

January 2026



ACS CONNECTION

OUR PROGRAMS

1501 William C. Lee Road

Information & Referral Program
270-798-9322

Family Advocacy Program
270-412-5500

Exceptional Family Member Program
270-798-2727

Relocation Readiness Program
270-798-0513

Army Family Team Building
270-798-4800

Mobilization, Deployment, &
Stability Support Operations
270-798-3849/412-3195

5662 Screaming Eagle Blvd

Information & Referral Program
270-956-2935

Financial Readiness Program
270-798-5518

Army Emergency Relief
270-798-5518

Employment Readiness Program
270-412-1720

ACS Volunteer Program
270-956-2934

Army Family Action Plan
270-956-2934

Army Volunteer Program
270-956-2934

Outreach Program
270-798-2062/412-6771

5001 Screaming Eagle Drive

Survivor Outreach Services
270-798-0272

2433 Indiana Ave

Soldier and Family Assistance Center
270-412-6004



CONTACT US!



1501 William C. Lee Road



270-798-9322



Mon, Wed, Thur & Fri - 7:30am-4pm
Tue - 9am-4pm



ACS QUICK SCOOPS

ACS CLOSED

January 1 - New Year's Day

January 19 - Martin Luther King Jr. Day

Family Fun Night is Back! - January 23

Family Game Night

Taylor Youth Center - 80 Texas Ave

6pm-8pm

Money on Your Mind? Let's Talk!

Contact Financial Readiness to schedule an appointment 270-798-5518

Be the Change, Volunteer Today!

Contact Army Volunteer Corps Coordinator 270-956-2934

Permanent Change of Station, Now What?

Contact Relocation Readiness to schedule an appointment 270-798-0513.

Questions Today, Career Tomorrow!

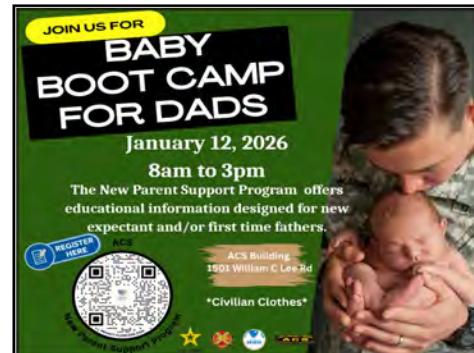
Contact Employment Readiness to schedule an appointment 270-412-1720

Military Family Life Counselor (MFLC)

Available at Army Community Service

Mon, Wed, Thur & Fri - 8am-4pm

Tue - 9am-4pm



Happy New Year from ACS Financial Readiness Program!

By: Stevie Marie Wilson, AFC®, Personal Financial Readiness Specialist

IRS GET READY CAMPAIGN!

The IRS has not yet announced the kick-off date for filing your 2025 returns but you can still “Be Ready” with the IRS: [IRS.gov/GetReady](https://www.irs.gov/GetReady). There are many changes from the One, Big, Beautiful Bill that they are still working to implement. Be sure to review how this can impact your personal taxes.

If tax season feels daunting and you have trouble keeping track of all the documents needed, try creating an IRS Online Account. This tool allows you to see previous returns (this is especially helpful when you need last years Adjusted Gross Income), get account transcripts like W2 information submitted from employers, or set up tax payment plans if you do owe. If you want to set up your IRS Online Account, have two forms of ID ready to verify your identity. Set up your account today: <https://www.irs.gov/payments/online-account-for-individuals>

Keep an eye on your mailbox and collect your tax documents as they come in. Some people create digital files and download all documents or scan them, other store their items in filing cabinets, and some in a shoe box, however you store them, while not all-inclusive, here is a list of items you might need:

Income

- Wages? (e.g. Army pay) **W-2's from ALL jobs held in the calendar year**
- Self-Employed making \$400 or more? **MUST FILE REGARDLESS OF ANY OTHER INCOME**
- Working in “Gig Economy” (e.g., Door Dash, Uber, Lyft)? **1099-MISC or 1099-NEC**
- 1099K will be issued if \$600 or more received from online payment processors such as PayPal, Venmo, Cash App, etc.
- Investment Interest/Dividends? **1099-INT, 1099-DIV**
- Stocks/Bonds? **1099-B**
- Unemployment? **1099-G**
- Rental Home? **Income and Expenses and Prior Year's Taxes**
- Retirement/Pensions/Annuities (e.g. SBP, TSP, IRA, military retirement)? **1099-R**
- Social Security? **SSA-1099**

