Military Duty
Family Support
InfoBook
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When a family member goes to war, the impact upon those left at home can be daunting. There is often tremendous uncertainty about the dangers that exist where the loved one is being deployed and about when he or she will return. Concerns may be intensified as TV news programs emphasize threats, such as chemical or biological warfare, scud missile attack, and environmental destruction. In addition to having to adjust to the loved one's absence, the families of those who have been deployed may live in constant fear of harm to their loved one.

The Emotional Cycle of Deployment

When a loved one is deployed, fluctuating emotions such as pride, anger, fear and bitterness can add to the distress of uncertainty. Various emotions continue during the person’s deployment, based upon changes the family encounters as they adjust to the departure and absence of their family member. The following is a typical cycle of emotions:

◆ The cycle begins with a short period of intense emotions, such as fear and anger, when news of deployment is released to the family.

◆ As departure grows closer, a period of detachment and withdrawal may occur. In preparation for the physical separation, family members may experience intense emotions.

◆ A period of sadness, loneliness, and tension begins at the time of departure; this can last several weeks or longer.

◆ Following the first weeks of deployment, families begin to adjust to a new routine without the deployed service member.

As the end of the deployment period draws near, tension continues as the family anticipates changes related to the return of the service member.

When Families Have Difficulties

Deployment will be a challenging time for family members who are left behind:

In addition to patriotism and pride, feelings of fear and anger are also common. The mixture of these feelings may be confusing, particularly for children.

If a family already has difficulty communicating with one another, such problems may worsen during times of stress, and add strain to the family.
Those deployed may downplay the potential for danger in order to protect the family from excessive worry, which can make family members feel their feelings of fear are being invalidated.

When there is an impending crisis such as a war deployment, some families may need to be become more aware of their style of relating to and supporting each other.

Emotions can run high during the deployment, and people can turn fear, anger and other emotions against those they care for the most.

When certain family members, particularly children, do express their fear or anger, families should not view these feelings as too sensitive or as an annoyance. Instead, realize that those feelings may be emotions that everyone shares, but perhaps not everyone has acknowledged those feelings yet.

Alternatively, it is possible that members will feel as though their emotions are numb during the time before a departure. This is because these individuals may be preparing emotionally for the separation from the family; it does not mean these family members don’t care. Sometimes the stronger the numbing, the stronger the emotions underlying the feelings.

**Fear of the Unknown**

Communication with the deployed family member during war may be minimal. When the family knows little about where the service member is being deployed, they may try to obtain any information they can about that area of the world. Often, family members will turn to the media for this information. When families do this, they may be faced with media speculation that emphasizes frightening commentary and images. Online discussion groups can also be a source of unreliable information that creates needless distress. Learn what you can about the issues from trustworthy resources, such as public libraries and published books. Put the risk in proportion so that you are in a better position to think realistically. For example, remind yourself that even though you hear regularly about deaths in the military, the vast majority of deployed troops are not harmed.

**Changes in Family Structure**

A spouse left at home during deployment will be faced with work tasks that s/he may be unfamiliar with. Juggling finances, lawn care, car and home repair, cooking and raising children can lead to stress overload and exhaustion. Families that are flexible regarding roles and responsibilities are better able to adapt to deployment stresses. It’s important for family members to support each other in these new responsibilities and to get outside help as much as possible. Your military contingency officer and your employee assistance program can provide you with childcare referrals, including before- and after-school programs and in-home care.
Special Concerns When the Primary Caretaker Is Deployed

Many more women are now participating in war-related deployments. During Operation Desert Shield/Storm, more than 40,000 women were deployed, thousands of them mothers with dependent children. Research on work-family conflict among active duty women indicates:

- The struggle between work and family duties is a source of parenting distress.
- Women who were supported by their husbands in their marital and parenting roles had fewer work-family conflicts, less distress, or less depression.
- Families that are flexible regarding roles and responsibilities are better able to adapt to deployment stresses.
- Getting information about difficult issues, such as separation anxiety, discipline, raising adolescents, and sibling rivalry, may help make care easier.

Special Concerns for Reservists

Reservists have added concerns pertaining to the families and jobs left behind. In some cases, military deployment can create financial hardships due to a loss of income. Sometimes the household financial manager is the one who is deployed and the remaining head of the household is left to manage the finances, perhaps without much practice. The government has developed many services and programs to assist you and your family with these challenges during the pre-deployment, deployment, and reunification stages. There are groups that can help with the development of family emergency plans, family care plans and personal financial management.

Suggestions for Families of Those Going to War

The following are suggestions to help you manage the stress of having a family member deployed for war-related duties:

Take time to listen to each other.

Know that deployment will be a painful and frightening time, particularly for children. Spend time listening to family members without judging or criticizing what they say. People may need to just express themselves during this time. The more family members can communicate with one another, the less long-term strain there will be on the family.

Limit exposure to news media programs.

Families should minimize exposure to anxiety-arousing media related to the war. News programs often emphasize fearful content and frightening images to create a “story.” Watching a lot of TV news programs, for example, can create needless distress. When children worry about war, let them know that the war is far away. Acknowledge children’s fears, and let them know that parents, teachers and police are here to protect them.
Remember the deployed member is still a part of the family.
Find ways to keep a symbolic representation of the deployed member visible to the family. Keep photographs of your loved one in prominent locations. Get children’s help in keeping a family journal of each day’s events for the deployed member to look at when he or she returns.

Understand feelings.
Emotions such as fear, anger and feeling "numb" are normal and common reactions to stress. Family members need to make sure these emotions aren’t turned against one another in frustration. It will help family members manage tension if you share feelings, recognize that they are normal and realize that most family members feel the same way.

Spend time with people.
Coping with stressful events is easier when in the company of caring friends. Ask for support from your family, friends, church or other community group.

Join or develop support groups.
Forming support groups for the spouses of deployed military personnel helps spouses cope with separation from their loved ones. Peer-support groups, led by spouses of deployed service members, can be a tremendous aid to family functioning. Spouses can share ideas with each other, trade childcare or other responsibilities and encourage each other if they are feeling taxed.

Keep up routines.
Try to stick to everyday routines. Familiar habits can be very comforting.

Take time out for fun.
Don’t forget to do things that feel good to you. Take a walk, spend time with your pets, or play a game you enjoy.

