:
 - Teenagers can also use attention-getting behaviors. They may have difficulty verbalizing their need for your time and attention. Keep communication open with them. Teenagers will frequently open up while driving or doing chores.
 - Remember to ask open-ended questions, such as what and how, to keep the conversation going.
 - Know their friends and what they like. Have them over.
 - Because our teens are beginning to look more and more like adults, we sometimes expect too much from them during deployments. Remember that they are still children and need guidance and support from you.

V. Normalizing Reactions:

These reactions are all NORMAL and may or may not occur with your child. At any age, stress-related behaviors that last longer than four weeks may require special attention, especially if the behavior is disruptive to the child or the family. Parents may want to:

- ◆ Talk with other military parents.
- ◆ Take parenting classes.
- ◆ Seek counseling.

VI. Techniques to Assist children through Deployment

A. Additional suggestions/ways parents can help:

The following are things that parents can do before, during, and after a deployment to assist children in dealing with the deployment.

- ◆ Be a good role model.
- ◆ Allow and encourage children to express their feelings and try to accept them even if they are different from yours. As parents we are tempted to say, “You shouldn’t feel that way” because it’s hard to hear that they feel bad or sad. Avoid the temptation because children may think that you don’t approve of what they are feeling. This can be confusing to them.
- ◆ Establish rules and limits, as a family, BEFORE the deployment:
 - Discipline and consequences, curfews.
 - Finances and allowances.
 - Chores and responsibilities.
 - Avoid saying, “Wait until your father/mother gets home!”
 - Be flexible enough to adjust the rules and limits if necessary.
- ◆ Spend time together:
 - As a family.
 - With each child.
 - As a couple.
- ◆ Communication:
 - Video and audio tapes.
 - Schoolwork and progress reports can be sent to ship.
 - Letters, e-mail, and postcards to EACH child.
 - Journals.
 - Pictures.
 - Grow a plant to mark passing of time.
- ◆ School Involvement:
 - Visit school before deployment and talk to teacher.

NOTES

- Leave stamped envelopes for teacher to mail progress reports, schoolwork, etc.
 - Send cards, letters, foreign money, etc., to class.
 - Volunteer to be “show and tell” upon your return.
- ◆ Let children help with preparation:
 - Help you pack.
 - Discuss ways child can assist at home.
 - Address envelopes, cut out crafts.
 - ◆ Visit the ship/command so your child can see your rack, the mess deck, and your work center. Explain your job and the Navy mission.
 - ◆ Don’t forget to take time for YOURSELF. You need to take care of yourself so that you will be able to take care of your kids! Remember, they learn from your example.

VII. Homecoming Issues

- ◆ Sleeping in parents’ bed:
 - What are each parent’s thoughts on this?
 - Is it a problem for parents?
 - What happens after deployment? Wean well in advance of homecoming to avert the probability that child will blame the returning parent.
 - To encourage children to stay in their own bed all week, you might offer a living room camp out on Saturday as a reward.
- ◆ Homecoming Day:
 - Who will meet the ship? Will you take young children? Do the teens want to go?
 - Plan special time for family, with each child, and as a couple.
 - Be careful about sending the kids to a sitter right away. They have dealt with their parent being deployed, and they need time to adjust to homecoming. There will be time later for a “second honeymoon.”
 - Will extended family be visiting during this time? This support can be wonderful and stressful at the same time as we are making the adjustments of homecoming. Talk about it during your letters and e-mail during the deployment.

VIII. Closing

- A. Children return and staff report out.** *(See 1.4.4, Attachment 4)*
- B. Complete evaluations.**
- C. Thank the command for their invitation and the families for coming to the program.**

1.4.1 ATTACHMENT 1

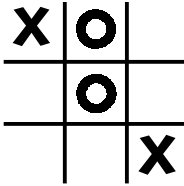
Summary of Activities for Children

Listed below are children's activities by name, purpose, and age appropriateness. Attachment 2 briefly describes each activity. A full description of the activities, supplies needed, and ways to facilitate them can be obtained from FFSCs in Hampton Roads.

AGE GROUP	NO.	ACTIVITY AND PURPOSE
All ages	1	Picture Card: To generate a discussion about the importance of maintaining communication with their deploying parent.
All ages	5	Puzzles: To increase children's awareness of the importance of staying in touch with their deployed parent.
4-5	2	Ship Song: To teach about things on a ship and help younger children to act out their knowledge about their parent's job.
4-5	4	Warm Fuzzles: To help to generate a discussion of feelings.
4-5	6	Dancing Sailors: To help generate a discussion of feelings, military uniforms, and their parent's job.
4-5	7	Paper Plate Faces: To help generate a discussion of feelings.
4-5	9	Pack the Seabag: To generate a discussion of what it is like to live on the ship and what their parent must take with them.
4-5 & 6-8	8	Star Connection: To provide children and parents with a way to stay connected while separated.
4-5 & 6-8	3	Flower Petals: To help children keep track of time in a way that they can understand.
4-5 & 6-8	15	How Do I Feel?: To encourage a discussion of feelings.
6-8	11	Holiday/Month Activity: To assist children in understanding the length of time their parent will be away. To facilitate a discussion of how to include their deployed parent in holiday.
6-8	13	Ship Poster Board: To promote ways to communicate.
6-8	14	Signal Flag Message: To encourage fun ways to communicate.
6-8	16	Deployment Maze: To facilitate a discussion of the mission of the ship.
6-8	10	Word Search: To increase children's understanding of military words.
6-12	12	Fill in the Blank Letter: To encourage children to write to their deployed parent in different ways.
9-12	17	Secret Code Letter: To encourage a fun way to communicate.
9-12	18	Deployment Game: To encourage discussion about deployment, military information, and concerns about the deployment.
9-12	19	Deployment Stationary: To increase awareness of the importance of communication.
9-12	20	"What Do You Know?" Game: To increase knowledge of military words, geography, and communication tools that can be used.
9-Teens	21	Military Jargon: To increase awareness of military terminology.
Teens	22	Teen Questionnaire: To encourage discussion within the teen group concerning their feelings and concerns about deployment.

Activities for Children

Ages 4 & 5



Picture Card: Drawing/Coloring and picture-taking activity. Children are given a card with a poem in it to decorate with crayons, markers, stickers, etc. Child's picture is taken and put in the card. Discuss with children how dad/mom will miss them but not forget them. Discuss importance of communication and other ways they will help dad/mom remember them and how they can remember dad/mom. (Also used for children up to age 13)

Ship Song: Singing and physical activity, works well at end of program when children begin to get tired of sitting. Helps to teach child about parts of the ship. Children can sing in front of parent group during report out.

Matching Game: Use set of cards with pictures & questions about deployment. Have children try to find matches and answer questions once they have found the match. Used to promote discussion on communication and parent's job in the military. (Also used for Ages 6-8)

Warm Fuzzies: Craft activities using cotton balls, plastic eyes and paper feet. Discuss feelings of sadness child may have when parent is away and that the warm fuzzy could remind them of warm love from parent.

Puzzles: Drawing/Coloring activity. Children are given a blank jigsaw puzzle and envelope to use to draw or write a letter to their parent about what they want to do before the deployment, how they feel about the deployment, or any other topic they choose. (This is a popular activity for all age groups.)

Dancing Sailors: Coloring activity using pre-cut sailors. Sailors are put together with brads so that they "dance". Talk about the children's parent's uniform. Also discuss if their parent is happy/sad to go on deployment. Have the child draw their parent's face on the sailor.

Paper Plate Faces: Craft activity which puts macaroni between two plates making a tambourine, then drawing a happy face on one side and a sad face on the other. This can help child understand the difference between feelings and talk about the feelings they will have while dad/mom is away.

Pack the Seabag: Drawing/Coloring activity. (Available in 4-5 Year Olds PCPD Activity Book) Looking at the worksheet, ask children what their parents will take on deployment with them. (Remember, not ALL will be deploying on a ship). Have children draw circles around items they will take or draw in items not pictured. This opens up discussion about their parent leaving and how long they will be gone.

1.4.2 ATTACHMENT 2

Ages 6 - 8



Deployment Maze: Writing, coloring activity used to promote discussion about deployment. Used primarily as a “filler” between activities.

Word Search: Writing activity used to promote discussion of military terms and what life will be like aboard ship or command during deployment. (Also used for 9-12 year olds with separate worksheets available for younger or older age groups.)

Holiday/Month Activity: Craft activity to help child understand the length of time dad/mom will be gone. Child will be given cards (decorated with a holiday scene or other identifying picture) for each month their parent will be gone. Have children color cards while you discuss what months/holidays their parent will be away. Instruct the child to have their parent take the cards on deployment, write a note on the back of each one and mail it home at the beginning of each month. The child can then build a mobile out of pipe cleaners, hangers, etc. to display. (Also used for 9-12 year olds.)

Fill in the Blank Letter: Writing activity used to encourage the child to communicate with their parent. Promotes discussion on other ways to communicate. (Also used for 9-12 year olds.)

Ship Poster Board: Drawing, writing activity used to promote communication with the ship. Name of the ship/command is written down the side of the poster board. Children come up with deployment related words that begin with the first letter. The poster is presented to the CO to display.

Signal Flag Message: Craft, writing activity used to encourage communication with deploying parent. Poster is displayed in the children’s group with signal flags for each letter. Children are given index cards to create a message for their parent. Each card would have one word on it drawn in signal flags. The cards are then strung together with twine so the child can present it to the parent.

How Do I Feel: Drawing activity used to help children better understand their feelings about their parent going on deployment. Promotes discussion on different feelings we may have and how those feelings may change over 6 months.

Star Connection: Children decorate two cut-out stars. One stays with child and one goes to sea with deploying parent. A poem accompanies the stars to explain the significance of looking at the same stars at night.

Flower Petals: Children glue a popsicle stick and “grass” onto construction paper. The deploying parent takes 6 flower petals, cut from colored construction paper, and returns them, one by one to the child. When all 6 petals are on the flower...the parent will be home.

Ages 9 - 12



Deployment Game: Activity using monopoly-type game board with deployment questions on it. Used to promote discussion regarding child's feelings about parent leaving. Game questions can also be placed in a small box/bag and have the children take turns picking out a question to answer and discuss with the group.
(Also used for 6-8 year olds)

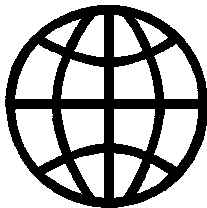
Deployment Map: Coloring activity. Children color the map while discussing the countries dad/mom will visit and what things child can learn about those places. Encourage children to follow the command on the map during deployment.

Deployment Stationary: Craft/Writing activity. A folder is given to the children which will include one lined sheet of paper for each month of deployment. They can further decorate it with markers, stamps and stickers to remind them of the months they will be separated from their parent and what special things might happen that they could write to their parent about. Discussion can also be generated on other things to write about.

Jeopardy Game: Activity using Jeopardy game board and questions about deployment. Promotes discussion and understanding regarding a 6-month deployment.

Secret Code Letter: Writing activity in which the child will write a letter to parent (on puzzle, picture card or other paper) using a secret code. Parent will be given the code and encouraged to write back to child in the code. This activity will encourage communication between parent and child.

Ages 13+



Military Jargon: Writing activity that promotes discussion about military lifestyle and deployment. Encourages teams to discuss terms with their parent. Questions can also be cut up and put into a box/bag to pass around and take turns asking the questions aloud and answering them.

Deployment Grab Bag: Questions from the deployment game (see 9-12 year olds) are placed in a box/bag and teens take turns drawing questions and discussing them.

Teen Discussion Questionnaire: A list of questions geared to teenagers assists group leaders in facilitating an age-appropriate discussion about their specific issues.

Activities from 9 – 12 age group can be utilized by teens.

PCPD Group Leader Checklist

LEADER: _____ DATE: _____ COMMAND: _____

TIME: _____ AGE GROUP: _____ LOCATION: _____

ASSISTANT(S): _____

One Day Prior to the Program or Early the Day of the Program

- Select activities you will use with your children’s group and pack your PCPD bag.
- Contact your Group Assistant(s). Discuss the activities you will be using and ensure that they fully understand the purpose and procedures for each activity.
- Discuss with your Group Assistant(s) your plan for very large or very small groups.

SMALL GROUPS: You may want to give your Assistant (or one of them) the option of leaving the program if the group is much smaller than anticipated. You don’t want to overwhelm the group.

LARGE GROUPS: If you have more than 10 children plan to break into two or more smaller groups (depending on how many assistants you have). **DO NOT** attempt to facilitate a discussion with a large group of young children.

After the Pre-Program Brief

- Discuss with your assistant how to work with children. Restate the goal of creating discussions with the children in small groups while they are coloring, drawing, etc. Staff role is to answer their questions, give them information, reassure them realistically, and make them more familiar with the military and what to expect of a deployment.

At the Program

- Be sure that the escorts assigned to your group are given the hand-out “Tips For Military Escorts” to help them feel more comfortable with their role in the program.

After the Program

- Return your PCPD bag to the Program Manager’s office. Report any difficulties experienced with activities, supplies, equipment, etc.

PCPD Report-Out Checklist

When reporting out to the parents after your group has returned, the following is a list of things that you may want to include. Remember, we want the discussion that we have started with the children to continue with their parents tonight and in the days remaining before the deployment.

- Age Group** - State which age group you worked with
- Children Go First** - If you are going to have the children participate in the report out, have them go first and then go and sit with their parents.
- Activities** - Briefly explain the activities that you used in your group and how the parents can help to complete them or talk about them at home.
- Parent's Job** - Let the parent's know if the children were familiar with their job at the command. Encourage a visit today to their workspace, if possible, and further discussion.
- Understanding Of the Military** - Tell the parents if the children understand the military including military jargon, life at sea and what to expect of this deployment. Encourage further discussion about this at home.
- Children's Concerns** - Share what concerns the children may have (without using names or putting a child or parent "on the spot". Some children's concerns may seem trivial to adults, but to these children, they are important.
- Time with Parents** - Let the parents know what kinds of things the children would like to do together before the deployment. No matter how soon the deployment is, it is very important to spend individual time with each child doing things like reading a book, going for a walk or bike ride, playing a game, etc. Build memories.
- Activity Books** - Show the parents a copy of the activity book that has been given to their children. Explain that the book is intended for the parent/caregiver at home to use with the children during the deployment.
- Keep the Connection** - Remind the parents that the children really need to hear from them regularly during the deployment. Share any ways that your group is looking forward to hearing from their deployed parent (letters, cards, postcards, e-mail, phone, etc.)
- Thank the Parents** - Thank them for caring enough about their children to take the time out of their hectic lives to come and learn new ways to make this deployment more manageable for themselves as parents and for their children.

Encourage the parents to take what they have heard tonight and continue family discussions about the deployment at home.

Visual Aid List

Note: *Visual aids and activities are available to use during the program to assist parents and children in marking time and coping with deployment. (Presenter may select a few to demonstrate.)*

- 1. Paper Chain** – This chain is made with strips of construction paper, glued into cylinder shapes and linked together. Children tear off a “link” for each day (or one for each week) until Homecoming Day when the last “link” is left. This assists children in marking the passing of time. The paper chain can also be used as a journal. As each “link” is removed, the children can write something that happened that day (or week) to be shared with deployed parent upon their return.
- 2. Command ball cap, T-shirt, jacket, etc.**- These items are shown as examples of items to be given to children to wear while separated from the deployed parent. Especially for school-age children, they wear them as signs of pride in the deployed parent and also as a way to feel closer to that parent.
- 3. Calendar pages**- These can be a purchased calendar, calendar pages created on a computer, or hand drawn pages. Mark off the passing days of a deployment or use as a journal with children writing in activities during the time shown on the calendar page.
- 4. Deployment “Grab-Bag”**- Fill any type of bag with scraps of paper that have ideas written on them of things to do that day, such as go to the zoo, whisper all day, read a book, take a walk, etc. Children can then glue them to their calendar page as a way of sharing it with their deployed parent upon their return.
- 5. Deployment Journal**- This can be any type of notebook, diary, etc., used by the child or parent to write letters, thoughts, or to share feelings with one another at the end of the deployment. This is especially useful if mail is going to be very slow or if there will be no mail (such as some submarine deployments).
- 6. Communication Mobile**- If the mail is going to be dependable, this project can be accomplished during the deployment. The deployed parent will send the child small pictures to be colored (these can be cut out of a coloring book or drawn by a parent). They can show a holiday theme or anything of special significance to the parent and child. When the child receives the picture, he/she colors it, gets help enclosing it in clear plastic (contact paper works great!), and punches a small hole in it. Thread a ribbon or string through the hole and attach it to pipe cleaners or popsicle sticks to make into the shape of a mobile to be hung in the child’s room or somewhere else the child will see it frequently.

If the mail will be unreliable or non-existent, this project can be accomplished with a lot of pre-planning. The pictures can all be completed by the deploying parent and left with the parent/ caregiver at home with the instructions of when to give each picture.

- 7. Decorated Pillowcase**- A pair of old pillowcases can be used for the project. The deploying parent will decorate one for each child and the child/children will decorate one for the deploying parent. The spouse can even decorate the reverse side for the deploying spouse. Be sure to use permanent markers so the pillowcase can be washed.
- 8. Map**- This is used by the child during the deployment to “follow” the ship around the map. Give the child markers and stickers to keep track of the ship.

1.4.6 ATTACHMENT 6

“No More Worries” Puppet Show Script

Christopher and Samantha are neighbors. Samantha’s Mom has been deployed for five months and is due back soon. Christopher’s father is about to deploy. . .

SAM: Hi Ya, Chris! Whatcha doing?

CHRIS: *(Chris sounds dejected.)* Nothin.

SAM: Wanna play catch?

CHRIS: No.

SAM: What’s the matter?

CHRIS: My Dad’s going away.

SAM: Where?

CHRIS: Someplace far away on his ship.

SAM: My Mom’s gone too. She’s been gone a long time. Sometimes I think it’s been FOR-EVER!

CHRIS: Before your Mom went away, did she pick on you a lot?

SAM: Yeah, sometimes, and my Dad was upset.

CHRIS: *(Nods.)* Mine too.

ENTER MR. WORRY. *(Mr. Worry is a character who interacts with the puppets as well as with the children in the audience. He is designed to address the concerns most children encounter in anticipation of the deployment of a parent.)*

MR. WORRY: *(Growling)* Ah Ha! I’m Mr. Worry. I make kids worry a lot! Here’s something to worry about. Why is your Dad going away? Maybe it’s because you didn’t pick up your toys or do your chores. Worry about that!

SAM: Un-uh!! My Dad says Mom’s gone because she’s in the Navy. Sometimes, she has to go away on her ship—just like Chris’ Dad. Our parents have very important jobs to do—they keep the ocean safe.

(Speaking To Mr. Worry.) So, Mr. Worry, you just get out of here!

EXIT MR. WORRY.

CHRIS: Sam, what does your Mom do on the ship?

SAM: My Mom’s a disbursing clerk! She makes sure everybody gets their money.

CHRIS: Do you know where they eat on the ship?

1.4.6 ATTACHMENT 6

SAM: On the mess decks. They have booths, sort of like in McDonald's only smaller. *(Pause)* You know something neat? We don't have to watch the news while Mom's gone. . . . we get to watch cartoons.

CHRIS: *(Chris' spirits are starting to lift.)* That's neat! But Sam, where does your Mom sleep on the ship?

SAM: My Mom says she has a bed, but it's small, like sleeping on a shelf. It's called a rack. If you sit up too fast you bump your head on the bed over you. And you know what, her bed rocks!

CHRIS: Wow, a rocking bed!

ENTER MR. WORRY.

MR. WORRY: Worry about. . . how do they get mail or clean clothes or soap while they are gone?

SAM: My Mom says being on the ship is like being in a small town. The ship has a post office, a laundry, and a small store.

MR. WORRY: Well. . . what happens if your Mom gets sick while she's gone.

SAM: *(Speaking to Mr. Worry.)* Mr. Worry, you're really mean! The ship has a place called sick bay where they can give her medicine. So there, Mr. Worry!

MR. WORRY: Maybe this will get you worried. Maybe your Mom's ship will get lost out.

SAM: It will not! There's one person on the ship whose whole job is to keep it from getting lost. That's the Navigator! They have maps and charts and things to keep them going in the right direction. *(Speaking to Mr. Worry.)* Mr. Worry, you don't know anything!

EXIT MR. WORRY.

CHRIS: But Sam, I do worry about Dad being safe.

SAM: I know, me too. But my Mom told me how careful the Navy is to check everything before the ship goes away. They even have fire hoses, life jackets, and lots of other safety stuff. And everyone on the ship practices all the time to keep everything safe.

CHRIS: You mean like we practice fire drills at school in case there's a fire.

SAM: Yeah, our Moms and Dads do the same thing on the ship.

CHRIS: *(Chris sounds stronger and more optimistic!)* Oh! That makes me feel so much better! *(Hesitates)* But I still feel sad. Do you ever feel sad or miss your Mom?

SAM: Sure I do, but you know what I like to do when I feel sad?

CHRIS: No, what?

SAM: I like to get out my crayons and draw pictures. I ask my Dad to put them into the next letter he sends to my Mom. Sometimes I put them in a special place so I can give them to her when she comes home.

1.4.6 ATTACHMENT 6

CHRIS: That's a good idea. I could do that. What else?

SAM: Sometimes I talk to my Dad about how much I miss Mom. But you know what? Sometimes I just cry!

CHRIS: Do you think your Mom misses you?

SAM: I know she does because she tells me in her letters. And she tells me she loves me too.

ENTER MR. WORRY.

MR. WORRY: Ok then, worry about this. . . What if your Dad forgets your birthday?

CHRIS: OH NO!!

SAM: Oh Chris, he won't forget your birthday. My Mom sent me a neat card, and she's bringing me something special when she comes back home.

MR. WORRY: Here's a worry for you. . . When your Mom comes home, she won't remember what you look like. Na nana nana na!

SAM: I don't have to worry about that. When my Mom left she took a picture of me with her.

MR. WORRY: Yeah, but you've grown.

SAM: I'm only taller. My face is still the same.

CHRIS: WOW! Coming home! What do you think about that?

SAM: I'm getting so excited. I have a calendar in my room and we mark off the days till Mom gets home. I can tell it's getting closer because I had to clean under my bed and Dad bought us new clothes to wear to meet the ship.

CHRIS: A calendar's a good idea. Maybe my Mom will get me one, too. Sam, what's it like when the ship comes home?

SAM: At first, when the ship comes in, everybody looks alike. Then, as the ship gets closer, it's easier to tell them apart. Last time, when they got to the pier, I could see my Mom waving to me.

CHRIS: You know, it feels good to talk to you about Dad coming home. It helps to know more about the ship, too!

SAM: And remember, you can always talk to your Mom, or your babysitter, or somebody special.

CHRIS: Hey, Sam, you still wanna play catch?

SAM: Yeah, Let's go!

EXIT SAM AND CHRIS.

MR. WORRY: Shucks. I can't get them to worry. I guess I'll have to go worry somebody else.
GROWL!!

EXIT MR. WORRY.

1.5 FINANCIAL PLANNING FOR DEPLOYMENT

TITLE: Financial Planning for Deployment

PROGRAM DESCRIPTION: The purpose of this program is to assist service members and their families in preparing financially for deployment. Financial awareness and planning including bills, credit, and legal considerations are discussed.

TARGET POPULATION: Service members and their spouses/partners preparing for deployment.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ State two reasons for having a sound financial plan in place prior to deployment.
- ◆ Identify and define two legal documents that should be considered prior to deployment.
- ◆ Describe how they plan to handle ongoing financial responsibilities while deployed. Married service members should be able to discuss how financial responsibilities will be divided.
- ◆ Identify two sources of help for personal financial information or assistance.

PROGRAM FORMAT:

Design: A one-session lecture with input and questions from the audience.

Length: One hour. Can be given in 30 minutes by eliminating tax information.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: Six to eight weeks before deployment.

Suggested location: Various locations - generally held in a classroom or auditorium.

QUALITY ASSURANCE MEASURES:

Update of SOP:

Annual update to ensure program continues to meet the desired intent.

Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Review FFSC reading and training file.
- ◆ Observe two Financial Planning for Deployment presentations.
- ◆ Co-facilitate one Financial Planning for Deployment program.

NOTES

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Audiovisual enhancements may be used, but are not recommended if all members of the audience cannot easily see them.
- ◆ Microphone depending on group size and location.
- ◆ Deployment Game (Optional, available on the Lifelines Website).

HANDOUTS:

- ◆ Financial Planning for Deployment Checklist (Attachment 1)
- ◆ Sources of Help for Military Consumers (Attachment 2)
- ◆ Monthly Budget Worksheet -short form (Attachment 3)
- ◆ FFSC brochure, Program Schedule, evaluation, etc.

REFERENCES:

- ◆ Personal Financial Management Standardized Curriculum

1.5 FINANCIAL PLANNING FOR DEPLOYMENT PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience

II. Need for Pre-deployment Financial Planning

- A. Increase Spending Power
- B. Eliminate Stress
- C. Be Ready for the Future

III. Legal Considerations

- A. Wills
- B. Power of Attorney

IV. Financial Planning/Budgeting

- A. Planning Worksheet
- B. Adjust for Pay Changes
- C. Be Realistic
- D. Infrequent Expenses
- E. Contribute to Savings
- F. Overspending

V. Banking Issues

- A. Concerns for Single Sailors
- B. Concerns for Married Sailors
 - 1. Handling Finances
 - 2. Split Pay
 - 3. "D" Allotment
 - 4. Types of Allotments
- C. Things to Avoid

VI. Paying Bills

- A. Paying on Time
 - 1. Allotments
 - 2. Notify Creditors
 - 3. Money Orders
 - 4. Trusting Others

VII. Credit Issues

- A. Establish a Credit Record
- B. Plan Card Usage
- C. Keep a Running Balance
- D. Hold on to Receipts
- E. Exchange Rate Difference
- F. Phone Cards

NOTES

VIII. Housing Concerns

- A. Issues for Renters
 - 1. Leases
 - 2. Payments
 - 3. Insurance
- B. Issues for Homeowners
 - 1. Maintenance
 - 2. Payments
 - 3. Renting

IX. Vehicles

- A. Storage
- B. Maintenance

X. Tax Issues

- A. Free Services
- B. Leave POA or Form 2848
- C. Electronic Filing
- D. Contract VITA
- E. Extensions

XI. Financial Emergencies

- A. Prior to Departure:
 - 1. Emergency Fund
 - 2. NMCRS Pre-authorization
 - 3. Record Keeping System
 - 4. Avoid EZ Credit
 - 5. Leave Contract Information
 - 6. Take Care of Paperwork

XII. Sources of Help**XIII. Conclusion**

- A. Option - Deployment Game (available on Lifelines Website)

1.5 FINANCIAL PLANNING FOR DEPLOYMENT PROGRAM CONTENT

I. Introduction

A. Introduce self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/goals of program:

The purpose of this program is to raise or refresh your financial awareness in order to decrease the financial stress of deployment. For single sailors, I want to emphasize the need for careful financial planning before, during, and after deployment so that you won't be in danger of losing financial independence before it can be enjoyed. For you married sailors, if you haven't already done so, I encourage you to talk with your spouse about a financial plan for deployment. If everybody has a plan in place prior to deployment, it will take some stress out of an already stressful situation. Specifically, we will cover:

- ◆ Legal Considerations
- ◆ Financial Planning
- ◆ Banking Issues
- ◆ Paying Bills
- ◆ Credit Issues
- ◆ Housing Concerns
- ◆ Vehicles
- ◆ Tax Issues
- ◆ Dealing with Financial Emergencies

C. Get to Know the Audience:

Ask some motivational questions and solicit answers from participants. Instructor may choose to use one, several or all of the questions.

- ◆ How many of you have been on deployment before?
- ◆ What are some of your financial concerns about deployment?
- ◆ What plans have you made already?
- ◆ What item(s) cost the most during the last deployment?
- ◆ Were you able to save any money during the last deployment?
If you were able to, what did you do with the extra cash when you returned home?

II. Need for Pre-Deployment Financial Planning

Why should you even bother having a financial plan for deployment? Here are three simple reasons:

- A. **Increase Spending Power** - How many of you would like a 10% raise

NOTES

right now? You can give yourself one. By having a financial plan in place before you deploy that is flexible enough to follow closely both during and after the deployment, you should be able to increase your spending power by at least 10%.

- B. Eliminate Stress** - It is very difficult and stressful to handle financial situations from a long distance. If you have a solid financial plan prior to your departure, much of this stress can be eliminated.
- C. Be Ready for the Future** - If the financial plan works well during deployment, then why change a good thing? It will be easy to stick with it long after you return, and the next deployment will probably go much smoother financially.

III. Legal Considerations

Important documents

Part of your financial plan should include an update of all your important documents. Each personal situation is different and you may have a variety of different documents to review. We will cover a few of the most crucial.

A. Wills:

- ◆ Everyone should have a will, whether you are single or married. If you have children, you will need to choose a guardian for your children should you die unexpectedly. See Navy Legal Services to have your will drafted. Your command may sponsor a “Legal Day” and have a Legal Officer come to assist people draft wills and powers of attorney. All of these services are free of charge.
- ◆ Check page 2 of your service record to make sure your designation of next of kin is still correct. A large number of page 2’s are inaccurate.
- ◆ Make sure that the beneficiary designated for your Servicemen’s Group Life Insurance policy (SGLI) is accurate. Funds will be paid to whomever you have listed so be certain to update this with a change in your family member status.

B. Power of Attorney:

- ◆ A General Power of Attorney authorizes someone else to act on your behalf for the entire period of time indicated. It is recommended that you make the period for the length of the deployment or no longer than one year. The appointed person has the power to do anything on your behalf.
- ◆ Specific (or Special; both terms are used interchangeably) Power of Attorney: gives someone else the authority to act in your behalf in one specific area—i.e., selling a car, buying a car, selling or buying a home, signing tax returns, etc. It is limited to the specific act noted on the document.
- ◆ For single parents it may be wise to give a special medical power of

attorney to your child care provider to handle any medical emergencies that may arise while you are deployed.

- ◆ Make absolutely sure that you trust the person to whom you give any power of attorney. Many sailors have had their financial lives destroyed by people who abused the power of attorney privilege. A general POA gives complete control in your personal decisions so be careful about trusting someone who does not have deep ties to you.
- ◆ If you do chose to give someone a power of attorney, make sure it is current. Have Legal draft a new one before the next deployment (or at least once every two years). Many businesses are reluctant to accept an outdated POA.

IV. Financial Planning/Budgeting

(Presenter Note: Financial Planning Worksheet short form - go over each section briefly explaining how to fill in the blanks.)

A. Planning Worksheet:

A workable and flexible spending plan (budget) is the single most important tool you will need to make your deployment a financial success. Good financial planning principles include determining where you are now and where you want to go financially. Once you know that, you can ask yourself how you are going to get there. Whether planning for a six-month deployment or a six-year saving plan, the principles are the same. Plan for the rewards of the best case scenario, prepare for the worst case, and track your progress according to your plan.

B. Adjust for Pay Changes:

- ◆ Make budget adjustments for any possible pay changes such as sea pay starting or stopping, after the deployment, family separation allowance, pay increases with promotions, re-enlistment bonuses, etc.
- ◆ Review your LES for a list of what allowances you are currently receiving.
- ◆ Make adjustments for loss of your second income if you are working another job.
- ◆ Take into account additional childcare costs. Many couples work alternate shifts to avoid child care and this will obviously change.

C. Be Realistic:

- ◆ Budget as realistically as possible for expenses that you will have on deployment. Don't forget to include amounts for port visits, phone calls, souvenirs, a few meals off the ship, etc.
- ◆ Married personnel need to budget realistically for each partner. There is nothing wrong with both of you conserving/saving some money during the deployment. In fact, you should try to save so you will have some extra money to spend when you get back together. However, allowances must be made for some recreation to allow everyone a break — both the individual on deployment and the family members back home.

D. Infrequent Expenses:

Budget for infrequent expenses such as; insurance premiums, car maintenance, home maintenance and tax payments, as well as regular monthly items.

E. Contribute to Savings:

- ◆ Contribute regularly to a savings account if you haven't already done so. It doesn't matter what you save (\$10, \$25, \$50 per month)—it is the fact that you contribute to it regularly that counts! Setting up an "S" allotment is generally the best way to go. "Pay yourself first." Start saving by allotment before you deploy. This will make it a habit and help you to build a reserve.
- ◆ If the non-deployed spouse has never worked with the family finances before, have him/her practice with your agreed upon system at least a month or two before the deployment, so you will have a chance to iron out any difficulties. Make it very clear that both parties understand beforehand exactly who will be paying what bills.

F. Overspending:

For those of you who have been deployed before, what kind of situations did you find yourself in when you may have gone over your spending limits?

- ◆ What kind of scams can you remember from your time in foreign ports?
- ◆ Comparison shop. Ask yourself if you can get the same item in the US for a lower price. Watch out for overpricing particularly near fleet landing locations. Many people succumb to the allure of buying overseas when in reality they may find a better quality and lower priced product at home. If you are having something wrapped, watch carefully to make sure they are wrapping the item you purchased.
- ◆ When we become lonely or depressed it is often easy to spend too much without even realizing how much we are spending.
- ◆ Buying gifts to prove your love for family, friends and sweethearts can get expensive. They may get more long lasting satisfaction if you send letters, tapes, photos, etc.
- ◆ Long distance phone charges from overseas can be very expensive. One guideline is to use phone calls to exchange emotions (expressions of love, letting everyone in the family hear each other's voice). Use letters or e-mail (if you have access) to exchange information (all the details of a child's birthday party, problems with the kids, schooling, the fact that the CV joints on the car went out and why it is costing so much to fix, etc.). One way to avoid overspending is to purchase prepaid phone cards with set time limits.
- ◆ Upon return, you may find yourself tempted to dip into your savings to satisfy your need for instant gratification or to fund lifestyle changes. Beware of this and think about your real reasons for spending.

V. Banking Issues

A. Concerns for Single Sailors:

- ◆ Split pay is not just for married personnel. Consider estimating how much you will need each month during the deployment and then arrange to be paid that aboard ship. The rest stays in your account back home, leaving less temptation to overspend. You can always write a check if you really need extra for a special gift or a side trip during a port visit.
- ◆ Make sure your direct deposit is operating smoothly. Remembering to balance your checkbook properly becomes even more important on deployment, where lack of mail service may greatly delay receipt of bank statements. Consider leaving a “cushion” in your checking account at all times, or ask your financial institution about overdraft protection.

B. Concerns for Married Sailors:

1. Handling Finances:

- ◆ How you handle your finances as a family is up to you. There are several ways to handle things successfully. You may want to consider establishing a separate checking account for each of you with the same financial institution. Direct Deposit in this situation is ideal because you can arrange with the institution to have a set amount deposited into either checking account, with the remainder going to the other account. This may prevent confusion; you will each be responsible for keeping accurate records of your own account and there won't be any question as to who wrote which check for what amount.

2. Split Pay:

- ◆ If either spouse is unfamiliar with handling a separate account, or the couple wishes to avoid the hassle of more than one checking account, split pay may be the answer. Most of the money would go into the checking account back home, while the sailor has an amount available on ship each payday during the deployment. One disadvantage of this method is that as monthly pay fluctuates, the non-deploying spouse's income will change. This can make budgeting more difficult.

3. “D” Allotment:

- ◆ Another option is a dependent or “D” allotment. This way the majority of the paycheck can be sent to the spouse as an allotment, with the sailor receiving the remainder in his or her account.
- ◆ The “D” allotment is sent to the spouse's checking account. This is particularly useful if a couple has different accounts at different financial institutions.
- ◆ One advantage of using a “D” allotment is that the spouse at home,

NOTES

who will normally be paying most of the bills, is guaranteed to receive the same amount every month, which is useful for budgeting purposes. Any fluctuations will occur in the deploying sailor's account.

- ◆ If you do decide on a “D” allotment, try to start it at least 60 days prior to deployment to let your budget adjust to the new financial situation.
- ◆ Check with your disbursing officer about registering an advanced “D” allotment, which eliminates the waiting period for the check. The advance is paid back over a six month period. Once it is in place, do not stop the allotment. Remember operational commitments could delay your homecoming, and once the allotment is in place it will make future deployments easier.

4. Types of Allotments:

- ◆ Allotments can be great tools for handling your cash flow. There are many different types of allotments that you can utilize for your financial plan, such as Dependent, Bond, Savings, Charity, Home, Insurance, etc.
- ◆ Personnel Support Detachment (PSD) will refer to an allotment as discretionary or non discretionary. A service member cannot have more than six discretionary allotments and no more than 15 total allotments. A discretionary allotment is a Dependent, Insurance, Savings or Home allotment, otherwise known as “DISH” allotments. Non discretionary allotments are all others such as Bond, Charity, Loans, etc.

C. Things to Avoid:

Although there are several good ways to handle finances on deployment there are also some ways that do not tend to work well.

- ◆ Splitting check pads between account holders in a joint account is usually not the way to go. Only if both parties are very organized and very well disciplined can this system work; otherwise it usually leads to confusion and, eventually, one or more bounced checks. This is the second worst method of handling finances on deployment.
- ◆ The worst method of handling finances on deployment is for the deploying spouse to keep the paycheck and/or the checkbook and to send money orders to the family back home. Mail service on deployment is frequently delayed and often unreliable. There is also the chance of loss, which would further delay money reaching the family.
- ◆ Whatever system you use, make sure both parties understand and are comfortable with it. It is usually best to try to get something that works both during and after deployment. Once your system is in place, it will eliminate some of the hassle and stress in preparing for the next deployment (particularly if it is a sudden one!).
- ◆ If there are any pay problems during the deployment, it may require contacting your financial institution, or DFAS in Cleveland, or both.
- ◆ Your financial institution will work with anyone whose name is on your

joint account. However, DFAS will not give any pay information to a spouse (or anyone else) unless they first receive a faxed copy of a power of attorney authorizing them to do so.

VI. Paying Bills

A. Paying on time:

Even though you will be away from home, there will still be bills back home that will need to be paid. Single folks may need to continue payments on car loans, insurance, and credit cards while married folks may have these as well as other family expenses. Paying bills in a timely manner so as not to adversely affect your credit rating can be a challenge while on deployment.

1. **Allotments** - Use allotments or automatic drafts from your checking account whenever possible to make payments (mortgage, car payments, insurance, etc.). See if your bank or credit union has any other automatic bill paying services you can use.
2. **Notify Creditors:**
 - ◆ For those bills you intend to pay yourself while deployed, notify creditors well in advance, so you know prior to departure that your bills are reaching you aboard ship.
 - ◆ Pay bills immediately when they arrive; even then, some payments may arrive late due to mail delays.
 - ◆ Keep creditors informed. Remember, you can't just automatically pay ahead on an installment loan, such as a car payment or credit card bill. If you pay three times the minimum or scheduled monthly payment for a large debt, you normally still owe the next (minimum) monthly payment, on schedule, the following month, unless you make special arrangements in advance with the creditor (get it in writing!).
3. **Money Orders** - Money orders are time consuming and require more record keeping. If using money orders, record the order numbers, dates, amount, who it is going to, and when mailed. Keep all receipts.
4. **Trusting Others** - If someone else is paying your bills for you, make sure you have complete trust, both in the person and in that person's ability to manage money in a responsible manner.

VII. Credit Issues

You may find that you will be using credit more frequently when on a deployment, either intentionally or unintentionally. As part of your financial plan for deployment consider the following tips on handling your use of credit.

NOTES

A. Establish a Credit Record:

If you currently have a limited credit history, you may want to use the deployment as an opportunity to establish credit with an allotment, followed by a share-secured loan for a small amount. If you currently have a good credit rating, the best way to keep it is to make sure the bills are paid on time.

B. Plan Card Usage:

If you are married, decide who will be using which credit cards while you are deployed and stick to that plan! Visa is the most widely accepted credit card in most foreign ports, particularly in Europe. You may want to have access to several forms of payment (travelers checks, some cash, a Visa/Master Card, etc.).

C. Keep a Running Balance:

Keep a running tally of your credit card balance. Remember that bills may be delayed in the mail. Make sure you don't run up a bigger balance than you can afford to pay.

D. Hold on to Receipts:

Keep copies of all credit card transactions you make in order to minimize credit card fraud. Keep a close eye on your card; use all the normal precautions and look over your statements to make sure you recognize all the charges listed.

E. Exchange Rate Difference:

Using a credit card for a purchase will probably give you a better exchange rate than most places in town and may even beat the money exchange vendor on ship. Be aware, however, that the rate may be different (somewhat better or worse) when the credit card company bills you than when you made the purchase.

F. Phone Cards:

- ◆ Understand the billing terms of long distance phone companies and their calling cards. The terms and rules are on the statement you get when the company first sends you the calling card.
- ◆ Be certain to get a listing of country codes so that you know how to get through to places you want to call. You may wish to contact the issuer to ask about overseas usage and access codes (these often differ when calling from outside the US).
- ◆ A good choice is to purchase the shipboard prepaid phone cards which allow you to use the phone onboard at a cost of \$1.00 per minute (often a lot less than calls made from the pier).

VIII. Housing Concerns**A. Issues for Renters:**

How many of you are single, living out in town, and are planning to

keep your apartment while you are deployed?

1. Leases:

- ◆ The military clause does not give a service member the right to terminate a lease just because he/she is deploying—only if PCS orders are received for more than 50 miles from the present duty station, or if the service member is discharged from the service.
- ◆ Some landlords may be sympathetic due to the deployment and allow a service member to break a lease. That is an exception, not the law.
- ◆ If your lease expires while you are on deployment and you do not notify the landlord of your intentions, usually the lease will automatically be renewed and you will be liable for paying rent, even if you did not want to renew the lease. Check this out before you deploy.
- ◆ If you are sharing an apartment, it is wise to have your roommates sign the lease as co-tenants so if something happens, you won't be fully responsible.
- ◆ If you have any questions about your lease, have a Legal Officer review it.

2. Payments:

- ◆ Paying rent while you are gone: Make arrangements in advance with your landlord about how you will pay rent and what type of security is available for your apartment and its contents.
- ◆ Remember that postdating checks is illegal in most states. If those checks are cashed early, the landlord's bank might clear them. If that happens, and the check bounces, you would have no recourse.
- ◆ Leave self-addressed, stamped envelopes for the landlord to use to contact you in case of emergency.
- ◆ Get any agreements in writing and keep copies of any receipts.
- ◆ Make plans for keeping utility payments up to date. If your utilities are shut-off you will be required to pay deposits and reconnect fees to have them turned on again later.

3. Insurance:

- ◆ Make sure you have renters' insurance for the contents of your apartment, (whether you are deployed or not). The cost to you will probably be between \$10 and \$15 per month at the most. Contact the company to let them know you will be out of town for an extended period to make certain you remain covered.

B. Issues for Homeowners:

How many of you are homeowners? (*Presenter Note: If none, this section may be omitted.*)

1. Maintenance:

- ◆ If you have a spouse, make certain he/she knows the maintenance

NOTES

schedules for home items like the furnace, AC, etc. and is comfortable with making repairs.

- ◆ Leave a list of repair company phone numbers. If necessary, schedule in advance with repair services for regular maintenance issues.

2. Payments:

- ◆ One thing you definitely don't want is to fall behind on house payments. Creditors can and do foreclose when necessary. Check with your lender to set up a direct payment plan to ensure your payments will arrive on time.

3. Renting:

- ◆ You may consider renting out your home while you are away or allowing someone to live there free. There are some benefits to this since your home is not empty.
- ◆ Be certain to thoroughly check out any potential inhabitants. Run a credit check on renters to make sure they can pay the rent. Require a direct deposit to your account.
- ◆ It is also a good idea to use a rental agent when you are away so that they can be responsible to maintenance issues.

IX. Vehicles

A. Storage:

- ◆ Decide where you want to keep your vehicle and who will take care of it. Leave them the name of a trusted mechanic or auto repair shop.
- ◆ One option to consider is long-term storage. Vehicle storage on base may be your safest bet. Long term vehicle storage may be as low as \$8 – 15/month and may include an optional monthly start-up.
- ◆ If you have proof of insurance, some storage facilities will provide you with a form to send to your insurance company to apply for a premium discount since you won't be driving your car during the deployment and their lot is insured and has security. They may also provide other services such as state inspection, tune ups, and car repairs.
- ◆ However, some lots do not provide monthly start-ups and don't provide applications for insurance discounts. Their lots may not be insured. Cars may only be parked behind locked chain link fence with only routine Base Security patrol.
- ◆ Keep insurance payments, tags and inspection stickers current. Contact your insurance company and let them know your car will be off the road. Most insurers offer an inexpensive coverage for this type of occurrence.
- ◆ If you decide to leave your car with friends, be sure to notify your insurance company of alternate drivers.

B. Maintenance:

- ◆ Have as much regular maintenance done as possible before you

deploy; make sure the car will be ready for you when you get home.

- ◆ Married sailors need to ensure that their family has safe, reliable transportation while they are gone.
- ◆ Make sure your spouse has a list of any regular maintenance that will need to be done on the car, as well as the names and numbers of where you want it taken to have any maintenance or repair work done.

X. Tax Issues

(Presenter Note: Omit if insufficient time available, or if the deployment occurs outside of tax season.)

A. Free Services:

If income tax season will take place during your deployment, decide how you want to have your tax return completed. Tax assistance may be available, particularly on larger ships. At home, tax centers on base offer free tax preparation, including electronic filing.

B. Leave POA or Form 2848:

If either spouse wants to file the joint return, you need to complete and both sign form 2848 and leave it with the spouse preparing the return. A signed general POA will also be sufficient. Remember you may also need other paperwork such as: child care information, home mortgage interest, etc., to complete your return.

C. Electronic Filing:

This allows for a much faster refund. Remember, if you filed a joint return and have the refund check mailed to you, both parties must endorse the check. This can be avoided by having it directly deposited into a joint account (checking or savings).

D. Contact VITA:

If you have any questions regarding taxes, contact your command Volunteer Income Tax Assistance (VITA) representative, your CFS, or your Legal Officer.

E. Extensions:

- ◆ If you want to wait until you return from deployment to do your taxes, you have an automatic 60 days (until June 15) without doing anything—just write “US Navy—Deployed outside CONUS” on top of the tax form when you do file.
- ◆ If you need more time, you can file for a 4 month extension, but this request must be mailed by April 15. Remember, both spouses must sign a request for extension.
- ◆ **IMPORTANT:** An extension to file is not an extension to pay. If you expect to owe money, you will have to pay by April 15 or owe interest and penalties.
- ◆ Do not forget about your state income tax return if your home state requires one. If your spouse is employed or if you had a part time job

during the year before leaving on deployment, you may each have to file a State Income Tax return.

XI. Financial Emergencies

A. Prior to Departure:

Your can prepare in advance for these unexpected occurrences.

1. Emergency Fund:

- ◆ Establish an emergency fund for unexpected expenses. It is recommended that you have a least one month's pay saved as an emergency fund to cover the possibility of emergency car or home appliance repairs, or sudden travel expenses. (**Presenter Note:** For singles only, just say "in case you need to make a sudden trip back home for any family emergency".)
- ◆ Remember, if you have to return on emergency leave, the Navy will pay to get you only as far as the base—you must pay the remainder.

2. NMCRS Pre-authorization: If your spouse does not have a general power of attorney, go to NMCRS and fill out a pre-authorization form. This will allow your spouse to get limited financial assistance (up to \$2,500) in an emergency from Navy Relief without having to wait for your approval via message traffic. You will still be notified, and NMCRS must still approve the loan using their normal guidelines. For further information on this option, contact NMCRS.

3. Record Keeping System: Set up a record keeping system with names and phone numbers of repair people, warranty information, account numbers, etc., so this information will be readily available to your spouse or whoever may be handling your affairs.

