Army Reserve Child, Youth & School Services
CYSS Connections

CYSS Mission
To support readiness and quality of life by reducing the conflict between military mission requirements and parental responsibilities.

2016 2nd Quarter Issue

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Military Saves Week

February 22-27, 2016 marks Military Saves Week, an annual opportunity for the promotion of good savings behavior and self-assessment.

Military Saves, a component of the nonprofit America Saves and a partner in the Department of Defense's Financial Readiness Campaign, seeks to motivate, support, and encourage military Families to save money, reduce debt, and build wealth. The research-based campaign uses the principles of behavioral economics and social marketing to change behavior.

Army Reserve Child, Youth & School Services (CYSS) recognizes that it is never too early to begin the development of good money handling habits. In promotion of Military Saves Week, CYSS aims to get even our youngest savers involved by offering programming targeted at those as young as 6 years old.

You have the power to turn your kids into savers! Get started saving now for their future, and model good habits. Military Youth Saves is a social marketing program designed to encourage kids and teens to develop good savings habits at a young age, and offers Families great resources year round. Visit militarysaves.org/for-savers/military-youth-saves for details.

This Military Saves Week, involve your youth and teens in CYSS programming. Programs are offered for those ages 13+ years, and location will not be an issue since CYSS will offer a week of webinars for both parent and youth to attend. Also during the month of February, school-age youth 6-12 years will participate in "A Kid's Guide to Money" at Yellow Ribbon Reintegration Programs.

Webinar 1: Making Sense of Cents

This is a financial readiness webinar that is designed to promote financial literacy in Army Reserve youth. This webinar focuses on budgets, spending plans, goal setting, information about financing college, and a self-assessment tool for teens to find out more about their spending habits.

Webinar 2: College Readiness and Financial Aid

This webinar allows participants to explore the world of college and financial aid for students who are beginning to think about college. The insight gained from this webinar, in addition to information on our national partnerships, will ease stress and set Families up for success throughout the college admission process.

Webinar 3: Money Matters Make It Count

This program was created by Boys and Girls Clubs of America in partnership with Charles Schwab Foundation, to provide behavior-changing financial education to

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help teens get on a path toward budgeting, saving, planning for college, and financial freedom.

Military Saves encourages all service members, their Families, and civilian employees to take the Military Saves pledge, and for organizations to promote savings year-round. Youth can take it too! The pledge states, "We promise to help ourselves by saving money and using debt responsibly or not at all. We promise to help our Families, our friends, and our neighbors by encouraging them to do the same." Youth who take the pledge can receive a pledge certificate through **militarysaves.com**. Savers who take the pledge can opt to receive a monthly e-newsletter from Military Saves, as well as a quarterly e-newsletter from America Saves. To take the pledge, visit **militarysaves.org/for-savers/savings-tools-and-resources/take-the-pledge**

Involve the entire Family in Military Saves Week and begin developing savings plans now!

Article compiled from:
militarysaves.org; **americasaves.org**

Webinar Schedule

Making Sense of Cents

Dates: Monday, February 22
Wednesday, February 24

Time: 8:00 pm EST/ 7:00 pm CST/ 6:00 pm MST/ 5:00 pm PST

Contact: Andretta Smith, Contractor: Odyssey Marketing Group
832-380-7341 or **andretta.j.smith.ctr@mail.mil**

Age Group: Youth 13+ and parent/guardian

Register: Contact the CYSS specialist above for call-in information

College Readiness and Financial Aid

Dates: Tuesday, February 23
Thursday, February 25

Time: 8:00 pm EST/ 7:00 pm CST/ 6:00 pm MST/ 5:00 pm PST

Contact: Valerie Morgan, Contractor: Odyssey Marketing Group
504-558-5603 or **valerie.m.morgan5.ctr@mail.mil**