Help others.
It is beneficial for everyone to find ways you and your family can productively channel energy. Helping other families and organizing neighborhood support groups or outings can help everyone involved.

Self-care.
The more emotionally nurturing and stable the remaining caretaker is, the less stress the children will feel. However, trying to "do it all" can lead to exhaustion. Signs of caregiver stress include feeling as though you are unable to cope, feeling constantly exhausted or feeling as though you no longer care about anything. It is especially important for caretakers to devote time to themselves, exercise and get plenty of rest.
Get professional help if needed

When stress becomes overwhelming, don’t be afraid to seek professional help. Ongoing difficulties such as exhaustion, apathy, worry, sleeplessness, bad dreams, irritability or anger-outbursts warrant the attention of a professional counselor. The military employment assistance program provides free counseling for family members impacted by the stress of deployment. Contingency planning personnel are available on bases around the country to help families handle stress related to deployment.

Use military outreach programs. Military outreach programs are in place to help families prevent social isolation. Interventions for military families are especially important for younger families and those without a prior history of deployments. Group leaders are trained to (1) assist in the grief process that a family goes through when a spouse is deployed, (2) teach coping skills to deal with indefinite separations, and (3) help spouses plan a family reunion.

Conclusion

War brings about difficult stressors for families of deployed service members. Mixed feelings about the deployment are common, and emotions tend to fluctuate over the course of the deployment. It is most important to take added steps during this time to take care of yourself and your family. Also, seek help from others around you who will understand, including friends, family members, or other families who have a member deployed.

SELECTED REFERENCES


Source: National Center for PTSD
Military Family Readiness—The Family Care Plan

Mission readiness dictates that you must be ready to deploy throughout the world on short notice, and your ability to meet this requirement is directly linked to prior Family Care Planning. A Family Care Plan is required for all single parent service members and dual military members to ensure that family members are adequately cared for when you are absent due to military commitments. In turn, you will be more productive and feel less family-related stress knowing that your family is taken care of at home.

A viable Family Care Plan takes time, organization and careful planning. It is much more than completing a form for your unit to meet the requirement. You are responsible for keeping your Family Care Plan current and for providing your family or caregiver with all the necessary information and documentation needed in your absence. Family Care Plans should include pertinent information specifying how you want family business conducted in your absence. Taking time to develop a well thought-out plan now will ensure that your family members will have the best resources and care during your absence.

What Should the Plan Include?

Each military service has a form to meet your unit requirement for a Family Care Plan. In preparation for completing the form specific to your unit, consider the following recommendations, and include applicable written provisions.

- Short-term absences of 30 days or less (temporary duty assignment, training exercises, school, periods of annual training and short-term involuntary recalls).
- Long-term absences of 31 days or longer (deployments, extended temporary duty assignments, schools and long-term involuntary recalls).
- Caregiver documentation, including documents stating that caregivers agree to provide care and have been given all necessary legal authority to do so. This should include proof that caregivers have been thoroughly briefed on the responsibilities they will assume, procedures for accessing military and civilian facilities and services and specific legal documentation needed (e.g., medical or other power of attorney).
- Arrangements to ensure the self-sufficiency and financial security of family members.

The Family Care Plan should address possible situations and be sufficiently detailed to provide for a smooth transfer of responsibilities from the parent to the caregiver. It should:

- Outline arrangements for child care, education, medical care and family activities (sports, clubs, scouts).
- Provide all details regarding the legal, logistical (housing, food, transportation), educational, financial and religious arrangements for the care of the family.
- Ensure that your family members have current ID cards and are enrolled in DEERS.
- Outline logistical arrangements for relocation of the family, if necessary.
- Provide information on medical care (TRICARE or civilian health care plan) and the name and telephone number of the primary care provider, pediatrician, dentist and other healthcare professionals.
Provide a list of the names, addresses and telephone numbers of relatives, neighbors and friends.

List military and community resources with points of contact and telephone numbers.

Prepare a complete and current unit information sheet with the name and address of the military unit, commander or commanding officer, first sergeant or command chief, command enlisted advisor and supervisor’s name and telephone number and the Family Readiness Program point of contact and telephone number.

Designate a person who, in the event of your death or incapacity, will assume temporary responsibility for your children until a legal guardian arrives or is appointed by a court with jurisdiction. This is critical if you are a single parent or dual-military couple with minor children.

The Family Care Plan and all supporting documents and information should be updated regularly. Most importantly, take this responsibility of having an accurate and complete Family Care Plan seriously. It is not just a piece of paper required by your unit. It represents the personal care and attention your family needs and deserves.

Communication about Family Care Plans

It is imperative that you keep the lines of communication open between your unit, family, caregiver(s) and specific agencies (medical, legal, educational, social service, religious). Share your Family Care Plan, and discuss it thoroughly. Be proactive. Visit the medical facility, the schools, the bank and your house of worship, and talk directly to their personnel about their legal requirements and/or roles. This will increase the likelihood that they will honor your Power of Attorney and other arrangements and needs.

Discussion Points With Your Caregiver/Provider

It is never easy to leave your family, whether it is for a short-term or long-term absence. Families have their own unique routines, traditions, schedules and dynamics. The more your caregiver knows about your family dynamics, the smoother the transition will be during your absence. Even if your caregiver or provider is a family member, the items listed below are important to discuss in detail. Include your children in the discussion. Their viewpoint is critical to the open communication and efficient transfer of responsibility from the parent to the guardian. Use this list as a starting point, and add to it to fit your family’s needs.

- Personal routines: Discuss homework scheduling, mealtime, nighttime routines and basic family schedule.
- Comfort and personal items: Discuss special toys, pictures, books and personal items that will comfort your children.
- House rules: Negotiate acceptable homework and study habits, bedtimes, TV viewing, chores and snacks. Include your children in the discussion.
- Discipline: Discuss your philosophy and recommend acceptable rewards and consequences for misbehavior. Ask your caregiver how he or she handles situations where discipline and limit testing are involved.
- Special activities: Share holiday traditions and discuss special activities and events which are acceptable. If you will be away for a birthday, discuss the celebration and plan for gift giving.
- Allowances and finances: Discuss purchases, allowances and spending money.
- School: Discuss how you will communicate with teachers.
- Communication: Give your caregiver suggestions for talking with your children about your absence and return. Make a plan for how often you will keep in touch by mail, phone and e-mail. Discuss ways in which your children handle changes and how to talk to them about their frustration, anger and disappointments. Make sure they know how to contact resources for support, including clergy, trusted family friends and professional counselors.
HANDLING SEPARATIONS

No one believes that separations are easy, but experience has shown that there are ways to make separations less difficult. This article provides suggestions for surviving and thriving during separations from your spouse.