Deductions and Credits

- Own a Home? **1098 Mortgage Interest Statement**
- Pay college tuition? **1098-T**
- Pay student loans? **1098 Student Loan Interest Statement**
- Charitable Contributions? **Receipts**
- Move? **Receipts**
- Day Care? **Expenses**
- Marketplace healthcare plan? **1095-A**



When it comes to tax filing, we have choices: we can do it ourselves or we can hire someone to do it. **Military One Source offers free tax filing software through MilTax to active duty Servicemembers and their eligible dependents. This service includes 24/7 access to tax professionals if you run into a questions you don't know how to answer:**
<https://www.militaryonesource.mil/financial-legal/tax-resource-center/miltax-military-tax-services/>

For others, there are free file resources available on the IRS website:
<https://www.irs.gov/individual-tax-filing>

The IRS recommends to file as early as possible but not before you receive all tax documents pertaining to your individual tax return. Some documents such as investment income may not be issued by your financial institution until later in the tax filing season. A Big change for 2026, the IRS has phased out the option of paper checks as of 30 September 2025, so be sure to have a direct deposit options for your funds this year. According to the IRS, most refunds are issued within 21 days, but they also warn not to expect your refund by a certain day. Your refund may be delayed if your return needs corrections or extra review. For individuals, the last day to file your 2025 without an extension is April 15, 2026. Visit <https://www.irs.gov/newsroom/its-not-too-early-to-get-ready-for-the-2026-tax-season> for more information on these changes.

Whether tax season brings you joy in the form a refund or dread due to owed balances, you can make changes now to make next tax season less stressful. Your W4 determines your withholdings throughout the year. If you went through a major life change like marriage, divorce or welcoming children, you may need to make changes to your W4. If you often owe annually, you can add additional withholdings each month. Don't know what changes to make? Use the IRS with-holding estimator to get a better idea of changes to make! The tool is user friendly and the final results comes with instructions for changes to make to your W4: <https://www.irs.gov/individuals/tax-withholding-estimator>. It is up to the individual taxpayer to make changes to their tax withholdings. Active-duty service members, retirees, and federal employees can make those changes directly on **My Pay**. Others can submit a new IRS Form W-4 to their employer anytime they want to change tax withholding for the calendar year.

For all the IRS tools available to you visit their help page here:
<https://www.irs.gov/help/tools>

At your ACS Financial Readiness Program, we can help you make 2026 a year of great financial health! Schedule your appointment today by calling 270-798-5518 or by walking into ACS building 5662 Screaming Eagle Blvd during hours operations. From saving and investing education, to budgeting tips and credit management, we are ready to meet you where you are with your finances and show you how to be better.



ACS Financial Readiness Program
270-798-5518

Our Monthly Classes/Workshops

Monday, 5 January - 9am-10:30am - Teleconference

Wednesday, 28 January - 1pm-2:30pm - ACS 1501 William C. Lee Road

Key Contact Training: Teaches the skills needed to keep all Family members informed of facts throughout each phase of the deployment cycle.

Tuesday, 6, 13, 20 & 27 January - 10:30am-12pm - 3411 Bastogne Ave

New Parent Support Program-Developmental Play Mornings: A fun interactive, and supportive play group to help children ages 0-3 years learn through activities and play and parents are able to learn and network.

Tuesday, 6, 13, 20 & 27 January - 1pm-2pm - ACS 1501 William C. Lee Road

OCONUS Smooth Move Orientation: Provides PCS information on moving overseas, shipment of household goods, POVs, pets and PCS entitlements.

Tuesday, 6 & 20 January - 1pm-3pm - ACS 5662 Screaming Eagle Blvd

Federal Resume Workshops: Learn tips and the best practices for conducting Federal Employment by utilizing USAJOBS.

Wednesday, 7 January - 9am-1:30pm - ACS 1501 William C. Lee Road

Command Family Readiness Representative (CFRR): Course designed to assist with the operational, logistical and administrative aspects of the SFRG for the commander's direct representative to the SFRG.

Wednesday, 7 January - 10am-11am - ACS 1501 William C. Lee Road

ACS Volunteer Opportunities: Discover how you can strengthen and support your military community by exploring ACS Volunteer Opportunities.

Thursday, 8 January - 10am-11:30am - 5662 Screaming Eagle Blvd

Wednesday, 14 January - 1pm-2:30pm - MS Teams

VMIS Organization Point of Contact (OPOC) Training: Class provides instruction on the Volunteer Management Information System (VMIS) for organization points of contact.