Age Group: Youth 13+ and parent/guardian

Register: Contact the CYSS specialist above for call-in information

Money Matters Make It Count

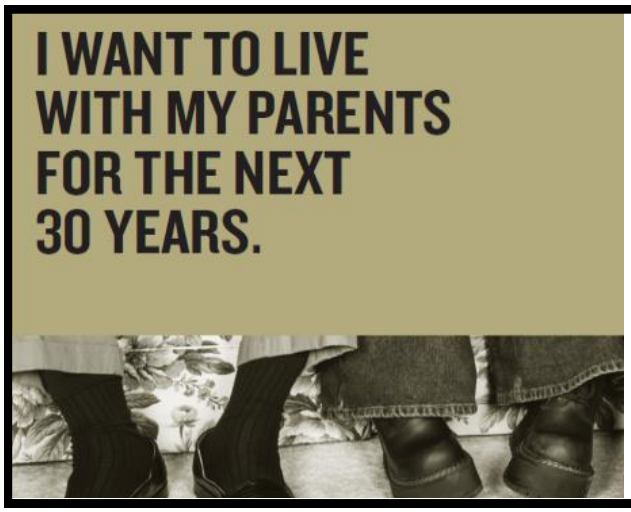
Date: Friday, February 26

Time: 8:00 pm EST/ 7:00 pm CST/ 6:00 pm MST/ 5:00 pm PST

Contact: Shiann Arnold, Contractor: Odyssey Marketing Group
502-626-5940 or **shiann.j.arnold.ctr@mail.mil**

Age Group: Youth 13+ and parent/guardian

Register: Contact the CYSS specialist above for call-in information



Spending all your money on cheeseburgers, video games, or another pair of jeans might sound like a good idea today, but tomorrow…not so much. Enroll as a Saver at **militarysaves.org** and start saving now to build wealth later.

That, or get used to hanging out on your parent's couch…when you're 40.

Financial Readiness Highlight

Military OneSource

Did you know that Military OneSource is a great tool for financial services for you and your Family? Visit MilitaryOneSource.mil to get started.

Military OneSource is a virtual call center and online program that supports military members and their Families with a broad range of services. Military OneSource addresses concerns like money management, spouse employment and education, parenting, relocation, deployment, and the concerns of Families with special needs members.

Since Military OneSource is available 24 hours a day, seven days a week from any location in the world, they can be especially helpful to those who live at a distance from installations. Military OneSource has masters-level consultants available by telephone and email to provide you with practical suggestions and support for issues that nearly everyone faces. And they also offer the benefit of confidential specialty consultations.

Financial services and career opportunity information is available in the form of online tools, social media, and educational materials such as booklets, CDs, DVDs, and articles. Military OneSource's financial services can also be a tax resource for military Families. Military OneSource provides short-term, solution-focused, and confidential financial counseling in-person or by telephone. These counselors provide education, coaching and referrals to military or community resources.

Money management is a financial process full of teachable moments in our daily lives. Sound financial principles learned at an early age will provide youth with financial freedom and smart money habits. For more information on financial readiness articles, tips or upcoming webinars go to MilitaryOneSource.mil or call 800-342-9647.

Article compiled from: MilitaryOneSource.mil

Military OneSource: Seven Tips to Teach Youth About Money Management

Be open about your family's monthly income and expenses. Your teen probably has no concept of the cost of basic living expenses. Share actual facts and figures with your kids to show how you prioritize spending between "needs" and "wants."

Help them get a bank account. Once your teen has a job and is receiving a regular paycheck, it's time to open a checking account. Talk to them about selecting a bank, discuss the responsibility of having a debit card, and show them how to use online banking tools to check their account balance regularly.

Review monthly statements together. Your teen may not realize they're spending $50 a month on junk food, but those $1.50 purchases can really add up. A review of monthly statements can be a great way to point out spending patterns and discuss money management.

Show the impact of savings. If there's something your teen wants to buy, whether it's small - like concert tickets, or big - like a car, sit down and make a savings plan together. Figure out what amount they'll need to save over how many months to reach their goal.