4. Avoid EZ Credit:

- ◆ If you have no alternate plan for a financial emergency, you or your family might be forced to depend on so-called "E-Z" credit sources, such as finance companies and credit cards.
- ◆ Remember, in many states there is no law limiting the amount of interest that a merchant can charge you for financing a loan. During and after deployment, credit sources who say "We finance E1 and up" are frequently used as emergency funds. These are usually the highest cost option.

5. Leave Contact Information:

- ◆ Make sure your parents or other close relatives have your complete, official mailing address and know your social security number. Also, make sure they know how to contact you through the Red Cross if there is an emergency.

6. Take Care of Paperwork:

- ◆ Married personnel- make sure your family is properly enrolled in DEERS and TRICARE Prime, and check your family members' ID cards to ensure that they will not expire during the deployment.
- ◆ If your spouse or children will be traveling during your deployment, make sure your spouse knows how to get a care authorization from TRICARE in case they need medical attention outside the area.

XII. Sources of Help

(Presenter Note: Determine local contacts and phone numbers and provide them to the class here. Handout "Sources for Help for Military Consumers".)

If members of your family need any financial counseling or assistance, the following agencies can help. It may be wise to have their telephone numbers near the phone. You may want to highlight the following:

- ◆ If you need any personal financial information or assistance, talk to your Command Financial Specialist or your Legal Officer.
- ◆ Fleet and Family Support Center.
- ◆ 1-800-FFSC-LINE: a 24-hour hotline to answer concerns and to get help accessing emergency financial assistance through Navy and Marine Corps Relief Society.
- ◆ Navy and Marine Corps Relief Society (NMCRS) is a source for financial assistance during an emergency. They are able to assist with basic living expenses such as rent, utilities, food, medical bills, essential car repairs and emergency transportation. Every form of assistance is decided on a case-by-case basis.
- ◆ American Red Cross is another important resource. American Red Cross can provide official verification of an emergency situation within the service member's immediate family and transmit a message to the command. Red Cross cannot grant emergency leave. The Commanding Officer is the only one with the authority to grant or deny emergency leave. When a family member is sending a message, they need to include the name and relationship of the person the message is about, and the name of the doctor, hospital, or funeral home as appropriate.

XIII. Conclusion

- ◆ If time, take questions or review highlights.
- ◆ With smart financial choices, you will have more control of your financial future rather than letting it have control over you. With a set of goals and a plan, you can make it happen!
- ◆ OPTIONAL - Deployment Game.

Financial Planning for Deployment Checklist

Legal Considerations

- Do you have a will?
- Is page two of your service record up to date with the correct beneficiary listed?
- Is the correct beneficiary listed on your SGLI?
- Do you need to leave power of attorney with anyone?
- Do you need to leave a medical authorization with the person who is taking care of your dependent children?

Financial Planning

- Do you have a written monthly spending plan or budget for the deployment? (Get a Financial Planning Worksheet from your CFS to get started.)

Does the budget include amounts for:

- Port visits
- Long distance phone calls
- Gift/souvenir purchases
- Savings for vacation after the deployment

Does the budget include amounts for possible income changes such as:

- Sea pay
- Family Separation Allowance (FSA)
- Rate changes while deployed
- Reenlistment bonuses or any other special payments
- Do you have a savings plan to help you achieve your financial goals?
- Have you considered starting an IRA or other long term investment programs to build your wealth?

Taxes

- If you plan to do your taxes while deployed, do you have all the records you will need?
- If married, do you or your spouse have a Power of Attorney or Form 2848 signed by both of you?

Banking Decisions

- Is your pay set up the way you want? (DDS to correct account(s)? Split Pay? Any Allotments or automatic check drafts?)
- If married, do you both understand clearly how finances are to be handled during deployment?
- If married, have you considered establishing separate checking accounts?
- Have you considered joining a credit union?

Bills, Bills, Bills!

Who will be paying your bills while you are deployed?

- Are there any once-a-year expenses coming up while you are deployed? Who will pay them for you?
- How will you be making monthly payments to your creditors? Do they all have your correct address?
- If married, have you decided who will be using which credit cards during the deployment?
- Do you and your spouse both understand who will be paying which bills?
- If you're renting an apartment, who will be paying the rent for you?
- Will you have to pay utility bills while deployed? Who will pay them for you?
- Is your renter's/homeowner's insurance current?

Vehicles

- Do you have a safe place to store your vehicle and/or someone to take care of it for you?
- Are vehicle insurance, tags, and inspection stickers all current?
- Is all routine maintenance current, i.e., oil/filter change, etc.?
- Have you left the name of a trusted mechanic/repair garage with your family?

Emergency Plans

- Do you have at least one month's pay saved in case of financial emergency?
- Have you considered signing a pre-authorization form with Navy/Marine Corps Relief for your spouse?
- Does your family know your complete, official mailing address and social security number?
- Does your family know how to use Red Cross in case of an emergency?

See your Command Financial Specialist for more information!

Sources of Help for Military Consumers

How to Complain Effectively

- See your Command Financial Specialist for guidance.
- Save all purchase-related paperwork. Include copies of sales receipts, repair orders, warranties, canceled checks, contracts, and any letters to or from the company.
- If you have a problem:
 1. Contact the company that sold you the item or performed the service.
 2. Clearly and calmly describe the problem and the action you would like them to take.
 3. Keep a record of your efforts to resolve the problem. When you write to the company, explain the problem, what you have done so far to try to resolve it, and the solution you are seeking. For example, are you asking for your money back, for the product to be repaired, or for a product exchange?
 4. Send a certified letter with return receipt requested.
- Allow time for the person you contacted to resolve your problem. Keep notes of the name of the person with whom you spoke, the date, and what was said and done. Don't give up until you are satisfied. Use the resource list on the reverse side of this page for consumer protection contacts.
- Keep copies of your letter and all related documents!

(Your Address)
(Your City, State, ZIP)
(Date)

(Name of Contact Person, if available)
(Title, if available)
(Company Name)
(Consumer Complaint Division, if you have no contact person)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):
On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model or service performed) at (location, date, and other important details of the transaction).
Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).
To resolve the problem, I would appreciate (state the specific action you want — money back, charge card credited, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).
I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office number with area codes).

Sincerely,
(your name)

Enclosure(s)
cc: (reference to whom you are sending a copy of this letter)

Sample Complaint Letter

1.5.2 ATTACHMENT 2

To remove your name from solicitation lists, write:

Junk Mail: Preference Service, The Direct Marketing Association, P.O. Box 9008, Farmingdale, NY 11735-9008

Telemarketing: Telephone Preference Service, The Direct Marketing Association, P.O. Box 9014 Farmingdale, NY 11735-9014

Credit Bureaus: Ask to be put on their "opt out" lists. (See phone numbers on the opposite side.)

Non-Compliance: Federal Trade Commission, Washington, DC 20580

Helpful Internet Sites:

National Consumers League - www.natlconsumersleague.org

Internet Fraud Watch - www.fraud.org

Consumer World, consumer information - www.consumerworld.org

National Better Business Bureau - www.bbb.com

Consumer Protection Agencies

Offer consumer advice and guidance; protection against unfair trade practices; processing and investigation of consumer complaints.

Websites:

www.consumer.gov: This site is a gateway to other US consumer protection sites.

www.govftc/consumer.htm: This site is the Bureau of Consumer Protection homepage.

www.consumeraid.org: This site provides information about debt collection, credit report errors, and useful information about contracts.

Better Business Bureau

Offers consumer resource services; complaints and investigations.

Website: www.betterbusinessbureau.com

Credit Reporting Agencies

Offer information pertaining to credit history of individuals and businesses.

Experian (formerly TRW)

1-888-397-3742 • www.experian.com

TransUnion

1-800-916-8800 • www.transunion.com

Equifax Inform

1-800-685-1111 • www.equifax.com

Financial Counseling Programs

Command Financial Specialists... check with your command. Offer free financial management guidance, credit counseling, and consumer education services.

Consumer Credit Counseling Services

Website: www.cccs.nccf.org

Navy Legal Services (Legal Assistance)

Offers no-cost advice and guidance to military personnel and their family members; wills and powers of attorney.

Contact the Navy Legal Services Office at your local installation.

Armed Forces Disciplinary Control Board

Where available, they investigate service member complaints and can put businesses off-limits.

Emergency Financial Assistance

American Red Cross

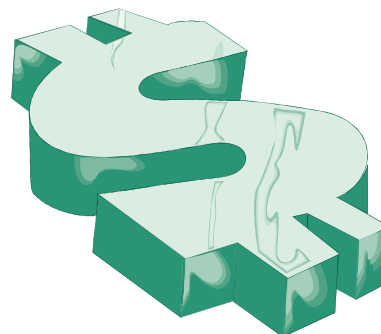
Website: www.redcross.org

Navy-Marine Corps Relief Society

Website: www.nmcrs.org

Military Credit Unions

Offer only simple interest loans and budget counseling. Call to compare rates and services.



1.5.3 ATTACHMENT 3

Monthly Budget Worksheet

MONTHLY INCOME	CURRENT	PROJECTED	REMARKS
Base Pay (O/E - Yrs)¹ Basic Allowance for Housing (BAH) Basic Allowance Subsistence (BAS) Sea Pay¹ Other (FSA, Special Pays, etc.¹) Other¹			¹ Pay entitlements are taxable. Allowance entitlements are non-taxable.
TOTAL PAY			
Federal Income Tax (FITW) (M/S ____) Social Security (FICA) Medicare (FICA) Servicemen's Group Life Insurance State Income Tax (SITW) Other (Navy Home Assessment) Tricare Dental Advance Pay (APA/Ends _____) Overpayments (Ends _____) Allotments (Ends) (Ends) (Ends) (Ends) (Ends) (Ends) (Ends) (Ends) (Ends)			
TOTAL DEDUCTIONS			
SERVICE MEMBER'S TAKE-HOME PAY Other Take-Home Pay (i.e. Part-time work) Spouse's Take-Home Pay¹ Dependent Allotment² Other (debt allotments) ³			² Only include this dollar figure if this money is paid to your household. ³ Include with indebtedness on other side.
TOTAL NET MONTHLY INCOME (Box 1)			

1.5.3 ATTACHMENT 3

MONTHLY LIVING EXPENSES					
Category	Current	Projected	Category	Current	Projected
Savings			Child Care/Babysitting		
Rent/Mortgage			Amusement (movies, videos, hobbies)		
Electricity/Gas			Personal Hygiene (haircuts/perms)		
Water/Sewage/Garbage			Eating Out (lunches, dinner, fast food)		
Insurance (homeowner's/renter's/life)			Cable		
Food (groceries/commissary)			Pet Care (vet, grooming)		
Car Payment(s)			Medical/Dental (prescriptions, bills)		
Car Insurance			Postage, Money Orders		
Car Maintenance/Repairs			Alcohol/Cigarettes		
Gasoline			Gifts/Cards		
Phone (local/long distance)			Contributions (churches/charities)		
Clothing			Other:		
Laundry/Dry Cleaning			Other:		
Job Gedunk (soda, coffee, candy, etc.)			Other:		
School (tuition, lunch, books, supplies)			TOTAL MONTHLY LIVING EXPENSES (Box 2)		
Indebtedness Creditors (charge cards/loans)	Monthly Payment	Projected Payment	Balance	Interest Rate	Remarks/Status (current/past due)
Car Payment #1					
TOTAL MONTHLY LIVING EXPENSES (Box 3)					
	Current	Projected			
TOTAL NET INCOME (Box 1)					
<i>MINUS</i> Living Expenses (Box 2)					
<i>MINUS</i> Monthly Debt Payments (Box 3)					
MONTHLY SURPLUS/DEFICIT					

2.1 KIDS AND DEPLOYMENT

TITLE: Kids and Deployment

PROGRAM DESCRIPTION: This program was developed for Family Support Groups (FSG) of deployed commands. The purpose is to learn how children react to and cope with the deployment of a parent. Ways to assist children in coping and the positive aspects of deployment are discussed.

TARGET POPULATION: Parents or caregivers of children with a deployed parent are the target audience for this program. It can also be easily adapted for parenting groups, school groups, and childcare providers serving military families.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify one way that children may react to deployment.
- ◆ List something a parent/caregiver can do to assist a child in coping with deployment.
- ◆ Name one resource that could assist a child in coping with deployment.

PROGRAM FORMAT:

Design: A one-session, facilitated group discussion. For large audiences, a lecture format with minimal audience participation is suggested.

Length: 45 minutes to one hour.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: Mid-deployment, 3rd or 4th month of a six-month deployment.

Suggested location: Small to medium size classroom or meeting room.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent.

Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed

Staff Training: Training recommendations for presenting the program include:

- ◆ Review FFSC reading and training file.
- ◆ Observe two Kids and Deployment presentations.
- ◆ Co-facilitate one Kids and Deployment program.
- ◆ Cross-trained in Parent-Child Pre-deployment program.

NOTES

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Microphone depending on group size and location.
- ◆ Uniqueness of Military Family Life Quiz (Optional - See 2.1.1, Attachment 1).

HANDOUTS:

- ◆ FFSC brochure, Program Schedule, evaluation, etc.
- ◆ Children and Deployment (See 1.1.8, Attachment 8 of Couples Pre-deployment SOP).
- ◆ Ways to Keep in Touch with Your Child While Deployed (See 1.3.1, Attachment 1 of Single Parent Pre-deployment SOP).
- ◆ Parent and Child Activity Books (if available).

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2.1 KIDS AND DEPLOYMENT PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience
- D. Uniqueness of Military Family Life Quiz (optional)

II. Parental Roles and Responsibilities

- A. Typical “jobs” as a Parent
- B. Changes During Deployment
- C. Children’s Reaction to Stress
 - 1. Infants
 - 2. Toddlers
 - 3. Preschoolers
 - 4. School-Age
 - 5. Teens
 - 6. Normalize Children’s Reactions

III. Resources

- A. Where to Get Help
- B. Coping Strategies
 - 1. Things to Keep in Mind
 - 2. Sharing Coping Strategies

IV. Positive Aspects of Deployment

V. Conclusion

- A. Review Material Covered
- B. Handouts
- C. Thank Participants

2.1 KIDS AND DEPLOYMENT PROGRAM CONTENT

(Presenter Note: *If program is being presented to a FSG, contact FFSC Command Representative to obtain the following information: type of ship/command, dates of deployment and return, type of deployment, possible number of port calls and opportunities for mail and phone calls.*)

I. Introduction

A. Introduce Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/Goals of Program:

- ◆ What to expect from children of different ages.
- ◆ How children of different ages react to stress.
- ◆ Ways to assist our children in coping with deployment.
- ◆ Positive aspects of deployment.

C. Learn about the Audience:

- ◆ For small groups have participants take turns giving their name, children's names and ages, how many deployments they have been through as a family, and their biggest concern about their children and deployment.
- ◆ For large groups ask questions such as:
 - Is this the first deployment for anyone? Second? Third or more?
 - What are some concerns about your kids and deployment?
- ◆ Parents know their children better than anyone else. This program has been developed with information from military parents. Collectively, you have much more experience as parents than I do! Let's learn from all of that experience.

D. Uniqueness of Military Family Life Quiz: (Optional) *Distribute the quiz and allow about five minutes for its completion. Stress that there are no right or wrong answers. Take a few minutes to discuss the answers.*

II. Parental Roles and Responsibilities

A. Typical “jobs” as a Parent:

- ◆ Give unconditional love.
- ◆ Provide security.
- ◆ First teacher to child.
- ◆ Boost self-esteem/self-confidence.
- ◆ Provide discipline (discipline is teaching or guiding).

B. Do those “jobs” change during a deployment?

- ◆ Children's needs don't change during deployment, but now you're on your own as a parent. You also have to cope with your own stress of deployment.

C. Children's Reactions to Stress

Separation from a parent is stressful. We're going to discuss how children of each age group are developing and some typical reactions they may have to stress. Keep in mind that you are the expert on your children.

1. Infants: (Up to 12 months)

- ◆ Developmentally:
 - Learning cause and effect.
 - Developing motor skills (sit, stand, crawl, and walk).
 - Recognizing strangers.
- ◆ Reactions to stress:
 - Crying.
 - Fussiness.
 - Changes in sleeping, elimination, and eating patterns.
- ◆ Ways parents/caregivers can help:
 - Holding, rocking, or comforting baby.
 - Increasing patience.
 - Play audio/video tapes of deployed parent talking or singing. Infants may not recognize the deployed parent at homecoming, and this may help.
 - Give the baby an unlaundered shirt worn by a deployed parent.
 - Have large pictures of the deployed parent where baby can see them—near the changing/dressing area.

2. Toddlers: (1-3 years)

- ◆ Developmentally:
 - Learning to control body functions.
 - Mastering fine motor skills.
 - Crawling or walking.
 - Learning to talk.
 - May be in the midst of potty training.
- ◆ Reactions to stress:
 - Clinging.
 - Crying or whining.
 - Toileting regression.
 - Physical or verbal anger.
 - Sleep disturbances.
- ◆ Ways parents/caregivers can help:
 - Ignore attention-getting behaviors, and give attention when it stops.
 - Be careful not to excuse unacceptable behaviors that are not normally tolerated.

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- Toddlers do better when the rules and routine stay consistent.
- Build more time into your schedule for hugs and “cuddle time.”
- Children in this age group also may not recognize the deployed parent at homecoming. This is normal. How much do you remember of someone you’ve not seen in 1/2 or even 1/4 of your lifetime? The more ways you can find to maintain contact between the child and the deployed parent, the better the child’s memory of the deployed parent will be.

3. Pre-School Children: (4-5 years)

- ◆ Developmentally:
 - Lives in the “here and now”—concept of time is difficult.
 - May be fearful of the dark, monsters, storms, etc.
 - Have active imaginations.
 - May be “magical thinkers” (If I wish hard enough, Daddy or Mommy will come home.)
 - Play is very important.
 - Secure, predictable world is important.
- ◆ Reactions to stress:
 - Cry, whine, or cling to parent.
 - Toileting or other areas of development may regress.
 - Withdrawal.
 - Fantasies.
 - Physical and/or verbal aggression.
- ◆ Ways parents/caregivers can help:
 - Ignore attention-getting behaviors and give attention when it stops.
 - Allow more time than usual for one-on-one time with your preschooler.
 - Talk about why their parent has to go away and why it is important. If they show concern about safety at home or at the command, be sure to talk about things that keep everyone safe. Be careful not to say, “nothing bad will happen,” since you cannot guarantee that.
 - Preschoolers are learning about emotions, and their intensity may be frightening to them and to you. Remember that feelings aren’t right or wrong, and that it’s okay to feel angry, sad, or scared. Children will follow our lead in dealing with feelings, and you are a key role model.

4. School Age Children: (6-12 years)

- ◆ Developmentally:
 - Fitting into social groups and with peers is very important.
 - Concerned about rules and fairness, all-or-nothing thinkers.
 - Very proud of military parent.
 - Concerned with safety issues.
 - Active listeners - asks lots of questions.

- ◆ Reactions to stress:
 - Change in school performance.
 - Change in personality.
 - Increased sensitivity.
 - Fascinated by the Navy and news about it.
 - Worries about family safety and even finances.
- ◆ Ways parents/caregivers can help:
 - Talk to your child’s teachers about the deployment. Tell them deployment and homecoming dates, and share any concerns you may have with them.
 - Have a family meeting before the deployment begins to talk about concerns, expectations, and the rules established by both parents.
 - Don’t encourage them to “take the place” of the deploying parent. This isn’t an appropriate role for a child.

5. Teenagers: (13-18 years)

- ◆ Developmentally:
 - Learning to assume adult roles.
 - Testing parental limits.
 - Establishing a personal identity.
 - Peers are primary affiliation.
 - Strong desire for independence.
 - Value privacy.
 - Require more sleep.
- ◆ Reactions to stress:
 - Physical and/or verbal anger (can be passive/aggressive).
 - Change in school performance/personality/appearance.
 - Sadness/depression/mood swings/isolation.
 - Substance use/abuse.
 - Loss of interest in favorite activities.
- ◆ Ways parents/caregivers can help:
 - Teenagers can also use attention-getting behaviors. They may have difficulty verbalizing their need for your time and attention. Keep communication open with them. Teenagers will frequently open up while driving or doing chores. Remember to ask open-ended questions to keep the conversation going. Know who their friends are and what they like.
 - As teens begin to look and act more like adults, we sometimes expect too much. Remember, they are still children who need guidance, support, and affection.

6. Normalize Children’s Reactions:

- ◆ All these reactions to stress are normal in our children. Seek support when stress becomes dis-stress, and remember that you truly are the experts on your children. Kids are all different and adapt to the deployment in different ways at different rates. You

NOTES

are the best judge of how they are doing.

- Most kids recover a sense of balance within a month. Stress-related behaviors that persist beyond a month (especially those disruptive to the child or the household) may need further attention. Sometimes just talking with other parents or kids in the same situation is all the help that you need. More formal support, such as parenting classes or counseling, can help.

III. Resources

A. Where to Get Help:

- ◆ School counselors.
- ◆ Greensprings (TRICARE-Mental Health) 1-800-931-9501, Option 1.
- ◆ FFSC Parenting Programs.
- ◆ Parenting classes offered through your church, your child's school, etc.

B. Coping Strategies:

1. Some Things to Keep in Mind:

- ◆ Allow and encourage children to express their feelings, even if they are different from your feelings.
- ◆ Be aware of your child's needs.
- ◆ Don't punish your child for his/her feelings.
- ◆ Expect reactions to stress from your child.
- ◆ Reassure your child, but be realistic.
- ◆ Provide developmentally appropriate information to your child about the ship and the deployment.
- ◆ Locate helpful resources for your child.
- ◆ Take care of yourself, so you are better able to care for your child. Children learn from our example.
- ◆ Children need to hear positive things about the military. If all they hear are negative things, they may think "Daddy or Mommy is willing to leave me for this awful ship; how important does that make me?"

2. Sharing Coping Strategies:

(Presenter Note: If the group is small, do the exercise together or in two small groups. If the group is larger, break into smaller groups. Give each group a topic for brainstorming.)

- ◆ Topics
 1. Help children mark the passing of time until homecoming.
 2. Keeping in touch with their parent during the separation.
 3. Sharing special days with their parent during the separation.

(Give chart paper to each group and have them select a recorder. Ask group members to share suggestions or ideas about their topic. After ten minutes have each group report out. Ask for any additional suggestions. Encourage the large group to add any additional suggestions after each report out.)

Possible Responses:

- ◆ **Topic 1:** Help children mark the passing of time until homecoming.
 - Paper chain - one link per day, week, etc.
 - Calendar pages - store-bought or homemade.
 - Deployment journal - a great homecoming “read.”
 - Candy jar - child gets one per day until homecoming.

- ◆ **Topic 2:** Keeping in touch with their children during the deployment/separation.
(Presenter Note: Use Keeping in Touch with Your Child during Deployment handout.)
 - This handout has many hints for parents that are also useful for a child.

- ◆ **Topic 3:** Sharing special days with their parent during the deployment/separation.
 - Take pictures to send.
 - Video or audio tape the event.

IV. Positive Aspects of Deployment

It is very easy to come up with all the drawbacks of deployment. Several months is a big chunk of time out of our lives, and life does not stop during this time. What positive things might result from deployments?

- ◆ Sense of accomplishment and pride.
- ◆ Independence.
- ◆ Strengthened relationships.
- ◆ Respite from everyday parenting for deployed parent.
- ◆ New ways of communicating.
- ◆ Confidence.
- ◆ Experience with other countries and cultures through deployed parent.
- ◆ Reevaluation of rules that may have been too harsh in the first place.
- ◆ Families can learn to establish goals and plan together.

V. Conclusion

- A. Review material. Ask for comments or questions.**

- B. Distribute handouts and/or evaluations.**

- C. Thank participants.**

Uniqueness of Military Family Life

There are no right or wrong answers. Everyone's opinion is valid.

- | | | | |
|------|-------|-----|--|
| True | False | 1. | Children experience the same symptoms as adults when there is stress in the family. |
| True | False | 2. | Children forget their fathers (mothers) when that parent is at sea. |
| True | False | 3. | Babies don't show signs of stress due to deployment. |
| True | False | 4. | Preparing and involving children in a move to a new duty station helps the family make a smoother transition. |
| True | False | 5. | Children can't understand why a parent has to deploy. |
| True | False | 6. | It is more difficult to raise children in a Navy housing area than in the civilian community. |
| True | False | 7. | Some children believe their misbehavior has sent a parent away on a deployment. |
| True | False | 8. | Navy children have more trouble in school than civilian children. |
| True | False | 9. | We should allow children to be sad/glad when a parent deploys or the family gets transferred to a new location. |
| True | False | 10. | Some children want to sleep in their parents' bed once dad (or mom) has left on a deployment in order to feel safe. |
| True | False | 11. | Families with good communication techniques adjust to deployments and moving well. |
| True | False | 12. | When the car breaks down, the washing machine won't wash and the allotment check doesn't come while your spouse is at sea and you work through the anger, repairs and financial woes, you have a sense of confidence and growth. |
| True | False | 13. | Problems with children are fewer if dad (or mom) communicates individually and equally with the children while deployed. |
| True | False | 14. | Preschoolers tend to have a more difficult time during a deployment, while teenagers have a harder time adjusting to a move. |

2.2 MID-DEPLOYMENT

TITLE: Mid-Deployment

PROGRAM DESCRIPTION: The purpose of this program is to assist non-deployed partners in understanding and dealing more effectively with extended separations caused by deployment. This program focuses on promoting a positive perspective, normalizing feelings, making the most of the remainder of the deployment, and planning and communicating regarding homecoming expectations and plans.

TARGET POPULATION: Partners of deployed service members.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify three common emotional reactions partners at home may share in response to the Mid-Deployment period.
- ◆ Describe two positive effects the deployment experience may have on them and their relationships with their partners.
- ◆ Discuss two ways of coping with the remainder of the deployment period.

PROGRAM FORMAT:

Design: A one-session, facilitated group discussion. Can be requested by a Family Support Group or offered to “all-comers” at the FFSC.

Length: 50 minutes to one hour.

Group Size: Small group (less than 50).

Ideal Program Delivery Time: Close to the midway point in the deployment cycle.

Suggested location: FFSC or Family Support Group meeting space.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent.

Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Review FFSC reading and training file.
- ◆ Review content of the Couples Pre-deployment, Parent-Child Pre-deployment, and Homecoming SOPs.
- ◆ Observe Mid-deployment program.
- ◆ Co-facilitate Mid-deployment program.

NOTES

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Flipchart and/or newsprint, and markers.
- ◆ Signature Scavenger Hunt (Attachment 1)
- ◆ Mid Deployment Reflection (Attachment 2)

HANDOUTS:

- ◆ “Taking Care of Yourself” (Attachment 3)
- ◆ FFSC brochure, Program Schedule, etc.
- Participant evaluation.

REFERENCES:

- Logan, Kathleen. “The Emotional Cycles of Deployment”, *Proceedings*, February 1987.
- Godwin, Shirley. “An Ethnography of Women’s Experience With Military Deployment”, A Doctoral Project, United States International University, September 1996.

2.2 MID-DEPLOYMENT PROGRAM OUTLINE

NOTES

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Icebreaker /Opening Exercise
 - 1. Signature Scavenger Hunt
 - 2. Mid-Deployment Reflection

II. Emotional Aspects of Mid-Deployment

- A. Discussion of Emotional Adjustment
- B. Differences in Adjustment
- C. Deployed Partner’s Perspective
 - 1. First days/weeks
 - 2. End of first month
 - 3. Months two to four
 - 4. Months four to six
 - 5. Last two weeks

III. Most Difficult Aspects of Deployment

- A. Discussion of Most Difficult Aspects

IV. Best Aspects of Deployment

- A. Discussion of Best Aspects

V. Things to be Proud of

VI. Coping with the Remainder of Deployment

VII. Homecoming

VIII. Conclusion

2.2 MID-DEPLOYMENT PROGRAM CONTENT

(Presenter Note: *It is not necessary that all points included in the SOP be discussed, nor is the SOP designed to be all-inclusive. It is recommended that the facilitator touch on each point, with the depth of coverage determined by the needs of the group.*)

I. Introduction

A. Introduce self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/goals of program:

- ◆ Assist non-deployed partners in understanding and dealing effectively with Mid-deployment. The focus is on:
 - The impact of deployment on deployed and non-deployed partners; where each partner is right now.
 - Suggestions and ideas for coping with the rest of the deployment.
 - Planning/communicating with deployed partner about homecoming.

C. Icebreaker Activities: **(Presenter Note:** *Either or both of the following activities may be included).*

1. Signature Scavenger Hunt:

- ◆ Give each participant a copy of the Signature Scavenger Hunt activity. Explain the following rules:
 - ◆ A different signature must be obtained for each line item. If line items ask for hints or other information, a few words should be penciled in as a reminder of the information received.
 - ◆ Stress the importance of participants introducing themselves when asking for or giving a signature.
 - ◆ Time limit of 15 minutes.
 - ◆ Discussion of scavenger hunt: Ask group if they derived any benefits from the exercise.
 - Did anyone in the group get to meet someone new, or learn something new?
 - Are there any helpful hints anyone would like to share?
 - How did you feel about communicating with other people in similar situations? *(Use this question to generate discussion on the importance of communicating during deployment.)*

2. Mid-Deployment Reflection:

- ◆ As participants enter the room, hand each one a color or number coded slip of paper. After all participants have arrived, ask everyone to form groups based on their slips of paper *(e.g. All reds get together over here. Blues, you form your group over there. . .)*

(Presenter Note: When preparing the coded slips of paper, plan on 3-5 groups with 4-8 people per group.)

- After the groups have formed, ask each to discuss and record the group's answers to the questions listed on the MID DEPLOYMENT REFLECTION.
- Go over the list with the group.
- Advise groups that one person will be asked to present the group's answers to the larger group.
- Suggest that one-person act as recorder.
- Time limit is approximately 20 minutes.
- ◆ Discuss groups' responses touching on the topics, ideas and suggestions contained in the SOP as appropriate. *(Facilitator may use newsprint to record answers.)*

II. Emotional Aspects of Mid-Deployment

- A. Generate discussion:** Where group members are regarding their emotional adjustment—how do they feel now as compared to three months ago. *(Facilitator may use flipchart to record feelings.)* Some common responses may include:

Deployment - The First Days

Anxious/Indecisive
 Depressed
 Angry/Abandoned
 Numb, Aimless
 Empty
 Relieved
 Overwhelmed
 Frustrated/Helpless
 Restless
 Stress/Distress
 Trying to be strong

Mid Deployment

Increased self-confidence
 Pride
 Decreased anger
 Sense of freedom
 Increased independence
 Relief
 Overwhelmed
 Vulnerable
 "I've proven I can do it. . .
 now I just want him/her home!"
 Lonely
 Feeling blue
 More stressed
 Easily frustrated by children
 Ready for help again
 Tired of doing it all
 Need company

B. Each person adjusts differently:

- ◆ There are wide ranges of reactions, which are considered normal.
- ◆ You may find that you have reacted differently to this deployment than you have to previous ones, or differently than you expected. Examples of life changes:
 - A birth of new child.
 - Relocation to a new area.

NOTES

- Connection to the local community.
- Lack of connection to the local community.
- ◆ The roller coaster of emotions that many people experience in the beginning has usually subsided (somewhat) by Mid-deployment. If you are still experiencing difficulties in adjusting to and/or accepting the deployment, you may want to talk with someone (i.e., counselor, chaplain, friend, etc.).
- ◆ No one in the group will be at the same point of adjustment at the same time.
- ◆ Deployed partners may have adjusted to the separation differently than you.

C. Deployed Partner's Perspective:

Generate discussion on how deployed partners have adjusted to the deployment. Some common responses may include:

1. First days and weeks: (Down time for non-deployed partners.)

- ◆ For some there is a period of intense emotion. (Similar for non-deployed partners.)
- ◆ Reaction to initial shock of the separation.
- ◆ Wondering: Can I make it?
- ◆ For others, they are excited about getting underway and look forward to the deployment.
- ◆ Others are somewhere in between—neither up nor down. This is probably a front to deeper feelings.
- ◆ Operations tempo (optempo) of ship is busy (hectic, crazy, frantic) with drills, etc.
- ◆ It is a time for each person to get used to everything—the people, the environment, etc.
- ◆ There may not be enough time to dwell on home, though for most, home is always in the back of their minds.

2. Toward the end of the first month and into the second: (May be down time for non-deployed partners.)

- ◆ Ship's routine is established and each person may develop his/her own routine.
- ◆ Some often wonder if the halfway point (hump) will ever arrive.

3. Months Two to Four: (Busy time for non-deployed partners.)

- ◆ Acceptance of the deployment sets in.
- ◆ For some, feelings about home are put on the back burner.
 - Try not to dwell on home, throw energies into work.
- ◆ For others this is a time of anxiety as they have time to dwell on thoughts of home.
 - “Is everyone okay?” “What’s going to go wrong?”
 - Worst case scenarios may be thought of.
- ◆ The pain of separation subsides and the flurry of communication from both partners may drop off in some cases. In others, it may

- remain steady with e-mail and sailor phones, if available.
- ◆ Hump day is often a turning point.
 - “I’ve made it this far, so I can make it the rest of the deployment!”
 - Often a very positive time.
 - ◆ As routine is established, the days begin to run into one another and the deployed partners may start to operate in an automatic mode. Monotony sets in. Some get very tired of the same old stuff and become anxious to get home.
- 4. Months Four to Six:** (Up time for non-deployed partners with some similar feelings of anxiety.)
- ◆ Anxiety kicks in—especially the last month—as thoughts of living at home increase.
 - Some are very eager to get home.
 - Others may not be so eager, especially if they will be going home to unresolved problems or will be facing new ones.
 - For some this is time haunted with fear (e.g., that the partner/family at home has changed, or can survive without me).
 - Guilt is sometimes an issue as he/she comes to grips with what he/she did or didn’t do during deployment (e.g., didn’t write, e-mail, phone, shop, etc. as often as promised, or spent more money than planned, etc.).
 - ◆ Expectations for homecoming build, especially during the last month or two weeks. Channel Fever!
 - Reality may kick in as he/she realizes that homecoming dreams may not come true.
- 5. Last two weeks:**
- ◆ Ship’s optempo may slow down and homecoming activities take place:
 - Steel beach picnics, movie night, Bingo.
 - ◆ Often, time drags and this may seem to be the longest part of the entire deployment.
 - ◆ Remember, while both partners are experiencing the same month period of time, similar feelings may be occurring at different times. It is important to be aware of this when writing letters, e-mailing, and talking on the phone with your deployed partner.

III. Most Difficult Aspects of Deployment

- A. Generate discussion** concerning what partners at home consider to be the most difficult aspects of deployment. (*Facilitator may use newsprint to record aspects mentioned.*) Common responses may include:
- ◆ Slow mail and unreliable e-mail.
 - ◆ If e-mail is available, you may find that you have little to talk about on the phone because all is said in e-mail.
 - ◆ Being apart from partner—missing your best friend, lover, etc.

NOTES

- ◆ Financial difficulties.
- ◆ Parenting issues.
 - Understanding and dealing with children’s different emotional levels.
 - No help with children—acting as mom and dad.
 - School difficulties.
 - Challenge of keeping the deployed parent a part of child’s life and maintaining communication between the two.
 - Children’s emotional high and low periods.
 - Depending on the child’s age and stage of development, his or her inability to communicate their emotions effectively.
- ◆ Acting as a go-between for deployed partner and in-laws.
- ◆ Just doing what has to be done to get through the next few months.
- ◆ Transportation problems.

IV. Best Aspects of Deployment

- A. Generate discussion** concerning what partners at home consider to be the best aspects of deployment. (*Facilitator may use newsprint to record aspects mentioned.*) Some typical responses may include:
- ◆ Finally over the hump.
 - ◆ Do not take each other for granted.
 - ◆ Chance to achieve personal goals.
 - ◆ Achieving independence and having freedom to make decisions and choices.
 - ◆ Good opportunity to further education; pursue interests, hobbies, etc.
 - ◆ Can make and keep plans. Do not have to consider partner’s schedule.
 - ◆ Emphasize the importance of thinking about the best aspects of deployment during difficult times. Recognizing and focusing on positive aspects can make the deployment a little easier.

V. Things To Be Proud Of

- A. Generate discussion** concerning what partners at home are most proud of regarding this deployment. (*Facilitator may use flipchart to record aspects mentioned.*) Common responses may include:
- ◆ Made it this far without losing it.
 - ◆ Proud of being positive.
 - ◆ Helping partners make it.
 - ◆ Spouse advanced/promoted.
 - ◆ Keeping up pace of correspondence, packages, e-mail and phone calls.
 - ◆ Can stand on own two feet.
 - ◆ GED/College courses completed.
 - ◆ Personal achievements.

VI. Suggestions and Ideas for Coping with the Remainder of the Deployment

- ◆ Maintain routine—gives sense of stability and control over your life.
- ◆ Maintain a positive attitude. Attitude is the state of mind with which a

situation is perceived. Attitude is a matter of choice.

- ◆ Think twice before sending emotional/negative letters or e-mails. You may not have the opportunity to discuss or apologize until some time later.
- ◆ Suggestions for maintaining a positive attitude:
 - Give yourself permission to be imperfect. Do not set expectations for yourself that you will not be able to achieve.
 - Plan for change—Be flexible. It's good to make plans, but perhaps have a plan "B" set up in the event that the schedules change.
 - Focus on solutions and options instead of problems.
- ◆ Take care of yourself—this can help you better deal with the difficult times.
 - Manage stress in healthy ways by exercising, relaxing, finding a support system, etc.
 - Take time for yourself—you deserve it!
- ◆ Establish a goal(s) to help the time pass more quickly. Give yourself something to look forward to and give yourself a sense of control.
- ◆ Break down time remaining until homecoming into manageable pieces (i.e., holidays, weekends, paydays, special events, etc.).
- ◆ Continue to communicate with deployed partner. For some the letter writing and e-mailing slows down as time passes, so it may take extra effort to keep it up.
- ◆ Maintain support system—realize that the down times have not completely vanished and your support systems (friends, family, community, etc.) can continue to help you through the tough times.
 - Focusing on homecoming may enable you to bounce back quickly.
 - Focus on homecoming plans and/or a goal to work toward during the rest of the deployment.

VII. Homecoming: Start communicating now about homecoming expectations and plans.

- ◆ Have realistic expectations.
- ◆ Talk/write/e-mail about plans for the first days and weeks back together. Items to talk about:
 - Children—At home or on pier.
 - Family—Parents/In-laws visiting.
 - Plans—What is important to both of you? Be aware of each other's emotions and needs.
- ◆ Keep in mind that you and your partner may be at different points in the homecoming countdown. Partner's excitement level and desire to make plans may be different than yours.

VIII. Conclusion

- ◆ Solicit questions, comments and additional concerns from participants.
- ◆ Participant evaluation forms.
- ◆ Thank participants for attending.

Signature Scavenger Hunt



_____ has one unique communication technique that has worked with a partner or child. It is _____

_____ has utilized FFSC programs and services.

_____ is going through his/her first deployment.

_____ is going through his/her third deployment or more.

_____ has one helpful hint for coping with deployment. It is _____

Walk around the room and get the signature of someone who fits each of these categories. Each person may only sign once.

_____ has a success story about an accomplishment during this deployment. It is _____

_____ has been involved in sports/social/professional activities outside of the family support group during this deployment.

Mid-Deployment Reflections

List one thing you have achieved during the past three months.

Describe a situation you have handled over the past three months that would normally have been delegated to your spouse.

List a strength (quality) you have demonstrated during this deployment.

Name one manageable goal you would like to achieve before your partner's homecoming.

What resources (people, agencies, organizations) have helped you make it so far?

How has this separation enhanced your relationship?

TAKING CARE OF Yourself

Share and air your feelings.

- ◆ Expressed feelings are changed feelings.
- ◆ Join or start a support group. You can disguise this support as something you enjoy like a bookclub.
- ◆ Invite a few friends over for a monthly meal.

Avoid comparing yourself with others.

- ◆ Avoid comparing yourself with others by admiring their gifts and ignoring your gifts.
- ◆ Avoid negative self-talk. It only increases your stress level.

Take time to play.

- ◆ Do something you enjoy and do it because you want to not because you have to.
- ◆ Go out for a kids free girls/boys night out.
- ◆ Do something child-like (amusement parks, flying a kite, picnic, etc.).

Don't forget to laugh.

- ◆ Blessed are they who can laugh at themselves for they shall never cease to be amused.
- ◆ Watch a funny movie.
- ◆ Look for humor in things around you. Let your hair down more often.

Learn to relax.

- ◆ Discover what relaxes you and practice it regularly: i.e. bath, exercise, yoga, reading.
- ◆ Consider practicing aromatherapy - lavender is especially known for its relaxing qualities.

Learn to say "No".

- ◆ As you become more comfortable saying "no" to the unreasonable expectations, requests or demand of others you will discover that you have more compassion.
- ◆ Overextending yourself and your time is damaging to both you and your family.

Stretch your muscles.

- ◆ Break a sweat. Go for a walk. Ride a bike. Park further from the door. Take the stairs, etc.
- ◆ Don't forget to stretch your mental muscle as well. Take time to learn a new skill, craft, hobby, sport or to go back to school to work on a degree.

Practice being a positive, encouraging person.

- ◆ Each time you give others a word of encouragement you not only feel better, but you build up your best self.
- ◆ Practice avoiding negative comments or excessive, damaging gossip.

Pay attention to your spiritual life.

- ◆ Slow down. Practice sitting quietly. Listen to your inner voice.
- ◆ Spend time thinking about the things that bring peace, beauty, and serenity to your life.
- ◆ Find the courage to follow your own spiritual path if a traditional religion has not ben helpful to you.

3.1 HOMECOMING

TITLE: Homecoming

PROGRAM DESCRIPTION: The purpose of this program is to normalize feelings associated with reunion, discuss common reactions of spouses to reunion, offer tips to ease a couple's reunion anxiety, and discuss common reactions of children. This program mirrors the Reunion for Couples program offered to commands during Return and Reunion Homecoming Programs.

TARGET POPULATION: This program is designed specifically for partners of deployed service members returning from deployment.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Name one frequent concern of military couples at homecoming.
- ◆ List two things couples can do to make the homecoming transition go smoothly.
- ◆ List two ways to make the homecoming easier for children.

PROGRAM FORMAT:

Design: A facilitated discussion/lecture format.

Length: Approximately one hour.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: 3-5 weeks prior to the command's homecoming to allow time for partners to communicate plans and expectations.

Suggested location: Various locations - generally held in a classroom or auditorium.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent.

Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Review FFSC reading and training file.
- ◆ Observe a Couples Pre-deployment Program.
- ◆ Observe a Homecoming Program.
- ◆ Co-facilitate a Homecoming Program.

NOTES

Program Evaluation:

- ◆ Supervisory level staff will observe program a minimum of once per year. A Program Observation Checklist, Presenter Program Evaluation and Participant Evaluations/Comments will be completed at this time.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Facilitator Options: Role Plays are an option for facilitated discussion (Attachment 3)
 - Option 1a: Male Service Member General Topics Role Play
 - Option 1b: Female Service Member General Topics Role Play
 - Option 2: Image/Personal Appearance Role Play
 - Option 3: Money Matters
 - Option 4: Discipline Role Play
 - Option 5: Homecoming Option for Large Audiences (Attachment 4)
- ◆ Newsprint (stand) and Markers

HANDOUTS:

- ◆ FFSC brochure, Program Schedule, evaluation, etc.
- ◆ Hints for a Happy Homecoming (Attachment 1)
- ◆ Returning To Children (Attachment 2)

REFERENCES:

- ◆ “Married to the Military, What’s Next?” Ru Schmitt, May 20, 1996.
- ◆ *Off Duty*, “After the Storm”, Dianne Smith, June 1991.
- ◆ *Flagship*, “Homecomings are a Team Effort”, Alva Chopp, February 14, 1991.
- ◆ *Proceedings*, “The Emotional Cycle of Deployment”, Kathleen Logan, February 1987.

3.1 HOMECOMING PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience

II. Common Concerns

- A. Changes
- B. Anticipation of Homecoming
- C. Trust
- D. Communication
- E. Intimacy
 - 1. Definition
 - 2. Roadblocks
 - 3. Suggestions

III. Adjustments for Partners

IV. Children's Concerns

- A. Parenting Suggestions
- B. Common Reactions of Children
 - 1. Babies
 - 2. Toddlers
 - 3. Preschoolers
 - 4. School Age
 - 5. Teenagers

V. Homecoming Predictions

VI. Tips for a Successful Homecoming

VII. Conclusion

3.1 HOMECOMING PROGRAM CONTENT

I. Introduction

A. Introduce Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/Goals of Program:

- ◆ Address concerns you have about homecoming.
- ◆ Discuss ways to make the reunion with your partner even better.
- ◆ Discuss ways to make the adjustment for children easier.

***Note:** Any deployment can be a building block or a stumbling block in a relationship. It is up to you and your partner to determine which one it will be in your relationship.*

C. Learn About the Audience:

- ◆ Icebreaker Questions: (Large groups)
 - For how many was this your first deployment?
 - Does anyone have specific plans for homecoming? (Ask for examples from participants.)
 - Does your partner know about your plans?
 - For how many was this your first deployment with children?
- ◆ Icebreaker Activity: (Small groups)
 - Option 1:** Have group take turns giving their name and one thing they've done alone during the deployment that they would never have chosen to do alone or thought they COULD do alone.
 - Option 2:** Have group take turns giving their name and talking about the biggest change that has taken place during this deployment.

II. Common Concerns

***(Presenter Note:** Option to use any/all of the following role plays or Option for Large Audience.)*

- ◆ Options 1a/1b: General Topics Role Plays
- ◆ Option 2: Image/Personal Appearance Role Play
- ◆ Option 3: Money Matters
- ◆ Option 4: Discipline Role Play
- ◆ Option 5: Homecoming Option for Large Audiences

A. Changes:

- ◆ How have you changed? (Physically, attitude, behavior, etc.)
- ◆ No change: Old problems do not magically disappear. (Housework, children, money, etc.)

- ◆ How has your partner changed?
- ◆ How has life at home changed during the deployment? (New jobs, back to school, moved to a new home, new friends, new hobbies, etc.)
- ◆ What routines have you simplified? (Paper plates, eating out, ordering in, mac & cheese, “living out of the dryer”, etc.)

- ◆ **Discussion to enhance optional role plays:**
 - Change is not necessarily a bad thing or a good thing, it’s simply a fact of life.
 - During this deployment, you’ve discovered new abilities, talents, and interests.
 - You’ve discovered you really CAN take care of everything on your own. Your new found independence may be threatening to your returning partner.
 - Let him/her know you really do need and want them in your life. You may be able to handle things alone, but you prefer to handle things as a team.
 - You and your partner will need time to adjust to any changes that have occurred during the deployment.

B. Anticipation of Homecoming:

1. **Non-deployed partner:** Generate discussion on what participants are doing and thinking about as they prepare for homecoming. Common responses include:
 - ◆ New haircut.
 - ◆ Diet.
 - ◆ Shopping for an arrival outfit.
 - ◆ Dinner menus planned.
 - ◆ Groceries stocked up.
 - ◆ Housecleaning.
 - ◆ “Cleaning house” in your life to make room for your partner (i.e., letting go of hobbies, activities, etc. taken up during the deployment).
 - ◆ Pace picks up to complete list of “things to do while partner is deployed”.
 - ◆ Feelings of joy, excitement, and anxiety in anticipation of reunion.
 - ◆ Concerned about how partner’s return will affect family life
 - ◆ Decisions harder to make—may be postponed until reunion.
 - ◆ Lack of concentration.
 - ◆ Wanting to wait until partner comes home to get his/her input.
 - ◆ Worry about whether deployed partner is as happy about homecoming as you are.

