



January 2025

# ACS CONNECTION

## OUR PROGRAMS

Family Advocacy Program  
270-412-5500

Financial Readiness Program  
270-798-5518

Army Emergency Relief  
270-798-5518

Exceptional Family Member  
Program 270-798-2727

Information and Referral Program  
270-798-9322

Relocation Readiness Program  
270-798-6313/956-2676

Army Volunteer Corps  
270-956-2934

Army Family Team  
Building 270-798-4800

Army Family Action Plan  
270-956-2934

Mobilization, Deployment, & Stability  
Support Operations  
270-798-3849/412-3195/412-2007

Outreach Program  
270-798-2062/412-6771

Soldier and Family Assistance Center  
270-412-6004

Survivor Outreach Services  
270-798-0272

Employment Readiness Program  
270-412-1720

## ACS QUICK SCOOPS

Happy New Year!

ACS AFTB Outreach  
Main Exchange - January 9

EFMP Outreach  
Main Exchange - January 8, 15, 22, & 29

ACS Outreach  
Commissary - January 7  
BACH - January 15  
Main Exchange - January 15  
Soldier Support Center - January 28

ACS **CLOSED** in observance of  
New Year's Holiday - January 1-2  
&  
Martin Luther King Jr Day - January 20

## CONTACT US



Temporary ACS Office  
Location (Page 6)



270-798-9322  
270-956-2935

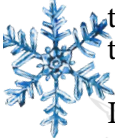





# Happy New Year from ACS Financial Readiness Program!

By: Stevie Marie N. Wilson, Personal Financial Readiness Specialist, Financial Readiness Program

## IRS GET READY CAMPAIGN!





The IRS has launched their “Get Ready” campaign for filing 2024 taxes, with the kickoff for 2025 tax season to start in the final week of January. This year the IRS is trying to make filing even easier for taxpayers with more online tools than ever. From the online account with all your previous year transcripts, to checking on your refund, to finding the right forms or a taxpayer assistance center, they are making finding the information for tax season easier than ever.




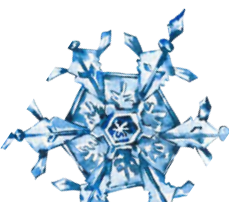
If tax season feels daunting and you have trouble keeping track of all the documents needed, try creating an IRS Online Account. This tool allows you to see previous returns (this is especially helpful when you need last years Adjusted Gross Income), get account transcripts like W2 information submitted 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**
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### Deductions and Credits

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- 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/filing/free-file-do-your-federal-taxes-for-free>.

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. 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. Refunds pertaining to Earned Income Credit (EIC) will not be issued until mid-February regardless of how early you file. For individuals, the last day to file your 2024 taxes without an extension is April 15, 2025.

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 2025 a year of great financial health! Schedule your appointment today by calling 270-798-5518 or by walking into ACS building. 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.






# The New Year is Here - Let's Start All Over Again

By: William D. Corlew, III, Family Advocacy Program Specialist


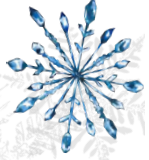
Many people around the world plan their New Year's Eve event to say goodbye to the current year and celebrate the approaching year. Seamlessly, as the clock strikes twelve on January 1st we believe that "poof": we instantaneously turn into a brand-new person with fresh ideas and a vision toward a successful year. But why do we focus on only the approaching year? Why do many fail to meet all their plans for the new year? Finally, is January 1st really different from the day before or the day after; is there really a magic wand to make life suddenly better? In this article we will explore aspects of self-care and well-being in hopes of changing our common misconceptions and focus more on improving a healthy lifestyle.



Let's start with well-being. Overall, well-being means the sense of feeling well or all-encompassing health. It's very difficult to obtain great health in just one day. Well-being occurs throughout a person's life and is always on a continuum – it requires continuous work and effort. It's doing the things that keep you optimally healthy, both mentally and physically, but you must remain discipline to your regular-health routine. Therefore, "bad days" or "set-backs" will happen no matter how hard we try to plan against them and it is absolutely impossible to experience a "best day" everyday. However, the overall feeling of well-being enables us to bounce back from our worst moments.

