

#### By Kirsten Geist-Hodgkins, ACS Employment Readiness Program (ERP) Manager.

The Military Spouse Employment Partnership (MSEP), evolved from the Army Spouse Employment Partnership began in 2011. It is a Department Of Defense partnership that is comprised of over 390 companies who recognize the skills military spouses possess and are actively seeking to hire spouses; supporting military Families while simultaneously enhancing their company.



In the summer of 2017, Fort Campbell and the local community were selected as the new home for a training site for one such MSEP company, Patra Corp.

Patra Corp provides a fantastic work from home opportunity for Military Spouses as Account Managers in the insurance field; assisting them with obtaining their Property and Casualty Insurance License and providing paid training for their new positions as Account Managers.



Patra Corp often talks about their story and their success as a result of "Good People".

When the ACS ERP partnership with Patra Corp began in 2017, Patra Corp was beginning their recruiting efforts for some of those "Good People". Recognizing the attributes of military spouses, Patra Corp contacted the Fort Campbell ACS ERP for assistance to reach this pool of qualified candidates, and thus, a valuable partnership was formed.

ERP's relationship with Patra Corp continues to be a winning situation for all involved. A goal of ACS ERP is to connect Military Spouses with companies who offer rewarding opportunities that provide career growth and potential portability to meet the challenging needs of the mobile military lifestyle that spouses lead. Patra Corp realized the benefits of hiring Military Spouses and with an understanding that Military Spouses are a talented applicant pool. Patra Corp has a need for other types of positions (Office and Marketing) and has reached out to ERP to assist them with finding Military Spouses who possess the requisite skill sets to meet their company's needs.

Additionally, Patra Corp is considering some part time opportunities in the near future, offering some flexibility and alternative options for spouses.

Upcoming opportunities to meet with Patra Corp representatives will be at the Winter Job Fair on December 5, 2018 at Cole Park Commons from 9:00-3:00. The job fair is a two day event ending December 6, with an estimated 70 companies attending.

ACS ERP will host Patra Corp on December 6, for an informational/employer spotlight sessions; registration available via www.eventbrite.com. If you have any questions please call the ACS ERP representatives at 270.798.4412

# Holiday **\$pending Tips**

#### By Brett D. Ives, (ACS) Personal Financial Readiness Specialist.

The holiday season is fast approaching, and if you find yourself still paying for last year's presents, we have some tips to help you avoid taking on additional debt in order to spread cheer this year.

#### Create a spending plan.

The first step to planning for the holiday season, and everyday living for that matter, is to have a spending plan. Sit down and review your LES and any other pay statements, then list and analyze all of your expenses for each month; don't forget expenses that may not occur every month and plan for those as well (i.e. holiday spending).

If you need assistance with creating your budget, an ACS Personal Financial Readiness Specialist can sit down with you and your spouse to assist in developing your personal plan. Call (270) 798-5518 to schedule an appointment.

#### Create a list (and check it twice).

Another very helpful tool is "The Cost of Our Happy Holiday" worksheet that will be available at the front desk at financial readiness. This sheet acts as a guide to help with planning and tracking your holiday spending by listing all of your loved ones who you plan to gift and setting a limit for each person.

This sheet also provides columns for tracking expenses from decorations, wrapping paper and a Christmas tree, to holiday cards, travel, and postage expenses. Just as Other retailers offer price matching Santa creates a list, you too should make a list and stick to it; no unnecessary or unplanned extras should be bought on impulse.

Try to only bring cash when you shop so you aren't enticed to swipe a debit or credit card, and avoid signing up for store provided credit cards since the interest rates are typically over 20 percent.



#### Utilize military discounts.

Everywhere you shop or dine you should ask if a military discount is offered. Many retailers will not offer these discounts unless you ask, and you may be surprised to find small businesses or those away from military installations may offer a discount just because you asked.

#### Take advantage of price matching.

The AAFES Exchange often offers layaway specials around the holiday season, and offers price matching year round\*, "The Exchange retail stores will match a local competitor's current price on any identical stock assortment item for the customer who makes the price challenge, [and there is a] 14-Day Price Guarantee on any item originally purchased from the Exchange and subsequently sold at a lower price by the Exchange, or any local competitor\*."