You may be wondering:

- ◆ How much has my partner changed?
- ◆ Have I made good decisions about our money?

NOTES

- ◆ Did I do okay with the kids?
- ◆ Will I have to stop seeing my friends so much?
- ◆ Will we still have things to talk about?

2. Deployed partner: Generate discussion on what he/she has been telling you by e-mail, letters, phone conversations, etc. What do you think he/she may be thinking as he/she prepares for homecoming?

Common reactions include:

- ◆ More subdued than non-deployed partner (not bouncing off the walls) as he/she still has work to do.
- ◆ Newness and adventure of deployment have long since worn off.
- ◆ Anxious to be home.
- ◆ Performance may have slacked off and he/she may have an “I don’t care - I’m going home” attitude.
- ◆ May be hard to concentrate on duties as he/she anticipates being home.

They may be wondering:

- ◆ Will you really need him/her?
- ◆ How will I fit in back home?
- ◆ Will the kids be happy to see me?
- ◆ Will the kids recognize me?
- ◆ They may be feeling guilty for having enjoyed the separation (e.g. time away from the kids) or having left for so long. They may be anxious about what you meant in letters, e-mail, phone calls, and tapes, or concerned about changes that may have occurred since deployment (e.g. new house/apartment, redecoration, wedding plans, children growing up, new car or major repairs, etc.).

C. Trust:

1. Promises:

- ◆ Broken or unmet promises: Saving money, losing weight, taking care of car or other “prized” possessions, taking a class, visiting family, letters, phone calls, etc.

2. Decisions:

- ◆ Decisions made during the deployment: Did I/he/she make the best decisions? How will he/she react to them?

D. Communication:

- ◆ Learn to communicate “face to face” again. Be observant of nonverbal body language.
- ◆ Cooperate: All decisions were made solo; practice being a team again.
- ◆ Re-negotiate: Children, finances/checkbook, chores, social obligations.
- ◆ Lessons Learned: Discuss with partner what is needed to make next deployment better. (More/fewer letters, e-mail, and phone calls; better

preparation.)

- ◆ Fresh Start: Homecoming is an opportunity for a fresh start, a time to put good intentions to work, and a time to enhance your relationship.

E. Intimacy:

1. What is intimacy? (Intellectual/emotional as well as physical connection between partners.)

- ◆ How have you maintained intimacy during deployment? (Letters, cards, phone calls, care packages, etc.)
- ◆ At homecoming time we are concerned about re-establishing the physical part of intimacy in the relationship.

2. What are some roadblocks to this?

- ◆ Alcohol.
- ◆ Visitors.
- ◆ Jealousy.
- ◆ Experimentation without explanation.
- ◆ Fear of unintended pregnancy.
- ◆ Going to fast or too slow.
- ◆ Anxiety.
- ◆ Unresolved issues.
- ◆ Children.
- ◆ Illness/Fatigue.

3. Suggestions:

- ◆ There is a need to reconnect emotionally before the physical side of the relationship can be re-established.
- ◆ Sex may be awkward at first. Don't rush it. Allow each other time and space.
- ◆ Communicate your love to your partner.
- ◆ Talking with your partner about sex can be fun in itself. Talking about your sex life is the single best method for improving it!

III. Adjustments for Partners

- ◆ Home life is generally less structured than shipboard life. The deployed partner may want to be spontaneous and not plan activities. Conversely the non-deployed partner may need to allow for more/different structure in their daily routine.
- ◆ The deployed partner may want to be alone for a while to regain a sense of privacy that was lost with cramped quarters on the ship. The non-deployed partner has become accustomed to more time alone and may need to maintain personal time or seek more "couple" time.
- ◆ The deployed partner may need time to adjust to new surroundings. (Changes in community, roads, new/moved furniture, etc.)
- ◆ Both partners may have difficulty sleeping. (Too quiet, bed too big/soft,

NOTES

- ◆ crowded, adjusting to sleeping with someone again, etc.)
- ◆ Re-negotiating household routines may be required. (Eating patterns, rules, disciplining children, etc.)

IV. Children's Concerns:

(Option: Discipline Role Play)

A. Parenting Suggestions:

- ◆ Encourage returning parent to spend time with each child.
- ◆ Inform returning parent of developmental changes/activity levels.
- ◆ Maintain daily routine.
- ◆ Communicate/discuss changes as a family.
- ◆ Encourage the sharing of feelings.
- ◆ Remember the four C's: Calm, Candid, Concrete, Consistent.

B. Common Reactions of Children:**1. Babies: (Birth to 1 year)**

- ◆ Reactions: Stranger anxiety. May cry, fuss, pull away. May have changes in eating, sleeping, eliminating.
- ◆ Techniques: Bond: hold, hug, bath, change, feed, play, talk.

2. Toddlers: (1-3 years)

- ◆ Reactions: Shy, clingy, may not recognize parent, cry, temper tantrums (ignore), regress (toilet habits).
- ◆ Techniques: Don't force them to hug, kiss, play. Children need time to adjust to different people, their smells and sizes, etc. Get on their level. They may want to snuggle between you and your partner.

3. Preschoolers: (3-5 years)

- ◆ Reactions: May feel guilty for making parent go away. May need warm-up time, have intense anger, need proof parent is real (poke parent, test limits). May be concerned about work/duty days. (Worried parent will not come back for months.)
- ◆ Techniques: Reinforce love for them. Listen carefully, accept their feelings, play with them.

4. School Age: (5-12 years)

- ◆ Reactions: Run down pier, feel guilty (weren't good enough, didn't do enough), dread parent's return (just wait until your Dad/Mom gets home), talk entire way home, proud of deployed parent.
- ◆ Techniques: Have deployed parent review pictures, school work. Praise them, try not to criticize. Don't have to be Santa and buy child's affection back.

5. Teenagers: (13-18 years)

- ◆ Reactions: May be concerned about the rules (lose access to car, etc.) Feel they are too old to meet the ship at pier. May be excited

- if relationship was good before deployment.
- ◆ Techniques: Respect their privacy. Ask deployed parent to negotiate rules, don't be judgmental, and share what has been going on. Inform deployed parent before reunion of drastic changes in physical appearance, clothes, friends.

***Note:** At homecoming time ALL family members must readjust. Everyone has changed physically, emotionally, and socially.*

V. Homecoming Predictions

- ◆ Channel fever is experienced by everyone. No one gets much sleep the night before homecoming. We even give the kids “bug juice” and cookies on the pier! This all adds up to exhaustion when everyone gets home. Take time to rest and relax at homecoming time.
- ◆ Partner wants to stay in. You want to show them off. Compromise!
- ◆ Expect a “Homecoming Let Down”. Homecoming is a lot like a honeymoon. You can't stay on that “high” forever; your relationship will return to normal. Realize that your homecoming fantasies were just that – fantasies! (Partner thinner, perfect parent, saved lots of money, etc.) The gifts they brought home may not have been what you expected or wanted. They may have made different choices than you would have made.
- ◆ Expect some telling of the hardest stories about difficult times. It is not meant to be accusatory. Partners are sometimes surprised or hurt that you coped so well. She/he doesn't need me. (*Demonstrate and discuss the pitfalls of the “Who Had It Worse Game”.*)

VI. Tips for a Successful Reunion

- ◆ Talk to each other. If it feels awkward, just say so.
- ◆ Give each other a little space. The adjustment was made to being alone. Now you must re-adjust to togetherness.
- ◆ Encourage partner to re-enter the family as an honored guest. He/she can see how things are working and then together you can discuss any changes.
- ◆ Don't be afraid to seek outside help if needed in making the readjustment.

VII. Conclusion

Reunion can be a building block or a stumbling block.

- ◆ It is a building block when growth and experience are appreciated and encouraged by both partners, people talk openly and honestly, and partners accept each other and the changes that have taken place.
- ◆ Explain R&R Program.
- ◆ Encourage participants to seek assistance if family members have not adjusted to reunion within 8-10 weeks.
- ◆ Solicit final comments, concerns, and questions.
- ◆ Thank audience and distribute evaluations.

HINTS FOR A HAPPY HOMECOMING

HOMECOMING DAY

- Be realistic. The perfect reunion fantasy is just that — a fantasy.
- Expect to be more tired than you think. With all the excitement and preparations, fatigue is a common homecoming reaction for everyone.
- Take time to get reacquainted with one another. Remember that intimacy involves emotional, as well as physical closeness. Talk about each other's expectations for reconnecting physically.
- Stay flexible. Emotions are intense, children are overstimulated, and schedules are unpredictable. Keeping planned activities to a minimum can help everyone avoid unnecessary stress.

TIPS FOR REUNION

- Start planning early. What kind of celebration do you want and who do you want to be a part of? What does your partner want? Make decisions together.
- Reread letters and e-mails from your partner as a refresher on what has happened during the deployment. This can help you reconnect as you prepare for living together again.
- Talk, talk, talk! Communicating openly and honestly with your partner about your feelings, expectations, needs, and worries is a sure way to help make this homecoming the best it can be!
- If homecoming day is also a duty day, plan to make the best of it. Have dinner together!

For the Partner at Home:

- Life at sea is very structured. Your partner may want to be spontaneous, or he/she may want to relax without a lot of planned activities. Work out compromises so both of your needs are met.
- Your partner may have stories to tell about overseas ports. Realize that while port calls can be a highlight, they are a very small part of deployment. Life at sea can be difficult and challenging.
- Be patient. Your partner may be in the habit of giving orders. Reestablishing the communication patterns you had as a couple will take a little practice.
- Be careful not to get caught in the "Who Had It Worse" game.

For the Returning Partner:

- Realize that it's easy to lose track of life back home while deployed. Things may not be exactly the same as when you left. Taking time to observe the environment and routine at home can help you make a smooth transition back into family life.
- Your partner has had to take responsibility at home and may be rusty at sharing the decision-making. Be patient with each other as you renegotiate responsibilities.
- Your partner's independence has grown during the separation. Keep in mind that you are still needed, and more importantly, you are wanted back home!

As a Family:

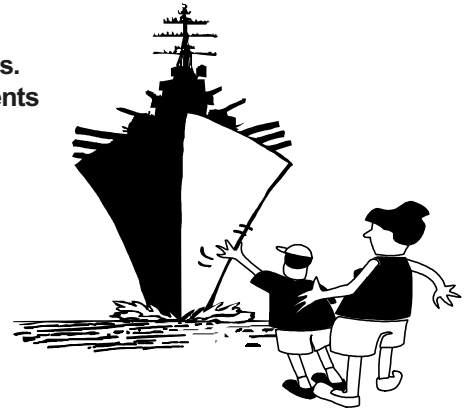
- Include the kids in homecoming plans. Ask for their ideas on things such as activities and decorating.
- Plan time together as a family, with opportunities for the returning parent to become reacquainted with each child individually.
- Realize that kids react to change. They may misbehave more to get the deploying parent's attention. Take it easy on discipline as their acting up is often the only way they know how to deal with the stress of change.
- Share your feelings. It's natural to have mixed emotions at this time — excitement and happiness together with nervousness and insecurity. Telling your children how you feel helps them recognize and express what they are feeling.

For the Returning Parent: Enjoy being an honored guest at home for awhile. Find out what rules and routines have changed before jumping in. Discuss concerns privately with your partner and make gradual changes together.

For the Parent at Home: Let the kids and the returning parent "warm up" to one another. After many months with adults, kids' high energy can be overwhelming. Your partner may need occasional breaks. Relax and enjoy yourself! Have a wonderful homecoming!

Returning to Children

Reunions are an exciting time, but they can be very confusing for kids. Families that imagine a “perfect reunion” may be disappointed if parents don’t understand the reactions children often have at the end of an extended deployment. Take a look at the suggestions below, and remember, family *teamwork* is the key to a smooth homecoming.



Toddlers: Ages 1 to 3

Reactions

- May be shy and clingy.
- May not recognize the returning parent.
- May have temper tantrums.
- May regress with toilet training.

Techniques

- Don’t force hugs or play.
- Give them time to warm up; they’ll be curious and seek out the returning parent.
- Sit or kneel at their level.
- Snuggle with your spouse — your child will soon be in the middle.

Preschoolers: Ages 3 to 5

Reactions

- May feel guilty for “making Mom or Dad go away.”
- Will recognize returning parent but may need warm-up time.
- May need “proof” that returning parent is real (poking, etc.).
- May misbehave to get attention.
- May be demanding.

Techniques

- Listen to what they tell you.
- Accept their feelings.
- Find out what new things they are interested in (books, games, TV, etc.).
- Ask them to “wait” if they are using attention-getting techniques.
- Play together (hide and seek, ball, etc.).
- Reinforce your love for your child, even when you don’t love their behavior.

School Age: Ages 5 to 12

Reactions

- May run down the pier to meet the returning parent.
- May feel guilty they weren’t “good enough” while the returning parent was away.
- May dread parent’s return, fearing they will be disciplined for all the wrongs committed during the deployment.
- May talk nonstop to bring the returning parent up to date.
- May boast about the returning parent and the military.

Techniques

- Praise them for what they’ve accomplished during the deployment.
- Spend time reviewing school work, pictures, family scrapbooks, etc.
- Try not to criticize past negative behaviors — use positive reinforcement for behaviors you are trying to encourage.
- Your child may want to “show off” the returning parent at school or to friends; agree to go if he/she asks.

Teenagers: Ages 12 to 18

Reactions

- May exhibit excitement if parent/teen relationship was strong prior to deployment.
- May feel guilty for not living up to “standards.”
- May be concerned about rules and responsibilities changing.
- May have changed physically.
- May feel “too old” to meet the returning parent at the pier.

Techniques

- Listen with undivided attention.
- Have respect for their privacy and friends.

- Encourage them to share what has happened in their personal life — be careful not to criticize.

For the Returning Parent:

Go slowly - Give yourself and your family time to readjust to your return.

Observe - Examine your family’s new schedules and routines before suggesting changes.

Be realistic - Expect that family members have grown physically, emotionally, and socially.

Be firm - Try not to give in to all of your children’s demands out of guilt.

Be flexible - Expect things to have changed — try things the new way.

Communicate - Discuss your feelings, thoughts, and concerns.

Be generous - Spend quality time with your family.

Your family will go through a readjustment period that may take four to six weeks. Keep in mind that each child is unique and will manage stress and change differently. If you have concerns about your family’s adjustment, seek professional assistance.

- Talk to a school guidance counselor.
- Call Fleet and Family Support Center to speak with a parent educator.

3.1.3 ATTACHMENT 3

Role Play 1a - General Topics - Male Service Member

(Thinking to themselves – Service member onboard ship on its way into the pier, Spouse in car driving to pier for homecoming.)

SM: Well, there's Norfolk. Home at last! All I want is a quiet relaxing afternoon at home with my family.

SPOUSE: I can't wait to see his face when he sees all the family and friends waiting for him at the house! He always did love a house full of loud, crazy people!

CHILD: I wonder how mad Dad will be that I broke that window three months ago? I'm really going to get it now.

SM: I can't wait to go shopping for a new stereo with the income tax refund check. I've been thinking about that for a long time.

SPOUSE: I'm sure he'll love the new curtains that I bought for the living room with the tax refund check. We've needed them for such a long time.

SM: I should remind her how lucky she is to be able to just stay home with all the kids and not have a care in the world while I'm at sea working like a dog. She doesn't know how easy she's got it.

SPOUSE: He's going to be so proud of all my accomplishments while he was gone. I handled it all while he was off in such fun and exciting places having a good time. He doesn't know how easy he's got it.

CHILD: I can't wait until we get Dad home. As soon as we get there he can play ball with me, look at my baseball card collection, play Nintendo, watch cartoons, and when we're done with all of that, he'll take me out for burgers for lunch and then to the toy store to buy me a present!

SM: The kids will love going to the sitters for the weekend while we get away to a wonderful hotel resort. I can't wait to get her alone!

SPOUSE: It will be nice to be a family again. And maybe next week we'll be ready to go away together as a couple. I hope he doesn't expect too much of me too soon.

3.1.3 ATTACHMENT 3

Role Play 1b - General Topics - Female Service Member

(Thinking to themselves the night before reunion.)

SERVICE MEMBER: Well there's Norfolk. Home at last! All I want is a nice hot bath, a home cooked meal and a quiet afternoon with my family.

HUSBAND: I can't wait to whisk her away for a nice relaxing weekend, I'm sure she'll love the beach cottage I've rented for the two of us. It's so great that our daughter is independent enough to stay home alone, I hope her mom is proud of her.

FEMALE CHILD: This homecoming thing better not take too long, I told Roxy that I'd meet her at the mall at six. I have to remember to tell mom I'm taking the car tonight, this is the best time for cruising the strip at the beach.

SERVICE MEMBER: Our daughter will be so surprised about our family vacation I have planned to the Grand Canyon this summer. All those months in the tax free zone will sure help finance the trip.

HUSBAND: I can't wait to see her face when she sees the new rims and spoiler I put on the Volvo; and with that new kicker box, our family truckster really pumps out the tunes. I'm sure glad I could pay for it with the tax-free money!

SERVICE MEMBER: I hope he knows how lucky he is to stay home with our daughter. It's so hard to be a mom from so far away. I think there is a new mall in downtown Norfolk. That will be a good mother/daughter activity.

FEMALE CHILD: I wonder what mom is going to say about my hair. Pink is the "in" color this year. It matches my shoes and micro mini perfectly! I'm so excited about her coming home. I hope things don't change too much. I've grown up.

HUSBAND: She is going to be so proud of how well I did this deployment. I was able to fix all the damage from the stove incident. I hope she doesn't notice the faint smoke smell when it rains. A little creative carpentry and some reorganization...no problem. Our kitchen needed an update anyway. Now if I can get the washer fixed before she returns, I'll be all set.

3.1.3 ATTACHMENT 3

Role Play 2 - Image/Personal Appearance

(Thinking to themselves - Spouse in the car on the way to the pier, SM onboard the ship on its way to homecoming.)

SM: I wonder what she really looks like with her hair cut short. I can't believe that she really cut it off. I loved her hair long. She likes it, I just hope she gives me time to get used to the change. I don't want to hurt her feelings, I know it took a lot of courage to cut it, it's been long for a lot of years.

SPOUSE: I hope he likes my hair. he hasn't said anything about it in his letters. I know he loved it long, but I really was tired of it and needed a change.

SM: I hope she likes my new mustache as much as I do. She didn't say anything about the picture I sent. She probably just didn't get that letter yet.

SPOUSE: How am I going to tell him how ridiculous that new mustache looks? He must really like it, he sounded so excited about it in his letter. I'll have to at least try to like it for him.

CHILD: I wonder what Dad thinks about my neat new haircut. All the kids are wearing it this way. It is really different and not at all like the Navy style haircuts I always got at the base barber shop Dad took me to.

SM: I don't believe she let Tommy get his hair cut that way. The picture looked pretty wild, maybe it's not really that bad. He is a teenager now, I guess I'll have to expect some crazy hairdo's and clothes. It could be a lot worse - he could have cut it that way AND dyed it purple!

SPOUSE: I guess we've all gone through some changes in the past six months. We'll just have to talk about them and try to accept each others feelings and opinions.

3.1.3 ATTACHMENT 3

Role Play 3 - Money Matters

MARY: I can't wait for Tom to come home and take over this checkbook. I hate trying to keep it balanced and will be relieved to turn it over to him.

SUE: Not me !! I've discovered that I enjoy making it balance and have even found out that if I do it right, I can put a little into our savings account. I'm just not sure how Jim will feel about me wanting to keep handling our finances once he's home.

MARY: I get nervous thinking of what his reaction might be when I tell him about the purchases I had to make. When the washing machine died. I had to buy another one. I've never made a major purchase like that before, I just hope he thinks I did the right thing .

SUE: I usually feel a real sense of accomplishment when I take care of some major problem that he usually handles. But I must admit, when I used the income tax refund to fix the car, I worried about what Jim would think. I know he had some plans for that money, but I had to have the car fixed and couldn't do it any other way.

MARY: I feel like I did OK with our money while he was gone. I know I really tried my best to do things right. I guess I'm just really worried that he won't think I did a good job.

SUE: Well, we won't have to worry much longer, here's the ship! Maybe we both need to sit down and tell our spouses how we really feel about handling the money. Wouldn't it be great if they felt the same way that we do?! We won't know unless we ask!

MARY: You're right! Tom and I can talk about anything else, why not money? I just hope he thinks I did OK.

3.1.3 ATTACHMENT 3

Role Play 4 - Discipline

(Thinking to themselves.)

SPOUSE: She has really changed a lot of the rules for the kids while I was gone. We need to get things back under control around here.

SPOUSE: Things have worked so well with the kids while he was gone. How do I explain that to him and help him to take it easy on all of us?

CHILD: I thought I was doing OK. I've done all I'm supposed to, but Dad put my curfew back to what it was 6 months ago. I wish we could just talk about it. I'm not the baby I used to be.

SM: How could they change all the rules the minute I leave? It seems as though my thoughts and opinions aren't needed around here. I'm not sure how to fit back in. They need to know that I'm still the Dad around here.

SPOUSE: We really did OK during the deployment. How can I tell him how hurt we all are when he comes home and starts in on them right away? I feel as though I've not been a good enough parent in his eyes and that's insulting.

3.1.4 ATTACHMENT 4

Homecoming Program Option 5 (Use with larger audiences)

Use material in Program Content section of this SOP to facilitate the following:

PART 1

List subject areas on a flip chart and post throughout the room. Designate groups of participants to work with each subject area for 5-6 minutes. Have each group report out and have all members add comments to each topic area.

CHANGES - How will your spouse be different when he/she returns? How has the “at home” spouse changed?

CHILDREN - How do children react to Dad or Mom’s return?

CONTROL - List some areas that may be a problem or of some concern to you.

INTIMACY - List some roadblocks in re-establishing the physical aspect your relationship.

WORDS OF WISDOM - ADVICE TO FIRST TIMERS

HOMECOMING MESSAGES TO SAILORS (if R&R team has not left yet)

PART 2

Have group give answers to these questions.

Questions to Ponder...

- ◆ Who gets the first hug?
- ◆ Will communicating face-to-face be awkward or difficult?
- ◆ What is channel fever?
- ◆ Are your spouses expectations of Homecoming different from yours? How? Have you discussed it?
- ◆ Who can demonstrate the who has it worse game?
- ◆ Will there be a let down after the Homecoming?

Close with any questions or comments.

3.2 LEADERSHIP SPOUSE RETURN AND REUNION MEETING

TITLE: Leadership Spouse Return and Reunion Meeting/Contact

PROGRAM DESCRIPTION: In preparing for a Return and Reunion, teams have found that communication with leadership spouses has provided valuable information. The purpose of the Leadership Spouse Return and Reunion Meeting/Contact is to:

- ◆ Educate leadership spouses about the “Return and Reunion” Program.
- ◆ Gather information about commands that will assist the Return and Reunion team in marketing programs and developing programming to meet the unique needs of each command.
- ◆ Build awareness of FFSC and enhance relationships with sea-going commands and the target population.

TARGET POPULATION: Leadership spouses who may be considered for the meeting should include the spouse of the Commanding Officer, the spouse of the Executive Officer, the spouse of the Command Master Chief or Command Senior Chief, the Ombudsmen, and the President of the Family Support Group.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify the purpose of the R&R program.
- ◆ Describe the role of team members (educators and consultants).

At the conclusion of this meeting/telephone contact, team members should be able to:

- ◆ Identify any unusual events that occurred during the extended deployment.
- ◆ Have a general idea of each command’s mood during the extended deployment.

PROGRAM FORMAT:

Design: A one-session, focused group discussion and/or telephone contacts.

Length: 15 minutes (telephone) to one hour.

Group Size: Small group or one-to-one telephone contact.

Ideal Program Delivery Time: 1-2 weeks prior to scheduled R&R.

Suggested Location: FFSC is ideal site.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent.

Updating of materials may include but is not limited to:

SECTION THREE: LEADERSHIP SPOUSE R&R MEETING

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ Presenter Program Evaluation and Participant Evaluations/Comments will be completed annually.
- ◆ R&R team leader will report this meeting contact in R&R trip report.

MATERIALS:

- ◆ Invitation
- ◆ Telephone contact sheet (Attachment 1)
- ◆ List of questions (Attachment 2)

HANDOUTS:

- ◆ R&R Homecoming flyer (Attachment 3)
- ◆ FFSC brochure, Program Schedule, evaluation, etc.

REFERENCES:

- ◆ SECNAVINST 1754.1A

NOTES

3.2 LEADERSHIP SPOUSE R&R MEETING PROGRAM PROCEDURES

I. Staff assigned to a Return and Reunion team may use the following guidelines to determine how they wish to handle this meeting/contact:

- ◆ How many ships/commands would be included? Are there any detachments onboard ships? If a carrier is part of the battle group, the team may want to have two meetings. This would reduce the number of individuals involved at one time and make the process more efficient and effective.
- ◆ How many staff are needed? Are at least two team members available for this meeting? One team member would need to do the note taking.
- ◆ Is there sufficient time to notify participants? At least two weeks are needed from the initial invitation to the scheduled meeting.
- ◆ Does this fit into staff planning and preparedness? Having one (or two) leadership spouse meeting(s) is much more efficient than trying to meet with each command separately.
- ◆ The FFSC is the ideal site but program conflict may occur. Is there a space available for this group? The team may need at least two weeks of lead time to reserve another location.
- ◆ Is telephone contact vice scheduling a meeting a preference held by leadership spouses?

II. To assist the R&R team, the FFSC Command Representative will:

- ◆ Contact the spouse of the CO, XO, CMC or CSC, the Ombudsmen or the Family Support Group President about the proposed Leadership Spouse Meeting.
- ◆ Gather information from at least two of these individuals, preferably the CO's spouse and an Ombudsman, if they are unable to attend the Leadership Spouse Meeting.

3.2 LEADERSHIP SPOUSE R&R MEETING PROGRAM CONTENT

I. Telephone Contact Format

A. Introduction:

- ◆ Name(s) and position(s) at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).

B. Purpose/Goals of Program:

- ◆ Provide a brief history of the program.
- ◆ Describe role of the Return and Reunion team.
- ◆ Give a brief overview of proposed schedule - meeting ships, programs provided, living arrangements, transferring from ship to ship, etc.
- ◆ Invite attending spouses to have letters hand-delivered to their spouse on board.

C. Gather Information if Spouse is Unable to Attend Meeting:

- ◆ Use questions on Attachment 2.

D. Conclusion:

- ◆ Thank them for their time, respond to any questions.
- ◆ Remind them of the letter opportunity.

II. Formal Meeting Format

A. Introduction:

- ◆ Name(s) and position(s) at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/Goals of Program:

- ◆ Provide a brief history of the program.
- ◆ Describe role of the Return and Reunion team.
- ◆ Give a brief overview of proposed schedule - meeting ships, programs provided, living arrangements, transferring from ship to ship, etc.
- ◆ Invite attending spouses to have letters hand-delivered to their spouse on board.
- ◆ Reinforce effectiveness of using information gathered at this meeting to enhance programming and awareness of each command's needs.

C. Learn about Audience:

- ◆ Each command and individuals should be recognized with introductions.

D. Gather Information: (may need to repeat why information is important)

- ◆ Use questions on Attachment 2.

E. Conclusion:

- ◆ Thank them for their time, respond to any questions.
- ◆ Remind them of the letter delivery opportunity.

3.2.1 ATTACHMENT 1

Key Spouse Meeting



From: R&R Team Member _____

To: Command Rep _____

Subject: Please contact Leadership Spouses for the Key Spouse Meeting

Meeting Date: _____ **Time:** _____

Place: _____

Presenter: _____

INVITATIONS BY TELEPHONE CONTACT

NAME	POSITION	TELEPHONE/MAIL	DATE CONTACTED	WILL WILL NOT ATTEND
	CO Spouse			
	XO Spouse			
	CMC Spouse			
	Ombudsman			
	Ombudsman			
	Ombudsman			
	FSG Officer			

Key Spouse Meeting



- 1. Were there any personnel changes (i.e., CO, XO, Chaplain, or CMC) while deployed?**
- 2. What was the mail like?**
- 3. What were port visits like?**
- 4. How many babies were born?**
- 5. What types of emergencies occurred during this deployment?**
- 6. What would you say has been the most frequent type of problem?**
- 7. Are any type of inspections or assist visits planned on the way back?**
- 8. Is there a yard period planned? Is it local or away from the homeport?**
- 9. What kind of operating schedule is on line once they are back?**
- 10. What plans does your Family Support Group have for homecoming?**
- 11. What other information do you think would be helpful for the team to know to make this program more effective at your command?**



Making a Good Thing Better!

The following programs are available to ships returning from deployment. Your Fleet and Family Support Center can provide these workshops and other specialized programs to commands during the transit home.

REUNION & INTIMACY

What type of impact will your homecoming have on your relationship? What are the common anxieties or expectations? Discuss homecoming tips for “making a good thing better.”

RETURNING TO CHILDREN

How do children typically react when a deployed parent returns home? What can you do to successfully reestablish your relationship with your child?

NEW PARENTS OF INFANTS

Will you be returning home to a new infant? How will you fit in with the new mother and baby? This program provides strategies for a successful reunion, as well as a celebration for the new military parent!

CAR BUYING

Will you be looking for a car when you return home? Don't get taken for a ride! Learn all the important do's and don'ts that can help you save money.

MONEY MANAGEMENT/CONSUMER JACKPOT

This workshop teaches you everything you need to know to be a savvy consumer. Discuss practical advice on consumer danger zones.

SINGLES HOMEWARD BOUND

Provides tips on relationships, personal safety, and things to do in the area.

RESOURCE TRAINING FOR COMMAND LEADERSHIP

Provides leadership personnel (E7 and above) with the most current information on helping agencies and available resources. These resources can be used to assist service members experiencing problems upon returning to their homeport.

4.1 RETURN AND REUNION MARKETING PROGRAM

4.1.1 RETURN AND REUNION KHAKI BRIEF

TITLE: Return and Reunion - Khaki Brief

PROGRAM DESCRIPTION: Onboard ship, team members have found that the best way to build support for the R&R program is to sell it to the “khaki community.” This interaction with the leadership community is an opportunity for team members to establish credibility, set the tone of the program and promote leadership endorsement.

TARGET POPULATION: All USN E-7 and above, USMC E-6 and above.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify R&R team members.
- ◆ Describe the role of team members (educators and consultants).
- ◆ Identify the purpose of the program.

PROGRAM FORMAT:

Design: A one-session brief.

Length: 20-30 minutes.

Group Size: Small or large group.

Ideal Program Delivery Time: Ideally, Khaki Brief will be one of the first programs presented after coming onboard. Immediately following “Officers Call” in the morning may be a good time to schedule it.

Suggested location: Wardroom and/or Chief’s Mess.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ Presenters will report on the brief in the trip report.
- ◆ A POC evaluation addresses how well the team briefed the crew.

MATERIALS:

- ◆ Return and Reunion Program Menu (optional).
- ◆ Customized Return and Reunion Program Menu (optional).

HANDOUTS:

- ◆ R&R Program menus can be given as handouts.

REFERENCES:

- ◆ SECNAVINST 1754.1 A

4.1.1 RETURN AND REUNION KHAKI BRIEF PROGRAM OUTLINE

Note: This is a marketing opportunity to sell your programs to the command. Much of the information presented is site-specific and tailored to the individual command. Therefore, a separate program content section is not included. Sections of the following outlines contain generic information.

I. Introduction

A. Team Members:

1. Establish both professional and personal credibility (Education, FFSC & Navy lifestyle experience).

B. R&R Program:

1. **History:** In the spring of 1980, the carrier USS NIMITZ (CVN 68) and the cruisers USS CALIFORNIA (CGN 36) and USS TEXAS (CGN 39) were ready to start their transits home. The chaplain aboard USS NIMITZ felt that the crew needed to prepare for their return to the states and wrote to Navy Family Service Center (NFSC) Norfolk requesting support. NFSC sent a team consisting of the deputy director, a senior social worker, and a civilian child psychiatrist. During a five-day period, the team presented programming in large and small groups and distributed additional information by way of handouts aboard each ship. It was readily apparent that psycho-educational programs and information and referral were the most appropriate services to be provided at this point in a deployment. The program has grown significantly and is now available to both the Atlantic and Pacific fleets.
2. **Purpose/Theme: Making A Good Thing Better:** The FFSC's mission is to support readiness and retention. If the crew and families are pleased with the way the deployment went they will more readily undertake another one.
3. **Teachable Moment:** Psychological studies have determined that "teachability" and motivation are highest during a state of discontinuity such as the one brought about by an extended deployment. With this in mind, the Return and Reunion programs were originally conceptualized in 1980 to best utilize the "teachable" moments of the crew returning from deployment. The intent, in its broadest sense, is to improve readiness and retention through interventions that enhance satisfaction with the Navy family lifestyle and ease personal adjustment. Specific programs have been developed which allowed Fleet and Family Support Centers to meet the needs of individual commands while providing guidelines to returning Sailors and Marines on areas of concern during homecoming.

II. Programs

- A. Menu (review).
- B. Length of time on ship.
- C. Schedule (frequency of each program).
- D. Crew members free to come and go.
- E. Can do departments by request (unique concerns or scheduling issues).
- F. Supplemental program list (optional).

III. The Role of the R&R Team

- A. Educators:
 - 1. Proactive programs.
 - 2. Reach as many participants as possible.
- B. Not counselors:
 - 1. Time constraints.
 - 2. Not in client's best interests.
 - 3. Follow through not available.
 - 4. Team members don't have all the information.
- C. Available as consultants.

IV. Here to Support Ship - YOUR Program, Not Ours

- 1. R&R supports readiness and retention.
- 2. Quality of homecoming affects readiness for next deployment.
- 3. Need khaki support for program to be a success.

V. Conclusion

- 1. Questions.
- 2. Thank you.

NOTES

4.1.2 CCTV PROGRAM

TITLE: CCTV Program.

PROGRAM DESCRIPTION: The purpose of CCTV is to familiarize the crew with team members and R & R programs.

TARGET POPULATION: All personnel deployed on a unit receiving Return and Reunion programming.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify R&R team members.
- ◆ Describe the role of team members (educators and consultants).
- ◆ Identify the purpose of the program and list two R & R briefs.

PROGRAM FORMAT:

Design: A CCTV presentation.

Length: 10-15 minutes for marketing segment. Call-in show or interview takes additional time.

Group Size: N.A.

Ideal Program Delivery Time: Ideally, CCTV marketing will be one of the initial programs presented after coming onboard.

Suggested location: CCTV studio.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ Point of Contact evaluation will be completed by each command.

MATERIALS:

- ◆ CCTV Script (included in Program Content).
- ◆ Posters or slides.

HANDOUTS:

- ◆ Not applicable.

REFERENCES:

- ◆ SECNAVINST 1754.1A

4.1.2 CCTV PROGRAM OUTLINE

- I. Background**
- II. Lessons Learned from CCTV**
- III. Tips to Making a Better CCTV Presentation**
- IV. CCTV Program Content**
 - A. Option 1: Call-in Program
 - B. Option 2: Interview
 - C. Option 3: Script
 - D. Closing

NOTES

4.1.2 CCTV PROGRAM CONTENT

I. Background

- ◆ The use of closed circuit TV (CCTV) onboard ship is a good way to reach a large audience when your time is limited.
- ◆ On large ships, CCTV can be as sophisticated as your local TV station. On smaller ships, you may be in a small room with limited technology. It is always an adventure.
- ◆ Team members introduce themselves and describe several major features of the programs that will be addressed during their time onboard.
- ◆ Team members review issues that have been suggested by crew members.
- ◆ Dialoguing with one another and avoiding long speeches are helpful.
- ◆ If an overview tape is made to advertise programs, the material should be presented quickly and in an interesting manner. Emphasize: who we are; why we're here; what we'll talk about (topics not details); and where and when to find us.

II. Lessons Learned from CCTV

- ◆ Purpose is to familiarize the crew with the program and the team in order to promote interest in the R&R.
- ◆ Description of program content need not be elaborate.
- ◆ Schedule, topics, and materials should be advertised in detail.
- ◆ Plan to be broadcast several times.
- ◆ Ask to have the CO, XO, Chaplain, or CMC introduce you and your program.
- ◆ During taping, include posters or slides as a visual heading when discussing program topics.
- ◆ Describe any materials brought on board, such as a vehicle safety tape, handouts, MWR materials or REC Services calendars, etc.
- ◆ Tell viewers at least twice exactly how they can participate, i.e., no sign ups, come when you can, groups will meet in the library or mess decks, check the POD for schedule.
- ◆ Ask for suggestions or comments and mean it.
- ◆ Advertise FFSC programs and services liberally.
- ◆ Relate family support group (FSG) meetings/activities and or meeting with ombudsmen to deliver news from home. This may promote credibility.

III. Tips to Making a Better CCTV Presentation

- ◆ Talk the CCTV crew out of hand-held mikes (they kill spontaneity) or condenser mike and static camera positioning. Instead, push for shared, static mikes or separate ones and for some activity by the cameraman, if only a lazy zoom every few minutes.
- ◆ Ask the CCTV crew if you are making sense. If they are not getting anything out of your material, ask (yourself) what is missing.
- ◆ Accept environmental interference with your show. It may be impossible

to avoid ringing phones, “bosuns” pipes, and banging bulkheads while the camera runs.

- ◆ Make as collaborative a relationship as you can with the CCTV crew and their boss. The smaller the ship, the more critical the attitude of the person behind the camera: he/she probably schedules the programs too. Be willing to give credit by name at the end of the show.
- ◆ Accept that you never look or sound the way you had hoped. Regardless, sometimes the viewers think you are simply terrific in this not-as-good version. Do not argue with them.
- ◆ Try to avoid long, detailed notes. Script by topic and key points so that you can look at the camera and one another, not at your notes. (*See Section IV, C for sample script.*) Do this taping with as much humor and enthusiasm as possible.
- ◆ Close with thanks to the CCTV crew, command and sponsor.

IV. CCTV Program Content

A. Option 1- Call-in Program:

- ◆ The team may take calls, queries, and opinions from the audience (essential that there be an astute person screening and transcribing content of calls, but not team members, unless there are three).
- ◆ Promulgate the phone number early and often, and have it written on a small place card. (If CCTV does not have an overlay character generator, card can be displayed on the screen.)
- ◆ Before ending this segment, encourage viewers to phone in their suggestions about places to go and things to do in homeport.
- ◆ Respond to phoned-in questions and observations with an initial shift of focus to family issues.
- ◆ Be prepared to remember “spontaneously” some interesting questions, which came up in discussion groups if useful calls are sparse.
- ◆ Before ending this segment, shift to singles-specific issues. For example, returning to not-really-committed-girlfriends/boyfriends or how to respectfully “let down” a person who likes you more than you like him/her.
- ◆ Before signing off, thank command leadership, the telephone person, CCTV crew, team sponsor, and any other special helpers, as well as the entire crew for their hospitality.

Option 2 - Interview:

- ◆ One team member might interview an “exemplary” junior single person from the crew. The person should be selected on these criteria: not phobic to CCTV, able to speak intelligibly, history of good (creative, unusual, frequent) use of liberty while deployed and in homeport. Helpful too, if he/she has leave plans.
- ◆ Questions to ask can include:
 - What do you think the actual arrival will be like for you? What are your plans for the first few weeks back? Will you be taking leave?

NOTES

What do you like to do with your free time in port?

- ◆ Any special places you go? How do you get there? Where do you get information about things to do? Are you familiar with the services available through MWR?
- ◆ Pick up on any themes that can support other program-related issues, e.g., if planning to buy a car, encourage car buying seminar attendance.
- ◆ Encourage viewers to phone in their suggestions about places to go and things to do in homeport.

C. Option 3 - Sample Script:

1. Introduction:

- ◆ Hello, I'm _____, part of the USS _____ Return and Reunion program. (All team members state their names.) This is _____. Going to sea is not our real job, ordinarily we _____. We are glad to be here now to see what the real world of shipboard life is like and to help you get the most out of your homecoming.
- ◆ Our program theme is “Making a Good Thing Better.” We know that in the military, folks often assume that when visitors are sent out from shore to talk with you, it’s likely to be about a problem, an inspection or some sort of report. But not us. Our theme means just what it says: We are here to help you make homecoming, already a good thing, into something even better, not to look for problems or get you to be anxious about it. Although we are professionals, most of what we know about how folks handle deployments is common sense stuff that we have learned from working with and listening to military people. We are here to listen as well as to talk. Over the years, we have identified four basic issues about homecoming that seem to apply to everyone: married or single, junior or senior. They are choices, realistic expectations, information, and changes.

2. Main Points

A. Choices:

- ◆ The end of the deployment means you have choices that you have not had for the last few months. Some of those choices you have never had before, while others you have not had for six months.
- ◆ These choices will determine whether you make a good thing better or worse. If you do not think about what you want, if you close your eyes and drift on through, you are going to wake up a few weeks later and wonder where your opportunity went.
- ◆ Some examples: You may be considering buying a car or

motorcycle or perhaps you are trying to decide whether to get an apartment or live on the ship. Updating your civilian wardrobe? Other choices include how you plan to relate to loved ones. Perhaps you want to change some behaviors, as you react to stress. Set some goals and ask a buddy to help you meet those goals.

B. Realistic Expectations:

- ◆ Sometimes it's easy to fantasize when you are at sea for a long time. Sailors and Marines tend to fill in the blanks with their own pictures. Most of these pictures are based on wishes and hopes, sometimes on our own fears. What if you are hoping your partner lost 30 pounds? Or are you hoping someone will be at the pier, but you have not invited anyone?

C. Information:

- ◆ Part of having realistic expectations is having information that comes in several varieties and from multiple sources, including us. Information can be: objective information like money, credit, catching up on events and places back home; and subjective, personal stuff; like how your family feels, what you and they want from each other, and how to re-enter the family.
- ◆ Attend the programs we are offering to start you thinking about some issues and to hear what others have to say.

D. Changes:

- ◆ You know about changes if your spouse had a baby while you were deployed or if it was the first time he/she had responsibility for your possessions. Perhaps you have talked about some changes with your partner, parents or friends.
- ◆ Some changes that might have happened to you or your loved one: more independent, more opinionated, more experienced, or more sophisticated. You have been getting up every day, or twice a day, and looking at the same person in the mirror. But I bet you are different in some ways that people at home will notice; especially if you have been working hard at your job. You now know more and are more responsible, etc. And you have seen some things that the average person back in the states has not and will not ever see.
- ◆ There may be changes you really want and are looking forward to, but they still take some effort in adjustment. If someone onboard gave me a million dollars, believe me, it would be a change. I would be grateful, but it would be a change, and it would take some time to get used to.
- ◆ Some issues for married personnel include discovering how you handle separations and what you need to do to keep your relationship strong. You and your spouse will need to renegotiate household duties and perhaps the way you communicate.

NOTES

Make the experience of the separation into building blocks and not stumbling blocks.

E. Hints:

- ◆ After talking about choices, expectations, information, and changes, let's take a few minutes to consider some specific issues for parents, married, and singles.

F. Parents:

- ◆ Children are constantly changing. If you kept up with the changes during the deployment, the shock will not be so great.
- ◆ Remember children under the age of six or seven may need some time to get to know you.
- ◆ School-age children are more independent and are concerned that you recognize the good job they did while you were gone.
- ◆ Teenagers may seem like adults one day, and a junior high student the next. They need to know you care about them.
- ◆ Reassure all children of your love and give lots of attention.
- ◆ Remember that the tee shirt you lovingly purchased last month may not fit, or your pre-teen may not like your taste in jewelry. Do not take it personally.

G. Singles:

- ◆ Some of you may have a sense of not having been able to do what you wanted during these six months. Often you may try to compensate by doing everything in the first few days or weeks home "making up for lost time."
- ◆ Be realistic. Take drinking for example. You can get drunk your first day back, wake up days later and wonder what happened to the excitement of returning from sea.
- ◆ There are more subtle reactions like spending money. The malls and used car lots will never have looked so good. Attend the car and motorcycle buying program and the money management program. These money issues may also be true for married Sailors and Marines.
- ◆ Also, if you have been living away from home for just a few years, your role in the family has changed so far as the younger siblings are concerned. You may appear wiser, more mature, smarter, etc. Treat this power with respect, especially when they ask about drugs, alcohol, school, or work. Parents may take some time adjusting to you being an adult. Patience and experience will help.

H. Homecoming Plan:

- ◆ Have a plan for yourself. What do you want to do? Make choices. In a few weeks there will be some Sailors and Marines who live aboard ship, or in the community, complaining about

being bored and depressed. If they only went out to the clubs and they could not think of anything else to do, whose problem is this?

I. Sex:

- ◆ Almost forgot to talk about it.
- ◆ Many couples know each other to the point they “just know” when to reestablish their sex lives. The first hour, the first day, etc. Partners back home ask us to remind you that sex can be compared to dining out. There is fast food and there is a seven-course meal. Of course, there are choices in between. Many of you and your partners may want to take some time to feel comfortable with each other again.
- ◆ Remember that your timing as a couple is yours alone.

J. Difficulties:

- ◆ Although we are serious about our upbeat attitude, we know that there are folks who are going home to problems they feel they have to fix.
- ◆ Here’s a little advice. Before the ship/boat/squadron returns; take some time to think through the whole situation. Bear three things in mind: your goal; how you want things to be later on; your own role in the situation (no one is perfect); and sort out what you know as fact and what you have heard through the grapevine.
- ◆ When you are out here for six months, it becomes too easy to fill in the blanks with guesses. Beware of someone who feeds your anger or depression. Line up some support. Find folks that care about you and what happens to you. Have someone to talk to about the situation, someone who will help you find solutions. Look to chaplains, CMCs or COBs, staff NCOs, FFSC counselors, etc. You do not have to face it alone, and if you choose to do it alone, it may worsen.

3. Closing:

So, what are we going to do on board? Here’s a schedule of programs: _____. We have materials in _____ for you to make copies of, if you are interested. And finally, stop us in the passageways or on deck if you wish to ask a question. Thanks for having us on your ship.

4.2 SINGLES HOMEWARD BOUND

TITLE: Singles Homeward Bound

PROGRAM DESCRIPTION: The purpose of the program is to provide information to single active duty military personnel to assist them in dealing more effectively with the adjustments of returning from deployment. This program educates sailors and marines on personal and social adjustments and provides tips on making the transition more comfortable.

TARGET POPULATION: The Singles Homeward Bound program is designed for single sailors preparing to return from deployment to homeport.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify two ways to provide for their personal safety upon return.
- ◆ Identify two emotional and two behavioral reactions common upon return.
- ◆ List two common challenges dealing with the establishment of relationships.

PROGRAM FORMAT:

Design: A one-session, facilitated group discussion and lecture.

Length: One hour.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: Different times to accommodate the crew.

Suggested location: Crew mess or other large space.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Annual review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ Point of Contact evaluations will be completed by each command (once per command).
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ The well-armed facilitator would never think of leaving on a Return & Reunion without up-to-date information on: sports, concerts, clubs, movies, shopping, transportation and apartment rentals.

HANDOUTS:

- ◆ What to Do in your Local Area (Optional).