As with most things in life, preparation and information are the keys to dealing with separations. Prior planning and open discussions with your spouse and other family members will make it easier to deal with the new responsibilities you will have to shoulder. Talking about your concerns with your spouse can help you both deal with your emotions. Information about the military, availability of resources and basic organizational skills are the foundation for a successful and hopefully uneventful separation.

Emotions will change with each day and each phase of the separation. Knowing yourself and your own level of coping skills will help you adjust your support system accordingly. Be realistic. Know whom you can call and count on to listen, spend time with, or who will help out if needed. Are you close to your neighbors? Does your family or your spouse’s family live nearby? How about colleagues at work? Are you a member of a religious congregation? Are you in any organizations? Are you involved in the unit Family Readiness Group (FRG)? Talk to your friends, neighbors, family and colleagues before your spouse’s departure. Share your apprehension and needs. Build your support system before the deployment.

Stages of the Departure/Reunion Cycle

There are four distinct identifiable stages of the departure and reunion cycle that most family members go through. Both spouses and children often demonstrate their emotions through their behavior. Children will often mirror or mimic the emotional feelings of their remaining parent.

Consider these four stages:

◆ Protest against loss: “It’s not fair that you have to leave us.” Everyone is apprehensive and often irritable. As the remaining spouse, you may feel tense, angry or resentful.

◆ Despair: “How will I ever live through these next few months without you?” You may find yourself restless and waking up during the middle of the night. You may feel fearful.

◆ Detachment: “Why does he or she have to be away when I need them the most?” Most days you feel in control, you are confident that you can handle the day-to-day living, but you may also experience despair and anger.

◆ Reunion adjustment: Anxiety and doubts easily surface. “Will he/she still love me?” “Will he/she like the decisions that I made?” Your roles have changed. You may like handling the day-to-day finances and household decisions. You and your children may have a new schedule and mealtime plan.

It is normal to express your emotions and your doubts. Accept them as they are, but be aware of how your emotions may affect your children. Remember that you are the adult, the role model. Share your fears and doubts with friends or someone in your support system. Demonstrate to your children that you are okay and that change can also be good.
Once your spouse’s unit has deployed, it is too late to realize that you need a signature on a document or that you do not know where your important documents are located. These situations can easily be avoided through careful preparation and open communication with your spouse. True family readiness comes from a series of minor tasks and “things to do” that are accomplished well in advance.

The unit does not have to deploy or leave for training for the preparation to begin. Start a “to do” list. Organize a notebook or a file on the computer of important family documents and information. If you are able to plan ahead and organize, the strain and rush of an unexpected separation will be less stressful. Last minute rushing produces needless family worry and tension. It can result in not completing some parts of the family readiness plan. Your stress affects everyone. Plan, prepare and get organized ahead of time!

By looking ahead and anticipating the likelihood of a separation, you and your spouse can adequately plan and develop the best strategies to fit your family. Remember, once your spouse deploys, the responsibility for your family primarily rests with you. Ultimately you are responsible for knowing your rights, privileges and the resources that are available to you.

Be an active member of the planning and preparation for your spouse’s deployment. Make it a family affair. If possible, take the children to your spouse’s point of departure. You may want to take them out of school if necessary for this significant event. The more they feel a part of the event, the better they may cope. They will be able to picture their parent leaving with other service members and the unit. After the departure, participate in a planned activity. Make the day special. There is no need to return to an empty house immediately. Think about getting together with other families in the same situation. It may help them understand that they have friends whose parent also left. Get over the “first day hurdle” with the help of friends and family.

Go back to your family routines and time schedule. There is comfort in regular routines. Keep the children’s activities the same. Use the deployment to teach your children about the world. Get out a map or globe and show where the unit is going. Talk to their teachers and inform them that one parent is gone for an extended period of time. This will help their teachers understand any mood or behavior changes and may also cause them to be extra caring during this time. Use meal-times as an opportunity for family conversations and planning when and how they will communicate with the other parent. Write a letter or type an e-mail message after dinner.

It is important to maintain caring and discipline for your children as if both parents were at home. Children may try to push some limits with one parent gone. This is very natural. Continuing their stable home life is important for their emotional and psychological adjustment. Consistent rules and a consistent daily schedule provide stability and structure for the whole family. Spend special time with your children, but try to keep the daily routines the same.

For family members without children, stay active. See friends. Keep a normal schedule and keep your options open for new opportunities. Maybe this is the time to take a class that interests you or to start a new project. You will have some lonely times. Call friends or family. Take time to reflect. Recognize the early signs of stress. Ask for help when you need it. Be good to yourself. Do not try to do it all. Prioritize what is critical and pace yourself accordingly. Spend what leisure time you have with upbeat, positive friends.
Communication

Communication during a separation plays a critical role in maintaining an emotional balance for the service member who is away as well as for you and your children. It is very important for family members to share their thoughts, feelings and information about daily events with your spouse while he or she is away. Communication is much quicker and faster with the availability of e-mail in most areas. Sending e-mail is convenient for everyone if they have access to a computer. Some units will have a family readiness center with computers available for family members to use, as do many local public libraries. The family readiness center can also assist you with getting a no-cost e-mail address. With e-mail, you can write a few lines when it is convenient for you and no one needs to worry about time zones or the best time of day to call.

Commercial telephone calls are still hard to replace and remain a very popular method of communication. When you converse with your loved one, it is both calming and exciting to hear their voice and be able to respond instantly. The cost of calling may be prohibitive depending upon the location of your spouse and access to telephones.

The unit may also have the capability to hold video teleconferences (VTC) where you are able to see your spouse and other members of the unit. Stay in contact with the unit and the FRG. They are the best source of information on what is happening during the deployment and what resources you can access.

