



# ACS CONNECTION



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1501 William C. Lee Road  
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## New Army Volunteer Corps Coordinator

Article by, Kristen Geist-Hodgkins  
Army Community Service  
Specialist, AVCC

Hello, my name is Kristen, and I am thrilled to have just recently joined the Army Community Service as the Army Volunteer Corps Coordinator (AVCC).

While new to the AVCC position, I do possess a background in career and employment services that often accompanies the volunteer world and can sometimes be the motivator for an individual's desire to volunteer (though certainly it is not the only motivator).

There are many reasons why an individual seeks out volunteer opportunities, with providing help to those in need and supporting worthwhile causes, as some examples, but there is also the benefit to the volunteer. Assisting others can often protect your mental and physical health, reducing stress, and counteracting the effects of anxiety, depression, and even anger.

In our current climate, most people are looking for ways to connect with others. Volunteering is often a great way to develop your social network and meet new people you likely wouldn't encounter otherwise.

You will meet people with shared interests and values and become a part of a team that has a common goal, which is something that is known to be cathartic and revitalizing.

In addition to the health benefits, volunteering is valuable for your personal growth; from learning social skills and gaining new skills (whether that be learning the art of public speaking or enhancing your time management and organizational skills), to following your passions or simply exploring something different, volunteering is known to improve and enrich your self-esteem, self-confidence and overall well-being.

Everything listed above also shares one thing...volunteering simply feels good.

Find your reason to volunteer today. Log on at:

[www.myarmyonesource.com](http://www.myarmyonesource.com) to register and view the variety of opportunities available within our Fort Campbell community, where there is something for most everyone. And if there is something specific you are interested in, or if you have a volunteer opportunity within your own organization to share, please reach out to us to see how we may be able to help you find that "perfect" opportunity or volunteer to fill your position.

Volunteering can be for a specific one-time event, an hour a month or a regularly scheduled commitment on a daily basis. Find what works best for you! I am excited to explore the volunteer environment to support and improve our community and look forward to continue working with such a motivated, caring and fun team that is ACS!

I can be reached at  
[kristen.r.geist-hodgkins.civ@mail.mil](mailto:kristen.r.geist-hodgkins.civ@mail.mil) or  
270.956.2934.

# What the Social Security Tax Deferral Plan Means to Soldiers!

Article by Steve Stone,  
Financial Readiness Counselor

Understanding your military pay is critical to a Soldier's Financial Readiness! Remember the financial terms "Tax Deferred" and "Pay Back" –

Recent actions taken by Defense Finance and Accounting System (DFAS) means a Soldier must manage their finances closer than ever. For example, "DFAS implemented system changes to defer employees' withholding of 6.2% of social security wages for those employees under the wages threshold and subject to social security tax."

Temporarily "Tax Deferred" is the 6.2% Social Security tax. This means Soldiers will not pay the tax from the month of September through December 2020. However, tax deferred Social Security tax money is currently scheduled to be "Paid Back" starting January 2021 through April 2021!

Soldiers will see an increase in pay due to the tax deferred money from September to December 2020. The monthly amount is computed from a Soldier's Basic Pay, for example: "Soldiers with 2 Years of Service" (YOS) in the grade of (E2) \$120.43, (E4) \$147.47 and (E5) \$163.25.

Remember, from January – April 2020 you will pay the Social Security tax PLUS pay back tax deferred for each month! So, if an E2 pays \$120.43 monthly, the amount taken back will be

doubled at \$240.86 each month from January through April 2021!

"DFAS will defer the Social Security (Old Age, Survivors, and Disability Insurance or OASDI) employee deductions for all employees whose gross social security wages that are less than \$4,000 in any given pay period through the end of 2020.

Applicability will be determined on a pay period-by-pay period basis and could vary according to the wages subject to OASDI withholding. The deferral will not impact those employees in Retirement Plans not subject to Social Security withholding (i.e. CSRS)." Please remember a Soldier must always be "Financially Ready" which can be a balancing act if a solid financial plan is not followed.

The simple answer to receiving tax money you were "suppose" to pay (September – December 2020) then paying it back (January – April 2021) is to open a separate savings account "today" and put what you'd normally pay into that account! You're essentially "Saving for a Rainy Day" today for the dry months of January – April 2021!

Winter is coming, and we need to prepare now!



## Contact Information

### Army Community Service

#### 1501 William C. Lee Road:

Information & Referral	270-798-WEBB (270-798-9322)
	270 956-2935
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
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)	270-798-9322
Master Resilience Training (MRT)	270-412-5500
Mobilization, Deployment, & Stability Support Operations (MDSSO)	
Soldier and Family Readiness Group Training (SFRG)	270-798-3849
Outreach Program	270-798-2062
Relocation Readiness Program	270-798-6313

#### 2433 Indiana Avenue:

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

#### 5001 Screaming Eagle Drive:

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