REFERENCES:

- ◆ SECNAVINST 1754.1 A

4.2 SINGLES HOMEWARD BOUND PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience

II. Changes & Adjustments

- A. Changes
 - 1. Family
 - 2. Social
 - 3. Job
 - 4. Environment
- B. Reactions Upon Return
 - 1. Emotional
 - 2. Behavioral

III. Building Personal Relationships

- A. Types of Relationships
 - 1. Casual
 - 2. Intimate
- B. Safer Sex
- C. Meeting People – The Hard Part
 - 1. The Meeting Place
 - 2. The Initial Approach
 - 3. Taking a Risk
 - 4. Helpful Hints – What to Say After “Hello”

IV. Difficulty Starting New Relationships

V. Personal Safety

- A. Make Yourself a Difficult Target
- B. Stay Alert When Driving

VI. Learn about Local Area

VII. What’s Hot, What’s Not, Back at Home?

VII. Conclusion

4.2 SINGLES HOMEWARD BOUND PROGRAM CONTENT

I. Introduction

A. Introduce Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Goals/Purpose of Program: In keeping with our theme of “Making a Good Thing Better,” we are going to address some areas that may be of interest to singles. We will discuss:

- ◆ Personal readjustment after six months at sea.
- ◆ Planning for your future.
- ◆ How to meet people and effectively re-enter your homeport.

C. Getting to Know the Audience:

(Presenter Note: There are a number of questions that can be used to gauge your audience, help you identify your “experts” and use their experience to help their peers.) Some examples include:

- ◆ What do you like about being single?
- ◆ What are the advantages?
- ◆ How many have been through previous deployments?
- ◆ How many have been through three or more?
- ◆ What do you see as the most important issues singles are faced with?
- ◆ What advice would you veterans give to the people returning from sea for the first time?

II. Changes and Adjustments

A. Changes:

- ◆ One thing you can pretty much count on is that things will not be the same as when you left. You will be different, as will the people you left behind. Changes in any life routine, for better or worse, can be very stressful. We all develop our own routine and become secure with that sense of sameness. But, when we undergo major changes, such as return from a major cruise, it’s normal to feel unsure of ourselves.
- ◆ What will be different for you when you return? *(Solicit from audience - some probable answers are listed below.)*

1. Family:

- ◆ Some of you may be going home to family situations that have changed. Divorce, illness, family crisis or just maturing siblings.
- ◆ You have been on our own as an adult for awhile now. There may be need for some adjustment made regarding your role in your family.

2. Social:

- ◆ For those of you who live aboard ship, there will be a drastic change in your “social network” once the ship returns. Friends and co-workers will move off the ship and become less available in terms of time and attention.
- ◆ This sudden change can be depressing, but it is NORMAL.

3. Job:

- ◆ Even a simple change like a shift in work schedules can cause stress
- ◆ Depending on the type of leave periods granted by your CO, there may be a significant increase (or decrease) in duties once you’re back in port.
- ◆ Some of you also may be looking at TAD orders to schools/or transfer which can be disruptive to your plans or social life.

4. Environment:

- ◆ Your surroundings will change dramatically upon your return.
- ◆ You have experienced “sensory deprivation” while at sea.
- ◆ Constants at sea:
 - Motion, engine sounds and vibration.
 - Sameness of colors (gray, khaki and blue).
 - Familiar faces of shipmates.
 - Recognizable smells and tastes.
- ◆ Living conditions:
 - Lack of privacy and personal space.
 - Long lines.

B. What type of reactions do you expect you will experience when you return? (*Solicit responses - probable reactions noted below.*)

- 1. Emotional Reactions** may include: frustration, worry, anger, sadness, confusion and depression.
- 2. Behavioral Reactions** may include: loss of appetite, fatigue, irritability, changes in sleep patterns, difficulties adjusting to driving, “land legs”, desire to “over do”.
 - ◆ You may feel that nothing is going the way you planned and hoped. It is still vital that you make plans, especially for the first few days of your return. If you do not have friends or family who live in the local area, make plans with other friends onboard for a homecoming activity that is special for you. Remember to telephone home.
 - ◆ It may also be a good time to focus on how you want to live upon return to CONUS. If you’ve thought about returning to school, now is the ideal time to check out some of the educational programs, both military and civilian. The key is to focus on what makes your life full and to make plans NOW to integrate those activities into your life.

NOTES

III. Building Personal Relationships

A. Types of Relationships:

- ◆ Let's discuss how to meet people. One goal you may have as a single is to meet someone new. Perhaps some of you are recently single again following a divorce or the end of a long-term relationship.
- ◆ Some issues to consider are:
 - What kind of relationship are you looking for?
 - What do you contribute to a relationship?
 - What do you want in a relationship?
 - Are you looking for a one-night stand or a relationship with someone special? There are advantages and disadvantages to both.

1. Casual Relationships

Benefits

No commitment
Release
Feels good
Stress reducer

Dangers

Pregnancy
Sexually Transmitted Diseases

2. Intimate Relationships

Benefits

Comfortable
Trusting
Companionship
Caring
Romance
Feels Safe

Dangers

Rejection
Pain
Commitment

B. Safer Sex:

- ◆ Intimacy, or being romantic, is very popular. Newspaper and magazine articles all talk about how romance is in. This is partly due to the AIDS issue, that has had a great impact on dating. Not knowing your partner, not taking it slow can be life threatening. It's important to remember that when you have sex with someone, you are having sex with **everyone** that person has had sex with! Being romantic, courting, taking it slow can be fun and it can save your life.
- ◆ Although there's a lot of focus on HIV/AIDS There are many other sexually transmitted disease (STD's) that can have serious consequences. It is important to realize that it's possible to have an STD and have no symptoms. If you decide to have sex with someone you need to protect both your health and theirs. A latex condom and spermicide is the best protection available except for abstinence (not have sex). Condoms are not perfect and must be used correctly every time you have sex.

C. Meeting People – The Hard Part:

How do you actually get yourself to go out and meet new people?

How you feel about yourself affects whether or not you take the risk to go out and meet new people. You have to like yourself enough to take that risk, to go places and meet new people, male and female. Having a good self-image will enable you to take risks, survive the rejections, and, at times, overcome the stereotypes associated with being in the military. What are some of those stereotypes? How do you handle them?

1. **The Meeting Place:** For some individuals, just determining a meeting place is the biggest risk. By choosing something that you are interested in or something you want to learn about, you have a common interest with the other people there. Where are some good places to meet people?
2. **The Initial Approach:** For others, the biggest risk is the initial approach. I'm sure all of us can recall a classic introduction that was either very successful or extremely painful. Do you know any classic "one-liners"? How do they work?
3. **Taking a Risk:** Initiating contact always involves a risk. Hopefully, taking notice of body language will minimize this. Are you receiving friendly signals? (Smile, eye contact, etc.) No matter what your approach, it's important to be sincere and comfortable with yourself.
4. **Helpful Hints – What to say after “hello”:**
(Presenter Note: Can use a scenario or role-play to present the following information. See optional group exercises at end of this section.)
 - ◆ Ask open-ended questions:
 - Use your common interest or experience for ideas (class, Laundromat, grocery store).
 - It's difficult to carry on a conversation when you ask questions requiring only "yes" or "no" answers.
 - ◆ Be a responsible listener:
 - Learn something new. Ask about the other person... you already know about yourself. Don't be too personal.
 - Maintain eye contact. Smile.
 - Listen for questions. Is he/she interested in what you are saying?
 - ◆ Helpful Hints.
 - Clean up your language: Certain words may be acceptable on the ship. However, they aren't appropriate for a first meeting. (Marines: Grunting!)
 - Remember: It's okay to feel shy or nervous. We all do at times. Just try to forget about yourself and focus on the other person. How can you help them because they're probably feeling shy and nervous as well? Most importantly, remember that you are really an okay person and have a lot to offer others.

NOTES

- ◆ **Optional Group Exercise A:** Have groups develop lists of: five unusual or interesting places to meet people, two legitimate opening lines to use to meet someone, three open-ended questions to use in conversation with a new acquaintance, five indicators that a new acquaintance is not interested in you and three behavioral or appearance changes that may increase your chances of a positive interaction.
- ◆ **Optional Group Exercise B:** Have participants divide into groups of four - six people (works well at mess deck tables), and come up with their best opening line when meeting someone new. Allow each group to present their line, and the other groups to applaud their level of acceptance. (With mixed gender crews, women can judge men's lines and vice versa). Facilitator should make informal comments and pose questions for thought, making sure to include important points from the program content about listening, etc.

IV. Difficulty Starting New Relationships

Reasons include:

- ◆ A lingering past relationship. Can't say hello until you say good-bye.
- ◆ Expecting too much from a relationship. Entire happiness depends on it.
- ◆ Expecting too much from mate. Too exact requirements. (blonde, rich, Ph.D.)
- ◆ Remember that a relationship is not the answer to everything in life. Half the fun is the process of looking for a relationship and discovering more about ourselves. You'll also be discovering new things in your homeport. Let's take some time to talk about readjusting to that homeport.

V. Personal Safety

A. Make Yourself a Difficult Target:

- ◆ Use the "buddy system". Go on liberty with a friend or in a group.
- ◆ Know where you are and who's around.
- ◆ Walk with your head up, so people think you know where you are going.
- ◆ Never hitchhike or, if driving, pick-up a hitchhiker.
- ◆ Conceal, or do not wear, expensive jewelry when walking on the street.
- ◆ Do not carry or display large sums of cash.
- ◆ Tell someone where you're going and when you expect to return.
- ◆ A drunk is an easy target for muggers.
- ◆ Stay out of high-crime areas and off limit locations.

B. Stay Alert when Driving:

- ◆ Before going to your parked vehicle, have door key in hand, ready to use.
- ◆ When unlocking the vehicle, quickly look through the window and check the floor behind the front seat for a possible intruder.
- ◆ If an intruder occupies the car, do not confront the individual, go and get help from security personnel.
- ◆ When stopped in traffic or at stoplights, particularly at night, keep the engine in gear. Be alert for anyone approaching the vehicle.

SECTION FOUR: SINGLES HOMEWARD BOUND

NOTES

- ◆ Keep doors locked and windows rolled up far enough to prevent someone from reaching inside.
- ◆ If stalled, ask anyone who stops to call police and emergency road services. Do not accept a ride to service station with a stranger.
- ◆ Do not stop to assist what appears to be a stalled vehicle. Call police instead.

VI. Learn About Local Area

(Presenter Note: Insert information about your local area.)

- ◆ Where to go? What kind of sights did you see overseas - museums, parks, beaches, restaurants? How did you find out about these places? Did you ask your buddies, Welfare & Rec on the ship, tourist bureaus, exploring?
- ◆ How to find out about places to go at home:
 - Military Newspaper.
 - Local Magazines.
 - Entertainment section in local newspaper.
 - Welfare and Rec on ship.
 - Fleet and Family Support Center.
 - Chamber of Commerce - Tourist information.

VII. What's Hot, What's Not Back at Home?

- ◆ **Discuss the latest in:**
 - Fashions
 - Dances
 - Music
 - Clubs
- ◆ **Optional Group Exercise A:** Have two groups of participants develop lists of 10 fun things to do and 10 fun places to go in their homeport. Allow the remaining participants to look through materials, newspapers, etc. provided by facilitator, while the groups are working. Then ask them to judge the activities. Facilitator should add any omitted information at the end of the exercise.
- ◆ **Optional Group Exercise B:** Have a panel of "old-timers", who are very familiar with the homeport, answer questions from the group. Allow the group to ask their own questions, but also have a facilitator's list of questions to present.

VIII. Conclusion

- ◆ Remember, there will be readjustments.
- ◆ It's normal to feel awkward at first.
- ◆ Think carefully of who you want to meet and become friendly with, and then think of where you'll find that person.
- ◆ Last, but not least, go slow and realize some risks are worth taking and some are not.

4.3 REUNION FOR COUPLES

TITLE: Reunion & Intimacy

PROGRAM DESCRIPTION: The purpose of this program is to address the concerns of sailors returning to their partners after an extended separation and to assist them in understanding their partner's experience.

TARGET POPULATION: Active duty personnel returning to spouse or significant other.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify one common concern couples share about homecoming.
- ◆ List two ways to enhance intimacy with your partner.
- ◆ Name one thing to increase homecoming success.

PROGRAM FORMAT:

Design: A one-session facilitated group discussion. For large audiences, a lecture format with minimal audience participation is suggested.

Length: 45 minutes to one hour.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: Anytime during the R&R.

Suggested Location: Crews mess or other large space.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ Point of Contact evaluation will be completed by each command.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

MATERIALS:

- ◆ Homecoming Role Plays (See Attachment 3 of Homecoming SOP)

HANDOUTS:

- ◆ Homecoming: Tips for Making a Good Thing Better (See 3.1.3, Attachment 1 of Homecoming SOP)

REFERENCES:

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- ◆ Kelley, Michelle L. "The Effects of Peacetime and Wartime Navy Deployment on Mother's Psychological Adjustment and Children's Behavior", Unpublished Manuscript, Old Dominion University, Norfolk, Virginia.
- ◆ Logan, Kathleen V. "The Emotional Cycle of Deployment" *Proceedings*, February 1987.

4.3 REUNION FOR COUPLES PROGRAM OUTLINE

NOTES

- I. Introduction**
 - A. Introduce Self
 - B. Purpose/goals of program
 - C. Learn about Audience: Icebreaker questions

- II. Anticipation**
 - A. Reasons for Reunion Anxiety
 - B. Focus
 - C. Preparation
 - D. Emotional Reactions

- III. Change**
 - A. Preparing for Change - Role play option
 - B. Changes in the Community

- IV. Communication**
 - A. Definition
 - B. Forms of Communication
 - C. Basic Communication Skills

- V. Trust**

- VI. Intimacy**
 - A. Definition
 - B. Fantasy
 - C. Anxiety
 - D. Roadblocks
 - E. Re-establishing Intimacy Techniques

- VII. Homecoming Predictions**
 - A. Reactions
 - B. Tips for Success
 - C. Homecoming Letdown

- VIII. Conclusion**

4.3 REUNION FOR COUPLES PROGRAM CONTENT

I. Introduction

A. Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/Goals of Program:

- ◆ The purpose of this program is to help ease the transition back into your home and relationships after the deployment, and to discuss typical homecoming reactions.
 - If this is your first time returning to someone special, this information will be useful in helping you have a smooth transition home.
 - If you're an experienced deployer, this will help you refresh your memory and offer you an opportunity to share lessons learned with your shipmates.
- ◆ Each time you are separated, it's a time for growth in your relationship. The military lifestyle provides an opportunity for a "lifetime of honeymoons". Military couples are able to experience honeymoons time and time again.

C. Learn about the Audience /Icebreaker Questions:

- ◆ For how many of you is this the first deployment returning to someone special?
- ◆ How many of you have specific plans for the day you return?/Geo Bachelors?
- ◆ How many of you have children that you are returning to?
- ◆ How many of you have company waiting at home?

II. Anticipation

A. Reasons for Reunion Anxiety: (or intense anticipation concerning homecoming.) What do you think some of those reasons are?

- ◆ You've been separated from the person you love!
- ◆ You may have had personal or family issues to deal with during the deployment.
- ◆ You have had a pretty intense deployment (on station, few port calls).

B. Focus: You may also be focusing on some other areas of interest as well. Let me know if I am on target!

- ◆ Having sex. (We will discuss sex and intimacy later in the program.)
- ◆ Sitting in your favorite chair.
- ◆ Having the remote control (watching what you want to watch on TV).
- ◆ Checking out your garage (what does it look like, what's new, and what's missing?).

- ◆ Your children (how much have they changed, will they remember me?).
- C. Preparation:** The anticipation of you returning home is building onboard ship and at home. What is your spouse doing to prepare for your homecoming?
- ◆ Spouse at home:
 - New haircut or style/color.
 - Cleaning house (under the reefer, drawers, garage).
 - Restocking the reefer with your favorite foods and beverages.
 - Dinner menu planned. Have you discussed with your spouse what you *do not* want to eat the first day back?
 - Some anxiety about your return.
 - ◆ Onboard: What are you doing to prepare for homecoming?
 - Starting to focus on home issues more than work issues.
 - Spiffing up (haircut, etc.).
 - Concerned about changes at home (new apartment, vehicle, kids, new baby).
 - Starting to pack your seabag.
 - Some anxiety about returning to your spouse.
- D. Emotional Reactions:** There are many emotions that surface when returning to your family. Amid all the anxiety that homecoming brings; as well as joy, relief, and sheer happiness, you will find that no one returns home after deployment in a vacuum. No one is void of some type of emotional reaction!

III. Change

- A. Be prepared for changes!** Things probably have changed at home, and as subtle as some of these changes are, there will be adjustments for both of you.
- ◆ **Role plays**
(Presenter Note: If you do not do the role plays be sure to discuss changes including the points below.)
 - What did you hear in the role-play?
 - Did some of these situations apply to you? (common concerns).
 - How have you changed? (physically, attitude/goals).
 - How has your spouse changed? (new job, friends, house/apartment looks different).
- B. Changes in the Community:**
- ◆ Price of gas.
 - ◆ Restaurants.
 - ◆ Construction.
 - ◆ Prices of consumer goods.

C. Other Changes: (*Solicit answers from audience.*)

IV. Communication

A. Definition:

- ◆ Communication is the exchange of messages and meanings between two people. It includes everything that partners see, feel, or hear from each other. It is impossible not to communicate with someone.
- ◆ You may have been communicating by mail, e-mail, and telephone. All of these methods have two things in common; you have not been communicating face to face, and there has been no touch.

B. Forms of Communication:

- ◆ How do you communicate with your peers on the ship?
 - Back slapping, loud voice, swearing.
 - You are either telling someone what to do or being told what to do.
- ◆ Do these techniques work in your home? What do you think would happen if you came home and tried some of these methods with your spouse or fiancé?
- ◆ You both are rusty at cooperation. Your spouse at home has done what she/he wanted and when she/he wanted to do it.

C. Basic Communication Skills:

- ◆ Say with your words what your body is saying. Your body language accounts for 80% of what you are communicating to another person. Yelling “I’m not angry”, through clenched teeth sends a mixed message by saying one thing but demonstrating something else.
- ◆ Be clear, not vague. “Please come home early.” - morning or evening?
- ◆ Some people prefer to talk about a problem or issue right away, and some people need to think it over for awhile. Learn when to bring up issues and when to table them for the time being. This does not mean the issue is forgotten, just that there may be a better time to talk to each other to resolve the issue.
- ◆ State your own reactions or feelings. “I feel angry when...” Instead of “YOU make me angry.” – own it.
- ◆ Listen to what the other person is saying instead of thinking of something to say to argue your own point. Anyone can hear, but it takes skill to listen.

V. Trust

- ◆ Acronym for trust: This is a particularly difficult subject to address with your loved one. Let me use an acronym to describe trust.
 - T** Tenderness – soft touch, listening... with both ears!
 - R** Respect – for what’s been happening at home.
 - U** Understanding – value opinions and perspective.
 - S** Sensitivity – to your mate’s feelings.
 - T** Truth – compassionate honesty.

- ◆ Sometimes our trust in someone is based on an assumption. I assumed you would:
 - Write more.
 - Save money/curb spending.
 - Put oil in the car/take care of the car.
 - Discipline the children.
 - Keep in contact with my family.
- ◆ Talk to your spouse or fiancé about the circumstances concerning decisions. Compromise on solutions, and remember that we all make mistakes and learn from them.

VI. Intimacy

- A. Definition:** Intimacy is the intellectual, emotional, as well as physical connection between partners. The issue of intimacy is very important. It is generally the focus when we think of returning home.
- B. Fantasy:** You both are engaging in lot of fantasy.
- ◆ The first intimate encounter.
 - ◆ What to do the first day back.
 - ◆ Kids and family concerns.
- C. Anxiety:** It is typical for anyone who has been separated from his or her lover to feel anxious when thinking about that first intimate encounter!
- ◆ For some it might be the fact that they have not been naked in front of the opposite sex for six months!
 - ◆ If your spouse is very pregnant or has recently given birth, she may feel self-conscious about how she looks.
 - ◆ Intimate relations may be painful.
 - ◆ Performance anxiety - satisfying your spouse the very first time you make love.
- D. Roadblocks:** There may be roadblocks to a satisfying intimate relationship. What are some things that might make an impact on your intimate relationship when you first come home?
- ◆ Kids.
 - ◆ Alcohol.
 - ◆ Parents in the house.
 - ◆ Unwanted pregnancy.
- E. Re-establishing Intimacy Techniques:**
- ◆ Court your spouse (warm up time).
 - ◆ Your spouse needs assurance and respect.
 - ◆ Remember that you may feel strange together.
 - ◆ Do not experiment – partner may be suspicious of where you learned it.
 - ◆ There are many non-physical ways to enhance intimacy! What are some of them?
 - Light a candle.

NOTES

- Notes on the mirror.
- A flower.
- Clean the car.
- Go on a date.
- Do the laundry.
- Take the children for a while.
- Other suggestions from audience.
- Make “love” every day (long glances, hugs, a kiss and a smile).

VII. Homecoming Predictions and Tips for Success

- A. Reactions:** There are predictable reactions to returning home.
- ◆ Channel Fever (no sleep/adrenaline rush) Spouses at home have it as well!
 - ◆ You’ll be more tired than you think.
 - ◆ You may have trouble sleeping (too quiet/no sea motion).
- B. Tips for Success:**
- ◆ It is normal to feel like a stranger or outsider at first.
 - ◆ Leave the family set-up if it is working well. Your family life will typically settle within a couple of days.
 - ◆ Learn how to be a couple again and resist the urge to take over when you get home.
 - ◆ Curb your desire to spend money. Review your finances with your partner.
 - ◆ Take it easy on the kids. Your children’s reaction at homecoming may not be what you expected or hoped for. Very young children may not remember you and older children need time to get reacquainted. (*Presenter Note: Encourage participants to attend the Returning to Children program.*)
 - ◆ Discuss what things your partner might have done to feel secure while you were gone. (Lights, TV/radio left on, alarms, etc.) Your spouse has been listening to news reports and is sensitive to the perception of crime in the area.
 - ◆ Sharpen your awareness of your own safety and that of your loved ones. Your spouse may be more safety conscious than you are!
- C. Homecoming Letdown:**
- ◆ When you are on the “honeymoon high”, everything is great! But the adrenaline rush about will lessen with time. You can’t stay on that high forever. You may not care that your tools are missing or your laundry is messed up for the first couple of days you are home. However, you’ll know when the honeymoon is over when:
 - You have your first argument.
 - You ask “where is my (hammer, bike, blue shirt ...)?
 - Why did you?
 - I don’t like.....?
 - How come?

- ◆ Your relationship is starting to get back to normal. This is good! It takes anywhere from two days to six weeks for your relationship to settle down. The emotional letdown is part of returning home. It is a healthy transition back to a typical relationship that includes normal highs, lows, and hopefully that old comfortable feeling.
- ◆ After the honeymoon is over, what then? You will have a normal day-to-day existence with life's ups and downs.
 - Use those communication techniques we discussed earlier.
 - Make time to play and enjoy your family.
 - Take care of each other.
 - Remember why you married this person!

VIII. Conclusion

- ◆ Three homecoming objectives:
 - Reconnect with your partner, family and community.
 - Re-establish your relationship with your partner emotionally and physically.
 - Have a great time!
- ◆ Questions or comments.
- ◆ Remind them of other Return and Reunion programs they may want to attend.

4.4 NEW PARENTS OF INFANTS

TITLE: New Parents of Infants

PROGRAM DESCRIPTION: This program was conceptualized to address the concerns of deployed parents as they prepare to return to their babies born during or shortly before the deployment. The purpose is to encourage the development of bonding between the deployed parent and the baby; inform parents of the developmental stages of babies and basic safety issues; and discuss how family dynamics have changed with an additional family member.

TARGET POPULATION: Deployed, first time dads are the primary audience. However with more and more moms deploying and leaving behind very young babies, they are also a primary audience. Soon-to-be dads may also attend if the baby is due shortly after they return from the deployment. Sometimes parents with older children will attend, but consider themselves “new parents” since they had a baby born during the deployment.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Name two things they will do to bond with their infant in the first week home.
- ◆ Name two things they expect will have changed at home and with their partner.
- ◆ Name one thing they will do to ease transition.

PROGRAM FORMAT:

Design: Can be presented as a formal brief, in a discussion format or within the context of a “new parent celebration” (See Attachment 1 for celebration format).

Length: 50 minutes to one hour with additional time for a “new parent celebration”.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: At least once during the R&R.

Suggested location: Training room, library, chapel or other small space.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent.

Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

SECTION FOUR: NEW PARENTS OF INFANTS

NOTES

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ At a minimum, participant evaluations/comments will be completed annually.
- ◆ Point of Contact evaluations will be completed by each command (once per command).

MATERIALS:

- ◆ Baby Celebration decorations to include crepe paper, balloons, cut outs, baby bottle, newborn diaper, diaper pins, wipes, cornstarch, lotion, baby clothing, receiving blanket, doll, music, prizes, etc.
- ◆ Baby Trivia Questions (Attachment 2)

HANDOUTS:

- ◆ What Babies Are Like During the First Year of Life Handout (Attachment 3)
- ◆ When Dad's At Sea At The Time of Birth Handout (See 1.1.7, Attachment 7 of Couples Pre-deployment SOP)

REFERENCES:

- ◆ Blasure, Karen R. and Jeanne Arnold Mann. "Return and Reunion, A Psychoeducational Program Aboard U.S. Navy Ships." *Family Relations*. April 1992, 41, 178-185.
- ◆ Kelly, Michelle L. "The Effects of Peactime and Wartime Navy Deployment on Mother's Psychological Adjustment and Children's Behavior." *Unpublished Manuscript* (1991), Old Dominion University, Norfolk, Virginia.

NOTES

4.4 NEW PARENTS OF INFANTS PROGRAM OUTLINE**I. Introduction**

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience
- D. Icebreakers

II. Bonding

- A. What it Is
- B. Why it's Important
- C. How to Bond

III. Child Development

- A. Icebreaker
- B. Overview
- C. Developmental Stages
 - 1. Birth to Three Months
 - 2. Three to Six Months
 - 3. Six to Nine Months
 - 4. Nine to Twelve Months

IV. Changes in the Family

- A. Ice breaker Questions
- B. Common Changes After the Birth of a Baby

V. Homecoming to Family and Baby

- A. Things to Consider
- B. Tips

VI. Conclusion

4.4 NEW PARENTS OF INFANTS PROGRAM CONTENT

(Presenter Note: Parents who attend this program are usually excited about returning to their babies and partners, but may also feel guilty for missing the birth and not being there to support their partners during labor and delivery. They may be unsure about what to expect from a baby and scared, yet proud about being a parent. Moms may feel extremely guilty about leaving their babies, perhaps angry about any communication they have received from others who tell them they are bad mothers for leaving their child. They may also be concerned that they are harming their babies by being separated from them. Often, parents will want to talk about these concerns. This interaction may be done during or after the program, depending on the facilitator's comfort level in fielding such questions. It is also appropriate to refer participants to FFSC and community parenting and support programs.)

I. Introduction

A. Introduce Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/Goals of Program:

- ◆ Topics discussed will include:
 - Bonding/Infant Care.
 - Child Development.
 - Changes in The Family.

C. Learn About the Audience:

- ◆ Survey audience—ages of participant's babies.
- ◆ Congratulate participants on becoming parents and on their interest in babies.

D. Suggested Additional Icebreakers:

- ◆ “New Parent’s Celebration” (Attachment 1).
- ◆ Invite participants to pass around pictures of their babies. (This can also be used as a closing activity.)
- ◆ Survey participants as to what questions and concerns they may have about infants/babies.
- ◆ Baby Trivia Questions—have each participant pull a question out of a baby bottle to answer, or to have someone else in the group answer (Attachment 2).

II. Bonding/Infant Care

A. Bonding is:

- ◆ Establishing a long-term relationship with your baby.
- ◆ The process in which you “fall in love” with your baby and where the

NOTES

baby forms a passionate and exclusive emotional tie to you.

B. Bonding is Important:

- ◆ It is crucial to a baby's healthy physical and emotional development. Learning to recognize the meaning of different cries (hungry, tired, bored, wet, etc.) helps you to meet the baby's needs. And if you respond quickly to the baby's cries (up to six months of age), he/she will cry less in the future because the baby becomes confident that you will attend to his/her needs. *(See Presenter Note #1 at end of SOP.)*
- ◆ Through bonding babies learn to trust and "love" other people. The strength and character of the parent/child bond may influence the quality of future bonds between the child and other individuals. *(See Presenter Note #2 at end of SOP.)*

C. How to Bond with an Infant:

1. When present at, or shortly after, the birth:

- ◆ Seeing the infant.
- ◆ Touching the infant.
- ◆ Care taking for the infant.

2. When unable to be present for the birth, or during those first few weeks/months, you can still bond with your baby by:

(See Presenter Note #3 at end of SOP.)

- ◆ Share in the care taking such as helping feed or bathe the baby.
- ◆ Spending time with baby by talking, playing, etc.
- ◆ Tips to make care taking more manageable:
 - Realize that caring for a baby is a 24-hour a day job. Make sure each parent has time to relax and take care of him/ herself.
 - Try to anticipate baby's needs, so as to be prepared when he/she is hungry, tired, etc., and when you are away from home.
 - Relax—babies can sense and respond to tenseness in caregivers.

III. Child Development

A. Ice Breaker Questions (optional):

- ◆ What do you expect your baby to be doing at his/her current age?
- ◆ What do you expect your baby to be doing soon?
- ◆ When do you expect your baby to be:
 - Talking?
 - Walking?
 - Toilet trained?

B. Overview:

- ◆ Children develop at their own rates and in their own styles. Each has his/her own timetable for reaching developmental milestones (i.e.

cutting teeth, starting to crawl, learning to talk, being ready for toilet training.)

- ◆ To some extent these milestones are influenced by a child's environment.
- ◆ Each child develops his/her own style of development.
 - Some learn with great enthusiasm, practice in public and are not bothered by mistakes. Others may wait until they know a skill well before showing it.
 - Some develop skills in one area (physical, emotional, intellectual) at a time, while others develop in all areas simultaneously.
- ◆ Children develop in a predictable sequence—some kinds of learning must come before others. (i.e., Sitting up will come before crawling. Crawling will come before standing unassisted.)
- ◆ If you are concerned about your child's development, consult with your pediatrician.

C. Developmental Stages—What infants/babies are like; what they are learning to do; what you can do for them. (*Presenter Note: Use the handout - What Babies are like during their First year of Life.*)

1. Birth to Three Months:

- ◆ Settling into an eating and sleeping pattern. Parent(s) may have to alter his/her schedule until the infant becomes settled. Settling may take longer if the infant has physical problems or colic.
- ◆ Gaining control of the head. Neck and back must be supported when you lift or hold an infant. Around six weeks an infant begins to lift head and look around when placed on his/her stomach.
- ◆ Visual skills develop. Around six weeks an infant becomes skillful at following moving objects with his/her eyes, and can focus on all distances. To help visual development, provide a variety of objects for baby to look at and, while the baby is awake, change his/her location frequently. Infants are attracted by things that move and can be followed with their eyes. They love bright colors and sharp contrasts.
- ◆ Between four to eight weeks an infant smiles in response to human contact, yet does not know one person from another.
- ◆ Around six weeks an infant begins to discover his/her hands. Infants' hands are closed tight in fists until about six weeks of age when the hands begin to relax and start to open. Once the infant notices his/her hands, he/she may spend a lot of time staring at them and soon discovers that he/she has control over them. Around two months an infant may start swiping or batting at objects that are dangled overhead.
- ◆ Learning about the world around them, about people, and about themselves (i.e. trust, cooperation, and personal power [such as the effects of crying].) (*See Presenter Note #4 at end of SOP.*)
 - Parent(s) can encourage learning by holding, cuddling and talking to the infant.

NOTES

- ◆ Throwing/tossing into the air or shaking of the infant as a form of play can cause serious physical injury and/or death.
- ◆ Most experts agree you cannot spoil an infant by picking him/her up too much when he/she cries. (*See Presenter Note #1 at end of SOP.*)

2. Three to Six Months:

- ◆ Recognizing familiar objects and people—recognizing who is Mom/Dad and who is not.
 - Baby smiles at everyone, but saves the smiliest smiles for his/her primary caregiver.
 - Becomes increasingly sociable and fussy about who he/she will socialize with.
- ◆ Learning to reach and grab objects.
 - Everything goes straight into the mouth. Be sure object is clean, has no sharp edges, and is large enough so it cannot be swallowed or choked on.
 - Around four months a baby discovers his/her feet.
- ◆ Vocal skills are expanding to include cooing (Aaah, Oooh) and babbling (Paaa, Baaa, Maaa, etc.) A baby can imitate sounds and can orally show likes and dislikes in other ways than just crying.
 - The more you listen and talk to your baby when he/she “talks,” the more he/she will “talk.” This will also speed up the rate at which the baby learns more complex sounds. (*See Presenter Note #5 at end of SOP.*)
 - Around three months a baby begins to laugh.
- ◆ Sits supported.

3. Six to Nine Months:

- ◆ Physical abilities continue to increase.
- ◆ Around six months, sometimes earlier/later, a baby will gain enough torso control to turn over from back to stomach and from stomach to back.
- ◆ Sits unsupported.
- ◆ Can stand when holding onto furniture, walls, your leg. May “cruise” around the room while holding onto things.
- ◆ More extensive baby proofing may be needed. Basic safety pointers:
 - Put safety plugs in all electrical outlets not in use.
 - Make sure no appliance cords dangle down where children can pull on them.
 - Tie cords from blinds or draperies high, and out of reach of children.
 - Put safety latches on all cabinet doors and drawers.
 - Store all cleaning materials and poisonous substances in places inaccessible to children.
 - Purchase supplies with childproof tops.
 - Do not leave seabags/purses within sight or reach. They are irresistible, and often contain potentially dangerous things.

- Empty all buckets containing mop water or other liquids when no longer using them. A baby can drown in even a small amount of water in a matter of seconds, so NEVER leave a child unsupervised around a bucket or container filled with liquid.
 - ◆ Crawls.
 - ◆ Begins to use thumb and fingers to grasp small objects. Remember that most everything still goes into the mouth. Keep small and sharp objects out of reach. Also, deflated balloons can be swallowed and choked on.
 - ◆ Drinks from cup.
 - ◆ Verbal skills continue to expand. May say Mama or Dada. May recognize own name and “No.”
 - ◆ Beginning to notice others’ feelings, particularly those of children—joins them if they cry or laugh. Becomes increasingly anxious about strangers and fearful of anyone he/she does not recognize. May also become fearful of familiar things.
 - ◆ May become anxious when deployed parent returns. The baby may need some time to become acquainted with the returning parent before he/she feels comfortable being alone with the parent.
 - ◆ Becoming independent and may resist pressure (i.e. does not cooperate when being dressed, bathed, etc.).
 - ◆ Teeth begin to erupt. The first tooth is cut somewhere near the six month mark. It will be a bottom front tooth.
- 4. Nine to Twelve Months:**
- ◆ Crawling continues—may crawl up and down stairs.
 - ◆ Many babies love to explore and are very quick. It is important to make sure all of your house (upstairs and downstairs) and outdoor areas are “baby proofed.”
 - ◆ Basic outdoor safety pointers:
 - Make sure there are not gaps in fence and gates of play areas.
 - Check area for potential hazards—berries, debris that may have blown in, animal feces, etc.
 - Survey for damage and repair play equipment regularly.
 - NEVER leave a child unattended.
 - ◆ Standing alone. Walking may begin before a child is 12 months and usually occurs by 15 months.
 - ◆ May say a few words and probably understands a lot more of what we say than we think babies do. They become aware of non-verbal communication.
 - ◆ Can be very friendly and affectionate, yet fearful of strangers (also, costumed characters, clowns, Santa, etc.) and of separation from primary caregiver “separation anxiety”.
 - ◆ Increasingly enjoy toys and can spend time playing with one object. Everyday objects (e.g. pots and pans, plastic spoons, stacking plastic bowls, paper towel tubes, etc.) make great inexpensive toys.

NOTES

IV. Changes In the Family**A. Ice Breaker Questions (optional):**

- ◆ How do you think your partner has been feeling about the birth, delivery, and being a parent?
- ◆ What do you think (how do you feel) about the birth, delivery and being a parent?
- ◆ How do you view your role in the family?
- ◆ How do you think life at home has or will change?
- ◆ How do you think your relationship with your partner has or will change?

(Presenter Note: Refer to the handout - When Dad's at Sea at Time of Birth.)

B. Common Changes after the Birth of a Baby:

- ◆ You need to consider the baby's needs/schedule when you do many things such as: going shopping, going out to eat, socializing, spending time with your partner—alone.
- ◆ Babies are “equipment-intensive” (playpens, strollers, diaper bags, toys, etc.) You may not be able to get up and go like you used to.
- ◆ May have to make adjustments to the family budget.
- ◆ Adults no longer have solo claim to each other. Your needs as a couple may be in competition with the baby's needs for awhile.
- ◆ Energy level, opportunity for time alone, etc. may have an impact on re-establishing intimacy and sexuality. Remember, breast-feeding is not a reliable means of birth control. You need to consult with your partner to determine when intercourse can resume.
- ◆ Some new parents report a decline in marital satisfaction after the birth of their first child. However, others report that parental satisfaction develops and grows.
- ◆ Mom's body needs time to adjust to the post-pregnancy form and function.
 - The process of recovery (e.g. losing weight gained, bleeding diminishes, incisions heal, etc.) from a vaginal birth takes time; sometimes beyond the six week period traditionally allotted for postpartum recovery. If Mom had a C-section, recovery may take even longer.
 - Many Moms experience feelings of exhaustion, fulfillment, excitement, pressure and depression. Fluctuations in hormonal levels may influence Mom's emotional state. She may go through a period of ups and downs after the baby is born “baby blues.”
- ◆ The activity level, smells and noises at home may be different.

V. Homecoming to Family and Baby**A. Things to Consider for the Homecoming:**

- ◆ Who will be at the pier—your partner, baby, grandparents?

- ◆ Who will you approach first?
 - Some partners want you to kiss/hug the baby first, while others want you to kiss/hug them first.
 - Some returning parents may feel strongly one way or the other.
 - For some returning parents this is an unresolvable issue and opt for a “group” embrace.
- ◆ What do you say to your partner who may still be pregnant? Some women are very comfortable with their pregnant state, while others may be uncomfortable and sensitive to any comments about their physical appearance.

B. Tips on How to Enter the Family Routine as Smoothly as Possible:

- ◆ Be realistic. Do not set yourself up for disappointment by fantasizing about a perfect reunion.
- ◆ Talk to your partner about how you can become a part of the routine.
- ◆ If you feel awkward or uncomfortable doing something, say so.
- ◆ Be patient with yourself and your partner. She/he has had plenty of time to practice care-taking jobs (e.g. changing diapers, feeding, bathing, etc.) and you may be learning it for the first time.
- ◆ Do not disturb a family set-up that has been working well without you. They had to work it out by necessity. If changes must be made, give yourselves some time to become reacquainted before doing so.
- ◆ Allow time for your baby to become acquainted with you and you with him/ her.
- ◆ If possible, attend the “Reunion for Couples” programs. (**Presenter Note:** *Announce times and locations.*)

VI. Conclusion

- ◆ Explain the parenting programs and other support services offered by FFSCs that may be of interest to the participants. Option: Show a current FFSC Parent Education Program schedule.
- ◆ Thank participants for attending the program and wish them the best as they begin sharing their lives with their babies.

NEW PARENTS OF INFANTS PRESENTER'S NOTES***Presenter Note #1***

Crying is the only reliable way in which babies can signal to caregivers that they need something. Babies have different cries for communicating different needs—hunger, pain, over-stimulation, shock and fear, being undressed, cold, lack of physical contact, etc. As soon as you learn what the needs are so that you can meet them more quickly or anticipate them, your baby will stop needing to express them so loudly and so often.

The statement that babies cry “to exercise their lungs” is not accurate. Their lungs get all the exercise needed in breathing. A baby cries for a reason and if a caregiver can find out what the need is and provide it, the crying will stop. Sometimes a baby cannot be satisfied easily. Caregivers offer everything they can think of but the crying goes on and on.

A baby who cries and cannot be comforted is extremely difficult to cope with calmly. The sound churns his parents up emotionally. He seems to reject all their efforts to help him. They feel useless, frustrated, and eventually angry. If the crying and the ineffectual attempts to comfort go on for long, it begins to seem to the parents that the baby will not stop crying. They lose sight of the fact that he cannot stop until he has been understood. The parents get more and more tense. Because they are tense they handle the crying baby less calmly and he therefore cries more. Some bouts of crying which have no other obvious cause may even be set off by some tension or unhappiness in the parents which the baby senses through their handling, their facial expressions or their voices.

Presenter Note #2

Every baby needs one special person to attach himself/herself to. It is through this first love relationship that he/she will learn about people and about the world. It is through it that he/she will experience emotions and learn to cope with them. And it is through this baby-love that he/she will become capable of more grown-up kinds of love.

Presenter Note #3

Few fathers are in position to receive their baby's first attachment because mundane matters like their jobs prevent them from being that ever-present, always-responsive person. But a father who can accept, support and encourage the unique relationship between his partner and his child will find that there is one waiting for him, too. It comes a little later and it is built on the first, but it is just as vital to the child.

At four or five months, the very fact that the father cannot be the person who is always there and continually involved in the baby's routine care, makes him especially valuable. When he does come home, or stays home because it is the weekend, his face, his talk and his play strike the baby as fresh and interesting. Because he has not spent the day trying to fit chores and sanity-preserving adult activities around the baby's needs, he may actually be able to offer more of the social contact the baby craves. As the baby grows up a little, becomes able to remember and anticipates pleasure, a father can concentrate on building his own, peculiarly fatherly, relationship with his child. Instead of competing with the mother for her special mother-relationship, he can create his own and may find himself with a prime place in his baby's affections.

Presenter Note #4

Babies are learning to trust that another human being can be counted on for care, fun, protection, and limits. They are coming to know that someone will: take care of their basic physical needs, listen to their wails of protest and stop them from moving toward danger.

Babies are learning to trust themselves to take care of some of their own needs. They are recognizing that they can: comfort themselves with a thumb or a special blanket, get what they want by crawling or grasping, and enjoying themselves by finding their toes or fists to chew on.

Babies are also learning to trust the world around them. They discover that the world is sometimes predictable and sometimes surprising, but basically safe. Examples:

The floor is hard; stuffed animals aren't.
Orange food tastes good; green stuff is "iffy."
Water feels good; getting a shot hurts.

Presenter Note #5

At three to four months of age most of the baby's sounds are open vowels. He/she says "Aaah" and "Oooh." This stage is often called "cooing" and the name is accurate: he/she sounds very much like a dove.

The first consonants which he/she adds to their cooing are P, B, and M. These turn cooing sounds into noises which sound much like words. The one parents usually notice most is "Maaa." Unwary mothers assume that their babies are trying to name them. They may even worry because the baby says "Maaa" but does not say "Daaa." In fact this has nothing whatsoever to do with naming or not naming anybody. The baby says "Maaa" because the M sound

NOTES

comes first in his speech development. He/she does not say “Daaa” because the D sound is always learned later.

Learning to make more and more complicated babble-sounds by going through these stages in sound making is built in to a baby’s development. He/she will babble more fluently if he/she is talked to a great deal.

Presenter Note #6

As long as your baby is drinking only breast milk and extra water, his/her stools will be an orangey-yellow color with a consistency like mustard and a mild sour-milk smell.

He/she may have so many bowel movements each day that you never change a diaper that is not soiled as well as wet. On the other hand, he/she may have only one bowel movement every three, four or even five days. Both extremes and everything in between them are absolutely normal. And it is normal for the baby to swing from one to the other.

Bottle-fed babies have stools which are more solid and formed than those of the breastfed baby. They are a pale brown color and smell more like ordinary stools. They are usually less frequent.

4.4.1 ATTACHMENT 1

New Parents Celebration

I. Background and Purpose:

The majority of participants who attend the “New Parents” program tend to be first time fathers with little or no experience with infants; anxious to meet their child yet frightened and confused by this new responsibility. Although a few participants admit to some relief at not having been present at the birth, most fathers report some feelings of guilt and regret over the time spent away from their baby. The emphasis of the Celebration is to offer reassurance that fathers do not need to be present at the birth in order to bond with their babies. Additionally, suggestions are made on how they might begin to establish a relationship with their baby and smooth the transition into family life.

The celebration format was designed as a means of presenting information in a fun and informal fashion, to help alleviate some of the anxiety the participants may have in discussing parenthood, and to provide an enthusiastic “pat on the back” to these new fathers.

Response to this program has been overwhelming. Expectant fathers arrive with sonograms in lieu of pictures. Those fathers who have a new baby and older children at home offer first-hand accounts of how they bonded with their babies. Participants frequently remain to talk and share pictures long after the program has ended.

II. Location/Setup:

The celebration is usually offered in an enclosed space on the ship such as First Class Lounge, Crew’s Lounge or Library. This allows the participants a more comfortable and private environment in which to ask questions or share concerns.

III. Procedure:

The same program content/information is shared as is presented in the “regular” program. However, activities are used in which participants can win small age-appropriate gifts to take home to their new child. When possible, the space is decorated with banners and balloons. Frequently, the command will even provide a decorated cake if arrangements are made well in advance.

IV. Suggested Games/Contests:

Photo Contests: All participants are asked to bring a photograph of their baby. The facilitator collects the photos as participants arrive. After appropriate compliments from the facilitator on their beautiful child are given, the pictures are numbered then displayed. A prize is given to the person who can correctly match the most dads with their babies. (It never fails to surprise—and thrill—a new dad to hear how much his child looks like him.) In another activity, participants invent a caption for each of the displayed pictures, the group votes and a prize is awarded for the best one.

Word Scramble: All the words in the scramble relate to babies. As the answers are given; it provides an opportunity for discussion. Words to scramble include:

- | | | |
|------------|----------------|--------------------|
| 1. Father | 2. Development | 3. Toilet Training |
| 4. Bonding | 5. Formula | 6. Cry |
| 7. Spoil | 8. Burp | 9. Sleep |
| 10. Crawl | 11. Baby Proof | 12. Spit up |
| 13. Diaper | 14. Pacifier | 15. Colic |

Diapering Contest: Some facilitators bring along a baby doll with diaper (or “create” a towel baby) and a prize is awarded to the dad who can diaper the doll (correctly) the fastest.

Prizes: Prizes are awarded in a variety of categories such as; biggest baby, smallest baby, baby born earliest in the deployment, newest baby, and to any father of twins.

4.4.2 ATTACHMENT 2

Baby Trivia Questions

Discussion Questions	Suggestions for Answers
How do you burp a newborn?	
How do you take a newborn's temperature?	Rectal, under the arm.
What is the first food a baby eats?	Rice cereal.
How do you test a bottle?	Inside of the forearm.
How do you know when a baby is sick?	Crying, hot, drained, etc.
How old are most babies when they sleep through the night?	Age will vary.
How often do you feed a baby?	When they're hungry, can be every two to three hours
Name items not to be found in a crib	Low mobiles, pillows, flammables, etc.
Is there ever a reason not to use a car seat?	No.
How do babies sleep? (Position)	Talk with your pediatrician.
What happens when you give a baby a sip of beer or place whiskey on its gums?	The blood alcohol content in relation to an infant's size can cause damage to the infant.
When do babies roll over?	Six to nine months.
When do babies start to stand?	Six to nine months.
When do babies start to crawl?	Six to nine months.
What do babies like to look at?	Bright colors, human faces, etc.
Should you toss your baby into the air?	No.
How do you support your baby's head?	Hold one hand behind the neck.
How do you bond with your baby?	Touch, look, talk.
How much water in the bathtub can drown a baby?	Only a 1/4 inch.
Do babies really need shoes?	They are not required.
How much does a baby add to your budget?	Referral to NMCR "Budgeting for Baby Class"
How much do babies weigh?	Five to eight lbs. or more at birth, double at six months, triple at one year.
Name a baby formula.	Similac, Enfamil, etc.