Letters and cards are the least expensive and one of the most satisfactory ways to stay in touch. Military postal systems are usually set up near the unit. Service members will tell you that it is great to get a letter, card or package from home. Often the unit FRG will sponsor an event to mail “care packages,” especially if the separation occurs during a holiday season. Be yourself and express your feelings to your spouse. Let your spouse know how much you appreciate the letters, e-mails and any pictures that he or she has sent. Mention in your letters one or two things that make you feel especially close to your spouse. Consider sending greeting cards and post cards. Receiving notes more frequently and regularly may be more important than the length of the letters. Send interesting newspaper articles, school papers from your children or funny reminders of life at home. Encourage your spouse to send separate notes to each child. Send photos. Do not forget the value of humor and a positive attitude. Your description of your carpool adventure or the kitchen disaster may make your spouse feel closer to you and the family.

Source: Office of the Assistant Secretary of Defense of Reserve Affairs
THE MILITARY PARENT—EASING SEPARATION ISSUES

Separations can be stressful for everyone—especially for children. Even typical separations—like the first day of school or day care—can be difficult for child and parent alike. If you or your spouse/partner is preparing to leave for military service, there are many ways you can help ease your children’s anxieties about the separation. Here are a few tips for reducing “pre-separation” stress.

Keep Communication Open

Children are usually sensitive to change and may anticipate that their daily lives are about to be altered. Speaking openly with children about your departure is an important first step in preventing unnecessary stress that may result from lack of communication. Making time for these discussions before the separation—even if it must be very brief—is crucial in bolstering a child’s sense of security. Following are some tips for talking with your child.

- Remember that children are not always able to express their fears and concerns verbally. You may need to break the ice and ask about their concerns. One way to start is by asking them what they have heard about war. This may bring out fears as well as misapprehensions. It will be a good opportunity for you to explain the basic points about the situation and to start an open discussion. Try to keep the discussion open and include time for answering questions. Your openness and calmness will help your child deal with his or her fears.

- Discuss your role in the military so that your child can understand something about your assignment and the reason for your absence. Depending upon his or her age, your child may be able to share in the pride you feel in serving our country. You may be able to tell your loved ones something about where you will be located, but if you are not, you may want to explain that this is for the safety of the family as well as the nation. Providing some limited details about your military duties also may make your child feel more connected to you while you are gone.

- Discuss any alternate child care arrangements that may be put in place. This will help children feel more comfortable about changes in their daily routine and may also help you to assess their comfort level with these changes. Remember that their comfort level will need to be monitored over time.

- Give realistic messages about the length of the loved one’s absence. Be honest, and resist the urge to give false assurances if the length of time is unclear. Children may be calmed by the promise to keep them informed as more information is available.

- Discuss ways in which you or your loved one will stay connected during the absence. You may want to investigate the lines of communication that will be available to you while you are away so you can outline plans for bridging the distance between you and your family. Remind children of the other important, supportive people in their lives and how they will also stay in close touch with them.

Make Your Time Together Quality Time

Before you leave, create as much quality time as possible. This doesn't necessarily mean lengthy family outings, but rather time for emotional contact and affection. Hugs and kisses will be very important during this stressful
time. Extra "TLC" by both the departing and remaining parent will communicate your love for your child and provide reassurance and a sense of security. The parent or loved one who stays with the child will also need to make room for as much quality time as possible. Remember that even the briefest exchanges of support and love count!

**Keep Your Child’s Teachers or Caregivers Informed**

Notifying children’s teachers and/or caregivers that one parent is away will assist them in monitoring the child’s behavior and emotions. Ask them to keep informing you of any changes they may observe. Teachers and caregivers who are informed will be better able to respond sensitively to any behavioral or academic issues that may arise. They should be able to provide extra support and can let the child know they are there for them during this difficult time.

**Engage Your Child in Your Departure Planning**

Providing opportunities for children to be helpful is another important way to maintain your bonds with them and make them feel important and respected. They may be able to help you pack, or they may want to draw a special picture for you to take with you. They may enjoy choosing a favorite family photo to have you bring. The departing parent may want to exchange a small item or memento with the child. Another idea is for both the child and departing parent to make a list of happy or funny family moments and exchange them. What a great accompaniment for a meaningful photograph! Use your creativity, and remember how much it means to children to feel helpful and expressive.

Source: WPOI 2001
WHEN WAR IS IN THE NEWS

Children probably do not understand the politics of war. For many, especially the youngest children, the war is a distant event, and they do not pay attention to it. But many others are likely to be confused. They see parents being deployed and leaving their children behind. Seeing children in the news attracts other children’s attention. They may wonder if their own parents will be called to go away. Older children may be confused when they hear differing opinions and recommendations. Many words are being used that are not familiar to children.

Some Parents Are Being Deployed

For children whose parents are being deployed, there are special pressures. They need to deal with secrecy, uncertainty, separation and major changes in their lifestyle. They will not know where the family member is going or when or even if he or she will return. The remaining parent needs to take on different roles. If both parents are in the military, the children may need to adjust to living with other relatives or substitute parents. They will need to adjust again when the deployed family member returns home.

Children May Be Confused

Most children are likely to be confused by the current events. Their confusion may vary depending on their age. Younger children will hear a number of unfamiliar words and may not understand what they mean. Many children may confuse Afghanistan and Iraq. They may confuse Osama bin Laden with Sadaam Hussein. There are good reasons for that confusion; many adults are confused as well. Children, especially younger ones, also confuse fantasy with reality and historic events and figures with current ones. They may connect unrelated current events, such as assuming that the Columbia shuttle disaster is related to the conflict with Iraq. They may be more sensitized to war and violence in general after the events of Sept. 11, 2001.

War May Be a New Topic for Parents

Most parents do not include war in their daily conversations with children. Some never talk about it. This author has conducted interviews with children and parents beginning several months after the Sept. 11 attacks. Almost 25 percent of parents reported that they never talked to their children about war. Over 40 percent of children reported that they hadn’t had such conversations with their parents. This means that some parents thought they talked about it, but the children either didn’t remember or didn’t recognize the topic. So some parents may need to discuss this topic with their children for the first time, and others may need to repeat some things they have said before.