Discuss how to make smart purchases. Even if your teen knows exactly what he/she wants, show them how to do a cost comparison, read product research, and check consumer reports. They might figure out another choice is a better value.

Start out with small monthly expenses. Giving your teen a little financial responsibility each month can help create purposeful spending habits that will serve her or him well later in life. Whether it's gas, their cell phone, or even just the monthly Netflix subscription, this can be a great teaching tool.

Teach your teen about the rewards and dangers of credit cards. To an unprepared teen, their first credit card can feel like a license to spend. Help her or him to understand the advantages of building good credit while also explaining the risks of acquiring credit card debt.

The New SAT and Free Prep Help for Military Families

The SAT is undergoing its biggest change in 30 years. The new SAT will make its debut in March 2016 and impact students in the class of 2017 or younger.

The Princeton Review states the content on the new SAT will be very similar to that which is on the American College Test (ACT). The major difference is in how the concepts are tested and the steps students will have to take to solve problems correctly. Students will have to reason their way through this exam by tackling problems in a linear and sequential fashion; a student's ability to process information quickly will be key. The SAT will continue to test the same skills and roughly 95% of the exam remains the same as before. According to eKnowledge, the changes to the SAT are mostly cosmetic (not content), changing their layout, number of questions, length per question, and scoring to come more in line with the ACT.

Changes You'll Love

- No penalty for wrong answers; do not worry about losing points for guessing incorrectly (Just like the ACT)
- Only four answer choices instead of five (Just like on the ACT)
- Vocabulary testes may be more familiar, but students will need to know multiple definitions of those words
- No more sentence completions

Changes You Won't Love

- Questions will require multiple steps to get an answer
- Reading passages will include complex structure/vocabulary
- Foundational math skills will be more important
- Reasoning and critical thinking skills will be paramount
- There will be fewer sections on the new test, but they will be longer in time than the current test

When Do I Get My Scores?

If you take the new SAT in March 2016, it returns to a 1600-point scale. However, the College Board will hold scores from the test until after the May 2016 administration. That's a long and likely stressful waiting period for students to learn their scores.

Trends about Accepting the New SAT

A lot of schools will accept both the old and the new SAT for the Class of 2017 (current junior). This is because the SAT is typically taken during junior year, and for the Class of 2017, the old SAT was available for half of your junior year, and the new SAT for the second half. One caveat to this is that many colleges will not "superscore" between the new and old SAT, since they consider them to be different tests. This means that they won't automatically look at your highest section scores like they normally do with two different SAT score reports. This has big implications on whether you should switch to the ACT if you already took the old SAT. For a school's specific guidelines, applicants should check the frequently asked questions (FAQ) section of the admissions office website. Additionally, many colleges cautioned against taking the SAT too early, as they tend to see the highest scores from juniors and older.

During this transition time, if any of the new SAT information is confusing, consider taking the ACT instead. There are no announced changes to the ACT, and it is accepted by all colleges and universities. Anthony Green, tutor to the top 1%, stated no one needs to take the March, May, or June versions of any exam. If you're a junior, take the ACT instead. If you're younger, just wait. You'll avoid any mishaps, and you'll allow the proper materials and strategies to be developed.

Free and Discounted Test Prep Programs for Military Families

eKnowledge and a group of over 150 professional athletes, non-profits, corporations, and the Department of Defense have teamed up to distribute more than 216,900+ programs valued over $50,738,000 to students, Families, and service members around the world. The Alliance waives the $200 retail price for the standard version SAT or ACT College Test Prep Programs. The sponsorship/donation also provides 75% to 95% discount on other preparation software, programs, and books. eKnowledge does not profit from this donation/sponsorship effort.

Order Information or Questions

Visit **eknowledge.com/ARFP** for additional information. **Click here** to order or call 951-256-4076 with questions. You can also contact your CYSS specialist for assistance. Visit **arfp.org/cyss** for contact information.