4.4.2 ATTACHMENT 2

- How much does a newborn sleep? About 16 hours per day in, increments.
- How much do the new parents sleep? Very little.
- How much time will your baby take?
- What do you do if your baby is driving you crazy? Take a time out. Call a friend.
- Can your spoil a baby under the age of 6 months? No.
- Is there anything a baby won't put in his mouth? No.
- Can a newborn suck his thumb? Yes.
- How long should a mom breastfeed? Varies, generally weaned by 12-18 months. Talk to your pediatrician.
- Are all babies born with hair? No.
- Name your favorite lullaby as a child.
- What do you use for diaper rash? Desitin, A&D, etc. Talk to your pediatrician.
- Why do babies smile? Gas, muscles, usually three to six months for a real smile.
- What are most babies first "words"? Aaah, Oooh...Paaa, Baaa, Maaa
- What games do babies like to play? Peek-a-boo, patty cake, etc.
- Name one reflex on an infant. Startle, sucking, grip, etc.

WHAT BABIES ARE LIKE

During Their First Year of Life

Birth to Three Months

- ◆ Energy goes for eating, sleeping and eliminating. Babies have crazy schedules until they get used to a family's sleeping pattern, usually within three months unless the baby has a physical problem. If a baby is premature, she or he will need to eat every few hours.
- ◆ An infant will mouth everything, so make sure all items are safe and clean.
- ◆ Babies appear not to have social responses or an ability to learn, but they are learning and responding a great deal.
Examples: mouthing is vital in learning to feed themselves; grabbing at items is a gain in independence; making sounds is the beginning of speech; and focusing on objects and following them with their eyes are necessary to learn about the world. Parents encourage the infant's development by playing with the baby,
- ◆ Babies cannot sit by themselves and need support for their back and neck. At three months infants will try to get parents to look at them by raising their heads if on their stomachs and searching for eye contact with the parents.

Four to Five Months

- ◆ Babies smile at people they recognize or at a person who is smiling and playing with them.
- ◆ They usually are on a fairly routine schedule and are more patient and eat slower when hungry. They are sleeping longer and more soundly.
- ◆ They can follow objects, watch people and grasp at objects. They transfer objects between their hands. They sit up and can roll onto stomach and back.
- ◆ They make noises and "talk" to interact with others.

Six to Seven Months

- ◆ Babies can reach and pick up a lot of things which will be placed in the mouth. Safety becomes very important.
- ◆ They stand up by holding onto furniture and walls. They like to make lots of noise and may be crawling. If they can crawl or if they are in a walker, they will go after toys and objects which interest them (e.g., the dog, plants, knick-knacks, etc.)
- ◆ Babies turn when their names are called.
- ◆ They begin to be afraid of strangers.



Eight to Nine Months

- ◆ Babies are crawling and trying to make noise with toys and other objects.
- ◆ They can play pat-a-cake and wave.
- ◆ They can stand briefly, babble and use gestures to communicate. They will respond to familiar words and will search for partly hidden objects.

10 to 12 Months

- ◆ Necessary to baby-proof the home if not already done. They explore everything within view and reach. They are very quick. Some babies may be walking.

Remember

Infants and all children develop at their own rate. Try not to compare your child to your friend's and push your child to do something before he or she is ready. If you are concerned with your baby's rate of development, talk with your pediatrician.

4.5 RETURNING TO CHILDREN

TITLE: Returning to Children

PROGRAM DESCRIPTION: The purpose of this program is to provide active duty parents with information to help them prepare to return to their children. Topics covered in this program include: common concerns of returning parents, developmental stages and reactions of children, and techniques for becoming part of the family again.

TARGET POPULATION: Active duty parents preparing to reestablish their relationship with their children after an extended deployment.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Identify two common concerns of returning parents.
- ◆ Describe a common reaction to reunion for each of their children.
- ◆ Name two homecoming suggestions for returning parents.

PROGRAM FORMAT:

Design: A one-session, facilitated group discussion.

Length: 45 minutes to one hour.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: If possible, offer a day and an evening session to accommodate different shifts.

Suggested location: Training room, library, chapel or other small space.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ Point of Contact evaluation will be completed by each command.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

NOTES

MATERIALS:

- ◆ Ages and Stages Handout (Attachment 1)

HANDOUTS:

- ◆ Ages and Stages (Attachment 1)
- ◆ Discipline Measures that Work (Attachment 2)
- ◆ Returning to Children (See 3.1.2, Attachment 2 of Homecoming SOP)

REFERENCES:

- ◆ Kelly, Michelle L., “The Effects of Peacetime and Wartime Navy Deployment on Mother’s Psychological Adjustment and Children’s Behavior.” Unpublished Manuscript, (1991), Old Dominion University, Norfolk, VA.
- ◆ Kersey, Katherine, *Helping Your Child Handle Stress*. 1986
- ◆ Toal, Dana. “Saying Goodbye: A Child’s Point of View.” *All Hands*. December 1992



4.5 RETURNING TO CHILDREN PROGRAM OUTLINE

- I. Introduction**
 - A. Introduce Self
 - B. Purpose/goals of Program
 - C. Learn about Audience
 - D. Common Concerns of Returning Parents

- II. Expectations**
 - A. “The Perfect Reunion”
 - B. Things to Remember

- III. Ages and Stages**
 - A. Expectant Parents
 - B. Infants
 - 1. Developmentally
 - 2. Reactions
 - 3. Techniques
 - C. Toddlers
 - 1. Developmentally
 - 2. Reactions
 - 3. Techniques
 - D. Preschoolers
 - 1. Developmentally
 - 2. Reactions
 - 3. Techniques
 - E. School Age
 - 1. Developmentally
 - 2. Reactions
 - 3. Techniques
 - F. Teenagers
 - 1. Developmentally
 - 2. Reactions
 - 3. Techniques

- IV. Suggestions**

- V. Conclusion**

4.5 RETURNING TO CHILDREN PROGRAM CONTENT

I. Introduction

A. Introduce Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/Goals of the Program:

- ◆ Talk about common concerns of returning parents. Normalize feelings.
- ◆ Provide information about:
 - Developmental stages of children.
 - Possible reactions to returning parent.
 - Techniques that can help you and your children adjust to your return.
- ◆ Discuss ways returning parent can again feel and become part of the family.

C. Get to Know the Audience:

- ◆ Encourage audience participation.
- ◆ What concerns would you like addressed today?
- ◆ How many have infants (0-1 yr.), toddlers (1-2 yrs.), preschoolers (3-5 yrs.), school age (5-12 yrs.), and teenagers (13-18 yrs).

D. Common Concerns of Returning Parents:

- ◆ What are some of your concerns about returning to your children?
Possible responses:
 - Will they know me?
 - How are they going to act?
 - How will I become a part of the family?
 - Have I hurt my children?
- ◆ This can be a confusing time; you may be having a lot of different feelings such as worry, fear, happiness, and excitement. These are all normal concerns for returning parents—you are not alone. We will discuss your concerns in this program.

II. Expectations - What will it be like when you return home?

A. The Perfect Reunion: What have you been dreaming about for the last six months? (*Get responses from the audience.*)

- ◆ Many deployed parents have visions of the “perfect reunion.” They may see:
 - Infants, toddlers, and preschoolers running down the pier shouting “Daddy, Daddy.” or “Mommy, Mommy.”
 - Your child immediately hugging or kissing you and then listening

very closely to your sea tales.

- The family returning to normal, with no disruptions.
- Nothing has changed during the past six months. The kids, your spouse, the house are all the same.
- ◆ If you have visions of this “picture perfect” reunion, and believe that everything will be as you dreamed, you will probably be disappointed.

B. Things to Remember:

- ◆ Feelings:
 - Children may be having the same confusing feelings you have (worry, fear, happiness, excitement, etc.). They may not be able to identify and/or express these feelings.
 - Children may be unsure what to expect from the returning parent.
 - Change is stressful for children as well as adults.
 - You and your family have changed over the last six months. Everyone has grown physically, emotionally, and socially.
- ◆ Readjustment Period:
 - There will be a period of adjustment for the entire family.
 - May take four to six weeks to establish your new normal routine.
 - Things that may have worked before with your family may no longer work.

III. Ages and Stages

(Presenter Note: You may want to refer to Ages and Stages handout.)

- ◆ As stated earlier, two common concerns are “Will my child know me?” and “How will my child act when I return?” To ensure you have a “real” understanding of the capabilities and reactions of your children, we’re going to talk about children’s developmental stages, behaviors, and techniques for working with your children. We will discuss birth through teens.

A. Expectant Parent – How many of you are going back to a pregnant spouse? What are your concerns? Possible responses:

- What will sex be like?
- How has her body changed?
- Will having a baby be expensive?

B. Infants (birth to one year) – How many of you have children from birth to one year? *(Show of hands.)*

- ◆ Developmentally:
 - Their world is very small.
 - Eat, sleep, cry, and eliminate – often!
 - Depend on parents for everything – require a lot of care.
 - Grow rapidly – they can go from reflex movements to walking in a year’s time – amazing.
 - Senses develop quickly – smell, hearing, taste, sight, and touch.
- ◆ Reactions to parent’s return. They may:
 - Cry.

NOTES

- Fuss.
 - Pull away from you.
 - Have problems with elimination.
 - Change their schedule (eating and sleeping).
 - ◆ Techniques to help you and your children adjust. (*Get suggestions from the audience.*):
 - Holding and hugging.
 - Bathing.
 - Changing.
 - Feeding.
 - Playing.
 - Relaxing – infants pick up on feelings.
 - Talking with spouse about ways to participate as a family and as a couple.
- C. Toddlers: (one to three years)** *How many of you have toddlers? (Show of hands.)*
- ◆ Developmentally:
 - Growth rate slows.
 - Very active.
 - Likes to push and pull things.
 - Independent – tests borders, explores world.
 - Self centered – everything is “mine”.
 - Repeats words and phrases – “No” is a favorite.
 - Prefers familiar people and things.
 - Beginning to master bodily movements, function – toilet training. May have accidents.
 - ◆ Reactions to parent’s return. They may:
 - Be shy.
 - Be clingy.
 - Not recognize you.
 - Cry.
 - Have temper tantrums.
 - Regress – no longer toilet trained.
 - ◆ Techniques for helping you and children adjust. (*Get suggestions from the audience.*):
 - Don’t force them to hug, kiss or play with you.
 - Give them space, warm up time – they will become curious about you and seek you out.
 - Child proof – don’t leave sea bag in front room unattended.
 - Be gentle and fun.
 - Snuggle with spouse – child will soon be in the middle.
 - Sit at their level – on floor.
- D. Preschooler: (three to five years)** *How many of you have preschoolers? (Show of hands.)*
- ◆ Developmentally:
 - Very active – runs, jumps, bounces.

- Imitates adults.
 - Active imagination, magical thinking, “If I wish hard enough, then...”
 - Asks lots of questions.
 - Begins to share and take turns.
 - ◆ Reactions to parent’s return. They may:
 - Feel guilty for making parent go away.
 - Still need some warm-up time.
 - Demonstrate intense anger.
 - Need “proof” that you are real – poke you, hit you, tests your limits.
 - Act out to get your attention.
 - Be demanding.
 - ◆ Techniques for helping you and your children adjust:
 - Reinforce that you love them unconditionally.
 - Listen carefully to what they tell you.
 - Accept their feelings.
 - Find out what “new” things they are interested in – cartoons, books, games.
 - Tell children to “wait” if they are using attention-getting methods.
 - Play with them – hide and seek, chase.
- E. School Age: (five-12 years)** *How many of you have school age children? (Show of hands.)*
- ◆ Developmentally:
 - Appetite and growth have increased.
 - High energy level.
 - Daydream.
 - More responsible.
 - Very sensitive to criticism and evaluation.
 - ◆ Reactions to parent’s return. They may:
 - Run down pier.
 - Feel guilty that they didn’t do enough or weren’t good enough.
 - Dread parent’s return, especially if they believe you will discipline them for all the wrongs committed during six months.
 - Boast about Navy and active duty parent.
 - Talk the entire way home trying to bring you up-to-date.
 - ◆ Techniques for helping you and your children adjust. (*Get suggestions from the audience.*):
 - Review pictures, activities, school work and family scrapbook.
 - Praise children for what they’ve done for the last six months.
 - Try not to criticize.
- F. Teenagers: (13 –18 years)** *How many of you have teenagers? (Show of hands.)*
- ◆ Developmentally:
 - Responsible one minute and irresponsible the next.
 - Moody.
 - Rapid changes –growth, friends, interests and styles.

NOTES

- Independent, but still need guidance and support.
- Unpredictable.
- ◆ Reactions to parent's return. They may:
 - Be very excited if parent/child relationship was strong.
 - Feel guilty because they didn't live up to deployed parent's standards.
 - Be concerned about rules and responsibilities.
 - Feel they are too old or unwilling to change plans to meet ship at pier.
- ◆ Techniques for helping you and your children adjust (*Get suggestions from the audience.*):
 - Share what has happened to you over the last six months.
 - Encourage teens to share what has happened to them, over dinner or dishes.
 - Listen with your undivided attention.
 - Respect teen's privacy and friends.

IV. Suggestions for Returning Parents

- ◆ **Go slow:** Don't take over when you return.
- ◆ **Be strong willed:** Try not to give into children's demands because of guilt.
- ◆ **Observe:** Learn about your spouse and family; their schedule, rules, etc.
- ◆ **Be flexible:** Everything changes with time. Don't expect things to have remained the same.
- ◆ **Be realistic:** Have realistic expectations of your spouse and children. Read books on child development.
- ◆ **Communicate:** Share your feelings about your family, job, and Navy/Marine Corps.
- ◆ **Take time:** Make special time to be a family and a couple.
- ◆ **Don't rush:** Your spouse and children may need time to re-establish the relationship.
- ◆ **Be giving:** Of time and energy.

V. Conclusion

- ◆ Are there any questions or comments?
- ◆ Explain there are parenting programs available at FFSCs. Overview of FFSC services.
- ◆ Let them know you are available after the program if they have additional questions.
- ◆ Wish them a happy reunion and a strong parent-child relationship, patience, good communication, listening and negotiation skills.

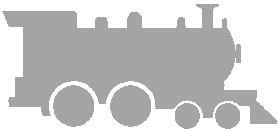
AGES & STAGES

1 to 3

Every one to three year-old child is unique. Every child has experiences and inherited characteristics that give him/her a distinct personality. Following are some general developmental characteristics that apply to many toddlers.

PHYSICAL

- Mastering body movements. Walks more steadily, climbs stairs, and enjoys throwing.
- Growth rate slows from infancy.
- Very active. Gets into everything!
- Likes to push and pull things.
- Often has difficulty unwinding in order to rest.



LANGUAGE

- Understands more words and ideas than is able to express.
- Vocabulary is expanding rapidly.
- Repeats words and phrases.
- Follows simple one-step directions.
- Enjoys simple nursery rhymes, songs, and finger play.

SOCIAL

- Strongly prefers familiar people.
- Plays alone or beside other children without much interaction.
- Is easily distracted.
- Developing independence so, “no” and “mine” are frequent in conversations.
- May hit, bite, or kick when unable to express him or herself.

EMOTIONAL

- Shows pride in accomplishments.
- Likes to help with tasks around the house.
- Is easily frustrated.
- Resists changes in food, clothes, toys, and/or daily routine.
- Self-centered. Demands attention.
- Can experience separation anxiety when left with a child care provider or relative.

INTELLECTUAL

- Matches similar objects.
- Points to familiar objects.
- Knows basic body parts.
- Names simple pictures in books.
- Likes to take objects apart, but may not be able to put the objects back together.

Ways Parents Can Help

- ◆ Give child lots of room to practice walking.
- ◆ Protect your child’s feet with shoes when outdoors.
- ◆ Offer food, but don’t force it on the child.
- ◆ Never use food as a reward or punishment.
- ◆ Read simple stories, and play games to increase vocabulary.
- ◆ Expect slower learning from 12 to 18 months, but rapid increase in vocabulary around age two.
- ◆ Set aside a time and place for your child to play and explore, but don’t force learning.
- ◆ Give toys that challenge a toddler’s curiosity.
- ◆ Establish clear limits, but also help your child to explore.
- ◆ Teach your child that it’s okay to express emotions but not okay to physically hurt others in the process.
- ◆ Allow some independence.
- ◆ Don’t let the explorers out of your sight. Safely store dangerous substances. “Childproof” your home.
- ◆ Listen carefully, but don’t correct pronunciation or grammar too often.

AGES & STAGES

3 to 5

Every three to five year-old child is unique. Every child has experiences and inherited characteristics that give him/her a distinct personality. Following are some general developmental characteristics that apply to many preschoolers.

PHYSICAL

- Manages own clothes. May need help with shoe strings and back buttons.
- Very active; however, developing the ability to stay with an absorbing activity such as working a difficult puzzle or building an intricate block building.
- Runs, jumps, throws, bounces, balances.
- Lacks fine muscle development.
- Appetite decreases. Avoid sweets. Provide simple foods.

LANGUAGE

- Asks lots of questions.
- Beginning to use language as tool and will try to talk his/her way out of a situation.
- May use “bad” language.
- Fights verbally with fierce language such as “I hate you.”

EMOTIONAL

- Beginning to recognize rights of others and to accept sharing and taking turns.
- Knows the rules, but sometimes “forgets” to follow them.
- Lives in a “here and now” world where only their own personal experiences have much meaning for them.
- May be fearful of the dark, storms, monsters, etc.
- Imagination can be quite active.

SOCIAL

- Plays with small groups of children, though often likes to play alone.
- Imitates adults in play activities. Likes to use “grown up” things.
- Quarrels occur but are usually resolved with minimum adult intervention.
- Leaders and followers emerge in groups of children.
- Forms special friendships—even imaginary ones.

INTELLECTUAL

- Recognizes differences between girls and boys.
- Guesses what will happen next.
- Begins to count.
- Recognizes simple shapes.
- Follows simple directions.

Ways Parents Can Help

- ◆ Ensure your child has regular medical, dental, vision, and hearing checkups.
- ◆ Encourage play on gym or playground equipment to develop physical skills and “burn off” energy.
- ◆ Answer questions about sex and the body simply and honestly.
- ◆ Let children think for themselves. Help them to discover the answers to questions.
- ◆ Take short trips (to a park, the zoo, the store) in order to increase mental skills and to encourage exploration using the five senses.
- ◆ Read to children when you can, and answer their questions simply and honestly.
- ◆ Help child cope with fears; don’t dismiss them as foolish.
- ◆ Teach child to express emotions without screaming, hitting, or hurting others.
- ◆ Give child a chance to spend time with others the same age.
- ◆ Never leave children this age home alone, even if they may seem physically able to care for themselves.
- ◆ Allow them time to play quietly by themselves and to develop their own creativity.
- ◆ Let kids try to “read” by interpreting pictures. Ask them simple questions about what they see.
- ◆ Praise child for good behavior.
- ◆ Don’t try to force a “lefty” to use their right hand.

AGES & STAGES

6 to 9

Ages six through nine are commonly considered the middle years of childhood. This is the time when children are in full bloom. They are no longer babies, but the demands of adult life are still far away. Every six to nine year-old child is unique. Every child has experiences and inherited characteristics that give him/her a distinct personality. Following are some general developmental characteristics that apply to many school age children.

PHYSICAL

- Baby teeth are being replaced by permanent teeth.
- Coordination is improving.
- Tends to gain weight and then gain height, so sometimes appears chubby.

- Tends to catch colds frequently.
- Needs plenty of free play time.

LANGUAGE

- Likes reading/being read to.
- Reversing written letters and numerals decreases.
- Displays interest in other countries and cultures.
- Rebels verbally rather than with temper tantrums.
- Can be rude, loud, and obnoxious at times.

SOCIAL

- Peers becoming more and more important.
- Adores school teachers, Scout leader, etc.
- Likes organized games and rules.
- May have “best” friend. Plays easily and readily with other children.

- Noticeable separation between boys and girls.
- Supports and defends family’s values and traditions.

EMOTIONAL

- Loves jokes and slapstick humor.
- Chronic worrier.
- Thinks in terms of “black or white,” “good or bad,” “right or wrong.”
- Fairness is very important.
- Needs structure and guidelines from adults.
- Often daydreams.

INTELLECTUAL

- Understands concept of time.
- Can concentrate for longer periods of time.
- Often learns in spurts.
- Enjoys collecting and organizing.

Ways Parents Can Help

- ◆ Set aside time for quiet play or rest instead of naps.
- ◆ Watch for school adjustment problems.
- ◆ Don’t ask children to look at small objects or print for too long—their eyes can’t focus well.
- ◆ Assign a few safe household chores to help kids learn to follow directions.
- ◆ Teach kids to remember their full name, age, address, phone number, and birthday.
- ◆ Build your child’s self-confidence: label the deed, not the child; offer praise; reassure your child that everyone has special talents.
- ◆ Schedule yearly medical and dental checkups.
- ◆ Provide nutritious meals and snacks. Good eating habits and plenty of exercise will help prevent obesity.
- ◆ Don’t interfere with your child’s attempt to master something.
- ◆ Give praise for accomplishments. Don’t be overly critical of mistakes and failures. Teach your child how to learn from them.
- ◆ Set up simple rules for your child to remember. Be consistent about enforcing them.
- ◆ Don’t compare your child to others, especially brothers or sisters. Help each child appreciate his or her special talents.
- ◆ Teach your child how to cope with difficult times; deal with emotions in public; show self-control; and think of other’s feelings.
- ◆ Don’t pressure your child to join teams, clubs, or activities. Children in this age group need to develop their own interests, on their own terms.
- ◆ Never leave children this age home alone or expect them to supervise younger children in your absence.

AGES & STAGES

9 to 12

Ages nine through 12 are commonly referred to as the preteen years. The preteen years are a time of rapid growth, deepening friendships, new responsibilities, and academic challenges. Although every child is unique, following are some general developmental characteristics that apply to many preteens.

PHYSICAL

- Attracted to organized games and activities such as baseball or cheer-leading.
- Puberty begins earlier for girls than for boys.
- Appetite and growth increase.
- High energy level.
- Transitional stage.
- Eye/hand coordination is good.

SOCIAL

- Able to take responsibility for their own actions.
- Girls especially are more aware of their appearance.
- Wants to “fit in” with peers.
- Expresses anger and frustration verbally and in actions such as door slamming, sulking, and being aggressive with siblings.
- Talks less to parents and more to peers.

EMOTIONAL

- Becoming more and more responsible.
- Has more self-control.
- May defy adult authority by taking risks such as riding a bike in heavy traffic, shoplifting, or trying cigarettes, alcohol, or drugs.
- Interested in members of the opposite sex. May tease, joke, or “show off” to gain attention.

INTELLECTUAL

- Has mastered basic reading and math skills.
- Improving ability to problem-solve.
- Acquiring abstract reasoning ability.
- More creative in arts and social awareness.
- Gathers information and forms own ideas.
- Playing musical instruments, and arts and crafts activities are popular.
- Completes long-term assignments in school.



Ways Parents Can Help

- ◆ Talk openly with your child about the dangers of using cigarettes, alcohol, and drugs.
- ◆ Provide opportunities for your child to succeed and have his/her achievements recognized by others. Help find activities they enjoy and do well.
- ◆ Allow your child to make some of their own choices (within safe limits). Encourage problem-solving.
- ◆ Discuss family values—talk about what you believe and why.
- ◆ Encourage relationships between your child and other adults who you feel are positive role models.
- ◆ Provide your child with accurate, factual information about the physical changes he/she is experiencing as he/she approaches puberty.

AGES & STAGES

13+

The teen years are often the most challenging stage of development for parents and teens alike, but these years can also be the most rewarding, as parents begin to recognize and respect the adult their teen is becoming. The teen years are a time of growing independence and responsibility, as well as both physical and emotional maturation. Although every young person is unique, following are some general characteristics that apply to many teens.



PHYSICAL

- Sudden growth spurt (in height or weight).
- Appearance of secondary sex characteristics (breasts in girls, facial hair and voice changes in boys).
- Puberty begins earlier for girls than for boys.
- Appetite and energy level vary drastically, sometimes from day to day.
- Requires more sleep.

EMOTIONAL

- Can be very responsible.
- Highly sensitive to criticism.
- May defy adult authority by taking risks such as shoplifting or experimenting with sex, drugs, or alcohol.
- Impulsive behavior such as outbursts of temper or laughter.
- Sexual feelings are often tied to, and confused with, feelings of love.

SOCIAL

- Strong desire for independence.
- Values privacy.
- Able to take responsibility for their own actions.
- Concerned with appearance.
- Values peers' opinions highly, often more than parents'.
- Expresses anger and frustration verbally and in their actions.

INTELLECTUAL

- Improved abilities in abstract reasoning and problem-solving.
- More creative; this may be demonstrated through writing, music, or art.
- Gathers information and forms own ideas.
- Often preoccupied by sexual thoughts.
- More socially aware, which may lead to questioning of parental rules and values.

Ways Parents Can Help

- ◆ Be aware of signs of depression: changes in weight, appetite, sleep, interests, energy level, ability to concentrate.
- ◆ Establish a relationship with your teen based on mutual respect.
- ◆ Include your teen in appropriate adult activities outside the home.
- ◆ Be involved in your teen's life, but don't encourage dependence.
- ◆ Allow your teen to make some of their own decisions.
- ◆ Choose your battles carefully.
- ◆ Try not to criticize your teen's choices in music, friends, hairstyle, and clothing.
- ◆ Establish clear limits on things like dating and curfews.
- ◆ LISTEN more often than you talk.

Discipline Measures that Work

Natural or Logical Consequence

A *natural* consequence occurs without being imposed. Your child refuses to wear a jacket on a cool day and gets cold. A *logical* consequence is applied by the parent or caretaker. Your child runs out into the street and isn't allowed to play in the front yard for the rest of the day.

Ignore

Don't reward a child with attention for an unwanted behavior. For example, your child is whining. Don't comment on the behavior. Ignore it. When your child stops whining, comment on the positive behavior. *"I enjoy talking with you when you're using your quiet voice."*

Offer Choices

Limit the choices available to your child. Say, *"Would you prefer apple or grape juice?"* Not, *"What do you want to drink?"* They may want a soda which you may not want them to have.

Restructure Time

When possible, make your plans fit your child, rather than your child fit your plans. Going to the commissary at nap time is setting you and your child up for an unpleasant experience. Plan to go before or after nap time. Design your child's daily schedule to allow for active and quiet time. For example, a warm bath and a story right before bedtime is preferable to a game of chase or tickling.

Change the Environment

Children are curious. It's their job to explore their environment. If you have expensive trinkets that could easily be broken, move them to a location your child can't reach. Cover outlets; move or lock up household chemicals. It's easier to change the environment for a few years than to replace a sentimental object or have your child suffer a serious injury.

Time Out

Physically remove your child from the area, if necessary, preferably to a pre-designated location such as a chair. This time away is intended to give the child (or adult) a chance to calm down, so each can come back and try to behave appropriately. Generally, time out should last no longer than one minute for each year of life.

Making Substitutions

Switch an unacceptable behavior or activity for one that is tolerable. *"Basketballs are not for indoor play, but you may use the nerf ball instead."* *"You can't hit your sister when you're angry, but you can punch this pillow."*

Focus on Positive Behavior

Comment on your child's positive behavior, rather than complaining about negative behavior. Say, *"Thank you for sharing your toys with your sister,"* or *"What a great job you did putting all your toys in the box."*

Be Specific

Parents are often too vague. We say things like: *"Be good," "Act your age," "Clean your room."* Define clean: *"Put your dirty clothes in the hamper," "Put your books on the shelf," "Make your bed."* We need to say exactly what we mean. If you want your child to quit hitting his sister, say, *"Quit hitting your sister."*

Loss of a Privilege

For failing to comply, take away something a child has earned. For example: *"You may not stay up and watch television tonight, since you couldn't get up when I called you this morning."*

When/Then

Your child needs to do one thing before another will occur. *"When you brush your teeth, then I will read you a story."*

Be Consistent

If it's a rule to pick up the toys before going away, always have your child pick up the toys before leaving. Try not to say, *"Mommy's in a hurry today, so don't worry about picking up your toys."*

Incentives

Star charts and stickers can lead to rewards for a specific behavior. Each night your 4-year-old sleeps in his bed, you give him a sticker on a chart. When he gets three stickers on his chart, you take him to the park or have a "campout" in the backyard. This works well to change a specific behavior.

Discipline Measures that Often Backfire

Embarrassing

To a neighbor: *"Johnny's just too weak to pick up his toys today."*

Taking away favored things

"You didn't pick up your toys, so I'm taking your favorite doll away."

Labeling

"He's such a shy boy!"

Arguing

"Don't tell me you're not going to pick up those toys."

Nagging

"Pick up your toys."

Five minutes later, *"Pick up your toys."*

Later and louder, *"Pick up your toys!"*

Threatening

"If you don't pick up your toys, I'm going to_____."

Inconsistency

"Don't worry about picking up your toys today, honey. We are in a hurry!"



Saying what you don't mean

"I'm going to throw away those toys if they're not picked up now."

Repeating commands

"Pick up those toys! I told you to pick up those toys!"

Pleading, begging

"Come on now, help mom. P-l-e-a-s-e pick up those toys."

Spanking (physical punishment)

Psychological punishment

"If you don't pick up your toys, I'm not going to love you any more."

Being vague

"Time to clean!" or "Be a good girl or boy."

Rewarding misbehavior

"Stop throwing a fit and come get this cookie."

Expecting child to read your mind

"The room was a mess. You knew we were having company. I shouldn't have to remind you all the time. Now you're in trouble."

4.6 MONEY MANAGEMENT

Title: Money Management

PROGRAM DESCRIPTION: The purpose of this program is to assist service members in assessing where they are financially, where they want to go, how to get there, and recognizing some of the obstacles they may encounter along the way. Buyer Beware (Option) is designed to provide service members with the necessary knowledge to be better-informed consumers and to encourage thrift, financial responsibility, and sound financial planning.

TARGET POPULATION: All crewmembers.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Describe components of a financial spending plan.
- ◆ Name two personal financial goals.
- ◆ Define one savings option.
- ◆ Describe two ways to prevent consumer fraud from occurring.

PROGRAM FORMAT:

Design: Either a facilitated discussion or lecture format.

Length: Approximately one hour. If the Buyer Beware Option is chosen, allow 20 minutes for an overview of the content. The Buyer Beware Jackpot game should then follow, allowing 20 minutes for this training exercise.

Group Size: Can be tailored for small or large audiences.

Ideal Program Delivery Time: Anytime during the R&R.

Suggested Location: Crew mess or other large space.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R training.

Program Evaluation:

- ◆ POC evaluation forms will be completed by each command.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

SECTION FOUR: MONEY MANAGEMENT

MATERIALS:

- ◆ Buyer Beware Jackpot Cards (Optional)
- ◆ Financial Planning Worksheet (Attachment 1)

HANDOUTS:

- ◆ Sources of Help for the Military Consumer (See 1.5.2, Attachment 2 of Financial Planning for Deployment)
- ◆ Financial Planning Worksheet (Attachment 2)

REFERENCES:

- ◆ OPNAVINST 1740.5 Personal Financial Management
- ◆ SECNAVINST 1754.1A Family Services Center Program
- ◆ Personal Financial Management Standardized Curriculum
 - “Developing Your Spending Plan”
 - “Using Credit Wisely”
 - “Savings and Investment”
 - “Buyer Beware”

NOTES

4.6 MONEY MANAGEMENT PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience

II. Where Do You Stand Financially?

- A. Step One: Record Income
- B. Step Two: Record Outgo
- C. Step Three: Measure Indebtedness
- D. Step Four: Reduce Indebtedness
- E. Helpful Hints on Establishing Credit

III. Where Do You Want To Go?

- A. Setting Goals
- B. Calculating Costs
- C. Planning your Future

IV. How Do You Get There From Here?

- A. Step One: Where to Save
- B. Basic Savings Plan
- C. Step Two: Ways to Save

V. Bumps Along The Way

- A. Common Schemes and Scams
- B. Why Vulnerable?
- C. How to Become a Better Buyer
 - 1. Do Your Homework
 - 2. Scrutinize Advertising
 - 3. Analyze Your Ability to Buy
 - 4. Read and Understand the Entire Contract

VI. Sources of Help

VII. Conclusion

4.6 MONEY MANAGEMENT PROGRAM CONTENT

I. Introduction

A. Introduce Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience)
- ◆ Thank participants for attending.

B. Purpose/Goals of Program:

- ◆ In the next 45 to 50 minutes, I'm going to show you how you can get an idea of where you stand right now financially, where you want to go, and how to get there. I'll also talk about some of the bumps you may encounter along the way.

C. Learn about the Audience/Icebreaker:

- ◆ During your lifetime, you can expect to earn 1 to 1 1/2 million dollars. If you won \$1,000,000 in the lottery, would you treat it casually? Most people spend more time planning the family vacation each year than the family finances!

II. Where Do You Stand Financially

(Presenter Note: Due to the length and complexity of the Financial Planning Worksheet presenters are not expected to offer an in-depth explanation of all sections. An option is to use one copy of the FPW as a model and refer students to their CFS for completion. Presenters may also wish to discuss budgeting systems currently in use by students in order to illustrate the variety of tools available.)

A. Step One: Record Income

(Presenter Option: If Financial Planning Worksheet is Available)

- ◆ The first step in creating a spending plan is to determine how much income you have. The Income page (page 2) is designed to help you figure your net income – how much money is coming into your household after taxes. Information needed to fill out this page can be found on your LES. Make sure you are being paid correctly and plan ahead for any upcoming changes in pay.

B. Step Two: Record Outgo

(Presenter Option: If Financial Planning Worksheet is Available)

- ◆ Step two in creating a spending plan is to determine where your income goes each month. Page three of the FPW, Savings and Monthly Living Expenses, is designed to help you calculate your living expenses. Without a budget, 10% of income may disappear here.

NOTES

- ◆ To get a true picture of how much you spend, try this simple exercise: Keep a daily log of everything you spend for a month — everything! At the end of the month, compare what you recorded on the handout with what you actually spent. You may have some surprises! Once you know where your money is going, you can make informed decisions as to where you want it to go. For example: If you and your spouse each buy two sodas at work a day out of the machine at \$.50 each, that's \$2.00 a day for 20 days a month = \$40.00...and that doesn't count what you buy at the commissary or convenience store for drinking at home. I'm not saying you shouldn't drink soda; I'm just saying that you can decide to spend that much, or you can decide to cut back, or you can decide to buy in bulk on sale and bring it from home — as long as you decide and don't just spend.

C. Step Three: Measure Indebtedness

(Presenter Option: If Financial Planning Worksheet is Available.)

- ◆ Next, you want to figure out how much you're spending to rent someone else's money — that's what installment credit is. Page 4 of the FPW, Indebtedness, is designed to help you determine how much you owe. How many here are planning to make a major purchase soon? To decide whether or not to lend you money, a financial institution will figure your debt-to-income ratio (the percentage of your income that goes to pay your debts). Figuring your debt to income ratio can tell you how healthy you are financially, and can give you an indication of how much more debt you can afford before you go and get it.
(Presenter Option: If Debt to Income Ratio Worksheet is available in the training packet, walk participants through calculation steps.)

D. Step Four: Reduce Indebtedness

- ◆ What if you're not happy with where you stand financially? One of the fastest and most profitable ways to improve your financial situation is to reduce indebtedness. If you are currently paying 17% interest on a credit card balance, putting your money toward paying that balance off is the same as investing that money at 17% interest — tax free and no risk! Remember, you're paying for the privilege of borrowing that money. If you are carrying an average balance of \$500, over \$7 out of every monthly payment goes to pay interest rather than reduce the amount owed — that's \$85 a year! If you pay off that balance, it's just like earning an additional \$85 a year.
- ◆ How can you reduce indebtedness? *(Answers may include: Cut back on living expenses, increase income, power pay debts, debt management, etc.)*

E. Helpful Hints on Establishing Credit:

- ◆ Anyone concerned about establishing a credit rating? What about fixing a damaged credit rating? No quick fixes, but here's a tried-and-true idea. Let's say you want to buy a stereo.
- ◆ First: Start an allotment to a savings account — let's say you can

afford \$100 a month. Let it build up for six months (no fair withdrawing any of it!)

- ◆ Second: Once you have \$600 in your account, apply for a savings-secured loan. What they'll do is loan you up to the amount you have on deposit while they freeze your account; you won't be able to withdraw any money out of that account until you pay down the loan. But you will continue to earn interest on what's in there. If you are earning 3% interest on the savings and paying 6% on what you borrowed, that's the same as paying only 3%.
- ◆ Third: To make payments on the loan, use the allotment for \$100 you already have going to your savings account — you'll never even notice it.
- ◆ Result: At the end of another six months, you'll have the stereo (completely paid for), you'll have your original \$600 (plus interest) in the bank, and you'll have the beginnings of a new and/or improved credit report.

III. Where Do You Want To Go?

A. Setting Goals:

- ◆ One of the greatest advantages of having a financial plan is that it helps you to better meet your goals. What are your goals? Your goals may range from a new car to a college education for yourself, a spouse, or a child, to a comfortable retirement. Most of us have several short and long-term goals. Have you written them down?

B. Calculating Costs:

- ◆ Have you taken the time to calculate exactly what it will take to reach your goals?
(Presenter Option: Use Goals section of Financial Planning Worksheet if available.)

C. Planning Your Future:

- ◆ Retirement is a long-term goal. Remember that you can't borrow money for it. Establish a savings plan for your future. Decide how much you wish to save each month, and pay yourself first. Try to set aside ten percent of income.

IV. How Do You Get There From Here?

A. Step One: Where to Save

- ◆ All financial institutions are not created the same. In general, banks are organizations that are in business to make a profit; credit unions are not-for-profit and are owned by their shareholders. Often, credit unions are able to offer their shareholders higher interest on savings and lower rates on loans. Services, interest rates, and costs vary from institution to institution. When comparing, be sure to compare apples to apples and oranges to oranges.
- ◆ When considering where to put your savings, remember the **SLY**

NOTES

formula: Safety, Liquidity, and Yield.

- ◆ **Safety:** How risky is a specific investment? Is your money insured? Could you lose money if the stock market goes down or if a company goes out of business?
- ◆ **Liquidity:** How available is your money? Can you withdraw it at any time? Are there penalties if you withdraw it earlier than expected?
- ◆ **Yield:** How much money does your money earn in that investment over a specific period of time?
- ◆ Generally speaking, the more risk you are willing to take and the longer you are willing to commit your money, the higher the return on your investment. All three elements must be considered and balanced; which is most important depends on what your plans are for the money and how soon you'll need it. For example, which two are most important for money in savings? (*Answer: Safety and liquidity because the money must be there when you go to get it and you must have easy access. In order to gain these two you will accept a lower yield.*)

B. Basic Savings Plan:

- ◆ Emergency Fund:
 - Unplanned expenses such as illness, major car or house repairs, emergency trip home.
 - Needs to be easily accessible, probably in a savings account.
- ◆ Reserve Fund:
 - Large recurring expenses: insurance, taxes, Christmas.
 - Needs to be easily accessible.
- ◆ Goal Getter Fund:
 - Money for short-term goals such as buying a car or home, education, wedding.
 - Need not be quite as liquid. Places to keep it include money markets and CDs.
- ◆ Retirement:
 - Money for the long term. Saving for retirement is the ultimate goal of financial planning.
 - Look for higher yield rather than liquidity.

C. Step Two: Ways to Save

- ◆ How much you are able to save is less important than the fact that you're able to save on a regular basis. Remember, when you sit down to pay bills every payday, you should pay yourself first. There are other ways to consider building your savings, too.
- ◆ Steps to wealth:
 - Spend less than you earn.
 - Control credit and debt.
 - Save and invest.
 - Repeat steps.

V. Bumps Along the Way

A. Common Schemes and Scams:

- ◆ What are some common rip-offs you've heard about — or been caught by lately? (*Possible answers include: New and used car sales, car repairs, photo clubs, door-to-door sales, rent-to-own, magazines/encyclopedias.*)

B. Why Vulnerable?

- ◆ Why do you think consumers are vulnerable to these rip-offs? (*Possible answers include: Instant gratification, easy credit, advertising/media pressures.*)

C. How to Become a Better Buyer:

- ◆ People are coming up with new ways to con us out of our hard-earned money every day. There are several things you can do, though, to protect yourself.

1. Do your homework:

- ◆ Know the product:
 - Talk with friends.
 - Read consumer magazines such as Consumer reports.
 - Ask questions.
- ◆ Comparison shop:
 - Compare prices.
 - Compare businesses.

2. Scrutinize Advertising:

- ◆ Anything that sounds too good to be true, probably is.
"Make a fortune at home in your spare time."
- ◆ Beware of over-inflated claims.
"Lose ten lbs. in ten days."

3. Analyze Your Ability to Buy:

- ◆ If buying on credit, how much can the budget realistically handle—for the entire length of the contract? Figure your debt-to-income ratio.

4. Read and Understand Entire Contract:

- ◆ Never sign a contract unless you have read it completely and understand it.
- If you have questions about any aspect of the contract, ASK! If the salesperson can't answer you satisfactorily, ask if you can take the contract to the legal officer to review and explain to you. If the salesperson will not let you take it, LEAVE! Usually, this indicates that the business will not deal with you fairly in the long run. Navy Legal Services is always willing to look at unsigned contracts.
- ◆ Do not rely on verbal promises of the salesperson. Be sure any promises are in writing in the contract.
- ◆ Never sign a contract with blank spaces.

NOTES

- ◆ Take a day or two to think about your final decision when making a major purchase. Be sure you're making a rational decision rather than an emotional one.

VI. Sources of Help

(Presenter Option: If available, refer to handout Sources of Help for Military Consumers.)

- ◆ There are numerous resources to help you as you take control of managing your money, starting with your Command Financial Specialist (CFS). Anyone know who that is?
- ◆ There are also military and community organizations offering different types of help. *(Use handout.)*

VII. Conclusion

- ◆ There are many things in this world over which we have no control, but how and where we spend our money is one area in which we have some choices.
- ◆ You are the one making the financial decisions — whether you decide to relax and just live from paycheck to paycheck, or decide to let someone else make all your financial decisions, or decide to take charge of the money you work so hard to earn.
- ◆ The time and energy you spend on managing your money will pay off in increased choices in the long run.

4.6.1 BUYER BEWARE PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Motivating Statements
 - 1. Definitions

II. The HOW and WHY of Rip-offs and Frauds

- A. Advertising
 - 1. What is the product?
 - 2. The advertising industry
 - 3. Six techniques of persuasion
- B. Why Do Frauds Exist?

III. What is out there?

- A. Caveat Emptor
- B. Top Complaint and Scams
 - 1. Top ten local BBB complaints
 - 2. Top ten internet scams
- C. Local Military Rip-offs

IV. Consumer Laws

- A. No Cap on Interest Rates
- B. Few “Plain English” Contracts
- C. No “Cooling-off” Period
- D. “Cooling-off” Exceptions
 - 1. Door-to-door: three days
 - 2. Home improvements: three days
 - 3. Health club membership: three days
 - 4. Telephone solicitation: three days
 - 5. Campground memberships: seven days
 - 6. Timeshares: seven days

V. Consumer Rights

- A. Consumer Bill of Rights
- B. Soldiers and Sailors Civil Relief Act
- C. Automobiles
 - 1. Motor Vehicle Warranty Enforcement Act (Lemon Law)
 - 2. Auto Repair Facilities Act
- D. Credit Laws
 - 1. Fair Credit and Charge Card Disclosure Act
 - 2. Fair Debt Collections Practices Act
 - 3. Federal Truth-In Lending
 - 4. Fair Credit Billing Act
 - 5. Fair Credit Reporting Act

NOTES

VI. Ways to Avoid Rip-offs: “WHEN IN DOUBT, CHECK IT OUT!!”

- A. Know What You Can Afford
- B. Know the Product
- C. Know the Terms of the Deal
- D. Know the Company
- E. Know How to Negotiate
- F. Know How to Say, “No.”

VII. Steps to Making a Consumer Complaint

- A. Keep Records of Everything
- B. Contact the Business Where the Product was Purchased
- C. Go to the Top
- D. Use Dispute Resolution Services
- E. Use Your Consumer Advocates

VIII. Junk Mailing and Telemarketing

- A. Get Off Junk Mail and Telemarketing Lists
- B. To Get on “Do-not-call” Lists
- C. What to Do About Non-compliance

IX. Conclusion**X. Consumer Jackpot Game (Optional)**

4.6.1 BUYER BEWARE PROGRAM CONTENT

I. Introduction

A. Introduce Self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Purpose/goal of Program: This program will provide you with information necessary to:

- ◆ Develop consumer awareness and thereby avoid being ripped off.
- ◆ Examine the how and why of rip-offs and frauds; discuss consumer laws and rights.
- ◆ List ways to avoid rip-offs.
- ◆ Name steps to filing a consumer complaint.
- ◆ Provide agencies to contact for consumer information.

C. Motivating Statements:

- ◆ Do you know how ads persuade and influence your spending?
- ◆ Have you ever made a poor purchasing decision because you failed to research a product or study the fine print?
- ◆ Do you know what the cost of fraud is per year? (*According to the US Office of Consumer Affairs it is \$40 billion.*)

1. Definitions: What is the difference between fraud, con, and rip-off?

- ◆ A fraud is a deliberate deception (i.e., a fraudulent contract).
- ◆ A con occurs by defrauding (a victim) by first winning his confidence.
- ◆ Rip-offs are unfair acts of exploitation in the marketplace (i.e., price gouging.)
- ◆ A fraud is illegal, a rip-off is not, although it is unethical. The best way to avoid both is to know about the market, what is out there, and how to protect yourself when it comes to consumer rip-offs—awareness equals avoidance!

II. The How and Why of Rip-offs and Frauds

A. Advertising:

- ◆ Knowing about advertising is a great place to start learning to avoid rip-offs. Even if you are a “savvy” consumer, you cannot deny the power of advertising and the significant part it plays in influencing your spending habits.

1. What’s the Product?

- ◆ Commercial jingles increase the likelihood that you will think of the product when it is time to buy. Information concerning how to spend your money is constantly about you. Look at these slogans

NOTES

and name the product. Why are we so familiar with these? What effect will the familiarity have on our purchasing decisions?

(Presenter Note: Ask audience to identify the companies associated with each jingle.)

- Don't leave home without it. (American Express)
- When it's time to relax, there's just one beer. (Miller Beer)
- Get a piece of the rock. (Prudential Insurance)
- Have it your way. (Burger King)
- Just do it. (Nike)
- Use the card that pays you back. (Discover)
- You've got the right one, uh-huh! (Pepsi)

2. The Advertising Industry:

- ◆ Advertising is a billion-dollar industry aimed at stirring up your emotions. Pressures to “act now—this offer can't last much longer” all tend to heighten the urgency to jump in and ask questions later. Unfortunately, “later” usually means your loss, many times a very substantial financial loss. Superficial ads promise the “good life,” excitement, sex appeal, adventure, and success.
- ◆ There is nothing wrong with building a better life. What is wrong are misleading advertisements and vague promises causing empty pockets. It is not safe to assume that an advertisement appearing in a legitimate source (base newsletter, magazine, etc.) is “a dream come true” or “chance of a lifetime.” All purchasing decisions must be carefully researched and weighed.

3. Six Techniques of Persuasion:

- ◆ To counter the effect of emotions in advertising, we must take a more active role in educating ourselves and examine the appeals that motivate us to buy. Experts tell us there are six techniques of persuasion: **(Presenter Note:** Ask audience to name an example of each.)
 - (a) **Personalized:** The first technique is known as the “personalized” appeal. For example, “failure to respond will result in the loss of your winnings.”
 - (b) **Emotional Appeal:** This technique tries to sell a product by appealing to emotions. For example, an advertisement suggesting that “If you love your children, you will capture their memorable moments on film.” A pitch for a photo club membership may follow.
 - (c) **Buzz Word:** The third technique involves the use of a “buzz” word such as “free,” “greatly reduced,” “final liquidation sale,” “fat-free,” and “like new.” The psychology behind it is that it formulates a certain “image” or idea of the product which may be quite different from the actual item.