Usually, people equate self-care with taking a day-off from a difficult day at work; but this concept is too narrow – anyone can feel overwhelmed at any time and situation: retirees, students, adults, children, etc. Self-care is making mental and physical health a priority on a consistent basis. Self-care includes: striving for quality sleep, eating healthy (it's ok to have a cheat day), pursuing health checks/exams regularly, and participating in healthy activities or hobbies that you enjoy.

The keys to true well-being and self-care are:

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- Don't totally give-up on your plan if it becomes difficult or unsurmountable. It's ok to take a break from your plan or revisit a different plan of action that may ultimately yield the same successful result. Taking a break is not a derailment or failure.
  - Continuously make your health, your priority; attempting to accomplish your goals while not feeling well may lead to stress and burnout.
  - If you are beginning a new wellness routine, keep your goals realistic and celebrate your achievements (accomplishments doesn't have to be big or elaborate).
  - Stay physically present and connected with others socially: friends, family, and co-workers.
  - Explore healthy ways toward relaxation that specifically work best for you.
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For more information on self-care techniques, well-being, and goal planning please contact ACS, Family Advocacy Program, 270-412-5500. The next workshop for goal planning is 9 January 2025, give us a call to register.

## References:

What is Self-Care and Why is it Important? Angelica Bottaro

What is Well-Being? Definition, Types, and Well-Being Skills. Tchiki Davis



# Upcoming Classes/Workshops

Jan 6	Mon	Command Team Training (2577A Screaming Eagle Blvd) 9am-11am (MD & SSO)
Jan 7	Tue	Care Team Training (2577A Screaming Eagle Blvd) 9am-10:30am (MD & SSO) VMIS Organization Point of Contact (OPOC) Training (2577A Screaming Eagle Blvd) 10am-11:30am(AVC) New Parent Support Play Mornings (3411 Bastogne Ave) 10:30am-12pm (NPSP) Federal Resume Workshop (5662 Screaming Eagle Blvd) 1pm-3pm (ERP)
Jan 8	Wed	VMIS User Training (2577A Screaming Eagle Blvd) 10am-11am (AVC) AFTB Level G/2 (2577A Screaming Eagle Blvd) 10am-12pm OCONUS Smooth Move Orientation (Levy Brief @ SSC, Every Wed) 12pm-12:30pm-ACS (RRP) Lunch & Learn Military Spouse Preference (5662 Screaming Eagle Blvd) 12pm-1pm (ERP)
Jan 9	Thur	Soldier & Family Newcomers Orientation (Cole Park Commons, Every Thu) 8:30am-1:30pm (RRP) Informal Fund Custodian Training (Teleconference) 9am-11am (MD & SSO) Family Life Class– Goal Setting (Bldg 79 Bastogne Ave) 9:30am-11:30am (FAP) My Career Advancement Account Scholarship (MYCAA) Info Session (5662 Screaming Eagle Blvd) 12pm-1pm (ERP)
Jan 14	Tue	Command Family Readiness Representative (CFRR) Training (2577A Screaming Eagle Blvd) 9am-1:30pm (MD & SSO) New Parent Support Play Mornings (3411 Bastogne Ave) 10:30am-12pm (NPSP) Exceptional Family Member Program Support Group 11am-12pm (EFMP) CONUS to CONUS Smooth Move Orientation (Teleconference, Every 2nd & 4th Tuesday) 12pm-12:30pm (RRP) How to Buy a House (5662 Screaming Eagle Blvd) 1pm-3pm (FRP) Ball Etiquette Class (6145 Desert Storm Ave) 5pm-7pm (AFTB)
Jan 15	Wed	Key Contact Training (Teleconference) 9am-10:30am (MD&SSO) Money Management (5662 Screaming Eagle Blvd) 9am-11am (FRP) VMIS Organization Point of Contact (OPOC) Training (MS Teams) 9:30am-11am (AVC) Expectant Parent Workshop (79 Bastogne Ave) 10am-11:30am (FAP) OCONUS Smooth Move Orientation (Levy Brief @ SSC, Every Wed) 12pm-12:30pm-ACS (RRP) VMIS Organization Point of Contact (OPOC) Training (MS Teams) 1pm-2:30pm (AVC)
Jan 16	Thur	Soldier & Family Newcomers Orientation (Cole Park Commons, Every Thu) 8:30am-1:30pm (RRP) Family Life Class– Keeping Cool When Things Get Heated (Bldg 79 Bastogne Ave) 9:30am-11:00am (FAP)
Jan 21	Tue	Mastering Resume Essentials (5662 Screaming Eagle Blvd) 9am-11am (ERP) New Parent Support Play Mornings (3411 Bastogne Ave) 10:30am-12pm (NPSP) Interview Skills Workshop (5662 Screaming Eagle Blvd) 1pm-3pm (ERP) Family Fun Night (Bldg 80 Texas Ave) 6pm-8pm (FAP)
Jan 22	Wed	Thrift Savings Plan (5662 Screaming Eagle Blvd 10am-11am (FRP) OCONUS Smooth Move Orientation (Levy Brief @ SSC, Every Wed) 12pm-12:30pm-ACS (RRP) VMIS User Training (MS Teams) 1pm-2pm (AVC) Care Team Training (Teleconference) 5pm-6:30pm (MD & SSO)
Jan 23	Thur	Soldier & Family Newcomers Orientation (Cole Park Commons, Every Thu) 8:30am-1:30pm (RRP) Family Life Class– Effective Discipline (Bldg 79 Bastogne Ave) 1:30pm-3:00pm (FAP) Command Team Training (Teleconference) 5pm-7pm (MD & SSO) I Married A Soldier, Now What? (6145 Desert Storm Ave) 5pm-7pm (AFTB) Family Life Class– Co-Parenting (Session 1, Virtual) 6pm-8pm (FAP)
Jan 27	Mon	Informal Fund Custodian Training (2577A Screaming Eagle Blvd) 5pm-7pm (MD & SSO)
Jan 28	Tue	Briefer Training Course (2577A Screaming Eagle Blvd, Day 1) 9am-3pm (AVC) New Parent Support Play Mornings (3411 Bastogne Ave) 10:30am-12pm (NPSP) CONUS to CONUS Smooth Move Orientation (Teleconference, Every 2nd & 4th Tuesday) 12pm-12:30pm (RRP) Federal Resume Workshop (5662 Screaming Eagle Blvd) 1pm-3pm (ERP)
Jan 29	Wed	Spanish Resume Workshop (5662 Screaming Eagle Blvd) 9am-11am (ERP) Briefer Training Course (2577A Screaming Eagle Blvd, Day 2) 9am-10am (AVC) Soldier & Family Readiness Group (SFRG) Assistant Training (Teleconference) 9am-1:30pm (MD & SSO) OCONUS Smooth Move Orientation (Levy Brief @ SSC, Every Wed) 12pm-12:30pm-ACS (RRP) Spanish Interview Workshop (5662 Screaming Eagle Blvd) 1pm-3pm (ERP)
Jan 30	Thur	Soldier & Family Newcomers Orientation (Cole Park Commons, Every Thu) 8:30am-1:30pm (RRP) Key Contact Training (2577A Screaming Eagle Blvd) 5pm-6:30pm (MD&SSO) Family Life Class– Co-Parenting (Session 2, Virtual) 6pm-8pm (FAP)