The major advantage of shopping at the exchange is that you will not pay sales tax, so even a small price match is worth it.

as well. For example, Target will match select local and online competitors, to include Amazon.

#### **Research items before you buy** them.

One way to do this is to scan an item's barcode or use your favorite search engine with your smartphone to price shop instantly by comparing the price to other

retailers. Check your phone's app store for a QR/barcode reader.

Begin planning for next year's holiday season right away. This can be accomplished by analyzing your expenses after this holiday season, and beginning a holiday savings account where you take your total holiday expenditures and divide the amount by twelve putting away that amount each month to fully fund next year's spending.

When the next holiday shopping season arrives, you will have the money needed to take care of all your holiday expenses while avoiding new debt.

Note: "Exchange Retail and shopmyexchange will not match prices from Thanksgiving Day through the Monday after Thanksgiving or one-day special events (i.e., Veterans Day)." For additional and up-to-date information regarding Exchange promotions and policies, visit: shopmyexchange.com if you have questions call Financial Readiness at 270 798-5518.



Not everyone has a money tree, thats why you have us...

The Financial Readiness Program was created to enhance and maintain mission readiness and quality of life by providing Soldiers and their Family Members a program tailored to their needs!



# **EFMP Celebrates Winter Fest**

#### By Felicia Jefferson, ACS Exceptional Family Member Supervisor

The holidays can be a stressful time with all the hustle and bustle going on particularly for the special needs population.

Studies have indicated that special needs parents are 50% more likely than the general parenting population to manifest depression or anxiety due to the demands tugging at them (Schneider, 2012).

In observance of the holiday season, ACS EFMP will host "Winterfest" 2018 to celebrate with our Families and take the



opportunity to offer some tips to reduce holiday stress.

Tip: Be OK with bowing out of festivities that may "dysregulate"



your child. Many of our Exceptional Family Members (EFMs) have neurodevelopmental challenges that require predictability and routine.

The holiday season is a perfect time to throw anyone's rhythm out of balance. It's important to maintain your child's scheduled routine as much as possible including bed times, nap times and meal times (Schneider, 2012).

At this event, Families will have the opportunity to socialize in a safe environment, create arts and crafts, exchange gifts, ornaments and let the ACS EFMP team know how they can better serve them.

Winterfest 2018 will be held on 15 December 2018 at the Family Resource Center, 1501 William C. Lee Rd., from 2:00pm until 4:00pm. We look forward to seeing all of our Exceptional Families at this event and providing you with the tools you need for happy and stress free holidays.







Army Community Service provides services to our Military Families all year round. The following programs are available to address the needs of the Fort Campbell community.

In the main Army Community Service building at 2601 Indiana Avenue, you will find:

Information & Referral	270-798-9322
Employment Readiness Program (ERP)	270-798-4412
Exceptional Family Member Program (EFMP)	270-798-2727
Family Advocacy Program (FAP)	270-412-5500
Financial Readiness Program (FRP)	270-798-5518
Military Family Life Counselors (MFLC)	270-205-1917
Outreach Program	270-798-2062
Relocation Readiness Program	270-798-6313
Resilience Training (RT)	270-798-0609

# In the Family Resource Center (FRC) at 1501 William C. Lee Road, you will find:

Information & Referral	270-956-2935
Mobilization/Deployment (Mob/Dep)	270-798-3849
ACS Volunteer Program	270-798-2063
Army Family Action Plan (AFAP)	270-956-2934
Army Family Team Building (AFTB)	270-798-4800
Army Volunteer Corps (AVC)	270-956-2934

### At 2433 Indiana Avenue, you will find:

Soldier & Family Assistance Center (SFAC) 270-412-6000

## At 5001 Screaming Eagle Drive, you will find:

Survivor Outreach Services (SOS)

270-798-0272/0277



Main ACS

ACS FRC

ACS SFAC

ACS SOS