



ACS CONNECTION



November
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**ACS Main Location: 2601 Indiana Avenue
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Holiday Spending Tips

By Bret. D. Ives, 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 household 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. We are located at 2601 Indiana Ave, Room 202 and are open Monday through Friday 7:30AM-4:00PM.

Create a list (and check it twice). Make a list to track your holiday spending. You can create your own list of all your loved ones who you plan to gift and set a limit for spending on each person or search online or in your phone's app store to find a tool that provides columns for tracking expenses from decorations, wrapping paper and a Christmas tree, to holiday cards, travel, and postage expenses.

Just as 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 charge cards since the interest rates are typically over 20 percent.

Utilize military discounts. Everywhere you shop or dine 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. Other retailers offer price matching as well. For

example, some retail stores will match select local and online competitors. For more Information on the Exchange price match policy visit: <https://www.aafes.com/exchange-stores/price-match/>

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 or an app. Remember price matching.

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

Appreciating Caregivers

Article by Felicia Jefferson,
Supervisor, Exceptional Family
Member Program

National



The month of November has been designated as a time to celebrate our Caregivers and show them how much they are valued and appreciated. Caregivers across the country have been recognized and honored during National Caregiver Appreciation Month since 1994.

According to the National Family Caregivers Association, each year 29% of the U. S. population provides care for a chronically ill, disabled Family member or friend. This year's theme is "Caregiving Around the Clock" since Caregiving can be a 24 hour a day, seven days a week job and often times overwhelming.

In the Fort Campbell community, Caregivers play an important role in keeping the Army Family strong. The Exceptional Family Member Program offers Army Respite Care that provides temporary relief for Caregivers responsible for the regular care of individuals with disabilities.

ACS EFMP will show their appreciation by hosting a Coffee and Cupcakes for Caregivers of Exceptional Family Members on

November 12, 2019 at ACS, 2601 Indiana Avenue from 10am until 12pm.

Here are 10 ways you can show support for the Caregivers you know throughout the year.

- ◆ Offer a few hours of respite time so they can socialize with friends or just relax.
- ◆ Send a card, flowers or call them to let them know you are thinking of them.
- ◆ Go grocery shopping or run other errands for them.
- ◆ Treat them to a spa day while taking over their responsibilities.
- ◆ Decorate their home for the holidays.
- ◆ Offer to address envelopes for their holiday cards.
- ◆ Try to lighten their spirits with a funny movie, audio book or tickets to a comedy club.
- ◆ Create a monthly calendar with family photos to keep track of events and appointments.
- ◆ Prepare a holiday dinner for a caregiving Family in your community.
- ◆ Find and share resource support information.

References

Army OneSource (2019)
<http://www.myarmyonesource.com/events/caregiverappreciation/default.aspx>

National Family Caregivers Association (2019)
<https://caregiveraction.org/>

Contact Information

Main Army Community Service at 2601 Indiana Avenue:

Information & Referral	270-798-WEBB (270-798-9322)
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)	270-798-6613

Family Resource Center (FRC) at 1501 William C. Lee Road:

Information & Referral	270-956-2935
Mobilization, Deployment, & Stability Support Operations (MDSSO) (FRG Training)	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)	270-798-3843

2433 Indiana Avenue:

Soldier & Family Assistance Center (SFAC)	270-412-6000
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5001 Screaming Eagle Drive:

Survivor Outreach Services (SOS)	270-798-0272/0277
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