There Are Contrasting Attitudes about the War

Some people are working hard to prevent war, while others are actively supporting it. Children will hear about protests and peace marches, and they will hear about speeches and actions to support military action. They will probably want to know how their parents feel about it. Parents should explain how they feel. They can describe what action they are taking. They also can explore with the children how the children can express their own opinions.
If Parents are Against the War

The vast majority of children think that war is bad. So they may be comfortable with the decision of parents to oppose the war. But they will hear many things in support of war. It can be difficult to speak out against a government decision. Children may not understand how parents can support their country and still disagree with its actions. Parents can talk with the children about the meaning of democracy and the reasons why the parents are against the war.

If the children also oppose the war, it may be helpful to talk to them about expressing their opinions. They are likely to have friends who support the war. Parents can help them learn how to disagree without being disrespectful or disloyal. They can give them opportunities to have a voice. Parents can encourage them to draw pictures or write letters to decision-makers. Let them participate in demonstrations if they are interested.

If Parents Support War Efforts

Parents need to keep in mind that children in general think war is bad. Most parents also think that war is bad, but they may think that it is the best approach in some situations. Children have a hard time understanding that a bad thing might be a good choice sometimes. Parents should explain the reasons they support this war. They should be careful not to teach the children that violence is always the best way to solve problems, though. If the children also support the war effort, it would be good to help them learn how to express their opinion while also supporting others. They are likely to have some friends who are against the war. They can learn to listen to other people, even if they disagree. Help them find ways to have a voice.

Tips and Cautions

- Listen and talk. Let children know that it is okay to talk about war and peace. Listen for misunderstandings. Let the children guide you in the discussions. Remember that this will probably not be only one discussion.
- Consider using books and art to communicate. Children may be able to express ideas in drawings that they cannot put into words. Reading a book about a topic makes it less threatening. It is easier to talk about someone else than to talk about our own feelings.
- Be careful about painting the other side as the enemy. It is more helpful to children to talk about “bad actions” rather than “bad people.” Help them understand that people can choose their behaviors. Even if they have done something bad in the past, they can choose to do something good in the future.
- Help children understand that the United States is not angry with the people of the country we are at war with. Explain that the leaders of our country are upset with the decisions of the other government.
- Help children understand religious differences. Explain that “Islam” or “Judaism” are types of religions that are practiced by many people in the world. Help them understand that most of the people who practice various religions are peace-loving and friendly.
- Reassure children without ignoring the horrors of war. Talk about what you and others will do to keep the child safe. Talk about how far away the military actions probably will be. But do not ignore the terrible things that will happen in the war. Studies show that children care about people in other countries in addition to those in their own country. Support their caring attitudes.
- Teach children about what can be done instead of war. Talk about alternatives. Explain what governments and people can do to make war less likely.

Source: Judith A. Myers-Walls, Human Development Specialist, Purdue Extension, 2003
HOW TO TALK TO CHILDREN ABOUT VIOLENCE, WAR AND TERRORISM

It’s Not Easy to Talk With Children About Violence and War

Growing up has never been easy. It’s especially difficult for young people in times of crisis. We owe it to our children to listen to what is on their minds and in their hearts and give them the best of our understanding and guidance.

Parents wonder if they should protect their children from the grim reality, explore the topic or share their personal beliefs. Some adults feel that they must reconcile the dilemma of advocating nonviolence while explaining terrorism and war. This dilemma is made more complex by the desire to provide explanations about violence in the world, while at the same time encouraging children’s natural sense of curiosity. We want children to feel free to come to us with questions and concerns. In addition, we know that it is important that young children be reassured about their own safety and the safety of their parents and loved ones. So where does this leave us? Following are some pointers for dealing with these issues.

Discuss the Differences Between Anger and Hate

Children of different ages may ask why some people or groups hate us just because we are Americans. It may help to explain the difference between anger—an emotion the child can relate to—and hatred or prejudice.

Anger is a normal human emotion that arises when we feel violated, cheated or harmed. Anger can lead to constructive solutions for problems when we learn to control our emotions and find common ground. Alternatively, hatred is taught and dictates that certain people or groups of people are not worthy of respect, compassion, or even life. Talking with your children about the horrible consequences of race hatred and bigotry will help them appreciate the value of all human life and may help them stand up to injustice in their own lives. Remember that you don’t have to have all of the answers in order to instill the values of your family.

In times of violent conflict, some people dehumanize the residents of countries whose governments are in conflict with their own. Sometimes this dehumanization process extends to people who came from or whose relatives emigrated from that region. By helping young people to understand the human and environmental consequences of war for all those involved, they can become more sensitive to other people’s feelings and points of view.

Limit the Child’s Exposure to Negative Media Images

Parents may want to limit the amounts of television news based on the age and maturity of children in the household. Talking to your children about what they do watch or hear will help them put frightening information into a more balanced and reasonable context.

◆ Preschool-age children may be the most upset by the sights and sounds they are exposed to. They may confuse facts with their fantasies and fears and can easily be overwhelmed. They may have real fears of being separated from parents, being harmed or about punishment.
School-age children can certainly understand the difference between fantasy and reality but may have trouble keeping them separate. News stories can be internalized and transformed into something that might happen to them. These children are also in the midst of peer struggles and are developing a mature moral outlook. Concerns about fairness and punishment will be more prevalent among this age group.

Middle- and high-school children may be interested and intrigued by the politics of a situation and feel a need to take a stand or take action.

Teenagers, like adults, may become reflective about life and re-examine their priorities and interests. They may also respond by searching for information, answers and justice.

Children of All Ages Appreciate Talking With Adults They Trust

When speaking with your child, be sure to use words they can understand. Use simple, short words and straightforward explanations. Whatever your children’s ages, they deserve honest answers and explanations, but the level of detail should match their ability to comprehend the situation. It is quite likely that they will have some confusion about the facts. We can offer the opportunity to dispel myths that may be overly frightening and listen and talk with our children about their concerns. Let the child’s words guide the direction of the discussion. By listening patiently, we allow our children to think at their own pace and, at the same time, we communicate that they are worthy of our time and respect. Responding to children’s questions or concerns in an appropriate, supportive way will help them begin to understand our complex world, and it will also help to strengthen their ability to trust. You may also want to say that you share some of the same feelings they are experiencing. Expressing your own feelings of grief about what happens in a war is a good way to help children learn compassion and empathy. Finally, remind the child that you will be together during these difficult times.