- (d) **Association:** This technique hopes for sales through association. For example, you may buy a certain brand of basketball shoes because they are worn by a popular athlete.
- (e) **Positioning:** This persuasive technique involves advertisements aimed at a specific audience. Positioning occurs when toys are advertised during children’s programming, and beer and truck commercials are shown during football games (imagine the opposite!)
- (f) **Fear:** The sixth technique is sales through “fear.” The dread, embarrassment, or threat to safety if you do not use a particular product or make a specific repair. etc., may influence your purchase.

B. Why Do Frauds Exist? Rip-offs and frauds exist for many reasons.

- ◆ **Unscrupulous Sellers:** The irrepressible pursuit of self-interest and profiteering by some leads to frauds and rip-offs.
- ◆ **Lack of Consumer Knowledge:** Lack of knowledge about common frauds and deceptions leaves you open to being ripped-off. Learn all you can, because awareness equals avoidance.
- ◆ **Greed:** The desire to get something for nothing, or a lot for a little compels people to take advantage of offers that appear too good to be true (and they usually are.)
- ◆ **You feel stupid if you don’t do it.**
- ◆ **Sweepstakes Mentality:** Again, the desire to get something for nothing, and to “strike it rich” (easy money). Thirty percent of consumers reply to contest scams.
- ◆ **Complex Marketplace:** The financial marketplace gets more and more complex, and people must make numerous financial decisions on a daily basis. It is difficult to be well- informed in all areas of buying.
- ◆ **Deceptions Can Be Difficult to Recognize:** Most rip-offs and frauds appear to be legitimate. They are well- presented by people who seem trustworthy.
- ◆ **Perceptions that Advertisements are Legitimate:** There is a general perception that an advertisement must be legitimate if it appears in a legitimate source—the base newspaper, for example.
- ◆ **Few Victims Ever Report:** Less than 10% of consumers who say they were swindled report it to the proper authorities. Only 2% ever complain to fraudulent sellers. Most people who are the victim of a fraud or rip-off never do anything about it!

III. What’s Out There?

- A. Caveat Emptor:** Evaluate your purchasing decisions with the motto, “Caveat Emptor” in mind—”Let the Buyer Beware.” Research goods and services by reading Consumer Reports and other consumer publications.
- B. Top Complaints and Scams:**

NOTES

1. **The local Better Business Bureau (BBB)** received nearly 600 complaints in 1997 and close to 20,000 inquiries. The BBB lists the top ten complaints of 1997 as:

(Presenter Note: This statistics are from Hampton Roads, VA. (Contact your local BBB for statistics and complaints.)

 - Auto Dealers—New Cars.
 - Auto Service and Repair Centers.
 - Home Improvements.
 - Mail Order.
 - Auto Dealers—Used Cars.
 - Computers—Sales and Service.
 - Banks.
 - Department Stores.
 - Furniture-Retail.
 - Buying Clubs.
 - ◆ The BBB provides consumer education materials, mediates and arbitrates complaints through Dispute Resolution programs it sponsors, and provides information on companies' consumer complaint records, usually via their automated phone system.

2. **Top Ten Internet Scams:** With the incredible rise in internet usage comes ample opportunity for fraud and scams via this new, exciting and very popular technology. The Internet Fraud Watch, a division of the non-profit National Consumers League, lists the Top Ten Internet Scams of 1997 as:
 - ◆ **Auctions:** Goods paid for but never delivered or misrepresented, shills used to increase prices.
 - ◆ **Internet Services:** Charges for services that were supposedly free or never provided.
 - ◆ **General Merchandise:** Sale of everything from calendars to collectibles through web sites, online classifieds, and unsolicited e-mails, goods never delivered or misrepresented.
 - ◆ **Computer Equipment/Software:** Products never delivered or misrepresented.
 - ◆ **Pyramids/Multilevel Marketing:** Schemes in which profits were made by recruiting others, not from sales of goods or services, benefits misrepresented.
 - ◆ **Business Opportunities/Franchises:** Empty promises of big profits with little or no work by investing in pre-packaged businesses or franchises.
 - ◆ **Work-at-home Plans:** Materials and equipment sold with false promises of payment for work done at home.
 - ◆ **Credit Card Issuing:** False promises of credit cards to people with no or bad credit or payment of up-front fees.
 - ◆ **Prizes/Sweepstakes:** Fees required to claim prizes that never materialize.
 - ◆ **Book Sales:** Genealogies, self-improvement books, other publications never delivered or misrepresented.

To avoid internet fraud, check out all offers, contact the BBB and your internet service provider, and be sure the company you are working with is legitimate before giving out your credit card number.

C. Local Military Rip-offs: Some of the top complaints in this area include: *(Presenter Note: Check your local statistics.)*

- ◆ Car Buying (New and Used).
- ◆ Car Repairs.
- ◆ Photo Clubs (Buying Clubs): These deals offer “free” film development for the rest of your life for the ‘low’ cost of \$1,200.
- ◆ Rent-To-Own Deals: These businesses charge 3-4 times the actual cost of the item, with effective interest rates of 24.99% and higher. Often the items are not even new!
- ◆ Encyclopedias/Magazines.

IV. Consumer Laws

(Presenter Note: Laws may differ by state. Check your state and local laws.)

A. No cap on interest rates:

- ◆ **Problem:** Many states do not have usury laws. There is no ceiling on interest rates for consumer loans. If you are willing to pay, for example, 30% for a car loan, the dealer can legally charge you that much.
- ◆ **Solution:** Shop around for the best rates—especially at the federal credit unions. Read all contracts before signing, because by law (Federal Truth-In-Lending Act) the APR must be disclosed. Calculate your debt-to-income ratio to be sure you can afford the deal you are getting into.

B. Few Plain English Contracts:

- ◆ **Problem:** Many states do not require plain English contracts. Contracts can be written in “legal-ese” and it takes a lawyer to interpret the meaning.
- ◆ **Solution:** Read the fine print. Before you sign any contract have it reviewed by your Command Financial Specialist or NLSO. If the business will not give you a copy to have reviewed you should take your business elsewhere.

C. No “Cooling Off” Rule: (Federal Law governs the following.)

- ◆ **Problem:** Most contracts you sign are binding at the time you sign on the “dotted line.” There are a few contracts where the state allows you an opportunity to cancel within a specific number of working days after you sign. Saturday is considered a business day. Sundays and holidays are not business days.
- ◆ **Solutions:** Sleep on it—take 24 hours before signing anything to make sure you want to make the purchase. Beware of impulse buying—an unplanned purchase can lead to unplanned problems. Even though there are exceptions to the Cooling Off Rule, assume there are none.

D. Exceptions to the Cooling Off Rule: (Federal Law governs the following.)

- ◆ Door-to-door sales: Three days (unless you invited them your home).

NOTES

- ◆ Home improvements, if your home is pledged as security: Three days.
- ◆ Health club membership: Three days.
- ◆ Telephone solicitations: The company is required to send you a contract to sign if you agree to purchase something via telephone solicitation. You have three days within which to cancel the contract after you have signed it—not just three days after the phone call.
- ◆ Campground membership: Seven days.
- ◆ Time-shares: Seven days. Examine all conditions of the contract. Real estate transactions involving deed exchange must be carefully examined to determine the opportunity for cancellation. In the area of timeshares and condominiums, one is not just allowed to void the contract. The wording of a contract ultimately determines your rights. You may find clauses included such as “your signature constitutes a waiver of right to cancel.” You should remember you have the possible “opportunity” to cancel—NOT a guarantee.
- ◆ Notice of cancellation should be sent certified mail, return receipt requested. It must be postmarked by midnight of the last day allotted to cancel. Saturday is a business day, Sunday is not.

V. **Consumer Rights:** Federal and state laws provide some protection of consumers’ rights. These include: (*Presenter Note: Check your state laws.*)

A. **Consumer Bill of Rights:** Allows general rights of access to product and price information and the right to an informal dispute process.

B. **Soldiers and Sailors Civil Relief Act of 1940:** Provides special rights to service members. You should never waive any of your rights, and especially those under this Act. Rights include:

- ◆ A service member is protected from being taken to court and sued while deployed or TAD.
- ◆ You have the right to your day in court.
- ◆ If you cannot afford debts incurred prior to entering service, you may be able to get interest rates reduced to 6% under the Act.

C. **Automobiles:**

1. The Motor Vehicle Warranty Enforcement Act, also known as the Lemon Law, applies to NEW cars only. If your new car has had the same, significant defect and has been in the shop three or more times over the past eighteen months, you may have a defense under your state Lemon Law. You may be able to get the defective car replaced with a new one.
2. Auto Repair Facilities Act: (*Presenter Note: Check your state laws.*) Many states have an Auto Repair Facilities Act. Among other things this Act entitles the consumer to a written estimate. The final repair bill may not exceed the estimate by more than 10%. You have the right to have your old parts returned to you.

D. Credit Laws: There are many federal laws governing credit cards, credit reports and credit granting. A few of them are:

1. **The Fair Credit and Charge Card Disclosure Act:** Among other things it requires that the annual percentage rate (APR), annual fees and grace period be disclosed in the application.
2. **The Fair Debt Collections Practices Act:** Among other things this Act governs the actions of debt collectors, including where and when they can call to collect on a debt.
3. **The Federal Truth-In-Lending Act:** Among other things, this Act requires that the APR, Finance Charges, Total Amount Financed and Total Cost of the Credit be disclosed in all financing contracts.
4. **Fair Credit Billing Act:** Among other things, this Act applies only to credit purchases and allows you to withhold payment on a disputed product or service.
4. **Fair Credit Reporting Act:** Among other things, this Act provides for your right to know what is on your credit record and provides for the dispute and deletion of inaccurate information.

VI. Ways to Avoid Rip-offs: When in doubt, check it out!

◆ Use the “Rule of Know”.

- A. Know what you can afford:** Calculate your budget and your debt-to-income ratio.
- B. Know the product:** Obtain knowledge, ask questions, understand the facts of the deal, not just the pitch, comparison shop—SHOP AROUND.
- C. Know the terms of the deal:** Read the contract, check out all warranties and guarantees, read the fine print, examine “free” offers, check for a cooling off period. (If there is none, you own it as soon as you finish signing your name.)
- D. Know the company:** Check the company out with the BBB, read Consumer Reports and other consumer magazines and articles, check with the Office of Consumer Affairs and/or the Armed Forces Disciplinary Control Board.
- E. Know how to negotiate:** Be familiar with the tricks of the trade (especially in car buying), accept no verbal promises (Get it in writing—a verbal promise is as good as the paper it is written on). Remember that everyone is not honest, and **EVERYTHING IS NEGOTIABLE.**

NOTES

- F. Know how to say, “NO!”:** Use the power of the pen to mark out any terms of the contract you do not agree to, leave if you are not satisfied (the 180 degree turn), and sleep on it before signing for any purchase.

VII. Steps to Making a Consumer Complaint: If you are not satisfied with a service or product, explore your options:

- A. Keep records of everything:** Make a note of any conversations, leave yourself a paper trail.
- B. Start with the business where you purchased the product:** Most consumer complaints are resolved there. Speak with the salesperson, if possible. If unresolved, go to the store manager.
- C. Go to the top:** If you do not get satisfactory results at the local level, write to the head of the company or to the regional headquarters (for big firms).
- D. Use Dispute Services:** Consider seeking mediation through a Dispute Resolution Center, a service sponsored by the Better Business Bureau. Mediation is a process in which an impartial third party assists people in conflict to negotiate a mutually acceptable agreement. There is a small hourly fee based on your income, and a one-time (\$15.00) application fee charged to both parties.
- E. Use your consumer advocates:** If you still need assistance, seek out your consumer advocates. We'll make sure you know them shortly.

VIII. Junk Mail and Telemarketing Lists

- A. Get your name off lists:**
- ◆ Businesses try to get your name and personal information in order to market products to you. They get this information in many ways. They may buy a marketing list from a credit reporting agency, from the Post Office, or from a company that specializes in making these lists. When you fill out a customer survey or a warranty card you could be assisting the company in putting your name on a mailing list. The Post Office generates about 25% of its revenue from the sale of mailing lists.
 - ◆ There are ways to get your name off of these lists if you want. Consumers wishing to have their names removed from national mailing and telemarketing lists should write to the Direct Marketing Association.
 - ◆ You can also let the Post Office know that you do not want your name put on any mailing lists. Credit grantors buy lists of names from credit bureaus in order to pre-screen your report and make promotional offers. To be excluded from these lists contact the credit reporting agencies and ask to be put on their Do-Not-Call, or Opt-Out lists.
- B. Do-Not-Call List:** If you are contacted by telemarketers and don't want to be, be sure to TELL them to place your name on their Do-Not-Call

list. Write down the details of the conversation (date, company name, name of person calling, and phone number) so that if they call again you can take action against the company.

- C. What to do about non-compliance:** If you have requested to be taken off a mailing or telemarketing list and the company has not complied, make a complaint to the Federal Trade Commission.

IX. Conclusion

The loss of income by consumers each year is staggering. Ten billion dollars a year is lost to investment fraud. Travel and vacation scams claim \$12 billion annually. VISA and Mastercard industries estimate \$300 million lost each year to telemarketing fraud. Rip-offs have become “hi-tech.” Recognizing them takes a little time and a little education. Your name could be on the next “list” to victimize—can you protect yourself? Remember what we’ve talked about today, put it into action, and you’ll ensure that your money goes only where you want it to go.

X. Consumer Jackpot Game (Optional)

- ◆ Introduce the game and rules. Consumer Jackpot is a Jeopardy-like game. Jeopardy is the TV question and answer game to test knowledge of the players, in this case the players’ consumer knowledge gained from this GMT. You should allow at least 20 minutes to include this game in the presentation.
- ◆ Ask for assistance from someone to help spot the first response to each question. Also pick a member from each team to keep score (this can be done by handing the scorekeeper the appropriate card when it is answered.)
- ◆ Divide the group into two equal teams.
- ◆ Explain the rules: An ‘answer’ will be read from one of the five categories on the board, and the first hand up will have an opportunity to ask the ‘question’ that goes with the answer. Responses should be framed in the form of a question. If the first response is correct, that team gets the points (give the card to their scorekeeper). If they are wrong the other team gets a chance to respond. If the second team is wrong, it can go back to the first, etc.
- ◆ If a hand goes up before you are done reading the whole question, stop where you are and give them the opportunity to respond. If they are wrong, the question goes to the other team, and you can read the whole question.
- ◆ The person who gets the right answer (question) picks the next card, but either team can raise their hand to answer.
- ◆ There is one Daily Double that must be answered by the individual who made that selection.
- ◆ On the back of the game board is a Bonus Round question to be used as a tiebreaker or for extra credit points.
- ◆ The team with the most points wins. You can ‘reward’ the team with candy or big bucks, if desired.
- ◆ Game rules may be changed by the presenter to fit the audience dynamics. Have fun with this game.
- ◆ **(Presenter Note:** *Some of the questions and answers are based on Virginia State Laws. Please check your state laws and modify as appropriate.*

Buyer Beware Consumer Jackpot Game

Where to Complain:

1. Name the organization that uses an automated telephone recording service to provide potential buyers with business performance reports and complaints registered.

ANSWER: WHAT IS . . . Better Business Bureau

2. Name the military board that has the power to place a business establishment off limits for illegal and unsafe practices.

ANSWER: WHAT IS . . . Armed Forces Disciplinary Control Board

3. An action you can take to reduce the amount of “junk” mail you receive.

ANSWER CAN BE ANY ONE OF THE FOLLOWING:

WHAT IS . . . contact the Direct Marketing Association, the U.S. Post Office, the Credit Reporting Agencies

4. One place you can complain to about rip-offs on the internet.

ANSWER CAN BE ANY ONE OF THE FOLLOWING:

WHAT IS . . . Internet Fraud Watch, The BBB, Your Internet Service Provider

5. Three steps in making a consumer complaint.

ANSWERS CAN BE ANY THREE OF THE FOLLOWING:

WHAT IS . . . Contact the salesperson; Contact the business; contact the company president, headquarters or regional office; use dispute settlement services (mediation); use your consumer advocates

Consumer Rights:

1. The total number of days you have in which to cancel a contract signed at the merchant's place of business.

ANSWER: WHAT IS . . . ZERO days!

Virginia offers little consumer protection unless fraud is proven. Bottom line: Can you get out of the contract? Probably not! The best protection is to have a written 3 day cancellation clause in the contract. Do not sign any documents waiving (giving up) the right to cancel. The three day “cooling off” rule (opportunity to cancel contracts) generally applies to home solicitations and telephone sales.

2. The common name for the Motor Vehicle Warranty Enforcement Act that applies ONLY to new cars involving safety or repeat mechanical problems.

ANSWER: WHAT IS . . . The Lemon Law

4.6.1.1 ATTACHMENT 1

3. The cap or limit on interest rates in Virginia.

ANSWER: WHAT IS . . . there is NO limit. What's the highest you've seen?

4. Name the law in Virginia which prevents mechanics from exceeding a written repair estimate by more than 10% (unless you authorize it)

ANSWER: WHAT IS . . . Virginia Auto Repair Facilities Act

5. One of the three federal laws governing credit that were discussed in this GMT.

ANSWER MAY INCLUDE ANY ONE OF THE FOLLOWING: WHAT IS . . . The Fair Credit and Charge Card Disclosure Act; The Fair Debt Collections Practices Act; The Federal Truth-In-Lending Act

Sources of Help:

1. Name the title of the point of contact in your command who provides service members with sources of help and budget counseling.

ANSWER: WHAT IS . . . Command Financial Specialist (CFS)

2. **Daily Double:** Name the organization where sailors and military family members can attend financial, parenting and resume writing classes at no cost.

ANSWER: WHAT IS . . . Fleet and Family Support Centers offer Skills for Living programs. Class schedules are found in the Signal newsletter

3. Name the publication that provides ratings on performance, quality and reliability of merchandise and automobiles.

ANSWER: WHAT IS . . . Consumer Reports

4. Name the military resource where sailors can bring unsigned contracts to be reviewed by an attorney for no cost.

ANSWER: WHAT IS . . . NLSO, or Navy Legal Office

5. This Act passed by Congress in 1940 provides protection to active duty service members. One protection of this Act would be the opportunity to delay a court date until the service member can appear in court. Name this Act!

ANSWER: WHAT IS . . . The Soldiers and Sailors' Civil Relief Act

4.6.1.1 ATTACHMENT 1

Scams:

1. Name the type of business that charges 3 to 4 times the actual value of an item by offering the product in low, weekly installments at 24.99% or higher?

ANSWER: WHAT IS . . . “Rent-then-own” deals

2. Name one of the “buzz” words used in advertising and “baiting a sale”

ANSWER: WHAT IS . . . “Free”, “new”, “new and improved”, “fat-free”

3. Name the type of business that offers package deals with “free” film development for the rest of your life at the low membership cost of \$1,200.

ANSWER: WHAT IS . . . “Photo club deals”

4. Name the correct way to cancel a contract signed in your home or discussed by phone.

ANSWER: WHAT IS . . . Send certified letter to business (return of receipt proof). Be sure to act within the Three-business day window. Saturdays are considered business days. Sundays and holidays are not.

5. Name the motto or creed a consumer should live by in the marketplace in order to avoid being “ripped off.”

ANSWER: WHAT IS . . . “Caveat Emptor” or “let the buyer beware.”

Combat Strategies:

1. Name the “cooling off” strategy of waiting a day before purchasing an item.

ANSWER: WHAT IS . . . “Sleep on it”/ take 24 hours

2. Complete this sentence: Verbal promises are only as good as the paper it’s _____ on.

ANSWER: WHAT IS . . . “written”. Verbal promises aren’t worth anything if you need to prove something in court.

3. The phrase to remember when negotiating.

ANSWER: WHAT IS . . . Everything Is Negotiable.

4. One way to “Know the Product.”

ANSWER may include any one of the following:

WHAT IS . . . Ask questions, obtain knowledge, comparison shop.

4.6.1.1 ATTACHMENT 1

5. One way to “Know what you can afford.”

ANSWER may include any one of the following:

WHAT IS . . . Calculate your budget, spending plan or financial plan; calculate your debt-to-income ratio.

BONUS ROUND OR TIE BUSTER:

1. The number 1 complaint received at the Better Business Bureau.

ANSWER: WHAT IS . . . auto dealers - new cars. The number one military complaint is also auto dealers - new and used.

2. Complete this sentence: Awareness equals _____ .

ANSWER: WHAT IS “AVOIDANCE”.

4.6.1.2 ATTACHMENT 2

Financial Planning Worksheet

Name _____ Age _____
 Pay Grade _____ Transfer Date _____ Yrs. in Svc. _____
 Spouse's Name _____ Age _____
 Spouse's Place of Employment _____
 Number of Children and Ages _____ Boys _____ Girls _____
 Command Address _____
 Home Address _____
 Work Telephone _____ Home Telephone _____
 Referred by _____

STATEMENT OF NET WORTH

ASSETS (What you OWN)

CASH/SAVINGS

Cash on hand \$ _____
 Checking account \$ _____
 Savings account \$ _____
 Certificates of Deposit \$ _____

LIFE INSURANCE

Cash value only \$ _____

INVESTMENTS

U.S. Savings Bonds \$ _____
 Stocks \$ _____
 Bonds \$ _____
 Mutual funds \$ _____
 IRA \$ _____
 IRA (Spouse) \$ _____
 401 (k) (Spouse) \$ _____
 Investment real estate \$ _____
 Other \$ _____

PERSONAL PROPERTY (fair market value)

Home \$ _____
 Vacation home \$ _____
 Automobiles \$ _____
 Other \$ _____
 (furniture, jewelry, etc.)

TOTAL ASSETS \$ _____

LIABILITIES (What you OWE)

SHORT-TERM DEBT

Credit card balances \$ _____
 Consumer loans \$ _____
 Personal loans \$ _____
 Auto loans \$ _____
 Other (friends, relatives, etc.) \$ _____

LONG-TERM DEBT (balance due)

Home mortgage \$ _____
 Other \$ _____
 (rental property, student loans, etc.)

TOTAL LIABILITIES \$ _____

YOUR NET WORTH

TOTAL ASSETS \$ _____
 (minus)
TOTAL LIABILITIES \$ _____
NET WORTH \$ _____

4.6.1.2 ATTACHMENT 2

MONTHLY INCOME					
ENTITLEMENTS	ACTUAL		PROJECTED		REMARKS
★ Base Pay (O/E - ____, ____ yrs.)					
Basic Allowance for Subsistence (BAS)					
Basic Allowance for Housing (BAH)					
Family Separation Allowance (FSA)					
★ Sea Pay					
★ Submarine Pay					
★ Flight Pay/Diving Pay					
★ Other Pay					
★ Other Pay					
TOTAL ENTITLEMENTS Gross Pay (A)					
★ Taxable pay ()					
DEDUCTIONS:					
Federal Taxes (M/S_____)					
FICA - Soc Security					
FICA - Medicare					
▲ SGLI for \$_____					
State Tax					
AFRH					
▲ Dental					
▲ Advance pay (Ends)					
▲ Overpayment (Ends)					
▲ ALLOTMENT (Ends)					
▲ ALLOTMENT (Ends)					
▲ ALLOTMENT (Ends)					
▲ ALLOTMENT (Ends)					
▲ ALLOTMENT (Ends)					
▲ ALLOTMENT (Ends)					
TOTAL DEDUCTIONS (B)					
Service Member's Take Home Pay(A - B)					
Service Member's Other Earnings					
Spouse's Earnings (less taxes)					
SGLI					
Dental					
Advance Pay					
Overpayment					
ALLOTMENT (Ends)					
ALLOTMENT (Ends)					
ALLOTMENT (Ends)					
ALLOTMENT (Ends)					
ALLOTMENT (Ends)					
ALLOTMENT (Ends)					
Savings/Investment Income					
Child Support/Alimony Received					
Other					
TOTAL NET MONTHLY INCOME					

★ NOTE: PAY Entitlements are Taxable. ALLOWANCE Entitlements are Non-Taxable.

▲ NOTE: Add these amounts back in the lower section, and deduct in appropriate category on Living Expense or Indebtedness pages.

4.6.1.2 ATTACHMENT 2

SAVINGS AND MONTHLY LIVING EXPENSES						
SAVINGS		ACTUAL		PROJECTED		REMARKS
SAVINGS	Emergency Fund					
	Reserve Fund					
	"Goal Getter" Fund					
	Investments					
TOTAL MONTHLY SAVINGS						
LIVING EXPENSES		ESTIMATED/ACTUAL		PROJECTED		
HOUSING	Rent/Mortgage Payment					
	Taxes					
	Repairs					
FOOD	Groceries					
	Lunches					
	Other					
UTILITIES	Electricity					
	Gas/Oil					
	Water/Sewage					
	Garbage Removal					
	Telephone					
TRANSPORTATION	Gas/Oil					
	Bus					
	Car Pool					
	Repairs					
	Other					
INSURANCE	Auto					
	Life					
	Health					
	Other					
CLOTHES	Laundry/Dry Cleaning					
	Clothing Purchased Yearly ÷ 12					
	Other					
HEALTH	Prescription Drugs					
	Doctor and Hospital Visits					
	Dentist					
EDUCATION	Tuition					
	Books					
	Fees					
	Other					
CONTRIBUTIONS	Club Dues					
	Church					
	Charity					
SUBSCRIPTIONS	Newspapers/Magazines					
	Computer/Internet					
	CDs/Books					
	Cable TV					
PERSONAL	Beauty Shop					
	Barber Shop					
	Cigarettes					
	Soda					
	Liquor/Beer					
ENTERTAINMENT	Dinner					
	Movies					
	Hobbies					
	Sports					
	Other					
DEPENDENT CARE	Child Care					
	Child Support					
	Alimony					
	Allowances					
MISCELLANEOUS	Pet Care					
	Other					
	Other					
TOTAL MONTHLY LIVING EXPENSES						

4.6.1.2 ATTACHMENT 2

INDEBTEDNESS

INSTRUCTIONS: The following information must be listed completely and accurately. If exact figures are unknown, call the creditors and get the information needed. All debts must be listed, including those to friends and relatives. Please bring the completed forms with you for your appointment scheduled on _____ at _____.

CREDITOR	ADDRESS/PHONE	PURPOSE	MINIMUM MONTHLY PAYMENT	BALANCE	PROJECTED PAYMENT	REMARKS (Priority)	APR
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
DEBT-TO-INCOME RATIO _____%			TOTAL	TOTAL	TOTAL		AVG.
(MONTHLY DEBT PAYMENTS ÷ NET INCOME) X 100							

IF ADDITIONAL SPACE IS NEEDED, PLEASE ATTACH AN EXTRA SHEET.

	ESTIMATED	ACTUAL	PROJECTED		ESTIMATED	ACTUAL	PROJECTED	
TOTAL NET MONTHLY INCOME (Page 2)	\$			AMOUNT LEFT TO PAY DEBTS CARRIED FORWARD	\$			
TOTAL MONTHLY SAVINGS (Page 3)	\$				MONTHLY DEBTS (Page 4)	\$		
TOTAL MONTHLY LIVING EXPENSES (Page 3)	\$					SURPLUS (+) or DEFICIT (-)	\$	
AMOUNT LEFT TO PAY DEBTS (Carry forward to next column)	\$							

4.6.1.2 ATTACHMENT 2

SPENDING PLAN

*P=Planned Expenses

	MONTH		MONTH		MONTH		MONTH		MONTH	
	1st \$	15th \$	1st \$	15th \$	1st \$	15th \$	1st \$	15th \$	1st \$	15th \$
TOTAL MONTHLY NET INCOME (Page 2)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
TAKE HOME BY PAYDAY	*P	*A	P	P	A	A	P	P	A	A
Savings										
Housing										
Food										
Utilities (Telephone_____)										
Transportation										
Insurance (Auto_____)										
Clothes										
Health										
Education										
Contributions										
Subscriptions										
Personal										
Entertainment										
Dependent Care										
Miscellaneous										
Creditors (list individually):										
TOTALS:										

4.6.1.2 ATTACHMENT 2

PROPOSED OPTIONS (Project item and amount)		
Decrease Living Expenses	Increase Income	Decrease Indebtedness

REFERRALS	
1.	4.
2.	5.
3.	6.

SETTING YOUR GOALS

Use the space below to list financial goals you would like to achieve. If you currently owe money on car or furniture loans, or if you have run up the balances on your credit/bank/department store cards, your first goal might be to pay off these debts. Try planning for the next three months and see how things "shape up."

Goal	Cost (How much you need to save)	÷ Date Wanted (Number of months from now)	= Monthly Savings to Reach Goal
1.			
2.			
3.			
4.			
5.			

4.7 CAR BUYING STRATEGIES

TITLE: Car Buying Strategies

PROGRAM DESCRIPTION: The purpose of this program is to provide participants information on purchasing an automobile, consumer rights, negotiating the deal, tricks of the trade for car salesmen, dealerships, and financing. Participants will develop an awareness that will give them the self-confidence to effectively negotiate the purchase of an automobile.

TARGET POPULATION: All active duty service members returning from an extended deployment. Primarily designed for personnel planning to purchase an automobile.

OBJECTIVES: Upon completion of this program, participants will be able to:

- ◆ Determine an affordable car using a financial spending plan, monthly payment calculation, and debt-to-income ratio.
- ◆ Describe the different types of financing and interest rate options.
- ◆ List three common auto dealer profits, and high-pressure sales tactics.
- ◆ Define the “three deals” of car buying.

PROGRAM FORMAT:

Design: A one-session facilitated group discussion. For large audiences, a lecture format with minimal audience participation is suggested.

Length: One hour or longer.

Group Size: Can be tailored for small or large audiences. The ideal group size is 30.

Ideal Program Delivery Time: Anytime during R&R.

Suggested location: Crew mess or other large space.

QUALITY ASSURANCE MEASURES:

Update of SOP: Annual update to ensure program continues to meet the desired intent. Updating of materials may include but is not limited to:

- ◆ Review of SOP/Program content.
- ◆ Review of program materials and handouts to assess if update is needed.

Staff Training: Training recommendations for presenting the program include:

- ◆ Complete R&R Training.

Program Evaluation:

- ◆ Point of Contact evaluation will be completed by each command.
- ◆ At a minimum, participant evaluations/comments will be completed annually.

SECTION FOUR: CAR BUYING STRATEGIES

NOTES

MATERIALS:

- ◆ NADA Official Used Car Guide
- ◆ Optional Material:
 - Consumer Reports April Issue; Car Buying Guide; magnet; screwdriver; tire gauge and flashlight.
 - Edmund Publications Corporation, Edmund's Car Prices Buyers Guide. West Hempstead, New York: Current Edition.
 - Sutton, Remar, Don't Get Taken Every Time. New York: The Viking Press, March 1982.
 - Parrish, Darrell, The Car Buyers Art. Bellflower, CA: Book Express, 1989.
 - National Automobile Dealers Association, NADA Official Used Car Guide. McLean, VA: October 1993.
 - Krol, Dick, Save \$1,000s Buying Your New Car. Norfolk, VA: RMK Publishing, 1992.
 - Federal Trade Commission, various pamphlets of interest to consumers.

HANDOUTS:

- ◆ Determining Car Payments (Attachment 1)
- ◆ Debt to Income Ratio (Attachment 2)
- ◆ The Three Steps of Car Buying (Attachment 3)
- ◆ Tricks of the Trade (Attachment 4)
- ◆ Questions to ask Car Dealers (Attachment 5)
- ◆ Sample installment sales contract (Attachment 6)
- ◆ Financial Planning Worksheet (See 4.6.1.2, Attachment 2 of R&R Money Management)

REFERENCES:

- ◆ OPNAVINST 1740.5, Personal Financial Management, Education, Training and Counseling Program
- ◆ SECNAVINST 1754.1A, Fleet and Family Support Center Program
- ◆ See optional materials list.

4.7 CAR BUYING STRATEGIES PROGRAM OUTLINE

I. Introduction

- A. Introduce Self
- B. Purpose/goals of Program
- C. Learn about Audience

II. What Kind of Car do I Need?

- A. What Type of Car
 - 1. Used Car
 - 2. New Car

III. The Cost

- A. Determining Car Payments
- B. Prepare a Spending Plan
- C. How Much Can You Afford
- D. Debt-to-Income Ratio

IV. What Not to Do

V. Tricks of the Trade

- A. Put-to-Ride
- B. Low-Balling/High Balling
- C. Bait and Switch
- D. Padding
- E. Mutt and Jeff
- F. Name Dropping
- G. Ownership
- H. Fixed Price
- I. Repo's

VI. Where to Buy

VII. The Three Deals of Car Buying

- A. The Three Deals
- B. Deal #1: The Purchase
- C. Deal #2: The Financing
 - 1. Places to Finance
 - 2. Finance Charges
 - 3. Leasing
- D. Deal #3: The Trade
 - 1. Trading vs. Selling
 - 2. What is the Dealer Willing to Pay
 - 3. Setting your Price
 - 4. What if You Owe More Than it's Worth

VIII. How Do You Negotiate?

- A. Information
- B. Trade
- C. Money Down/Deposit
- D. Discounts
- E. Like Car
- F. Shop Twins
- G. Paying by Cash
- H. Options
- I. Road Test
- J. Warranty
- K. Best Time to Buy
- L. Purchase
- M. 180 Degree turn
- N. Car Buying Services
- O. Contracts
 - 1. Read the Fine Print
 - 2. Truth-in-Lending
 - 3. Physical Damage Insurance
 - 4. Mechanical Repair Coverage
 - 5. Car Protection Packages
 - 6. Taxes Licenses, Registration, etc.
 - 7. Insurance
 - 8. Power of the Pen
 - 9. Don't Leave any Blanks
 - 10. Talk to Legal

IX. Legal Rights

- A. Lemon Law
- B. Odometer Reading
- C. Warranty
- D. Magnuson-Moss Warranty Act
- E. Complaint Resolution Steps
- F. Automobile Repair Facilities Act

X. Conclusion

4.7 CAR BUYING STRATEGIES PROGRAM CONTENT

(Presenter Note: This Program contains more material than can normally be presented in one-hour. In a short time frame, it may be necessary to eliminate some topics. The more detailed material may be most appropriate for senior personnel or for CFS training. Instructors should plan on tailoring the program as needed to their specific audience and the time allowed.)

I. Introduction

A. Introduce self:

- ◆ Name and position at center.
- ◆ Establish credibility (Education, FFSC & Navy lifestyle experience).
- ◆ Thank participants for attending.

B. Program purpose/goals

- ◆ The primary purpose of this workshop is to share information and resources which will enable the military consumer to make educated decisions regarding automobile purchases, recognize the use of common sales techniques, and avoid unnecessary and expensive options.

C. Learn about Audience

II. What Kind of Car Do I Need?

- ◆ Discuss the difference between needs and wants as it pertains to car buying strategies. Ask participants to list their wants and needs. Consider size, style, etc.

A. What type of car should you consider? Once you have made some choices as far as the type and style of the car you need, you have another significant choice. As a rule, we have two options: a new car or a used car. Each one has positive as well as negative aspects. There are no absolute answers to the question of a new versus used car. Each purchaser must consider his or her needs and resources when opting for a new or used car.

1. Used car considerations:

- ◆ Cost - generally less than a new car.
- ◆ Mechanical problems - likely to have more than a new car. Repair costs can add significant amounts to the cost of owning and operating a car. NMCRS reports 25% of the money they loan goes to auto repairs. Are you mechanically inclined and able to make your own repairs? Do you have an auto mechanic you know and trust? Have you considered using base MWR auto hobby shops?
- ◆ Depreciation - usually less than a new car because much of it may have already occurred.

- ◆ Warranties - May or may not have any remaining. Service contracts will add significantly to the cost of the car.

2. New car considerations:

- ◆ Cost - almost always more than a used car.
- ◆ Mechanical problems - likely to have fewer than a used car.
- ◆ Depreciation - the value of a new car diminishes rapidly following the purchase, anywhere from 10% to 40% the first year. To get the full value of a new car, many consumers plan on owning it for several years (four, five, or more).
- ◆ Warranties - Usually at least 3 years/36,000 miles is provided, and can be extended at significant extra cost.

III. The Cost

- A. Determining Car Payments:** Once you have an idea of what payment you can afford, you can determine the total amount you can finance.

(Presenter Note: Refer to “Determining Car Payments” handout. This table is somewhat complex, and may require some detailed explanation. If time permits, it is crucial data for consumers. If the program is being condensed, it may only be possible to encourage participants to read the handout on their own and contact a CFS or FE to explain it further.)

- ◆ To calculate the monthly payment for a certain amount to be financed, locate the term of the loan and the interest rate in the chart to get the corresponding multiplier. Multiply this with the amount to be financed to get the monthly payment. For example: \$14,000 financed for 48 months at 12% interest would be $\$14,000 \times .0263337 = \368.67 per month.
- ◆ To calculate the amount that can be financed for a certain monthly payment, do the opposite. Again, locate the term of the loan and interest rate in the chart, but use that number to divide into the monthly payment. For example: To get a monthly payment of \$250 for 60 months at 9.5% interest, the amount that could be financed is $\$250.00 / .021002 = \$11,903.63$.

- B. Prepare a Spending Plan:** Now that you know the general guidelines, you must prepare a spending plan so that you can determine what is in your personal budget that could be allocated for a car purchase.

(Presenter Note: Refer to Financial Planning Worksheet. Briefly review the worksheet.)

C. How Much Can You Afford?

- ◆ Rather than selecting the car and then figuring out how you can pay for it, the clever consumer saves considerably by determining what they can reasonably pay and then selecting a car and options in that range.

NOTES

- ◆ Most financial advisors suggest keeping total car expenses to within 25% of your net income (what remains after taxes). It is important to understand that total car expenses include both paying for the car as well as maintenance, insurance, operating expenses (fuel, oil, etc.), and taxes. A good guideline is to use 15% of the 25% for the car payment and 10% for the other expenses, but the proportions may vary.

D. Debt-to-Income Ratio: Another good gauge of your ability to take on car payments is to compute a debt-to-income ratio.

(Presenter Note: Refer to “Debt-to-Income Ratio” calculation sheet).

- ◆ Debt-to-income ratio is a figure used to roughly determine if a person is carrying a total debt load that is manageable, one that might lead to financial difficulties, or one that indicates a person is in immediate need of debt reduction and significant adjustments in their financial lifestyle. It is intended to be used as a guide and is not an absolute measure.
- ◆ Total the amount paid each month toward debt (not including living expenses like mortgage/rent, utilities, insurance, etc.).
- ◆ Divide the total of the monthly debt payment by the net monthly income (monthly gross income less federal, state, and Social Security withholding).
- ◆ The following percentages can generally be used as effective guidelines *(This table is found at the bottom of the “Debt-to-Income Ratio” calculation sheet)*:
 - Less than 15% May use some additional credit with caution.
 - 15% - 20% Fully extended.
 - 20% - 30% Overextended.
 - More than 30% Seriously overextended. Seek help!

IV. What Not to Do.

(Presenter Note: Role-play with one or more students. You are the salesperson and the students will be the potential buyers.)

- ◆ Ask questions that a salesperson would.
- ◆ Try and get as much information as you can.

V. Tricks of the Trade:

- ◆ Most salespersons are reasonable, honest individuals. Some, however, are not above trying some techniques designed to pressure you into making a commitment you may not be ready to make. The informed consumer is aware of these tactics. Should you encounter them, you might choose to tell the salesperson you are aware of their tactics and prefer they not try them, ask to see a different salesperson, or simply leave. *(Refer to “Car Sales Tricks of the Trade” handout.)*

A. Put-to-Ride:

- ◆ When a salesperson cannot convince you to buy today, they may offer (or even insist) that you leave your trade-in at the dealership, take the

new car overnight (or even over a weekend) and drive it home. In fact, this means no other dealer can see your trade-in, and you become vulnerable to becoming attached to the car as “yours” (as do your friends, family, and neighbors).

B. Low-Balling/High-Balling:

- ◆ Low-balling occurs when a salesperson quotes a price for the car that is lower than expected. This is done to assure that you will return before signing with anyone else. The risk is that when you return, you might be told that the sales manager or someone else has refused to allow that price to stand. High-balling is similar manipulation of the price offered on a trade-in. In either instance, if a price is quoted, ask for it in writing. If the dealer declines to honor that offer, leave immediately.

C. Bait and Switch:

- ◆ This is a technique in which a dealer advertises a car with an attractively low price. When customers inquire, they are frequently shown a stripped-down model and quickly diverted to other substantially higher-priced models. Alternatively, they may state that the model “just sold this morning” and show you a more costly alternative.

D. Padding:

- ◆ The dealer pads a contract by adding charges that increase his profit at the time you go to sign the contract. Typically, this may include undercoating, protection packages, dealer-installed options, credit life insurance, disability insurance, extended warranties, etc.

E. Mutt and Jeff:

- ◆ This is a variation of a police interrogation technique. One representative (usually the salesperson) acts as your advocate and friend, while another (for example, the sales manager) may argue or even berate the salesperson in front of you. The idea is to get you to psychologically side with the representative and purchase the car out of pity.

F. Name Dropping:

- ◆ A technique in which the salesperson can tell you a list of famous people who bought the same model car. The question you have to ask yourself is: “Do I really care if (insert name of famous person here) drives this car? Will it save me any money?”

G. Ownership:

- ◆ The salesperson will keep referring to the car as “your car” in an effort to get you to unconsciously take possession. Once that is accomplished, it is far easier to get you to sign the contract.

H. Fixed Price:

- ◆ Be aware that the “no haggle” price has often been marked up considerably. Examine contracts for padding and add-ons.

NOTES

I. Repo's:

- ◆ Once your vehicle is repossessed you are still responsible for the difference the dealer sells your car for and the balance you owe.

VI. Where to Buy

- ◆ Which dealership? Car buyers should research as many potential sellers as they comfortably can. There are no absolute guidelines to follow in selecting a dealer, a salesperson, or an individual from whom to buy a car. The important consideration is really how much research has the purchaser done into the type, make, model, and year of car.
 - Years in business: Although being in business for a long time does not necessarily mean that the dealer is straightforward, the worst of the dealers (in terms of how buyers are treated) seem to go out of business fairly quickly. (*Stress that this is just one factor of many to consider.*)
 - Complaints: Check with the Armed Forces Disciplinary Control Board, Office of Consumer Affairs of the Attorney General, and any professional associations to which the dealer belongs (see below) for any complaints filed against them.
 - Salespersons and mechanics: How long have they been with the company? Again, not a foolproof factor, but anything that suggests company stability is frequently a good sign. Don't be reluctant to ask these questions!
 - References: These are sometimes used to impress the buyer, but unless you can get a complete list of everyone who has ever bought a car from them, consider that they are certainly offering only persons who will say something positive about them. You can skip checking their references.
 - Professional membership: Membership in the Better Business Bureau, National Automobile Dealers Association, or National Independent Automobile Dealers Association doesn't automatically mean a good deal for you. It does, however, give you some reassurance that there are avenues for you to address concerns if they occur.
- ◆ Dealers vs. private sellers: Frequently, car buyers can save money by purchasing from a private seller. The downside is that there is little or no consumer protection after the sale and no repair plan. If the car purchaser is truly knowledgeable about cars or can bring someone along who has that knowledge, this may be an excellent source to consider.

VII. The Three Deals of Car Buying

- A. The Three Deals:** Must be kept separate in the car-buying process.
 - ◆ **Deal #1 - The Purchase**
 - How much can you afford?
 - What type of car should you consider?
 - Where should you buy?
 - What is a fair price?

- How do you negotiate?
 - What are the “tricks of the trade?”
 - ◆ **Deal #2 - The Financing**
 - Where should you finance?
 - What types of interest are charged?
 - Should you consider leasing?
 - How do you read a contract?
 - ◆ **Deal #3 - The Trade**
 - Should you trade in or sell your old car?
 - How do you get a fair allowance on your car?
- B. Deal #1 - The Purchase**
- ◆ There are several steps that must be taken before you even walk on the lot. Most people begin the process by visiting a car dealership; unfortunately for them, the process often ends the same day with their purchase of the wrong car for them at too high a price. Dealers will ask about financing and trade-ins before offering a bottom-line price so that they can mentally calculate their profits to your disadvantage.
 - ◆ The answer is to refuse to discuss anything but the final price of the car first. “What will it cost me to drive this car off the lot? Is that your very best offer? Will you give me any other discounts?” If they press you about financing or trade-ins, your reply is *“That’s not important right now. I want to talk about the price of this car.”* When (and only when) you have a firm price (in writing) for the car, then address financing. When (and only when) you have financing decided, then discuss your trade. So first things first: The purchase price of the car.
 - ◆ What is a fair price? It is very unlikely that anyone will get a brand new car for free. Auto dealers or private individuals have a right to make a reasonable profit on the sale of a car. The object of this section is to enable the purchaser to determine, as much as possible, a reasonable price on a particular car. The only way is to research and do the homework. *(If any of the following materials from the Financial Educator’s Reading File are available, display them as they are covered.)*
 - Public libraries: One of the very best sources of information on car pricing, where many of the below items can be found.
 - Bluebooks: List suggested retail and loan values for specific makes and models of used cars. This is a guideline, not a law. Factors such as mileage, options, and physical condition of the car affect its value. This will give a good ballpark figure. Can be found on the internet at www.kbb.com.
 - IntelliChoice Car Cost Guides: Besides the dealer cost and sticker prices, lists items such as resale value, economic value, maintenance costs, etc.
 - Consumer Reports/Consumers Union Price Service: Each April issue is devoted to cars and pricing, and they offer a low-cost service to provide the dealer cost for particular makes, models, and options.
 - Edmund’s Car Prices Buyer’s Guide: Similar to the IntelliChoice

NOTES

- guide, and can be found on the internet at www.edmunds.com.
- Save \$1000's Buying Your New Car by Dick Krol: Great primer on the car buying game.
 - ◆ Performance: Too many consumers choose their car by the image it portrays. The best way to choose a car is to get the best performing car for the price you can afford. Consumer Reports rates the reliability, safety, performance, and fuel economy of cars and is relatively unbiased since it accepts no advertising. Beware of magazines full of car ads that purport to rate those same cars.
 - ◆ Insurance: Once you've narrowed your choices to a few models, get quotes on insurance costs to compare. Sometimes two very similar vehicles can have very different insurance costs, and may help you make a final decision on a model. Moreover, knowing the cost ahead of time enables you to figure this significant expense into the budget. For many young single sailors, the insurance payment can be as much or more than the car payment!
- C. Deal #2 - The Financing**
- ◆ Remember, do not discuss financing until the purchase price has been negotiated to your satisfaction.
- 1. Places to Finance:**
 - ◆ **Credit Unions** - Often the best interest rates, since they are non-profit. Must be a member and have good credit.
 - ◆ **Banks** - Usually next best, and still require good credit.
 - ◆ **Auto dealerships** - Usually do not have the amount of cash on hand needed to finance a purchase, so customarily have a relationship with a finance company for this purpose. Consumers who agree to finance a car "through the dealer" frequently find themselves making payments to a finance company instead. By choosing one over the others, the dealer is frequently paid a percentage of the loan as a commission. This is passed directly on to you, the purchaser, along with the normal cost of financing the loan.
 - ◆ **Finance companies** - Vary widely in interest rates, and often cater to credit risks by charging very high rates. Some are affiliated with a particular manufacturer and can have special rates as incentives for certain models.
 - 2. Finance Charges:** Interest is expressed as an Annual Percentage Rate (APR) but is computed in several different ways.
 - ◆ **Add-on interest:** Interest for the total amount of the loan is computed for the length of the loan and added to the principal. This is an expensive option, since you pay interest on the entire loaned amount for the entire year, even though you are reducing the balance you owe each month. For example, financing \$1000 for one year at 12% add-on interest would result in a finance charge of \$120.00.