Article compiled from: **businessinsider.com**, **prepscholar.com**, **princetonreview.com**, **eknowledge.com**

CYSS Volunteer Highlight

Command Teen Council - Junior Advisor Volunteer

Apella T. is a Teen Council member representing the 416th TEC. Apella was first introduced to Child, Youth & School Services (CYSS) at the 2014 Midwest Youth Leadership, Education and Development (YLEAD) training held in Chicago, IL. Throughout the week, Apella took the lead within her small group exhibiting natural leadership skills, and in turn, the entire staff took notice. During the closing of the event, Apella was invited to join the 416th TEC Teen Council, and we are glad she agreed.

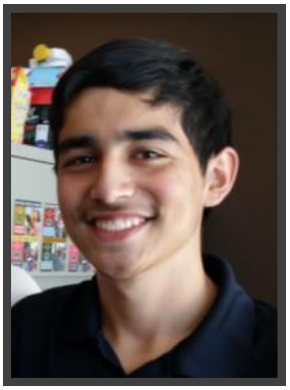
As a member, she has exceeded command expectations with her inquisitive nature, drive, and determination. Apella faithfully participates in monthly conference calls and has volunteered alongside the Family Programs team at Family Days and during the Survivor Outreach Services (SOS) initiative, Operation Love Letter. This past spring, Apella graduated from high school and was accepted into the University of Illinois at Chicago. She is currently a freshman majoring in biochemistry. She has joined the ROTC because of her admiration of her mother's service with the Army Reserve.

Even after graduating, Apella has remained a vital part of the Teen Council serving as a junior advisor and mentor for younger 416th TEC Army Reserve youth. Apella recently sent a letter to the Monument Committee at the University of Illinois at Chicago to propose a monument to honor homeless Veterans that suffer from mental illnesses, substance abuse, and other co-existing disorders. Her mission is to bring awareness to this growing problem. The question she asked of the Monument Committee in her letter was, "How could a nation as prosperous and thriving as the United States turn a blind eye to men and women who were, and are one of the main reasons for our wealth?"

Army Reserve Teen Panel - Youth Volunteer

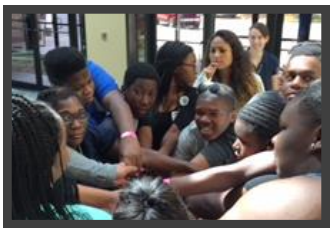
Isaiah S. is a member of the Army Reserve Teen Panel (ARTP) representing the 311th ESC. Since joining in June 2014, Isaiah has volunteered as a junior advisor at Child, Youth & School Services (CYSS) Youth Enrichment Programs, Unit Family Days, and Yellow Ribbon Reintegration Programs. As a junior advisor, Isaiah helps facilitate team building activities and group games. He also encourages discussion among the youth attendees.

Most recently, Isaiah along with another ARTP member was able to meet with the wife of Lt. Gen. Jeffrey W. Talley, Chief of Army Reserve and Commanding General, United States Army Reserve Command. Isaiah spoke with Mrs. Linda Talley when she hosted a town hall in Southern California in November, and shared what volunteer opportunities he has been involved in as well as his plans for school and the future. Isaiah is currently a senior taking seven AP classes, and serves as the Commissioner of Clubs with his high school Associated Student Body (ASB). He applied for early admission this fall to Brown University's medical program and plans to become a neurosurgeon.



Up next with ARTP, Isaiah will help the Orange County Council Boy Scouts of America develop activities so local boy scouts can earn a patch that shows their support for military Families. Called the "Proud to Support Military Kids" patch, earning the award will help boy scouts engage and support military Families in Orange County.