Observe Children’s Behavior

Be aware of signals young children send out through their play, their drawing and writing and their spontaneous conversation. War play is a common phenomenon, particularly among young boys. Many use it to explore the messages they are exposed to about war and terrorism. War play can be utilized as an opportunity to discuss what the games mean to them. Pre-adolescent boys, especially, may have a fascination with the violence that is portrayed in the media. For older children and adolescents, important issues are raised about the ethics of violence and the ways conflicts are best resolved. Young people can derive hope by learning about conflict resolution and developing concrete skills in nonviolent problem-solving. You can discuss their opinions about how they think current personal and political conflicts might be resolved.

Communicate That it Is OK to Be Concerned About the State of the World

Although it is healthy to admit that you and other adults are concerned by current events, it is important to help children find a way to step out of their position of powerlessness. One way to help children grapple with difficult issues is to explain that people’s concern is the first step toward doing something to make the world safer. Engage them in a conversation about the ways in which their school is working toward creating a safer community and how they might get involved. It will also help to provide reassurance through positive comments such as “there are a lot of people working to keep our schools and neighborhoods safe.”

Discuss How Retaliation Can Escalate Conflict Rather Than End it

We can help young people understand that in a conflict, when one party retaliates, the other party usually gets angrier and often chooses to strike back, thereby further escalating the situation. Children can relate to examples of conflict in their daily lives and may be able to identify situations where anger escalated and others where issues were resolved more peacefully. They may be able to describe actions they took to help reach a resolution, such as asking for a teacher or older child to assist in working out a solution. Similarly, we can remind youngsters that many people around the world are working to see that justice is done. They are trying to figure out who helped commit acts of terrorism and bring them before courts of law.
Help Children Feel Empowered
Sometimes simply knowing the facts can lead to anxiety, fear and powerlessness. Help young people to overcome these feelings by engaging them in taking actions that make a difference. One of the most important actions children can take is to learn how to make a difference in their own worlds. It is important that children generate and implement the actions they choose to pursue. Providing a caring network both at home and at school is reassuring to children. Young people have many questions about violence and conflict in the world. Helping children and teens explore different answers to these questions and assisting them in learning about ways they can deal with conflict creatively is empowering for all of us.

Source: WPOI, 2001

Communicating With Children About Deployment

Parents need to communicate with children in ways that are developmentally appropriate. Timing and what is being shared are important factors. At home, parents also help their children communicate with the deployed parent in age-appropriate ways. Here are some simple explanations of what children can grasp at certain ages.

Three to Four-Year-Olds
No concept of time. A three-year-old thinks that three months is next week. Parents need to use markers, such as, “Dad or mom will be home right before your birthday or before this holiday.”

Early Elementary School
They have a better understanding of time. They understand that three months is a long time. Calendars are helpful. You can mark the calendar and say, “This is the day that dad or mom is supposed to come home.”

Seven and Eight-Year-Olds
They understand time and bigger concepts. They will be able to look at the calendar and mark it. You can say, “This is the day dad or mom is supposed to come home.” This age group understands concepts like good and bad. You can say dad or mom is going away to take care of the bad guys or bad things.

Nine, Ten, Eleven and Twelve-Year Olds
Abstract thinking has begun. They are aware of the news and can understand concepts like the “national good.” You can put out a return date, and they will understand the time frame. Reinforce this age group’s skills by providing them with pre-stamped envelopes, as well as private email accounts for communicating.

Older Adolescents
This is a challenging age group and an emotional period of time, even under the best of circumstances. It is an age when children need to identify with their same-sex parent. If that parent is deployed, it is especially difficult for the child.

Source: Courage to Care, Uniformed Services University of the Health Sciences, Bethesda, MD, www.usuhs.mil
FMLA UPDATE—TIME OFF FOR FAMILY MEMBERS OF MILITARY PERSONNEL

The Family and Medical Leave Act (FMLA) was amended as of January 28, 2008, and now provides protected leave for employees who need time off to handle “qualified exigencies” related to an immediate family member’s military service (or call-up for service) or to care for a family member who is injured during military service. This amendment is part of the National Defense Authorization Act (P.L. 110-181) signed into law by President Bush. Although the provisions providing for leave for a qualifying exigency are not effective until the Department of Labor (DOL) issues the final regulations, the DOL encourages employers to “act in good faith” and provide this type of leave to qualifying employees in the interim. This new law provides two new types of FMLA leave.

Call to Duty Leave

Eligible employees may use 12 weeks of FMLA leave for a “qualifying exigency” if an employee’s spouse, child or parent is called to active military service or is already on active duty. This supplements the existing four reasons an eligible employee may take leave (birth of a child; placement of a child for adoption or foster care; caring for a spouse or family member with a serious health condition; or for an employee’s own serious health condition). Intermittent leave may be taken.

The amendment provides that the DOL may issue regulations permitting employers to request certification from employees seeking leave when a family member is called to active service.

Service Member Family Leave

This FMLA modification requires employers to provide up to 26 weeks of unpaid leave to employees whose child, parent, spouse or “next of kin” suffers a serious injury or illness in the line of duty on active duty in the Armed Forces. Employees may use this leave to care for the covered service member while he or she is undergoing medical treatment, recuperation or therapy for that serious illness or injury. The maximum leave an employee will be permitted to take during a 12-month period will be 26 weeks, and employees are able to take this leave intermittently.

The DOL has stated that they would immediately enforce the 26-week unpaid leave allowance to care for a wounded Armed Forces member. Employers may require certification from the covered service member’s health care provider to certify the leave.

Eligibility and Notification to Employer

Only employees who are otherwise covered by FMLA law are entitled to this leave (employers with 50 or more employees; 12 months minimum service and 1,250 hours of actual hours worked in the 12 months preceding the leave). FMLA leave is unpaid; however, the same rules now applicable to substitution of paid leave apply to these leaves. An employee must provide his or her employer with notice of the employee’s intention to take leave within five business days of receiving official notice that the employee’s spouse, child, parent or next of kin will be on leave or of an impending call to active duty.

What is a Qualifying Exigency?