- ◆ **Simple interest:** Paid on the outstanding balance only. By far the most reasonable to the consumer. Credit Unions are required by federal law to charge simple interest only. For example, financing \$1000 for one year at 12% simple interest would result in a finance charge of \$66.19.
 - ◆ **Usury laws:** Many states have no usury laws limiting interest rates. Your lender can charge whatever you are willing to pay. (*Presenter Note: Check your state laws.*)
 - ◆ Example of a 5-year loan monthly payment and total interest paid. (*Talk about the difference between a payments and total interest paid.*)
3. **Leasing** appears very attractive in the advertisements, with its low monthly payments and short term. Rather than building up ownership (equity) in a vehicle, you are compensating the dealer for the depreciation the car suffers while the dealer lets you drive it (basically, “rents” it to you). Although it is becoming more and more common, it is not for everyone.
- ◆ Should you lease? Consider leasing an option only if:
 - **You drive few miles:** Leases have mileage limits commonly ranging from 10,000 to 15,000 per year. If you exceed the limit, you will face high per-mile fees at the end of the lease.
 - **You take excellent care of your vehicle and don’t plan to customize it:** When you turn the car in at the end of the lease, you can be charged for any “wear and tear” considered excessive. You need to know what exactly is considered reasonable “wear and tear.” The car must also be in original condition so that the dealer can resell it, so customizing (painting flames on the side, etc.) is out of the question.
 - **You want to drive a new car every few years and don’t mind never-ending car payments:** It is often more economical to buy a car and keep it as long as possible, but if you like a shiny new car every few years you will end up with continuous car payments anyway. The sometimes-lower payments of leasing can be attractive for this reason, but only if you understand that you will never own a car unless you buy it at lease end.
 - **You will not have to relocate:** Most leases will not allow you to take the car out of the country, and many will not even allow you to move out of state. Be sure of your future plans if you decide to lease.
 - **You don’t mind paying personal property taxes:** No matter what your home of record, a lease taken out in the state where you currently reside may require that personal property tax be paid.
 - **Understanding “lease-speak”:** When negotiating a lease and reading the contract, you need to speak the language. Calculating the actual lease payment is very complicated, especially if the manufacturer subsidizes it. But a basic understanding of

NOTES

the terms will enable you to compare leases.

- **Capitalized cost:** Selling price of the car, on which the rest of the lease calculations will be based.
 - **Capitalized cost reduction:** Down payment you make, which lowers the amount on which the lease is based.
 - **Residual value:** The predicted value of the car at lease end, after depreciation. The difference between the capitalized cost (after any reduction) and the residual value is the amount the dealer predicts the car will depreciate over the lease term. Put simply, this is the amount you will pay for the privilege of driving the car over the lease term, plus a finance charge (see below).
 - **Money factor:** The finance charge (interest) charged on the lease amount, expressed as a decimal used to figure part of the monthly lease payment. For comparison to your desired interest rate, it can be converted to an APR by multiplying by 2400 (regardless of the term of the lease). To convert the interest rate you desire to a money factor, divide the rate expressed as a decimal (for example, .12 for 12%) by 24.
- ◆ **Negotiating a Lease:** A lease should be negotiated just as thoroughly as a purchase, but there are additional considerations.
 - Bargain down to the best purchase price possible before even discussing a lease. This establishes the “capitalized cost” on which the rest of the calculation of the lease payment will be based.
 - Everything is still negotiable in a lease, just as in a purchase. You can always request changes in terms like mileage limits, money factor, processing fees, etc.
 - It will be to your long-term financial advantage to pay any fees up front if possible, including security deposits, taxes, destination charges, etc. to avoid paying finance charges on them.
 - Be sure you understand all the provisions of the lease. What are the mileage limits and the cost if you go over them? What is considered reasonable “wear and tear?” Who will pay for maintenance? What are the restrictions on relocating the vehicle?
 - Consider only “closed-end” leases, where all lease-end charges and residual values are established in advance at the beginning of the lease. This way you cannot be hit with unexpected fees on the day the car is returned to the leasing agent.
 - ◆ **Lease-end Options:** At the end of the lease, you have four options:
 - **Return the car to the dealer and walk away:** You will have to pay any applicable fees and may be charged for many minor damages if the dealer has no incentive to work with you (because you are not buying another vehicle from the same dealer).
 - **Buy the car from the dealer:** You will pay the residual value established at the beginning of the lease. If you’ve taken good

care of the car, it may be a bargain for a used car at that point. If you've trashed it or gone way over the mileage limit, you may be better off buying it then paying those fees on a car you are giving back.

- **Use the car's equity to negotiate a better deal on a new car from the same dealer:** The dealer hopes to sell you another car when you return. If your leased vehicle is in very good condition and has low mileage, the dealer will have an easier time reselling it and may give you a discount on your next purchase or lease in exchange.
- **Sell the car yourself:** You must pay off the residual value, but if the car is in good condition you may get more and get to pocket the difference.

D. Deal #3 - The Trade: Only after the purchase price and financing are negotiated should you bring up the possibility of a trade-in.

1. **Trading vs. selling outright:** In many instances, you can get more for your trade-in if you sell it yourself. The dealer cannot give you full retail value in most cases because they must resell the vehicle and make a profit.
 - ◆ What is your car worth?: Use the same methods used in determining what to pay for the car you're purchasing to get a fair price for your trade.
2. **What is the dealer willing to pay:** Many people choose to trade in their vehicle to avoid the hassle and delay of selling themselves and accept some loss in the price of the trade in exchange.
3. **Setting your price:** The Bluebook lists a "trade-in" value for each model that is a good guideline to see if the dealer is offering a fair price, but the condition of the vehicle will affect that price.
4. **What if you owe more than it is worth?** This is called being "upside-down" on your trade or having "negative equity" and often occurs in the first few years of paying for a new car because so much depreciation occurs in the early period of ownership. If you really want to trade in such a vehicle, the deficit amount will be added to the price of the car you are purchasing. This will probably leave you even more "upside-down" in the new vehicle.

VIII. How Do You Negotiate?

Keep in mind several facts: Salespersons, even the ones with honesty and integrity, are trained in the art of selling. Secondly, in the majority of instances, their pay includes a commission based on the sale price of the vehicle (including all those options!). Your goal is to get as much car as you can for as little as you can.

NOTES

- A. Information:** The salesperson's goal is to get as much information about you as possible. With your name, military status, and particularly your social security number (!), a car dealer can determine what you might pay for a car and at the least institute a credit report inquiry (even without your knowledge or permission!). You need only give them your first name.
- B. Trade:** Don't forget there are three elements to the car deal: the purchase price, the financing, and the trade-in. The dealer will try to combine them, and you need to keep them apart. Practice saying the phrase, "*That's not important right now.*"
- C. Money Down/Deposit:** Don't advertise how you will pay for the car. Again, use the phrase "*That's not important right now.*" If they ask for a deposit, do not pay it (unless you are absolutely certain that is the car you will buy). Research clearly shows that people who have put down a deposit are much more likely to buy the item, even if they prefer something else! You will have to return even if you change your mind and may have trouble getting your money back. If the car you were looking at actually is sold, they will find you another.
- D. Discounts:** If the salesperson offers a discount, ask if it will apply a week from now (in many cases, it will). If they don't bring up the subject, ask for one. Even the "one price/no haggle" dealers might discount options, etc. You never know unless you ask.
- E. Like Car:** One of the goals of the salesperson is to get you to say you "like the car." The sooner they can establish an emotional connection between you and the car, the more likely you are to buy it. Stay detached!
- F. Shop Twins:** Some models have identical twins on other car lots with different name plates on them. If a car you are interested in is one of them (for example, the Chevrolet Blazer and GMC Jimmy), be sure to consider its twin and choose the one for which you can get the best deal.
- G. Paying by Cash:** Stating up front that you intend to pay by cash may actually work against you. The dealership and the salesman make more money when they find the financing for you, and lose this profit if you pay cash. If you tell the salesman that you will use 100% financing, they may give you a better deal on the sale because they plan to make up the profit on the back end of the deal. This gives them more of an incentive to offer a discount.
- H. Options:** Dealer-installed options are frequently available at other sources and much cheaper than buying through the dealer. Often, they are unnecessary (like paint sealant) and sometimes can even void your warranty (like undercoating). If there are options already on a car

that you don't need, tell them to remove the options. Many times, they will just leave them on and not charge you.

- I. **Road Test:** This is one of the most overlooked steps in buying a car (particularly a used car). When you road test a car, ROAD TEST THE CAR! Drive it as closely as you can to your actual driving conditions: stop and go traffic, long trips, highway acceleration, rough roads, etc. Turn the radio off and listen carefully. Try every knob and switch. Leave the salesperson behind if possible; if not, ask them to be quiet and even sit in the back seat. Get an independent mechanic's opinion, especially on a used car.
- J. **Warranty:** Extended warranties or service contracts are more dealer profit than value to the purchaser. Typically, you can buy something very similar from an insurance company for much less.
- K. **Best Time to Buy:** This is harder to judge, but as a rule, toward the end of the day, month, and year. The time between Christmas and New Year's is usually very good since the rush is over and dealers may be eager to move stock off the lot and not pay taxes due in January. At the end of the day you have time on your side since the salesperson may be tired and hungry; at the end of the month there may be quotas to fill and concern about commissions. The end of the model year is often a good time to get a deal on the models they are trying to clear out.
- L. **Purchase:** Never buy the first thing you see. Always sleep on such a major decision overnight. There will always be others to choose from if "your car" is sold.
- M. **180-Degree Turn:** If you don't like what you hear, don't be shy about turning around and leaving. Remember: It's your money and your decision.
- N. **Car Buying Services:** Many organizations offer their members buying services, in which the consumer indicates the make, model, year, and exact options in which they are interested and the organization does the shopping for them. They will present the purchaser with several dealers offering the car and the price the dealer offers. The buyer has the option of following up on that offer (which might even be guaranteed) or declining. Usually this service is offered at no cost to the buyer. These include SALOC, NFCU, USAA, NCOA, and Auto-by-Tel.
- O. **Contracts:** Dealers can make a profit on the sale of the car, but also by extra fees, options, and services they add to the contract. The intelligent buyer has considered which options or services they need, and can avoid unnecessary expense. (*Refer to, "Installment Sale Contract for Titled Vehicle and Equipment" sample.*)

NOTES

1. **Read the fine print:** Be sure you understand every word on the contract.
2. **Federal Truth-In-Lending Disclosures:** Federal law requires these boxes to have a certain appearance and to include the annual percentage rate, total finance charge, total amount financed, total of payments, and the sales price disclosed.
3. **Physical damage insurance:** This is required, but can almost always be obtained elsewhere more cheaply. The property liability insurance offered by some dealers is only for their protection, not yours. In the event the car is totaled, it will compensate them for their loss and do nothing for you. Virginia law and base regulations both require liability and comprehensive insurance for you as well (a minimum of \$25,000/\$50,000 liability and \$20,000 property damage), which is not included in most dealer-supplied insurance.
4. **Mechanical repair coverage:** If you purchase an extended warranty or service contract, be sure you understand the term or mileage coverage (whichever occurs first and the deductible you are responsible for paying) as well as what is covered or excluded. Remember that often these are pure profit for the dealer and overpriced. To receive the covered repairs, you may be required to bring the car to the same dealership. This is not only inconvenient if you have moved far away, but can also lead to markups in repair costs so that your cost share is much higher than anticipated.
5. **Car protection packages:** Examine these after-market items and make sure that, if you really need it, it cannot be obtained more cheaply elsewhere (they usually can).
6. **Taxes, license, registration, title, and processing fees:** Try to pay as many of these up front as possible, to avoid having to pay interest on them if they are included in the financing. Be sure they are itemized so that you know which fees are truly the government fees and which are processing fees (pure profit for the dealer). Check: Sales and Use Taxes, Title fee, Registration fee, Business tax, Property Taxes.
7. **Credit life/disability insurance:** If you are covered by other life or disability insurance, is credit life or disability really necessary? Often it is very high priced for the amount of coverage involved and protects the dealer or finance company. If you are so disabled you cannot work, are you likely to need a car?
8. **Power of the pen:** If you don't understand or approve of something in the contract, line it out, initial it, and have the dealership

initial it. This legally removes the item. Better yet, demand a new contract with the offending items removed.

9. **Don't leave any blanks:** Everything should be filled in, and items left off should read "\$0.00," "N/A," be lined out, or otherwise denoted. Something simply left blank could be filled in later to your detriment.
10. **Talk to Legal before signing:** If you aren't 100% sure of every word in the contract, bring it to your CFS, FE, or Navy Legal Services for an explanation before you sign. If the dealer refuses to let you take it with you before signing, walk away—this is a sure sign something is wrong.

IX. Legal Rights:

There are some, but not many, legal options for car buyers depending on state/local laws. (*Check your state laws.*) The best legal preparation is to research the car purchase and know to what you are agreeing before signing any contracts.

- A. **Lemon Law** (Motor Vehicle Warranty Enforcement Act) - Most states have a Lemon Law. This pertains to new car purchases only, and gives protection if, within 18 months of the date of delivery:
 - ◆ Your new vehicle is subject to repair three or more times for the same significant problem, OR
 - ◆ Your new vehicle is subject to repair one or more times for a serious safety defect, OR
 - ◆ Your new vehicle is in the repair shop for a cumulative total of thirty days or more.
 - ◆ If any applies, you should seek legal assistance to assert your rights under the law.
- B. **Odometer Reading**
 - ◆ It is illegal to ever turn back or reset an odometer, even if a new engine is installed on the car. A statement of the odometer miles is required with every purchase. Average mileage per year in America is 15,000 miles, and the Attorney General estimates that one-third of all vehicles has had its odometer spun. The DMV can provide you with the number of owners your vehicle has had, and this information, plus the age and condition of the car, can help you estimate whether the mileage is suspiciously low.
- C. **Used Car Buyer's Guide: "As Is" vs. Implied/Expressed Warranty**
 - ◆ This sticker is required by Federal law to be placed in the window of all used cars sold by dealers. For your own protection, any used car should be inspected by an outside mechanic before you buy and any promises made by a dealer should be put in writing. Very few

NOTES

assurances are provided by “implied” warranties and you want everything to be “expressed.” The Buyer’s Guide sticker states:

- If there is a warranty and what protection the dealer provides.
- If there is no warranty, that the car is bought “as is” and the dealer will not be responsible for any subsequent problems.
- That any car can be subject to major problems, and lists them.

D. Magnuson-Moss Warranty Act: Under this Federal law, you can sue for breach of express warranties, implied warranties, or a service contract.

E. Complaint Resolution Steps: If you experience a problem, you should follow these guidelines:

- ◆ Speak to the dealer first. In many cases, they have a reputation to protect and may be willing to quickly resolve problems at this level.
- ◆ If the dealer is part of a chain, speak next to the regional representative of the company since they also have an interest in preserving the reputation of their good name.
- ◆ If the dealer is a member of a professional association like the Better Business Bureau, NADA, NIADA, HRADA, etc., they have dispute resolution processes to assist you.
- ◆ If these steps fail, contact the Office of Consumer Affairs of the Attorney General and the Armed Forces Disciplinary Control Board for investigation and possible prosecution.

F. Automobile Repair Facilities Act: In certain states, this Act provides some protection in the case of auto repair establishments.

(Presenter Note: Check laws in your state.) The following apply in the state of Virginia.

- ◆ May request written estimate: This must be provided on request if repairs are to be more than \$25. Be sure it is complete and totaled correctly.
- ◆ Labor/repair: Labor and parts must be itemized separately.
- ◆ Description of Repair: Work to be done must be explained in detail.
- ◆ Completion Date: The day and time work will be completed must be specified in the estimate.
- ◆ Not over 10%: If the work will exceed the estimate by more than 10%, be notified and your approval given for work to proceed.
- ◆ Offered old parts: You must be offered any parts that were replaced so that you can confirm they were really replaced rather than made to look like new.

X. Conclusion

- ◆ Review.
- ◆ Ask for any questions as you go over the summary points.
- ◆ Refer to the CFS, FE, or Navy Legal as appropriate if questions are too detailed or personal to be addressed in the time allowed.

Determining Car Payments

When purchasing new cars or vehicles, the most commonly asked question is:

“How much will my monthly payments be?”

The answer of course will depend on the amount financed, the number of months financed, and the interest rate.

Remember, the larger your down payment, the less your monthly payment will be.

To use the chart, the following steps apply:

1. Cross the interest rate with the number of months you wish to finance for and locate your multiplier. (For example: 9.5% at 36 months is .0320332, 9.5% at 48 months is .0248853, and 9.5% at 60 months is .021002).
2. Multiply the total amount you plan to finance by the multiplier and you will have your monthly payment. (For example: \$10,591.00 at 9.5% for 36 months = \$10,591.00 x .0320332 = \$339.26 per month, \$10,591.00 at 9.5% for 48 months = \$10,591.00 x .0251235 = \$266.08 per month, \$10,591.00 at 9.5% for 60 months = \$10,591.00 x .021002 = \$222.43 per month.)

%	36 Months	48 Months	60 Months
7%	.0308772	.0239465	.0198015
7.5%	.0311065	.024179	.020038
8%	.0313365	.0244131	.0202762
8.5%	.0315674	.024648	.0205168
9%	.0317999	.0248853	.0207582
9.5%	.0320332	.0251235	.021002
10%	.0322673	.0253624	.0212466
10.5%	.0325305	.0256322	.0215236
11%	.0327387	.0258452	.0217424
11.5%	.0329761	.0260891	.0219927
12%	.0332142	.0263337	.0222446
12.5%	.033454	.0265799	.0224981
13%	.0336938	.0268278	.0227533
13.5%	.0339351	.0270765	.0230101
14%	.0341773	.0273268	.0232685
14.5%	.0344212	.0275779	.0235285
15%	.034665	.0278307	.0237901
15.5%	.0349104	.028085	.0240534
16%	.0351567	.0283402	.0243183
16.5%	.0354046	.028597	.0245848
17%	.0356524	.0288554	.0248529
17.5%	.0356524	.0291146	.0251219
18%	.0359019	.0293746	.0253932

Debt-to-Income Ratio

How Big a Bite Does Credit Take Out of Your Paycheck?

A useful tool in determining your financial stress level. Do the math and consider where you are before taking on further debt.

1. **NET INCOME** (Gross monthly pay minus taxes only; i.e., federal taxes, state taxes, and Social Security.) 1. _____
Total

2. **INSTALLMENT CREDIT** (Include charge accounts, car payments, advance pay, overpay, etc. Do not include rent, mortgage, utilities, or insurance payments.)

Creditor	Monthly Payment
A. _____	\$ _____
B. _____	\$ _____
C. _____	\$ _____
D. _____	\$ _____
E. _____	\$ _____
F. _____	\$ _____
G. _____	\$ _____
H. _____	\$ _____

2. _____
Total

3. Divide line 2 by line 1, multiply by 100

(2) _____ ÷ (1) _____ x 100 = _____ %
Total

PERCENT

- Less than 15%
- 15% - 20%
- 21% - 30%
- Greater than 30%

STATUS

- Some additional credit may be used with caution.*
- Fully extended.
- Overextended.
- Seriously overextended. Seek help!

*Will the additional monthly payment put you over 20%?
Large families may have a difficult time with 16% or more.

The Three Steps of Car Buying

STEP ONE: DO YOUR HOMEWORK

- How much can you afford?**
 - Total amount
 - Down payment
 - Monthly Amount
 - Prepare a Spending Plan
 - Calculate Debt-to-Income Ratio

- What type of car should you buy?**
 - New or Used
 - Size and Style
 - Safety and Performance

- Where should you buy?**
 - Dealership
 - Private Seller
 - Internet
 - Car Buying Service

- What is a Fair Price?**
 - Invoice vs. MSRP
 - Library and Internet
 - New and Used Car Cost Guides

- Ask for discounts
- Take a road test
- Avoid unnecessary add-ons

- Know the 'Tricks of the Trade'**

- Exercise your legal rights**
 - Read all the contract details
 - Use the power of the pen
 - Have NLSO check out contract before signing
 - Take action if you have a complaint

STEP THREE: DECIDE ON YOUR TRADE-IN

- Trading vs. Selling**

- What is a fair price?**
 - What is the dealer willing to pay?
 - Only negotiate AFTER you are done with your purchase and financing

- What if you owe more than it is worth?**

STEP TWO: MAKE THE PURCHASE

- Where will you finance?**
 - Credit Union
 - Bank
 - Dealership
 - Finance Company

- How much will the money cost?**
 - Simple Interest
 - Add-on Interest

- Should you lease?**

- Negotiate a great deal**
 - Limit the information you give out
 - Shop twins

TIPS

- Get references from past owners
- Be aware of tricks of the trade
- Test drive the car
- Negotiate, Negotiate, Negotiate

POINTS TO CONSIDER

- Contract details
- Deposits
- Discounts
- Examine the warranty

Everything is negotiable!

4.7.3 ATTACHMENT 3

“SOURCES OF HELP”

Agencies—

- Command Financial Specialist
- FFSC—Financial Educators
- Armed Forces Disciplinary Control Board
- Better business Bureau
- State Attorney General or Consumer Protection Agencies
- Credit Unions—Car Buying Assistance Programs
- National and local Automobile Dealers Associations (NADA)

Information—

- Consumer magazines
- Kelley Blue Book and NADA Official Used Car Book
- New Car Pricing Guides (Edmunds, Intellichoice)
- Your Local Library

Web Sites—

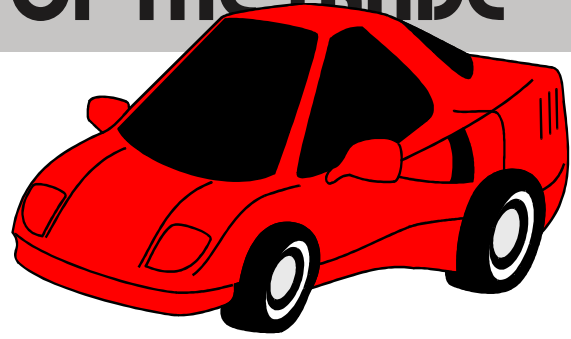
- www.lifelines4qol.org
- www.consumerworld.org
- www.nada.com
- www.kbb.com
- www.edmunds.com
- www.intellichoice.com
- www.autobytel.com
- www.carpaint.com
- www.autoweb.com
- www.autopedia.com

REMEMBER:

- Do your homework
- Keep it three separate transactions: your new car, the financing, the purchase
- Have used cars checked by a trusted mechanic before purchase
- Have NLSO check the contract before signing
- Beware of the “tricks of the trade”
- Do your budget to KNOW what you can afford

NOTES: _____

CAR SALE TRICKS OF THE TRADE



PUT-TO-RIDE:

When a salesman cannot convince you to buy today, he insists that you leave your trade-in at the dealership, keep the new car overnight, and drive it home. This way no other dealership can see your trade-in, your neighbors and relatives see the car, you fall in love with it and have a hard time saying no to purchasing the car when you have to bring it back the next day.

Solution: Refuse to take the new car home overnight, and take your trade-in off the dealer's lot.

LOW-AND HIGH-BALLING:

Low-balling occurs when the salesperson quotes you a price on a car that is lower than the current market price. This is done to assure that you will return to him/her before signing with anyone else just to see if his offer still stands. At this point, he will tell you that he can't sell the car for that low a price because the sales manager will not allow it. High-balling is the same as low-balling, except that a high trade-in allowance figure is offered to you. Again, you come in later and the manager will not allow it.

Solution: When faced with low-or high-balling, leave and start working with another dealer!

BAIT AND SWITCH:

When a dealership runs an ad with a picture of a well-equipped car with a price of a stripped down model to entice you to come in. You are then shown the stripped down model and quickly switched to the well-equipped one with a higher price tag.

Solution: Demand to see the manager to express your dissatisfaction. Ask for a large discount. If they're not willing to deal, leave.

PADDING:

Adding charges that increase the dealers' profit at the time you sign the contract; i.e., undercoating, protection packages, dealer installed options, credit life insurance, disability insurance, extended warranties, etc.

Solution: Read the contract very carefully, on your own time. Refuse to sign if it is not what you originally agreed upon.

MUTT AND JEFF ROUTINE:

When the salesperson plays the role of the "good guy" and the manager plays the "bad guy" to enhance the image of the salesperson. The salesperson and manager may even stage an argument in front of you, with the salesperson trying to persuade the manager to give you a lower price. Once you believe that the salesperson is on your side, you drop your guard and become an easy mark.

Solution: Leave the scene and think about the offer overnight before purchasing the car. Comparison shop in the meantime.

YOUR CAR:

When the salesperson keeps referring to the car as "your car" to get you unconsciously to accept ownership of the car. Once accomplished, it is easier to get you to sign the contract.

Solution: Keep reminding the salesperson that you have not yet decided to purchase the car and make it "your car."

QUESTIONS TO ASK CAR DEALERS

ABOUT SPECIAL DEALER PROMOTIONS:

Does the advertised trade-in allowance apply to all cars, regardless of their condition?

Does a large trade-in allowance make the cost of a new car higher than it would be if you didn't have a trade-in?

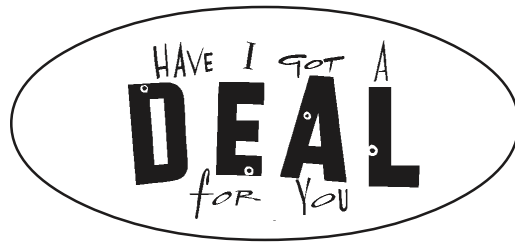
Is the dealer who offers high trade-in allowances and free or low-cost options actually giving you a better price on the car than another dealer who does not offer such promotions?

Does the dealer's invoice reflect the costs of options, such as rustproofing or water-proofing, that have already been added to your car? What are other dealers charging for these options?

Does the dealer have other cars in stock without expensive added features? If not can the dealer order one?

Are the special offers available only if you order rather than buying it off the lot?

Can you take advantage of all special offers simultaneously?



ABOUT LOW INTEREST DEALER FINANCING:

Will you be charged a higher price for the car to qualify for the low financing?

Does the low-rate financing require a larger-than-usual down payment? Say 25%-30%?

Are you required to pay the loan off in a shorter period of time, say 12 or 24 months, in order to qualify for the low-rate financing? If this is the case, your monthly payments will be higher.

Do you have to buy extra merchandise or services to qualify for the low-rate financing?

Is the financing available for a limited time only, and does it require that you take delivery of the car by a specific date?

Does the low interest rate apply to all cars or only certain models in stock?

If a manufacturer's rebate is offered, are you required to give it to the dealer to qualify for the financing?

Remember, careful shopping will help you decide what financing, which car, and which options are best for you!

4.7.6 ATTACHMENT 6

Installment Sale Contractor for Titled Vehicle

Account No.	Dealer No.
Buyer (and Co-Buyer) Name(s) and Residence Address(es) John S. Sailor USS Always Sail	Creditor (Seller) - Name and Business Address KLAMCA Motors, Inc. 804 Lemon Lane

After thorough examination, Buyer hereby buys from Seller, grants Seller a security interest in, and acknowledges delivery and acceptance of the following described property ("Property") at the price and upon conditions herein stated, this Contract being valid only upon purchase and acceptance by assignee. This sale

DESCRIPTION OF PROPERTY

New or Used	Year	Make and Model	Body Type	Vehicle Identification Number	Primary Use
Used	91	Buick Skylark	2DR COUPE	4G3RF1234BB567890	<input checked="" type="checkbox"/> Personal <input type="checkbox"/> Business
<input type="checkbox"/> Air Conditioning <input type="checkbox"/> Radio <input checked="" type="checkbox"/> 4-5 Speed Trans. <input type="checkbox"/> Power Steering <input checked="" type="checkbox"/> Agricultural <input type="checkbox"/> Other					

THE FINANCE CHARGE IS CALCULATED ON A Precomputed Simple Interest

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAY	TOTAL SALE PRICE
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total amount of your purchase on credit, including your downpayment of

YOUR PAYMENT SCHEDULE WILL BE

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
39	\$ 272.91	Monthly Beginning 05/14/97

Late Charge. If a payment is not paid in full within 7 days after it is due, you will pay a late charge of 5% of amount of payment due.
Prepayment. If you pay off early on a Contract with a precomputed finance charge, you will be entitled to a refund of part of finance charge. If the finance charge is calculated on a simple interest method, you may have to pay a prepayment penalty.

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (including any accessories, services, and taxes)	\$ 6595.00
2. Total Downpayment = Net Trade-in \$ 0.00 + Cash Downpayment \$ 380.37	
Your trade-in is a (YEAR) (MAKE) (MODEL)	380.37
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 6214.63
4. Other Charges Including Amounts Paid to Others on Your Behalf:	
A. Cost of Required Physical Damage Insurance Paid to the Insurance Company Named Below - Covering Damage to the Vehicle.	\$ 710.00
B. Cost of Optional Mechanical Repair Coverage for Certain Mechanical Repairs	\$ 720.86
C. Cost of Optional Credit Insurance for the Term of this Contract	\$
Life \$ 0.00 Accident and Health \$ 0.00	0.00
D. Official Fees Paid to Government Agencies	\$ 19.52
E. Taxes Not Included in Cash Price	\$ 197.85
F. Government License and/or Registration Fees (itemize)	\$ 125.00
G. Government Certificate of Title Fees	\$ 38.00
H. Other Charges (Seller must identify who will receive payment and describe Purpose to for	0.00
Total charges and amounts Paid to Others on Your Behalf	\$ 1811.23
5. Amount Financed - Unpaid Balance (amount of credit you will receive) (3+4)	\$ 8025.86

4.7.6 ATTACHMENT 6

Insurance. If any insurance is checked below, coverage will become effective only if insurer issues a policy or certificate which will describe the terms and conditions of coverage.
Optional Credit Insurance. Credit life and accident and health insurance are not required to obtain credit and will not be provided unless you sign below and agree to pay the additional cost(s)

TYPE	PREMIUM		SIGNATURE OF INSURED PARTY	BIRTH DATE
Credit Life Insurance	\$	I want Credit Life Insurance		
Joint Credit Life	\$	We want Joint Credit Life Insurance		
Accident & Health Insurance	\$	I want Accident & Health Insurance (Buyer only)		

Required Physical Damage Insurance. Physical damage insurance is required, but you may obtain it from anyone you choose who is acceptable to the Creditor. If obtained through Creditor, the following applies.

Insurance Company Guaranteed Expense Term: 15 months Cost for Term: \$ 710

- \$ 500 Deductible Collision and either
 - Full Comprehensive including Fire, Theft, and Combined Additional Coverage
 - \$ _____ Deductible Comprehensive including Fire, Theft, and Combined Additional Coverage
 - Fire, Theft, and Combined Additional Coverage

Optional Mechanical Repair Coverage. If Buyer selects this optional coverage, the cost will be listed on line 4B on reverse.

INSURANCE CO. Broke-N-Down

- TERM** 36 months or 36,000 miles, whichever occurs first
- TERM** _____

NO LIABILITY INSURANCE INCLUDED

Receipt of Goods and Promise to Pay. You agree that you have received the vehicle and/or services described above and have accepted delivery of the vehicle in good condition. You promise to pay the Creditor the Total Sales Price shown above by making the Total Downpayment and paying the Creditor the Total of Payments in accordance with the Payment Schedule shown above and all other amounts due under this contract.

DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACES. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN.

Buyer acknowledges receipt of a filled-in copy of this Contract and agrees to all terms and conditions hereof.

John S. Sailor _____
 BUYER'S SIGNATURE CO-BUYER'S SIGNATURE

ACCEPTED KLAMCA Motors, Inc. BY Fred Salesman

[FOR DEMONSTRATION PURPOSES ONLY]

Note: Actual documents will contain fine print on reverse. READ ALL THE FINE PRINT. Be sure to ask questions if you need clarification.

5.1 MARKETING MATERIALS

Included in this section are sample materials that can be utilized when marketing deployment support programs to commands. These materials may be shared with command leadership to ensure the success of their deployment support programs.

These materials can be adapted, modified and/or customized to meet the needs of the commands served by your FFSC. A consistent color, logo, and or design help to quickly identify the materials as FFSC resources. Be sure to include the FFSC address and phone number.

NOTES

Deployment Program Descriptions

4-8 WEEKS PRIOR TO DEPLOYMENT

SINGLE PARENTS PRE-DEPLOYMENT:
A 45- to 60-minute workshop for custodial single parents. It provides opportunities to discuss child-care issues, parent-child communication, and financial responsibilities. A variety of techniques are also suggested for maintaining the parental role throughout deployment.

COUPLES PRE-DEPLOYMENT:
A 45- to 60-minute program for couples and geographic bachelors that covers financial planning, practical preparation, emotional cycles, and communication strategies to ensure a successful deployment.

SINGLES PRE-DEPLOYMENT:
A 45- to 60-minute program for singles that includes information on financial planning, vehicle storage, and communication with friends and family members.

2-4 WEEKS PRIOR TO DEPLOYMENT

PARENT/CHILD PRE-DEPLOYMENT PROGRAM:
A 60-minute program that helps prepare parents and children ages 4-17 for separation. Parents are presented with suggestions for maintaining communication with their deployed spouse, as well as information on children's typical reactions to deployment. Meanwhile, the children participate in "hands-on," age-appropriate activities that help them better understand deployment.


DURING THE DEPLOYMENT

PROGRAMS FOR FAMILY SUPPORT GROUPS AND OMBUDSMEN:
A variety of 45- to 60-minute programs are available to provide assistance and support for spouses, families, and ombudsmen during the deployment. These include programs on the unique concerns of military families, children and deployment, support agencies, and homecoming.


DURING THE TRANSIT HOME

RETURN AND REUNION HOMECOMING PROGRAM:
An on-board program for active-duty personnel that prepares them to re-enter family and community life. FFSC staff conduct a variety of 45- to 60-minute workshops on-board as the ship transits to homeport. Workshops include *Car Buying*, *Money Management*, *Returning to Children*, *Reunion for Couples*, *New Parent*, and *Singles Homeward Bound*.

5.1.2 ATTACHMENT 2

Deployment Program Planning Checklist			
TASK	TARGET DATE	DELEGATED TO	
4-6 MONTHS PRIOR TO DEPLOYMENT			
Schedule pre-deployment marketing meeting with FFSC command representative. Recommend CO, XO, chaplain, ombudsman, and CMC attend meeting.			
Order relevant deployment publications. (optional)			
Locate and reserve meeting spaces.			
Invite any additional guest speakers.			
Consider program incentives and delegate implementation.			
Make arrangements for child care: space, staff, activities.			
Order refreshments if they are to be offered.			
Meet with key leadership to promote event (department heads, CPO, FSG board meetings, etc.).			
4-6 WEEKS PRIOR TO PROGRAM			
Ask ombudsman or FSG to put event information on CareLine, in newsletters, and through phone tree.			
Place flyers at command (messdecks, CPO mess, wardroom, library, other meeting rooms).			
Make periodic announcements over 1MC.			
Place entry in POD.			

5.1.2 ATTACHMENT 2

TASK	TARGET DATE	DELEGATED TO	
4-6 WEEKS PRIOR TO PROGRAM			
Advertise on CCTV.			
Having a Parent/Child workshop? Complete the checklist.			
Distribute schedule of events to all speakers and key personnel.			
1 WEEK PRIOR TO PROGRAM			
Call FFSC command representative to confirm receipt of schedule of events, etc.			
Arrange for delivery, set-up of refreshments, and clean-up.			
Arrange designated parking for speakers.			
Post signs at event location with command name and directions to meeting room.			
Set up and test microphone.			
Set up and test audio/visual equipment.			
Insure event room is cooled/heated and lighted appropriately.			
Have muster sheets for sign-in if event is mandatory.			
Have nametags available for guests and speakers.			
Have a table set up to display handouts.			
Prepare “thank you’s” to all who assisted in your successful deployment preparation event.			

Parent/Child Pre-Deployment Program Checklist

ITEMS NECESSARY FOR A SUCCESSFUL PROGRAM

- Publicity (fliers, POD, 1MC, CCTV, newsletter, phone tree)
- Large space for parents and children to assemble, such as the messdeck or hangar bay
- Child care arrangements for children under age four (highly recommended)
- One roll of Polaroid 600 film for every ten children (FFSC provides cameras)
- Microphone set-up with long cord
- Name tags for children
- Smaller meeting spaces for children's workshops, such as Wardroom, CPO mess, training room, lounge, or library
- One military escort for each children's group
- Please fax or call your command representative with ages and numbers of children registered *at least two days prior to program.*

This program typically requires a minimum of five FFSC professionals. FFSC reserves the right to renegotiate the program date to allow your command to generate more participants if the number of registered children is less than 15 or if registration information is not received the day before the program.

OPTIMAL TIMETABLE FOR A SUCCESSFUL PROGRAM

- Commanding Officer introduces program (5 minutes)
- Optional puppet show (10 minutes)
- FFSC program presenter introduces staff and sends children to designated age-group workshops (5 minutes)
- Parents remain in large meeting space and receive brief on helping children with deployment (45 minutes)
- Children rejoin parents and assemble in family groups. Staff reviews workshop activities (5-10 minutes)
- Refreshment break and families tour the ship (30-60 minutes optional)

PCPD CO's Opening Remarks

Suggested topics and dialogue for Commanding Officer to present to children of the men and women aboard_____.

COMMANDING OFFICER'S OPENING REMARKS (5 MINUTES):

Commanding Officer talks to children of crew members.

INTRODUCTION:

Welcome and introduce self to all, but make a point of referring to children in welcome. Tell children: "My name is _____, your dad or mom may refer to me as "the CO," some call me "skipper."

WHAT DOES A CO DO?

Ask: "Do you know what I do?" or "what my job is aboard this ship?"

Tell children in simple terms about your responsibility as captain of the ship: to assure that everything works, everyone does their job, and that the ship does its job for the Navy. Using words of your choosing, inform children that their dads and moms are the ones who actually do the work. Your job is to assure that people are informed, trained, and do the job right. You make many decisions, but not all of them. One decision which you do not make is arranging the command's schedule. Other Navy "planners" make those decisions. Some children and spouses mistakenly believe the CO is responsible for keeping the commands away from home. Those plans involve many commands and the job they each do for the Navy and their country.

NAVY PEOPLE ARE NECESSARY...

Navy people are necessary to run the command. Therefore, the sailors and officers all have jobs to do that help run the ship and keep it safe. We have (name a few obvious rates and/or jobs)

- to cook meals
- to communicate with other ships
- to keep the ship clean
- to repair and keep engines operating
- to keep track of the money the ship must spend in order to buy food and supplies
- (your ideas?)

5.1.4 ATTACHMENT 4

WHERE THE SHIP IS GOING:

“The _____ will be crossing the _____ ocean on its way to _____.”

“We will spend time in a small/large seaport called _____, the country of _____, etc.”

“While we are there, our job will be to _____. We will come home (season) before (or after) (a holiday) or school beginning, ending.”

END OF THE CAPTAIN'S PRESENTATION:

Thank the children for bringing their parent(s).

Turn program over to FFSC workshop leader.

Parent/Child Pre-Deployment Program

TIPS FOR MILITARY ESCORTS FOR CHILDREN

- Tell the team leader from FFSC your rate, and full name.
- Lead the children and the FFSC staff to the children's group location.
- Assist the children with ladders. Be sure to go slowly.
- Once in the groups, help ensure that all the children have name tags.
- Take pictures of each child with the provided polaroid camera.
- Be prepared to answer questions about the ship. Keep your answers simple for younger children.
- Get down to the children's eye level when speaking to them.
- Assist younger children with activities, such as writing their name on their coloring books or passing out crayons and other supplies.
- Gently ask a very quiet child questions, such as "What is your mommy/daddy's job on the ship?"
- Ask a very active child to assist with an activity, such as passing out coloring books.
- Help children gather their supplies/projects to take home. Assist in the clean-up of the area.
- Lead the children and the FFSC staff back to the original gathering space. Assist the children with ladders. Be sure to go slowly.

Sample Couples Pre-Deployment Program POD Notes

SAMPLE POD INPUT

Your local Fleet and Family Support Center will present a Couples Pre-deployment Program on _____ at _____. Couples and geographic bachelors are encouraged to attend. Topics will include: financial planning and budgeting for deployment, suggestions for improving communications, and other ideas to prepare for your upcoming deployment.

(Mention any incentives offered, i.e. dinner aboard before the program, refreshments, child care, or a drawing).

For more information call _____ at _____.

ONE-LINERS FOR ENTRY INTO POD, CCTV, OR BROADCAST OVER 1MC.

1. Will your loved ones be financially secure while you're deployed? Get suggestions for preparing your family financially at the *Couples Pre-deployment Program*.
Time: _____ Date: _____ Place: _____
2. How will you keep your closest relationship healthy and strong while you're deployed? Come to the *Couples Pre-deployment Program* for ideas.
Time: _____ Date: _____ Place: _____
3. Can couples thrive — not just survive — during the upcoming deployment? Find out at the *Couples Pre-deployment Program*.
Time: _____ Date: _____ Place: _____
4. Is it possible for a couple to actually save money during a deployment? Find out at the *Couples Pre-deployment Program*.
Time: _____ Date: _____ Place: _____
5. Do you and your spouse have a communication gameplan for the deployment? Come and get ideas at the *Couples Pre-deployment Program*.
Time: _____ Date: _____ Place: _____

Sample Singles Pre-Deployment Program POD Notes

SAMPLE POD INPUT

Your local Fleet and Family Support Center will present a *Singles Pre-deployment Program* on _____ at _____. Topics will include: financial planning and budgeting for deployment, suggestions for improving communication with loved ones and friends, and making the most of your time while deployed.

(Mention any incentives offered; i.e. refreshments, early liberty, or drawings).

For more information call _____ at _____.

ONE-LINERS FOR ENTRY INTO POD, CCTV, OR BROADCAST OVER 1MC.

1. Who do you trust with your car? Do you need an allotment to pay bills?
Answers at the *Singles Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

2. How can you maintain relationships while deployed? Who do you want waiting on the pier when you return? Attend the *Singles Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

3. Have you updated your Page 2 or made out a will? Are there other loose ends to tie up before deployment? Probably! Plan to attend the *Singles Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

4. Can you achieve personal growth and have some fun during deployment? Find out at the *Singles Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

5. Planning on having some money at the end of this deployment? Will you save it? Lose it? Spend it? How can you set long- and short-term financial goals? Learn your options at the *Singles Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

Sample Single Parents Pre-Deployment Program POD Notes

SAMPLE POD INPUT

Your local Fleet and Family Support Center will present a *Single Parents Pre-deployment Program* on _____ at _____. Topics will include: children's reactions to deployment, keeping in touch, and issues to discuss with your child care provider.

(Mention any incentives offered; i.e. refreshments, early liberty, or drawings).

For more information call _____ at _____.

ONE-LINERS FOR ENTRY INTO POD, CCTV, OR BROADCAST OVER 1MC.

1. What do your children want to know about deployment? Find out at the *Single Parents Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

2. What reactions might children have when separated from a parent? Answers at the *Single Parents Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

3. Children of all ages feel stressed when a parent leaves them. Discover how you can help them manage that stress. Plan to attend the *Single Parents Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

4. How can you parent when you are on the other side of the world? Find out at the *Single Parents Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

5. What should you discuss with your child care provider before you deploy? Find out at the *Single Parents Pre-deployment Program*.

Time: _____ Date: _____ Place: _____

Sample Parent/Child Pre-Deployment Program POD Notes

SAMPLE POD INPUT

Your local Fleet and Family Support Center will present a Parent/Child Pre-deployment Program on _____ at _____. All parents and children ages 4 - 16 are invited. Parents will discuss children's reactions to deployment and ways to communicate during the deployment. Children will talk about deployment in their different age groups. They will make special cards and gifts for the deploying parent. (Child care for children under four years old will be provided _____.)

(Mention any incentives offered: refreshments or a drawing.)

To register for this program contact _____ at _____ with the ages of your children.

ONE-LINERS FOR ENTRY INTO POD, CCTV, OR BROADCAST OVER 1MC.

1. Do your children know where you sleep, eat, and work on board? Bring them to the Parent/Child Pre-deployment Program.

Time: _____ Date: _____ Place: _____

2. What reactions might children have when they're separated from a parent? How can you help them? Find out at the Parent/Child Pre-deployment Program.

Time: _____ Date: _____ Place: _____

3. Children of all ages feel stressed when a parent leaves them. Discover how you can help them manage that stress. Attend the Parent/Child Pre-deployment Program.

Time: _____ Date: _____ Place: _____

4. Want to learn about long-distance parenting? Discover how at the Parent/Child Pre-deployment Program.

Time: _____ Date: _____ Place: _____

5. Children say the darndest things. Come and hear some! Attend the Parent/Child Pre-deployment Program.

Time: _____ Date: _____ Place: _____

Sample R&R Program POD Notes

RETURN & REUNION POD NOTICES

The following POD notices have been developed to help your command publicize upcoming Return & Reunion Homecoming Programs.

Reunion for Couples

This program addresses common issues that affect most sailors and marines in their marital and family relationships. Have these relationships changed? What are the common expectations? Is it typical to feel anxious about homecoming? Attend this program to discuss these questions and more!

Time: _____ Date: _____ Place: _____

Singles Homeward Bound

What is there to do in your homeport? Where are the fun places to go and meet people? It can be awkward to start dating again and get back into the mainstream! This program discusses being single and learning about your homeport.

Time: _____ Date: _____ Place: _____

New Parents of Infants

This program is for new parents of infants and soon-to-be dads. How will you establish a relationship with your new infant while you re-establish your relationship with your spouse? What are babies like? What questions do you have about being a new parent or about being a parent again? Bring a picture of your baby if you have one!

Time: _____ Date: _____ Place: _____

Consumer Jackpot

This program is provided in a game format and discusses resources for consumers. What are your rights as a consumer? What laws do you need to be aware of? Find out what laws affect you and have fun competing with your shipmates.

Time: _____ Date: _____ Place: _____

RETURN & REUNION POD NOTICES

Car Buying

Thinking about buying a new vehicle? Preparation before you make this major purchase will save you money and time. We will discuss tips of getting the most for your money through negotiation, financing and preparation. Knowledge is power!

Time: _____ Date: _____ Place: _____

Returning to Children

This program provides active duty parents with information that will help prepare them to return to their children. Discussion includes common concerns of returning parents: developmental stages, reactions to children, and techniques for becoming part of the family again. What are the kids thinking when mom or dad returns?

Time: _____ Date: _____ Place: _____

Money Management

Put your sea pay to good use! This program presents some general information for all consumers on basic budgeting, developing a savings plan, and avoiding consumer traps!

Time: _____ Date: _____ Place: _____

6.1 SAMPLE RECORD KEEPING AND EVALUATION FORMS

This section consists of sample record keeping and evaluation forms. The record keeping forms contain information to assist in tracking deployment support programs. These forms may be used in conjunction with your current FFSC record keeping system, modified or customized.

It is critical to evaluate not only program content, but the presenter as well. Soliciting input from participants, the command, supervisors and the presenter, allows one the opportunity to evaluate a program from diverse viewpoints. The following sample evaluation forms can be adapted or modified to meet the needs of your FFSC.