**Registration is required for all classes/workshops**  
**For additional information contact ACS 270-798-9322**

# Events Around ACS



Gold Star and Surviving Families Holiday Dinner held on 5 December 2024 at Smokehaus Event Center.



SPC Jessica Franklin of 21 BEB recipient winner of ACS AFTB Door Prize celebrating AFTBs 30 years of service to military community.



ACS AFTB Briefer Training Course Graduates on 18 December 2024



ACS AFTB's 30th Birthday Celebration on 16 December 2024 at Main Exchange

**Building 79 Bastogne Ave.**

Family Advocacy Program  
270-412-5500  
Victim Advocacy Program  
931-980-5787  
Exceptional Family Member Program  
270-798-2727

**Temporary Location**

**Building 2577A Screaming Eagle Blvd.**

Information & Referral: 270-798-98322  
Army Volunteer Corps: 270-956-2934  
Army Family Team Building: 270-798-4800  
Army Family Action Plan: 270-956-2934  
ACS Outreach: 270-798-2062/412-6771  
ACS Relocation/Lending Closet: 270-956-2676  
Mobilization & Deployment: 270-798-0513  
Military Family Life Counselors:  
270-798-9322/956-2935

**Temporary Location**

**Building 5662 Screaming Eagle Blvd.**

Information & Referral  
270-956-2935  
Financial Readiness Program  
270-798-5518  
Army emergency Relief  
270-798-5518  
Employment Readiness Program  
270-798-4412

**Temporary Location**