Because Congress directed the DOL to define “qualifying exigency” and prescribe rules regarding certification of a Call to Duty Leave, these portions of the amendment are not immediately effective. The term “qualifying exigency” is not defined in the law and awaits regulatory definition by the Secretary of Labor. It is likely that
an exigency will include time needed to assist the serviceperson to get ready for duty or to care for his/her child. It is not clear whether it will allow an employee to take time off while a serviceperson is on furlough.

**Final Regulations**

The DOL is working on regulations to provide further guidance to employers and will post additional guidance updates on its FMLA Compliance Assistance web site: http://www.dol.gov/esa/whd/fmla/.

**Additional Web Sites**

Legislative information regarding the new FMLA provisions can be found at the following web sites.


http://www.dol.gov/esa/whd/fmla/fmlaAmended.htm

Sources:  

Alexander Hamilton Institute, Inc., *FMLA 2008 Update: Complying with the New Regulations and Military Leave Expansion*

FINANCIAL MANAGEMENT RECORDKEEPING AND BUDGETING

Managing the family budget while your spouse is away can be challenging, but it can be done. Prior to deployment, sit down with your spouse and calculate your monthly expenses with regard to these topics:

- **Utility Bills:** Look at utility bill statements from the past year, and take an average of these expenses. This should give you a pretty good monthly estimate.
- **Long-Distance Bills:** Opportunities to call will vary depending on the spouse’s duty location, but you should be able to decide how much of your budget should be set aside for long-distance calls.
- **Rent or Mortgage:** Usually, this will be a fixed cost, although, if you have an adjustable mortgage rate, your house payments may go up (or down) slightly. Rent may also change if you do not have a lease or are at the end of a lease. The interest rate on a loan may be adjusted under the Soldiers’ and Sailors’ Civil Relief Act.
- **Monthly Living Expenses:** Calculate your average monthly expenses for groceries (less one adult), gas for the car, clothes, entertainment costs (such as video rentals, dining out, family activities and other purchases).
- **Monthly Payment to Creditors:** Total up things like car and home equity loan payments, credit card payments and bank loans. The interest rate on a loan may be adjusted under the Soldiers’ and Sailors’ Civil Relief Act.
- **Savings:** Try not to get behind in putting money aside each month for your savings account. Less one family member in the house, you may find that you can actually save more. Use your family’s savings as a “last resort” for covering unexpected expenses.
- **Savings Bonds:** You may want to consider buying savings bonds, which are low or no-risk investments. You can use savings bonds as a means to grow your savings or as a way to build college funds for your child’s post-secondary education. More information is available at www.savingsbond.gov.
- **Once-a-Year Expenses:** Don’t forget to include things like car or homeowner’s insurance bills, because they may catch you off-guard near the end of the year, just when you thought you were “in-the-black.”
- **Reminder:** You must also figure out the potential expenses of the family member on deployment.

**Banking Decisions**

Your bank is an important ally in your budget and financial management efforts. To get the most out of your banking arrangements, you should think about the following:

- **Direct Deposit:** Consider signing up for direct deposit, if you haven’t already done so. Direct transfer of money into your account can speed up your ability to cover bills.
- **Separate Accounts:** Consider opening separate checking accounts to ease confusion over who is writing checks and when they are written. You can use one account while deployed, and your spouse can use the other. Make sure you understand the fees and conditions of your bank account. Some banks charge fees for accounts with small balances. Make sure you and your spouse have a clear understanding regarding the amount and timing of deposits to the second account.
- **Credit Card Limits:** Set credit card limits for you and your spouse. Limits will help prevent both of you from adding to your credit card debt, if you have any. Decide who will be using which cards during your deployment.
Make Transferring Funds Easy: You may need to draw upon your savings to cover unexpected costs. Make sure that your checking and savings accounts are in the same bank so funds can be transferred easily.

Use Electronic Funds Transfers (EFTs) Effectively: One sure way to put money where you need it is to arrange for EFTs with your bank or financial institution. The EFTs can be a real plus by automatically setting aside money for specific use. Below are some typical items for which EFTs are used.

- Payments to dependents
- Monthly bond payments
- Contributions
- Mortgage payments
- Savings payments
- Insurance payments

One Allotment Permitted for Financial Hardships: If you do not have the capability to make EFTs, you may set up one allotment to help alleviate any financial hardship created by your being mobilized or deployed away from home.

## INCOME AND ASSETS WORKSHEET

Effective financial management requires that you think about your income as well as your expenses. It’s important to be realistic and not overly optimistic about income, but you and your spouse must have a clear idea of what income you will be able to use to meet your budget requirements. Additionally, you both need to have a thorough understanding of your total assets. The following worksheet will help you plan.

### Monthly Income

<table>
<thead>
<tr>
<th>Monthly Income</th>
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<tbody>
<tr>
<td>Salary(s) From Employment</td>
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<tr>
<td>Salary From Reserve Compensation</td>
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<tr>
<td>Spouse’s Income</td>
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</tbody>
</table>

Remember, your Reserve military compensation may change. Keep this part of your Plan up-to-date by considering income increases due to: Family Separation Allowance (FSA); rate changes; re-enlistment; longevity pay increases (you may be required to extend your deployment)

- Alimony
- Child Support
- Commissions
- VA Disability Compensation (%)
- Life Annuities Payment(s)
- Pension Payment(s)
- Social Security Payment
- Other

**Total Monthly Income**
### Monthly Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Alimony</td>
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<tr>
<td>Automobile Insurance</td>
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<tr>
<td>Automobile Payments</td>
<td></td>
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<tr>
<td>Child Support</td>
<td></td>
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<tr>
<td>Dues (Club, Union, Organizations, etc.)</td>
<td></td>
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<tr>
<td>Utilities (Gas, Electric, Water/Sewer)</td>
<td></td>
</tr>
<tr>
<td>Health, Dental &amp; Vision Insurance</td>
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<tr>
<td>Rent (if applicable) or Mortgage Payment</td>
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<tr>
<td>Property or Renter Insurance</td>
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<tr>
<td>Real-Estate Tax</td>
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<tr>
<td>Telephone &amp; Cable</td>
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<tr>
<td>Food</td>
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<td>Other</td>
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<td>Other</td>
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<tr>
<td>Total Monthly Expenses</td>
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### Individual Retirement Account(s)