Program Request Form

QOLMIS

Request for FFSC Presentation

1. Command: _____ Command Rep: _____

2. Program Name: _____ Length: _____

3. Date of Program: _____ Time: _____

4. Point of Contact(s): _____ Tel#: _____

5. Number of People Expected: _____ Number Attended: _____

6. Location of Program: _____

7. Date Program Requested: _____

8. Request Taken By: _____ Confirmed By: _____

9. Program to be Presented By: _____ Date Confirmed: _____

10. Additional Info/Directions/Equipment Needed: _____

6.1.2 ATTACHMENT 2

Sample Record of Program Review and Evaluations

Program Title _____

Responsible Staff Member _____

Type of Evaluation/Review	Evaluator	Date of Eval/Review
SOP Update		
Handouts/Materials Reviewed and Updated		
Participant Evaluation		
Presenter Self Evaluation		
Point of Contact Evaluation		
Presenter Observation		
Program Observation		

Notes:

Supervisor's Name _____

Supervisor's Signature _____ Date _____

6.1.4 ATTACHMENT 4

PCPD Staff Evaluation

Date of Program _____ Command _____

Name _____

1. For which group were you a leader?
2. What information about the command was most helpful?
3. Did you have a clear understanding of the planned activities?
4. Which activity was the most effective?
5. Did you have sufficient supplies?
6. What assistance from the PCPD Program Manager was most helpful?
7. In what areas concerning PCPDs would you like additional training?
8. What could have made this program better for the children in your group?
9. What could have made this program better for you?
10. What suggestions would you give to improve the PCPD program?

Thank you for completing this evaluation. Your input is important! - PCPD Program Manager

6.1.5 ATTACHMENT 5

Participant Comments

Presenter _____ Date _____

Program Title _____

Please rate the following:

Strongly Agree Agree Disagree Strongly Disagree

- | | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Program objectives were stated. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Program objectives were met.
If you disagree, please explain:

_____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Audio/visuals, handouts, or support materials were useful. If you disagree, please explain:

_____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. The trainer demonstrated knowledge of the subject matter. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. The trainer allowed sufficient time for questions. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. As a participant, my level of interest in this topic was | Low | Moderate | High | |
| 7. I would have liked to spend more time on _____ | | | | |
| 8. Less time could have been spent on _____ | | | | |
| 9. Additional comments: _____ | | | | |

How did you hear about this program? Check all that apply.

- | | | |
|---|---|---|
| <input type="checkbox"/> Another command | <input type="checkbox"/> Friend | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Base Marquee | <input type="checkbox"/> FFSC Newsletter | <input type="checkbox"/> Plan of the Day/Week |
| <input type="checkbox"/> Base Newspaper | <input type="checkbox"/> FFSC Program/Service/Rep | <input type="checkbox"/> Program is a GMT |
| <input type="checkbox"/> Bulletin Board Sign | <input type="checkbox"/> Local Newspaper | <input type="checkbox"/> Referred by Command |
| <input type="checkbox"/> CFS | <input type="checkbox"/> Message | <input type="checkbox"/> RTCL Guide |
| <input type="checkbox"/> Currents | <input type="checkbox"/> Ombudsman | <input type="checkbox"/> TV/Radio Coverage |
| <input type="checkbox"/> Flyer in Rack/Poster | | |

Tell us about yourself (or your sponsor).

For Office Use

- Active Duty
- Retiree
- Family Member

- E-1 to E-6
- E-7 to E-9
- O-1 to O-3
- O-4 or above

- Time in Service**
- Less than one year
 - 1-5 years
 - 6-10 years
 - 11 years or more

QOLMIS Code

- Male
- Female

Program Evaluation/Participant Comments

In an effort to make this program responsive to your needs, we would appreciate your input. Please take a moment to answer the following questions.

Date of Program _____ Presenter _____

Title _____

1. Did the presenter adequately explain the goals and objectives of the workshop? How would you rate the instructor's knowledge of the content area?

2. Were your expectations for the workshop met? If not, what was missing?

3. What have you learned as a result of this workshop? What insights have you gained?

4. What part of the workshop needs improvement?

5. Would you recommend this workshop to others? Why or why not?

6. Please rate the facility.

7. Additional comments?

8. What other programs interest you?

9. How did you hear about this program? Check all that apply.

- | | | |
|---|---|---|
| <input type="checkbox"/> Another command | <input type="checkbox"/> Friend | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Base Marquee | <input type="checkbox"/> FFSC Newsletter | <input type="checkbox"/> Plan of the Day/Week |
| <input type="checkbox"/> Base Newspaper | <input type="checkbox"/> FFSC Program/Service/Rep | <input type="checkbox"/> Program is a GMT |
| <input type="checkbox"/> Bulletin Board Sign | <input type="checkbox"/> Local Newspaper | <input type="checkbox"/> Referred by Command |
| <input type="checkbox"/> CFS | <input type="checkbox"/> Message | <input type="checkbox"/> RTCL Guide |
| <input type="checkbox"/> Currents | <input type="checkbox"/> Ombudsman | <input type="checkbox"/> TV/Radio Coverage |
| <input type="checkbox"/> Flyer in Rack/Poster | | |

10. Tell us about yourself (or your sponsor).

- | | | |
|--|---------------------------------------|---|
| <input type="checkbox"/> Active Duty | <input type="checkbox"/> E-1 to E-6 | Time in Service |
| <input type="checkbox"/> Retiree | <input type="checkbox"/> E-7 to E-9 | <input type="checkbox"/> Less than one year |
| <input type="checkbox"/> Family Member | <input type="checkbox"/> O-1 to O-3 | <input type="checkbox"/> 1-5 years |
| | <input type="checkbox"/> O-4 or above | <input type="checkbox"/> 6-10 years |
| <input type="checkbox"/> Male | | <input type="checkbox"/> 11 years or more |
| <input type="checkbox"/> Female | | |

For Office Use

6.1.7 ATTACHMENT 7

Point of Contact Evaluation

Program Title _____ Presenter _____ Date _____

Command _____ Contact Person _____
(Please include rate/rank, gender & time in service)

Please rate the following:	Strongly Agree	Agree	Disagree	Strongly Disagree
1. Program objectives were clearly stated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Program objectives were met.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Information was presented in a clear manner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Audio/visuals, handouts, or support materials were useful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. The presenter allowed sufficient time for questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. The presenter demonstrated knowledge of the subject matter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Time allotted for the program was adequate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What did you find most helpful?

What changes would you suggest to improve this program?

Please provide any additional comments you may have.

6.1.8 ATTACHMENT 8

R&R Point of Contact Evaluation

Command: _____

Contact Person: (Rate/Rank) _____

Team Members: _____

When the Fleet and Family Support Center staff reported on board, were you thoroughly briefed on program content, schedule options, and support requirements? _____

Were the programs appropriately/professionally presented? ____ Yes ____ No

Was the overall program well received? ____ Yes ____ No

What programs were most helpful to your crew? _____

Least helpful? _____

What additional topics for small group presentation would have been useful to your crew?

How can the effectiveness of this training be measured at this command? _____

Would you be interested in meeting with your Command Representative and/or R&R Program Manager for a follow-up meeting in approximately six weeks? Yes _____ No _____

Phone _____

General comments: _____

6.1.9 ATTACHMENT 9

Presenter Observation Checklist

Program Observed _____ Date _____

Presenter _____ Observer _____

1. Presenter:

Agree Disagree N/A

Introduced the session in an interesting way.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explained the learning objectives.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previewed what was about to occur.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Presented information in a clear manner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allowed for practice of new skills.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asked meaningful, clear questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provided clear, responsive answers to questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used humor effectively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kept participants active and involved.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organized the learning in a logical sequence.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demonstrated knowledge of subject matter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managed time effectively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used audio/visual aids.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used multiple learning methods (besides lecture).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attempted to involve all members in discussions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Handled difficult participants effectively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provided summaries at appropriate times.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Connected the current session to future ones.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closed the session in a clear and memorable way.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Referred to handouts and support materials.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please use the back of this page to comment on any items marked "Disagree."

2. Presenter excelled in:

3. Presenter could use more information/training in:

4. Comments:

Program Observation Checklist (FFSC)

Program Observed _____ Date _____

Presenter _____ Observer _____

1. Background

Approximate attendance _____

Location _____

Host organization/command support _____

2. Content

- | | | |
|--|------------------------------|-----------------------------|
| Remains current? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Program objectives were stated? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Program objectives were covered? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Information flowed in a logical sequence? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Adequate time was allowed to cover material? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Session began and ended on time? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Audience was responsive to the presentation? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

3. Support Materials

Were visual aids used? Yes No

If yes, list what was used and comment on their effectiveness.

Were handouts used? Yes No

If yes, list handouts referred to during program and comment on their appropriateness.

4. Comments

6.2 SAMPLE TRIP REPORT

I. Trip Report Basics:

The trip report is the official documentation of the professional activity onboard the ship(s) served. The trip report should include:

- ◆ Names of team members.
- ◆ Dates of departure and returns.
- ◆ Commands served.
- ◆ Numbers of attendees for programs.
- ◆ Unusual circumstances/requests.
- ◆ Recommendations for program improvements.

Sample Trip Report

Ship's Name(s)
Return & Reunion
Date of R&R

Team: Staff Names, FFSC

Team departed (city and date), arrived in (city and date) with plans to meet (ship name) on (date) to get underway on (date). Ship was delayed in port an additional day and so team came onboard (date) as requested by the command and got underway at (time and date).

Marketing began immediately upon getting underway on (date) with programming fully underway by that afternoon. Khaki briefs for the wardroom and chief's mess followed shortly after. The team served on the mess line for the crew's lunch that day.

(Name, rank) was the team's POC. She began working with FFSC prior to the team's departure and continued throughout the duration of the team's time onboard assisting with program scheduling, marketing and coordination of program locations. The team programmed onboard (ship) for (#) days providing (#) programs with approximately (#) participants. The team was permitted to move freely about the ship and provided information and referral to numerous crew members.

(Ship) XO was in contact with the (ship) XO and made arrangements for the team to go over to (ship) to provide programming for one day. The team spent (time) on (date) on the (ship name) transferring to the ship by helicopter. A total of (#) programs were provided with (#) participants.

Recommendations:

- Whenever possible, arrange hotel accommodations to be in the general vicinity of the embarkation point. In our case, we were quite a distance from the ship at both Malaga and Bermuda. This caused a larger than usual taxi bill.
- Continue to emphasize the value of the Khaki brief as they prove to be the most effective marketing tool for programs.

CINCPACFLT/CINCLANTFLTINST 6320.3

DEPARTMENT OF THE NAVY
COMMANDER IN CHIEF
UNITED STATES PACIFIC FLEET
250 MAKALAPA DRIVE
PEARL HARBOR, HI 96860-3131

COMMANDER IN CHIEF
UNITED STATES ATLANTIC FLEET
1562 MITSCHER AVE SUITE 250
NORFOLK, VA 23551-2487

CINCPACFLT/CINCLANTFLTINST 6320.3
N01/N02
1 DEC 1998

CINCPACFLT/CINCLANTFLT INSTRUCTION 6320.3

Subj: PRE-DEPLOYMENT SCREENING FOR U.S. GOVERNMENT CIVILIAN
EMPLOYEES, CONTRACT PERSONNEL AND GUESTS EMBARKING IN
U.S. ATLANTIC AND U.S. PACIFIC FLEET SHIPS

Ref: (a) NAVMEDCOMINST 6320.3B
(b) OPNAVINST 6000.1A
(c) Fleet and Industrial Supply Center Philadelphia,
Norfolk Detachment, Contract N00140-95-D-J043 of 29 Jun 95

1. Purpose. To establish Fleet policies regarding pre-deployment medical screening to determine fitness of non-military personnel to deploy in U.S. Navy ships.
2. Background. There are clear policies and procedures to ensure military personnel are physically qualified for deployment. However, no such policies and procedures exist for non-military personnel except for pregnant women. A number of civilians have pre-existing medical problems and are not being screened. When medical problems occur, the patient has to be medevaced, which can cost over 50K. Screening can reduce costs and increase ability to complete mission.
3. Applicability. Policies and procedures in this instruction are applicable to all non-military personnel who deploy in CINCLANTFLT/CINCPACFLT ships as members of the crew or as guests/augments.
4. Discussion. The at-sea shipboard environment and operating tempo is not friendly to many chronic medical conditions or physical limitations that would not be a problem ashore. Personnel with these types of conditions deployed in ships pose

CINCPACFLT/CINCLANTFLTINST 6320.3
1 DEC 1998

a significant risk to themselves and to the mission of the ships in which they deploy. Management of their significant chronic disease or acute exacerbation of an existing condition can quickly overwhelm limited medical capability aboard most ships necessitating risky and costly at-sea medical evacuations.

5. Policy

a. Effective immediately non-military personnel scheduled to deploy aboard ship as a member of/augment to the crew will be evaluated for their medical fitness to deploy and will provide to the Senior Medical Department Representative (SMDR) of the ship certification from a qualified health care provider that:

(1) they have no physical limitations or restrictions and,

(2) they have no chronic medical conditions requiring ongoing treatment and management or,

(3) they have a stable chronic medical condition requiring maintenance medication but no routine medical management during the length of the deployment and that,

(4) the harsh environment/working/living conditions aboard ship at sea is not likely to cause any change in the medical condition or in the amount/level of medical management required

b. Short-term guests (including Tiger Cruise participants) will be advised of limited medical capabilities of the ship they will embark and will be asked to certify their physical fitness to participate. At a minimum, such certification must specifically acknowledge that they have no medical conditions likely to be made worse by the shipboard environment and that they have an adequate supply of medications/medical devices needed for duration of cruise.

c. Contractor personnel must be able to meet all provisions of their contract with regard to physical qualifications and in addition to the certification in paragraph 5a(1) above, must certify that fact as part of pre-deployment processing.

d. The following are automatic disqualifiers for deployment:

(1) Any physical limitation that limits an individual's

1 DEC 1998

ability to move about the ship, such as casts, canes, crutches, wheel chair, walkers, etc.

(2) Unstable chronic medical conditions.

(3) Angina.

(4) Pregnancy beyond 20 weeks or less than 20 weeks if the ship is operating more than six hours from medical treatment facility capable of evaluating and stabilizing obstetric emergencies.

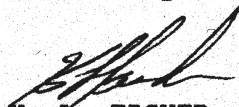
6. Responsibilities

a. Type Commander (TYCOM): Publish procedures for implementation at the unit level.

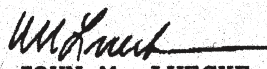
b. Employer/individual: Provide required certifications per Type Commander published procedures.

c. SMDR: Evaluate certifications and advise Commanding Officer on appropriate course of action.

d. Commanding Officer: Make final determination on who may or may not embark. Decision for approval can be delegated to appropriate person including SMDR. Decision for disapproval and to accept personnel with disqualifying conditions rest with the Commanding Officer.



K. L. FISHER
Deputy and Chief of Staff



JOHN M. LUECKE
Deputy and Chief of Staff

Distribution:

ALLANTFLT
ALPACFLT

Stocked at:

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1562 Mitscher Ave. Ste. 250
Norfolk, VA 23551-2486

Commander in Chief
U.S. Pacific Fleet
250 Makalapa Dr.
Pearl Harbor, HI 96860-3131

Glossary of Terms

Airdale

Nickname for service member in the aviation community

AIRLANT

Staff of type commander who controls all naval air squadrons and aircraft carriers in Atlantic Fleet

Allotment

A fixed amount of money the service member designates to go to a particular place monthly (a person, a savings or checking account, or to pay a regular bill)

All Hands

All staff

AMPHIB

Short for an amphibious ship

ARG

Amphibious Readiness Group

Blackshoe

Individual in the surface or submarine community

Blues

Winter uniform (there is a dress and work version)

Boomer

Slang for ballistic nuclear submarine

Bow

Front part of a ship

Bravo Zulu

A job well done

Bridge

Area from which the ship is steered, navigated, and conned — usually located in forward part of the ship

Brow

Large gangplank from a ship to a pier, used to board a ship

Brownshoe

Individual in the air community

Bulkhead

Inner wall on a ship

Bull Ensign

The “senior” ensign on board a ship

CAG

Carrier Air Group Commander

Captain’s Mast

Disciplinary action as directed by the CO

CATSHOT

Aircraft to be catapulted from a carrier

CCTV

Closed Circuit Television

CDO

Command Duty Officer

Channel Fever

Slang for the period of time, usually beginning two weeks prior to the ship returning to its homeport, where the sailors are extremely excited about coming home

Chit

Letter, note, voucher, receipt, or form

CIC

Combat Information Center

CINCLANTFLT

Commander in Chief, U.S. Atlantic Fleet (a Navy command). The most senior admiral of the Atlantic Fleet

CO

Commanding Officer; individual in charge; captain of a ship

COB

Chief of the Boat (the senior Chief Petty Officer on a submarine); Close Of Business

COD

Carrier Onboard Delivery — Aircraft that delivers critical logistics support to aircraft carriers

Compliment

Number or crew and officers designated as necessary to carry out a wartime mission

Conn

To guide or pilot a ship, to exercise control over ship movements

CMC

Command Master Chief; senior enlisted member on a surface ship or in a squadron

CPO

Chief Petty Officer

Chain of Command

Who is responsible to whom; information travels both ways

Compartment

Room in a ship

CONUS

Continental United States

Deck

Floor on a ship

Det

Detachment

First Lieutenant

A job, not a rank; in charge of the deck crew

Five-O

(5.0) Perfect, 100%

Forward

The front part of a ship, to go forward is to move to the front of a ship or aircraft

Frame

A watertight vertical boundary dividing the ship into segments

FSG

Family Support Group (also known as spouse group)

Gator

Nickname for an amphibious ship

GQ

General Quarters (emergency drill)

Head

Restroom

Inchop

Reporting in to a senior operational area commander for control

INDOC

Indoctrination; orientation in the Navy — also known as “I” division

ITO

Invitational Travel Orders (official orders for anyone other than military and civil service members, i.e., contractors)

JAG

Judge Advocate General (Legal Officer)

Key Volunteer

A person who has been officially appointed by USMC sponsor’s CO to represent the command and assist the families of the command

Khaki

Chiefs and officers, or uniform worn by chiefs and officers

Ladder

Stairway or stairs on a ship

Leave

Vacation

LES

Leave and Earnings Statement

LDO

Limited Duty Officer (an officer who works only within his/her specialty)

1MC

Ship’s loud speaker system or Public Address (PA) System

MARG

Marine Amphibious Readiness Group

Master-at-Arms

Ship’s police force

MEU

Marine Expeditionary Unit — A unique, powerful force in readiness

Muster

Role call, verifying personnel count

Mess

Dining area

NCO

Noncommissioned Officer (An enlisted person with a minimum rank of Corporal or Sergeant)

Nuke

A service member with a nuclear power specialty

OIC

Officer in Charge

Ombudsman

A person who has been officially appointed by his/her spouse's CO to represent the command and assist the families of the command

OPS

Operations

Outchop

Report out of the control of the senior operational area commander

Overhead

Ceiling in a compartment on a ship

Passageway

Hallway or corridor on a ship

PCU

Pre-Commissioning Unit (the organizing and training of a crew before a ship is commissioned)

PCO/PXO

Prospective Commanding Officer/Prospective Executive Officer

POC

Point of Contact

POD

Plan of the Day (daily schedule of events prepared and issued by the XO)

Port

The left side of a ship or aircraft

POW

Plan Of the Week

PRP

Personnel Reliability Program

Quarterdeck

Ceremonial area of a Navy command; normally, where you enter a command

Rank

Navy officer status, such as lieutenant or commander. Marine Corps officer or enlisted status, such as First Lieutenant or Private First Class

Rate

Career field designation; SN, FN, or AN

Rating

Specific job within a career field, such as yeoman or storekeeper, etc.

Ready Room

Where pilots and aircrew gather for briefings

SEAL Teams (Sea-Air-Land)

Navy's special warfare community.

SgtMaj

Sergeant Major, senior enlisted member, USMC

Seabee (CB)

Person who is part of the Navy Mobile Construction Battalion

Secure

Close; finish; wrap-up; end

SNCO

Staff Noncommissioned Officer (An enlisted Marine in the pay grades of E-6 through E-9 with the ranks of Staff Sergeant through Sergeant Major/Master Gunnery Sergeant)

Squadron

Navy or Marine Corps aircraft command or a group of ships with a common mission

Starboard

The right side of a ship or aircraft

Stern/Fantail

Back part of the ship

TAD or TEMADD

Temporary Additional Duty

Topside

Area on ship not covered by an overhead

UA

Unauthorized Absence

Unrep

Underway replenishment (supplies, food, fuel)

USMC

United States Marine Corps

Vertrep

Vertical replenishment of supplies, utilizing helicopters to transport the supplies from one area to the next

Wardroom

Officer Lounge/Mess

Watch

Duty period - traditionally, a 24-hour day was divided into seven watch periods

Weatherdeck

A deck that is open to the weather

Whites

Summer uniform

WO

Warrant Officer — advanced through enlisted ranks in various technical specialties (WO-1 through CWO-4)

Wing

Group of air squadrons working together on a ship (Carrier Air Wing)

XO

Executive Officer; second in command, coordinator of all functions/evolutions in a command

U.S. Navy Rank and Structure

Pay Grade	Rank/Rate	Title
O10	ADM	Admiral (4 stars)
O9	VADM	Vice Admiral (3 stars)
O8	RADM	Rear Admiral (2 stars)
O7	RADM (lower half)	Rear Admiral (1 star)
O6	CAPT	Captain
O5	CDR	Commander
O4	LCDR	Lieutenant Commander
O3	LT	Lieutenant
O2	LTJG	Lieutenant Junior Grade
O1	ENS	Ensign
W4	CWO4	Chief Warrant Officer
W3	CWO3	Chief Warrant Officer
W2	CWO2	Chief Warrant Officer
E9	MCPO or (2 ltrs) CM (i.e., YNCM)	Master Chief Petty Officer
E8	SCPO or (2 ltrs) CS (i.e., YNCS)	Senior Chief Petty Officer
E7	CPO or (2 ltrs) C (i.e., YNC)	Chief Petty Officer
E6	PO1 or (2 ltrs) 1 (i.e., YN1)	First Class Petty Officer
E5	PO2 or (2 ltrs) 2 (i.e., YN2)	Second Class Petty Officer
E4	PO3 or (2 ltrs) 3 (i.e., YN3)	Third Class Petty Officer
E3	SN or FN or AN or HN or CN	Seaman, Fireman, Airman, Hospitalman, Constructionman
E2	SA or FA or AA or HA or CA	Seaman Apprentice, Fireman Apprentice, Airman Apprentice, Hospitalman Apprentice, Constructionman Apprentice
E1	SR	Seaman Recruit

Note: Persons in pay grades E2 and E3 may have other letters in front of their two-letter rate designation which indicates the rating (field of expertise) that they are preparing to enter (or preparing to “strike” for).

U.S. Navy Ship Description

SHIP CLASS	FUNCTION
AD	Tender (for Destroyers)
AE	Ammunition Supply
AFS	Refrigerated Stores
AO	Fleet Oilers
AOE/AOR	Oilers, also Ammunition/Stores
ARS	Auxiliary Repair Ship
AS	Tender (for Submarines)
BB	Battleship
CG	Cruiser
CGN	Cruiser - Nuclear Propulsion
CV	Aircraft Carrier
CVN	Carrier - Nuclear Propulsion
DD	Destroyer
DDG	Destroyer with Guided Missiles
FF	Frigate (larger than Destroyer and smaller than cruiser)
FFG	Frigate with Guided Missiles
LCC	Command Communications Ship
LHA	Carrier Hull for Helos and Marines
LKA	Amphib Cargo Ship
LPD	Amphib Transport Dock
LPH	Landing Platform - Helicopters
LSD	Landing Ship Dock
LST	Landing Ship Tank
MSO	Mine Sweeper
PHM	Patrol Ship with Missiles
SSBN	Submarine with Ballistic Missiles
SSN	Submarine with Nuclear Propulsion

Battlegroup Composition

(Eight to ten ships, varies due to ship availability and capability)

GENERAL INFORMATION

Battle Groups:

Group of ships capable of large-scale combat or support operations. May deploy as a group, completes inchopt/turnover, then break away as directed by operational area commander.

Carrier Group Commanders and/or Cruiser Destroyer Group Commanders:

Act as Battle Group Commanders when embarked and are responsible for the carrier, embarked air wing, and the surface ships within the Battle Group. Responsible to the Operational Area Commander.

Carrier Air Wing Commanders:

Responsible for a number of squadrons whose missions include attack, fighter, patrol reconnaissance, antisubmarine warfare, electronic warfare, and logistics support.

Fleet Operational Control:

When ships are underway for refresher training or pre-deployment workups, they are under the operational control of a Fleet. When ships are deployed in the Mediterranean, they are operating with Sixth Fleet. When deployed in the Persian Gulf, ships are operating with Fifth Fleet, aka Central Command.

DESRON:

Commanders and staff of a destroyer squadron deploy (on one of their ships) when squadron ships are included in a battle group.

Personnel (approximate numbers):

CVN	3184 (171 officers)		
Air Wing:	2480 (358 officers)		
Flag Staff:	70 (25 officers)		
CG	358 (24 officers)	DD	325 (20 officers)
DDG	303 (23 officers)	FFG	206 (130 officers)
SSN	133 (13 officers)	AOE 1	601 (34 officers)
		AOE 6	667 (40 officers)

DDs, FFGs, and AOE's may have a helicopter detachment on board.



Nimitz Class (CVN 68)



Oliver Hazard Perry Class (FFG 7)



Arleigh Burke Class (DDG 51)



Spruance Class (DD 963)



Ticonderoga Class (CG 47)



Los Angeles Class (SSN 688)



Sacramento (AOE 1) and Supply (AOE 6) Classes



S-3 Viking



E-2 Hawkeye



EA-6B Prowler



FA-18 E/F Hornet



F-14 Tomcat

CH-46 Sea Knight (See next page)

CH-53 Sea Stallion (See next page)

Amphibious Ready Group Composition

(Three to four ships)

GENERAL INFORMATION

Amphibious Warships:

Amphibs are designed to support assault operations of Marine Expeditionary Units from the sea, and provide a rapid build-up of combat power ashore. Their secondary role uses Harrier aircraft and antisubmarine warfare helicopters to perform sea control.

Amphibious Squadrons:

The Amphibious Squadron Commander when embarked, is responsible for planning and executing amphibious operations with a reinforced MEU, augmenting detachments, and serves as Naval Forces Commander in various Joint Task Force Operations. Responsible to the Operational Area Commander.

MEU (Marine Expeditionary Unit):

Commanded by a Colonel, the MEU is an intervention force with the ability to rapidly organize for combat operations in any environment.

LCAC:

(Landing Craft Air Cushion) A high-speed, amphibious landing vehicle transported by amphibious warships. LCACs are capable of carrying a 60-70 ton payload of equipment and personnel of the MEU.

Harrier AV-8B:

These fixed-wing aircraft operate from amphibious ships and are responsive to the needs of MEU ground elements for close air support.

Embarked Helicopter Squadrons:

- Super Cobra Attack (AH-1W) 6 Helos
- Combat Assault/Cargo (CH-46E/HH-46D) 24 Helos
- Heavy Lift Squadron (CH-53E) 6 Helos
- Ship to Shore Utility (UH-1N) 3 Helos

Personnel: (approximate numbers)

LHA	930 - 1,200	assigned personnel
		1,900 embarked Marines
LHD	900 - 1,000	assigned personnel
		2,000 embarked Marines
LPD	425	personnel
		900 embarked Marines
LSD	350	personnel
		300 embarked Marines



Tarwa Class LHA



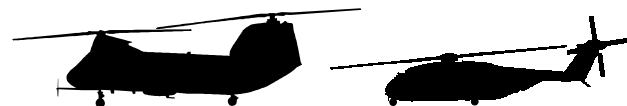
Whidbey Island Class LSD



Austin Class LPD



Harpers Ferry Class LSD



CH-46 Sea Knight

CH-53 Sea Stallion

AV-8B Harrier (not pictured)

UH-1N Ship to Shore Utility (not pictured)

AH-1W Super Cobra Attack (not pictured)

UH-1N Ship to Shore Utility (not pictured)

Ship's Compartment and Deck Numbering Reading the "Bull's Eye"

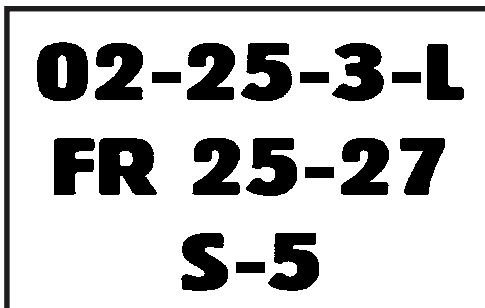
Trying to find your way around a Navy ship can be confusing. Knowing where the directions are and how to read them will help. Every ship has "Bulls Eyes" (a type of street sign) to direct you.

A "Bulls Eye" gives each room (compartment) an address. This address helps Sailors identify their location and get to any space within the ship, especially during emergencies.

The first line of a "Bulls Eye" is the most important for an R&R Homecoming Program team member to understand. This line has four sections divided by hyphens. The sections state: Deck Number - Frame Number - Relation to the Centerline of the ship - Primary Function of the compartment.

Understanding the "Bulls Eye" will help you get to and from your berthing space, program space, and Mess spaces.

Sample Bulls Eye



Deck Numbering:

Decks are named and numbered according to their position in the ship and their function. The *maindeck* is the uppermost of the decks that run from front to back and is numbered "1." The first deck below the *maindeck* is "2," the second below is "3," and so on. Any deck above the *maindeck* is called a level. The first level is "01," the second "02," and so on. On an aircraft carrier, the main deck is just below the hangar deck.

Frame Numbering:

Frames run from side to side and front to back forming an egg-crate structure of support for the ship. Frames are numbered from the front of ship to the back.

Relation to the Centerline:

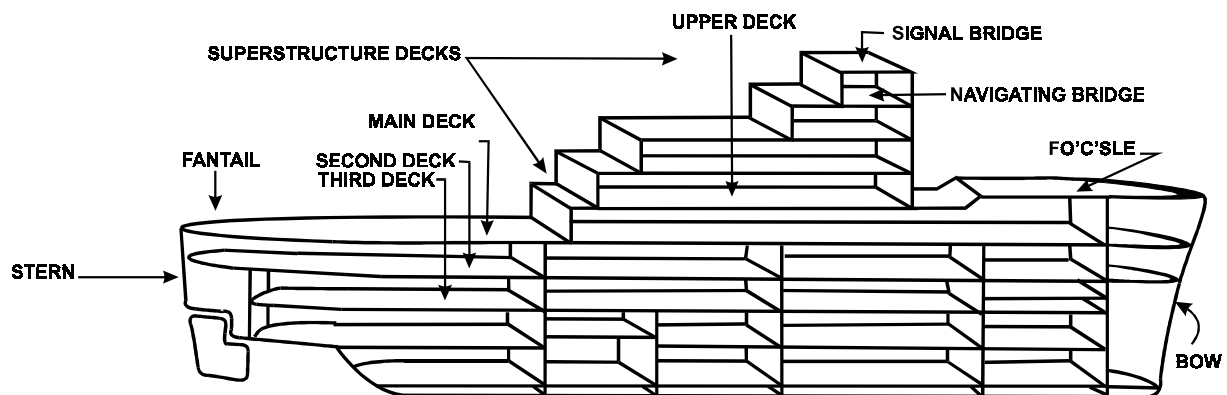
The *centerline* is an imaginary line that runs down the middle of the ship front to back.

Compartments located on the *centerline* carry the number "0." Those to the *starboard* have odd numbers, while those to *port* have even numbers. The first compartment *outboard* of the *centerline* to *starboard* is "1," the second is "3," and so on. The first compartment *outboard* of the *centerline* to *port* is "2," the second is "4," and so on.

Primary function:

The last part of the compartment number is the letter that identifies the compartment's primary function. For example: L-Living spaces (berthing and messing spaces; staterooms; washrooms; heads; brig; sick bay; and passageways). The most common letters seen during an R&R Homecoming Program are: L-Living; E-Engineering; M-Ammunition spaces; and Q-Miscellaneous spaces.

Example:



Sample Position Description

DEPLOYMENT SERVICES SPECIALIST

The purpose of the work of the Deployment Services Specialist is to plan, design, implement and evaluate deployment programs. The success of the deployment support program is critical in:

- Supporting readiness by ensuring service members and their families are prepared for deployment.
- Supporting retention by working to reduce hardships of deployment.
- Supporting quality of life by preparing members and their families for coping more effectively with deployment.

Duties and Responsibilities:

- Plan, develop, implement, and evaluate the pre-deployment, mid-deployment, homecoming, and Return and Reunion workshops/briefs.
- Market the FFSC deployment programs.
- Work with command leadership, service members and families.
- Requires travel and flexible work schedule.
- Duties involve a normal amount of lifting, sitting, standing, and walking. The only unusual physical demands or activities required are when participating in Return and Reunion activities.

Qualifications:

Work Experience:

- Knowledge/experience of adult program development and implementation within a human services agency.
- Experience in training and education including adult education and group facilitation experience.
- Excellent oral and written communication skills.
- Knowledge/experience of military lifestyle including knowledge of deployment issues, FFSC and other military support programs.

Education:

- Master's degree in a field directly related to the provision of adult programming or Bachelor's degree with two years of general experience and two years of experience related to the position.

Travel Information

GOVERNMENT INVITATIONAL TRAVEL ORDERS

Contractor and civil service team members travel with Invitational Travel Orders (ITOs). Orders are generally received very close to the date of travel. You must have your orders on your person when you travel. There is an 800 number on your orders for use should any problems occur. The original orders must be returned to the Travel Coordinator along with the government expense travel claim upon return to the continental United States (CONUS).

REQUESTS FOR LEAVE EN ROUTE

Team members may request leave en route to embarkation or upon debarkation prior to return to CONUS contingent upon approval. Discuss leave plans as a team, because they may impact the safety and the itinerary of the team members during travel.

Leave must be planned well in advance. The request for ITO should request a "delay en route to count as leave" situation. The Navy authorizes you to be in an official travel status between points for a specified length of time. Anything out of the ordinary route is counted as leave.

ADDITIONAL TRAVEL HINTS

Refer to the Packing Checklist (see Program Tools) for hints of what to place in your carry-on luggage. At a minimum have your passport, ITOs, tickets, travel itinerary, and any other identification. Many team members carry their program and marketing information rather than risk losing them in transit.

- Travel in comfortable clothes.
- If you are traveling by commercial airlines, check your luggage as far as you can.
- If you are traveling by a military flight, pack food, a neck pillow, and a jacket or sweater.
- You may experience more than one mode of transportation to get to your destination. Always be security conscious; travel with your team members.
- All team members must have received the "Anti-terrorism Brief" within six months of overseas travel.
- Carry a small notebook to keep track of arrival and departure times/dates/locations and other itinerary information for the government expense travel claim.
- If last minute changes occur, you may need an extra night of lodging. Do you use your own credit card? Do you have a credit card?

- Once you get to your destination, how do you get to the ship? You may not know in advance. Possibilities are: helo transfer, C-2 aircraft (COD), small boat transfer, and walking on. What if the ship isn't there? Use the 800 phone number on the back of your orders.
- Carry your supervisor's or supervisory FFSC staff home phone numbers if you need assistance outside FFSC hours of operation. If changes to the ship's schedule or port call affects your flight home, the command should message the ship's NAVPTO for assistance to change your flight.

GOVERNMENT EXPENSE TRAVEL CLAIM

You must submit a completed government expense travel claim within five working days of return to CONUS. The completed claim must have the following original items attached to it: ITOs, ticket stubs, and reimbursable receipts.

Reimbursable expenses may include: actual lodging fees, fees for exchanging money, taxi fares, transportation fees paid by individuals, mileage fee for POV to airport, mileage fee for POV from airport to home, wardroom mess fees while on board, and other reasonable expenses.

Team members should always obtain individual itemized receipts for lodging when traveling on official ITOs. If the receipts are in a foreign currency type the official currency exchange rate and amount in U.S. dollars on the original receipt. This must be submitted with the government expense travel claim. Team members should try to get receipts for any other "reasonable" situation where a readable receipt is available. Government travel claims allow up to a certain nominal amount for expenses without receipts.

Nonreimbursable expenses may include: food (in port while receiving per diem), entertainment, and personal purchases.

PASSPORT INFORMATION

A passport is needed by all R&R staff. To obtain a passport:

- Obtain and complete application form.
- Submit two passport size photographs.
- Submit proof of citizenship (birth certificate with authorized seal).
- It can take up to two months to obtain a passport. Allow adequate time.

R&R Packing Checklist

Professional Support Materials:

- Marketing packets (1-2 per command) which include: R&R menus, sample POD notes, and one camera-ready copy of each handout for duplicating purposes
- Extra R&R menus
- Program SOP (cards) and handouts
- Supplementary handouts
- POC meeting checklist
- Khaki Brief SOP
- CCTV SOP
- Shipboard planning worksheets
- R&R program synopsis (QOLMIS data sheets)
- Trip report template on disk (optional: if your Center uses a template)
- Videotapes (optional: marketing, car buying, etc.)
- Mail from spouses who attended the Homecoming program (optional: if offered by team members)
- FFSC business cards
- List of I&R resources, directory of military and civilian resources (to be used for background knowledge/referrals by team member)
- Blank index cards
- Pens/pencils
- Markers/highlighters

Personal Materials to be Packed in Luggage:

- 6-7 pairs of washable pants (fewer, if taking dark colors)
- 6-7 long-sleeve shirts or blouses
- Underclothing
- Socks and/or knee highs
- Medium weight sleep wear
- Outerwear type of jacket
- 1-2 cardigans or sweaters
- 2-3 pairs of flat, rubber soled shoes, preferably ones with laces
- Alarm clock with battery

- Watch with battery
- Plastic cup with a handle (fill with ice cubes and water)
- Shower shoes
- Towels (lightweight)
- Plastic bags for wet towels or dirty clothes
- Prescription or over-the-counter medication, as needed
- Personal toiletries
- First aid items
- Tissue
- Sanitary products
- Sewing kit
- Paperback books for off duty down time
- Camera with battery or Instant Travel camera
- Film
- Pillowcase
- Foreign language phrase book, maps, etc.
- Hair dryer (will need an electrical safety check when aboard)
- Iron (will need an electrical safety check when aboard)
- Adapter/converter plugs
- Small mirror

Carry-On Items:

- Name tag
- Passport
- Ticket
- Travel itinerary
- Government Invitational Travel Orders
- Contractor ID card with picture
- Appropriate phone numbers and/or phone cards
- Military family member ID card, if applicable
- Pen/pencil
- Money — cash, loose change, checks, traveler's checks, credit cards, foreign currency — the best rate of exchange is normally found in the airport of the last U.S. point of departure)

- Small writing tablet or notebook
- Snacks
- Air sickness bags (available free from AMAC terminal)
- Small bag of toiletries
- Change of clothing
- Outerwear jacket (available for checkout from some Centers)
- Program SOPs and handouts
- Marketing materials
- Program and POC evaluation forms
- Marketing video (if made in advance by team members)
- Newspapers
- Publications containing local events and recreational information
- Concert information
- Apartment guides
- NADA bluebooks
- Automotive classifieds
- New Parents of Infants prizes/decorations

Shipboard Life

Shipboard Life

Shipboard life involves physical demands that your daily work routine may not involve, so evaluating your own physical fitness is important. You will be standing for many hours, and your body will be working to compensate for ship's movement. Throughout your stay on each ship, you will be carrying and lifting luggage and program materials.

Try to be as self-sufficient as possible while onboard. You may or may not have an escort; be sure to familiarize yourself with your surroundings. It's easy if you are on the ship for a long time.

Learn to read the ship's "BULLSEYE" (See Appendix B-4) which identifies compartments and deck locations on board. Carry your compartment location with you. At a minimum, learn the way to your berthing space, program spaces, and mess areas. Don't hesitate to ask for directions. Sailors and Marines are very polite and are concerned for your safety.

Shipboard Terminology:

Before embarking on a R&R Homecoming Program, review your knowledge of Navy/ Marine Corps terminology. Understanding and using language appropriately enhances your credibility (see Appendix B-1).

Sea Sickness Prevention:

Bring your own type of prevention. Don't wait until you start feeling sick. Take your medicine before you board the ship. If you begin to feel ill, tell your team member. You may need assistance from a medical corpsman or doctor aboard. Once you are sick, it's hard to reverse the effects.

What type of medication works best for you? Before you leave, look into different options such as:

- Pressure Bands

- Homeopathic remedies
- Ginger: ginger snaps or ginger tea
- Patches (if available — check with your doctor)
- Meclazine ® (check with your doctor)
- Dramamine II ® (can be purchased over the counter at any drug store)

Let your team members know what type of prevention you are using.

Tours:

You may be offered a tour, but don't request one. If you are given a tour you can get to know the ship, build credibility, and allow the crew to show off their ship.

Berthing Spaces:

You can be assigned anywhere — a VIP/ Admiral's cabin, Captain's inport cabin, officer's stateroom, chiefs' berthing, female berthing, medical, or overflow berthing. You may have a bed, a rack, or a cot. Remember you are a guest of the ship. **DO NOT COMPLAIN!** The Sailors and Marines have lived onboard for six months or more. We are guests.

You may or may not have your own head (bathroom). You may need to walk down a passageway to get to the head. You also may have to share a head with the opposite sex. If this is the case, you will be given specific instructions.

You may face water restrictions. Usually you are warned when water is being shut off. Water restrictions for crew members apply to team members as well. Keep your own water bottle full at all times. You can use this water for brushing your teeth and washing your face.

Keep complaints about food, accommodations, or command personnel to yourself. It is insensitive to complain about food or noise on the ship to someone who's been living with it for half a year.

Flexibility is Important:

Ask for and read the ship's Plan of the Day (POD). Work schedules and weather may change program schedules. The ship may also be preparing for inspections. Schedules and attendance at programs may be affected.

Meals:

Try to eat in all messes (Enlisted/Chiefs/Wardroom). This gives you a sense of how crew members have been living and makes you more approachable. This is a good marketing strategy!

There are certain formalities in each mess area; please be aware of them. You must be specifically invited into the Chiefs' Mess and escorted to enter! You may be given permission to use the Chiefs' Mess again, but wait for the invitation. When eating in the Wardroom, be sure to carry a pen to mark the menu. In the Wardroom, you may be seated near either the CO or XO, depending on who has the lead. When in doubt, observe others and follow their lead.

You might be invited to eat with the CO or the Admiral's staff. What do you do? Accept the invitation and observe the formal courtesies. Don't sit until they do; don't eat until they start; don't leave the table until they do. Respect protocol and tradition. Check with your POC before the event happens. If ever uncertain of what is proper, ASK!

Ask if there are any "special" meals planned that you should not attend or would not feel comfortable attending, such as roasts, Chief's initiations or special ceremonies for shipboard members only.

If invited, thank them for the invitation but decline, and use another mess for the evening.

Drills:

You may encounter specific drills during your stay on board. Ask your POC where you need to go if a drill happens. You should do this during the first meeting with your POC. Drills will be announced over the 1MC (Main

Communication). Listen carefully, sometimes you may hear "This is not a drill." Whether due to a drill or other reason, you may lose some of your program participants. The crew knows when and where they need to go.

Drills or emergencies you may encounter:

GQ:

General Quarters — find out when/where to go. The drills can last a long time; you must stay in one place and be quiet.

Man Overboard:

This drill might happen as you leave port. Your POC will instruct you where to be in order to be counted (muster).

Fire:

There are three classes of fires onboard: A, B, and C.

- Class Alpha — anything that burns and leaves an ash, i.e., waste basket, paper.
- Class Bravo — big problem, fuel intensive — takes a lot of time and manpower to extinguish.
- Class Charlie — electrical — is easy to extinguish; turn off the power.

This is a good time to learn about the EEBD (Emergency Escape Breathing Device). You will find them in berthing areas and work spaces, each in an orange box. Do not open the box unless the EEBD is needed. The box has a safety seal which indicates that the EEBD is in good working order. A demonstration of EEBD can be requested by the team leader during your first meeting with your POC.

Be aware and be safe!

Free Time:

You may or may not have much free time. This is a good time to prepare for programs, read, take a nap, or just rest. Keep a POD (Plan of the Day) schedule of programs with you at all times. No matter where you are,

you may be asked questions by Sailors and Marines wanting to know when your next program is being offered.

Transferring to Other Ships:

Ships' schedules change quickly. You should always be ready and packed. When hopping you may be called in the middle of your meal times, sleep times, or program times. You may be asked to make "Day Trips," where you will hop during the day and come back to the host ship in the evenings. Be sure you are completely prepared. You may be extended due to weather or equipment failure. Take along necessities just in case. Have snack/energy food with you at all times in case you miss mealtime. When going by helo or small boat transfer, you should receive a safety brief. Listen carefully; let the crew help you, and follow their directions.

Small Boat Transfer:

You will have to descend or climb a ladder outside the ship. Safety is the key. The crew won't make you go until it is safe. Be sure to pay careful attention.

Helo Transfer:

Helos are used for both equipment and people transfers. Be aware of your surroundings and be ready. Follow directions. **DO NOT** make the crew wait for you. Don't do anything until you are told. Stay focused.

Coming Home:

If you ride home with the ship or take a MAC flight with the Early Birds (crew members who fly back to homeport from the last foreign port), consider the following: The crew has been gone a lot longer than you have. You don't need to be the last person off, but don't race to be first.

Remember:

There is a fine line between being involved in shipboard life and being in the way. Don't ask

for special privileges such as phone calls home or head of the line privileges. When you are on the bridge, speak quietly. You are professional guests onboard a warship.

CAUTION: "Little Things that Could Cause You to Lose your Professional Edge"

Your credibility is established not only by your credentials, but by the way you present yourself, especially in an unfamiliar environment. You will be living as a guest in a shipboard environment, and your actions will speak louder than words. These guidelines have been established to delineate areas needing caution and to protect your reputation as an individual and the reputation of the FFSC.

1. Don't:

- Ask for special treatment or special food.
- Ask someone to carry your bags.
- Ask for hats, t-shirts, flight jackets, etc.
- Ask to use the e-mail or IMMARSAT.

2. Working out in the gym/exercise facility:

- A crew member loses an opportunity to work out when you are on the equipment. There is limited space and limited access to equipment depending on the type of ship. Decline invitations to work out.
- If you feel the need to exercise, then do your sit-ups or push-ups in your own berthing area or take a brisk walk around the ship.

3. Unprofessional dress:

- Dress with safety in mind. Do not wear clothing that could catch on something or trip you. Many ships require service members to wear long sleeves onboard.
- Do not wear short, tight, or revealing clothing; no sleeveless shirts.
- Avoid wearing ship or air squadron t-shirts which you may have purchased on board. This sometimes is deemed

a token/reward for having engaged in sexual favors or exposure of body parts.

4. Wandering unescorted after program hours:

- **This invades the privacy of crew members.**
- **There are many isolated spaces onboard. Do not put yourself in a potentially unsafe situation.**
- **For safety reasons, team members will keep each other informed of their whereabouts and program schedules.**
- **Team members should make appropriate referrals to available resources. Team members will not accept requests for individual appointments behind closed doors. Request for a personal “Reunion and Intimacy” is not appropriate!**

We are visitors, not part of the crew.

Sample Thank You Letter

FFSC Address

From: Director, Fleet and Family Support Center

To: Commanding Officer, USS _____

1. Thank you for the opportunity to serve _____ through the Return and Reunion Homecoming Program. While the team of _____ and _____ were onboard, _____ attendees participated in the programs presented. Your personal support and the professional effort of your crew had a direct impact on the success of this program.

2. The team observed exceptional pride and professionalism throughout your command and all crew members were extremely hospitable and helpful. We are pleased to have been able to serve your command through Return and Reunion Homecoming Program and look forward to a continuing supportive relationship with the _____ family.

3. Any suggestions you may have regarding how we might improve our program would be appreciated. Support to the fleet is our highest priority and we look forward to working with you in providing that support.

FFSC Director