Thursday, 8 January - 12pm-1pm - 5662 Screaming Eagle Blvd

MYCAA, SECO, and MSEP: My Career Advancement Account Scholarship is a workforce development program that provides up to \$4,000 in financial assistance to eligible military spouses for the pursuit of a license, certification, associate degree or for continuing education courses to maintain a license or certification necessary for employment.

Monday, 12 January - 10am-11am - 5662 Screaming Eagle Blvd

Tuesday, 20 January - 12:30pm-1:30pm - MS Teams

Volunteer Management Information System (VMIS) User Training: Class provides instruction on the Volunteer Management Information System (VMIS) for volunteers to help navigate the online system, apply for positions and log hours.

Tuesday, 13 January - 10am-12pm - ACS 1501 William C. Lee Road

Fort Campbell Resources: Intro to Fort Campbell and Local Community resources and selecting appropriate resources based on situation.

Tuesday, 13 January - 9am-1:30pm - Teleconference

Soldier Family Readiness Group Assistant (SFRG): Course covers rules and regulations, methods of communication, management of volunteers and how to guide unit Families through SFRG.

Tuesday, 13 January - 12pm-12:30pm - ACS 1501 William C. Lee Road

Tuesday, 27 January - 12pm-12:30pm - Teleconference

CONUS to CONUS Smooth Move Orientation: Provides information on the PCS process, procedures and entitlements for a STATE to STATE move.

Our Monthly Classes/Workshops

Wednesday, 14 January - 9am-10:30am - ACS 1501 William C. Lee Road

Wednesday, 21 January - 5pm-6:30pm - Teleconference

Care Team Training: A Care Team is a group of 2-3 trained volunteers providing support to the Family of a deceased Soldier immediately following Official Death Notification.

Wednesday, 14 January - 9:30am-11:00am - ACS 1501 William C. Lee Road

Family Life Class-Keeping Your Cool when Things Get Heated: Learn the basics of anger and the skills that enable you to effectively manage your anger. Reduce conflict and recognize that your thoughts determine your anger, control your thinking, and maintain composure and perspective when dealing with anger.

Wednesday, 14 January - 12pm-1pm - ACS 5662 Screaming Eagle Blvd

Lunch & Learn Military Spouse Preference: Learn about the Military Spouse Preference that can be utilized on USAJOBS. Lunch will be provided.

Thursday, 15 January - 9am-11am - ACS 5662 Screaming Eagle Blvd

Mastering Resume Essentials: Designed to guide in the resume writing process. Trained facilitators will provide guidance and teach you to evaluate your resume and job application techniques.

Thursday, 15 January - 1pm-3pm - ACS 5662 Screaming Eagle Blvd

Interview Skills Workshops: Provides tips and techniques for those hard to answer interview questions.

Tuesday, 20 January - 9am-11am - ACS 1501 William C. Lee Road

Monday, 26 January - 5pm-7pm - Teleconference

Informal Fund Custodian Training: Instructs how to keep track of SFRG funds, how to use them, and the rules of fundraising.

Wednesday, 21 January - 9am-11:30am - ACS 1501 William C. Lee Road

Baby Basics Workshop: Exploring the 4th trimester and what to do after bringing your baby home.

Wednesday, 21 January - 11am-12pm - ACS 5662 Screaming Eagle Blvd

Info Session: American Corporate Partners (ACP): Exploring programs that support veterans and active-duty spouses through mentorship and opportunities for involvement and goal achievement.

Thursday, 22 January - 1:30pm-3pm - ACS 1501 William C. Lee Road

Family Life Class-Effective Discipline: A single session class that focuses on how parents can incorporate, "discipline that teaches responsibility." The session covers proper use of communication techniques and the use of natural logical consequences.

Thursday, 22 January - 6pm-8pm - Virtual

Family Life Class-Co-Parenting: A parent education program for divorced, separated, living apart parents, step parents and other caregivers. Reduce family conflict with healthy communications.

Monday, 26-27 January - 9am-3pm - ACS 1501 William C. Lee Road

Facilitator Training Course: Designed to equip participants with knowledge, skills and confidence to effectively lead groups, workshops, or learning sessions.

Tuesday, 27 January - 9am-11am - ACS 1501 William C. Lee Road

Command Team Training: Delineates the roles and responsibilities of the Command Team regarding how to leverage the SFRG to execute the Family Readiness Program Mission.

**Registration is required for all classes/workshops.
For questions, please call 270-798-9322.**