<table>
<thead>
<tr>
<th>Name of Account</th>
<th>Account Number</th>
<th>Contact Name</th>
<th>Current Value</th>
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### Real Property

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<thead>
<tr>
<th>Property Name and Address</th>
<th>Current Value</th>
<th>Outstanding Mortgage(s)</th>
<th>Equity</th>
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<tbody>
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### Savings and Checking Account(s)

<table>
<thead>
<tr>
<th>Bank or Credit Union Name</th>
<th>Name(s) on Account</th>
<th>Account Number</th>
<th>Current Value</th>
<th>Approximate Monthly Interest</th>
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### Stocks, Bonds & Mutual Funds

<table>
<thead>
<tr>
<th>Name of Stock, Bond or Fund</th>
<th>Number of Shares</th>
<th>Date Acquired</th>
<th>Approximate Current Value</th>
<th>Registered to and Where Kept (Account)</th>
<th>Dividend (if applicable)</th>
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<tbody>
<tr>
<td><strong>Power of Attorney (If Applicable)</strong></td>
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<td>Name</td>
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<td>Relationship</td>
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<td>Address</td>
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<td>Effective Date</td>
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<td>Termination Date</td>
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<tr>
<th><strong>Credit Card(s)</strong></th>
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<tbody>
<tr>
<td>Card Name and Institution Sponsoring</td>
</tr>
<tr>
<td>Account Number</td>
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<tr>
<td>Address</td>
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<tr>
<td>Current Balance</td>
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<table>
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<tr>
<th><strong>Loan Information</strong></th>
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<tbody>
<tr>
<td>Bank or Credit Union Name</td>
</tr>
<tr>
<td>Account Number</td>
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<tr>
<td>Address</td>
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<tr>
<td>Collateral</td>
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<tr>
<td>Current Amount of Loan</td>
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<table>
<thead>
<tr>
<th><strong>Brokerage Account(s)</strong></th>
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</thead>
<tbody>
<tr>
<td>Name of Account</td>
</tr>
<tr>
<td>Broker Name (if applicable)</td>
</tr>
<tr>
<td>Address</td>
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<tr>
<td>Phone Number</td>
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<tr>
<td>Account Number</td>
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<tr>
<th><strong>Income Tax Returns</strong></th>
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<tbody>
<tr>
<td>Location of Returns</td>
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<tr>
<td>Location of Withholding Forms, Receipts and other supporting information</td>
</tr>
<tr>
<td>Name of Tax Preparer</td>
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<tr>
<td>Address of Tax Preparer</td>
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<tr>
<td>Phone of Tax Preparer</td>
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<tr>
<td>Other</td>
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</table>

Source: Office of the Assistant Secretary of Defense for Reserve Affairs
You are dedicated to your country as well as to your family. Leaving, however, doesn’t have to mean a financial hardship for you and your loved ones. Safeguard your money before you are called to protect your nation with this personal finance strategy.

**Review the past to prepare for the future.**
Carefully examine your family’s income, expenses, liabilities and assets. Identify the ways in which the financial situation will change while you are gone. You may need to make a plan to modify spending habits and expenses so they—and you—are prepared when you leave.

**Act as a (family) unit.**
Lead a financial affairs meeting with your family. You know there is strength in numbers, so involve your spouse and older children in the decision-making process. Give them the opportunity to talk about individual goals, concerns and hopes. Ideally, you will want to leave everyone feeling financially comfortable and secure. By discussing the upcoming challenges, family members will feel better when you depart, even if they have to make some difficult concessions.

**Return debt-free.**
Instead of leaving your family with excessive debt (and you with a stack of bills to contend with when you come home), pay off what you can now. If you can’t eliminate the balances entirely, establish a reasonable payment plan with your creditors before you go.

**Get organized.**
If you are currently the primary money manager, get ready to transfer fiduciary responsibilities to your spouse (or other designated family member). By properly preparing him or her for the new duties, you will both be relieved of stress. Locate and store pertinent financial documents in a safe and accessible place. Explain your method of bill paying. You may need to set up a joint checking account for household expenses. Make sure he or she has account numbers, addresses, due dates and phone numbers for all necessary accounts. Your social security number, mother’s maiden name and place of birth may also be relevant to share now, if you haven’t already.

**Get your information straight.**
If you haven’t seen a copy of your credit report recently, obtain one as soon as possible. Because there is often incorrect information on a credit report, experts recommend pulling copies from all three credit bureaus annually. Fixing mistakes can take months of paperwork, so start now.

**Dupe the enemy.**
Don’t give thieves the opportunity to exploit what you have laying around. Close unnecessary credit instruments, shred documents containing personal information, and notify your creditors and financial institution that you will be away and will not be using certain accounts for an indeterminate amount of time.
Get professional assistance.
The BALANCE Financial Fitness Program is an excellent source for money management assistance and can be accessed through your Employee Assistance Program. Their financial counselors can help you through this unique time by providing advice on how to prepare for the future today. From developing workable spending plans, to helping you obtain and explain your credit reports, to establishing a repayment plan with your creditors, BALANCE can help. Planning is vital right now. Allow the professionals to give you quality and objective assistance so you can leave feeling confident and come home to financial peace.

Source: BALANCE, 2005
Help is Just a Call or Click Away

We all face difficult challenges at different times in our lives. Today, more than ever, companies understand that when faced with personal problems, an employee’s work life may be affected as well. Through FEI Behavioral Health, your EAP and/or Work-Life Services provider, help is available if you find yourself struggling with a personal concern or life event. The EAP can assist you with issues such as work-life balance, relationship conflicts, anger management, legal or financial matters, drug or alcohol abuse, stress, family caregiving, parenting concerns, anxiety or depression. Getting help is as easy as calling your EAP or LifeCycle® Service toll-free number to talk to a professional to review your options. Or you can log on to the Internet for information from your company’s EAP website. You and your eligible family members can receive a confidential referral to a professional counselor in your community or receive valuable information that can lead to solutions for life events.
This booklet is one of many consumer information booklets available through the FEI Behavioral Health LifeCycle® Service program—a comprehensive work-life resource, referral and consultation service provided to employees and families.

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