



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. Visit

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 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 military pay 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 Soldier's will not pay the tax from the month of September through December 2020. However, tax deferred Social Security tax money will be "Paid Back" starting January 2021 through April 2021!

Soldiers will see this tax deferred money in their military pay 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 Jan – Apr 2021 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 \$240.86 each month from Jan through Apr 2021!

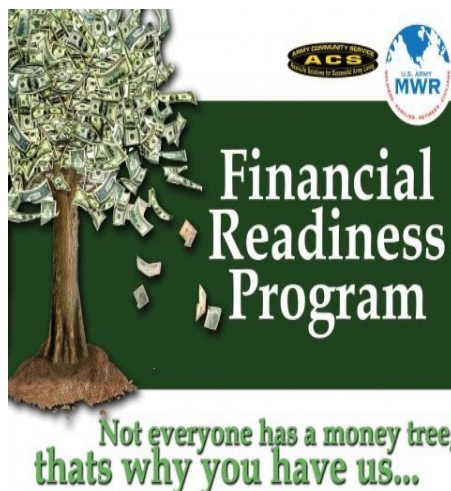
"DFAS will defer the Social Security (Old Age, Survivors,

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 savings 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!



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!



Contact Information

Army Community Service

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| Information & Referral | 270-798-WEBB (270-798-9322) 270 956-2935 |
| ACS Volunteer Program | 270-798-2063 |
| Army Family Action Plan (AFAP) | 270-798-3843 |
| Army Family Team Building (AFTB) | 270-798-4800 |
| Army Volunteer Corps (AVC) | 270-798-3843 |
| 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 |