Youth Programming Highlight



MANAGE STRESS | SOLVE PROBLEMS | STAY HEALTHY | STAY FLEXIBLE

Teen Resilience Training

Child, Youth & School Services (CYSS) is incorporating Teen Resilience Training (TRT) into upcoming Youth Enrichment Programs (YEPs) and Yellow Ribbon Reintegration Programs (YRRPs). The Army Reserve Comprehensive Soldier and Family Fitness (CSF2) Program is making strides in providing formal resilience skills training to Soldiers as of the objectives of the Ready and Resilience Campaign (R2C) strategy. Army Reserve CYSS Master Resilience Trainers are certified to deliver these skills to Soldiers and Family Members. Army Reserve Family Programs (ARFP) CYSS has embraced this opportunity through offering training to our Army teens as an essential tool to prepare them to deal with the challenges associated with Army life. One of the goals of the Teen Curriculum is to translate the skills that are currently trained to Soldiers and Families into an adolescent appropriate curriculum for Army teens. Teenage children are a major component of the Family dimension within our Soldier's lives. The intent of this program is to provide Army Families with a common language around resilience and performance skills that can facilitate discussion about day-to-day challenges. These discussions could happen while seated around the dinner table or during one-on-one conversations between a parent and child. Strengthening teens strengthens the entire Army Family. Army life can be tough, and this curriculum provides valuable intellectual thinking skills to Army Families in managing adversity and challenges.

Training Modules

1: Introduction to Resilience 2: Hunt the Good Stuff 3: Goal Setting 4: Activating Thought & Consequences (ATC)

Participant Comments

⇒ "My teenage son was able to attend Teen Resilience Training at Fort Jackson yesterday! He was really excited when I picked him up and eager to share all the new things that he learned. I'm really hopeful that his new knowledge set him up for success throughout the rest of his teen years and through his adulthood."

⇒ "I like that it was informative and not strictly set in a classroom setting"

⇒ "I learned how to build better connections"

⇒ "Learned that being optimistic can help make your day and someone else's day better"

⇒ "Resilience is a strong support through life"

Outcomes

- When faced with stress and/or adversity, resilience is the key factor in mental, emotional, and behavioral ability to cope with and recover from the experience, achieve positive outcomes, adapt to change, stay healthy, and grow from the experience.
- Individuals who are trained on resilience skills demonstrate higher levels of resilience post training than their counterparts.
- Resilience and psychological health are linked to important behavioral outcomes, such as individual self-assessments of emotional and social health, and reductions in depression, anxiety related illnesses, and substance abuse.

For More Information

Kendra Edwards Waters (Contractor: Odyssey Marketing Group), CYSS Youth Services Manager
kendra.edwards3.ctr@mail.mil or 770-754-9900 ext 506

April is Month of the Military Child

Established by former Defense Secretary Caspar Weinberger in 1986, the month recognizes the nearly 2 million military children, ranging in ages from newborn to 18 years old, who have one or both parents serving in the Armed Forces. The theme for 2016 is "Their Journeys and Adventures."

Throughout the month of April, it is a time to honor military youth for the important role they play in contributing to the strength of the Army Reserve Family. MOMC also reaffirms the Army Reserve's commitment to ensuring excellence in schools, childcare, and youth services as well as providing a strong supportive environment where children can thrive.

The Army Reserve Child, Youth & School Services (CYSS) has the privilege of supporting all Family members and recognizes that periods of service like mobilization, deployments, and reunions can be particularly difficult for the youngest members. While acknowledging the unique position of children and youth in military Families is essential, it is also important to understand that support can make the greatest difference in a child's wellness. It is the primary goal of CYSS to provide programs and opportunities to encourage positive coping through the stresses of being in a military Family.

April might have the title of Month of the Military Child, but CYSS makes it our business to serve and support military children every month of the year. Our CYSS command specialists strive to provide services like sharing child care resources, advocating for school support, or providing Youth Enrichment Programs and webinars. We believe that every day should be a celebration of the extraordinary efforts of military children and their Families.

Did you know that approximately 1.3 million military children are school-aged? As students, they have experienced a host of life transitions their civilian classmates never face: parental deployments, reintegration, and for too many, the return of a profoundly changed parent. More than 900,000 of these children have had a parent deploy multiple times, and more than 44,700 children are living with a parent's wound, injury, illness, or death. For most military-connected children, they have known the meaning of war and felt the impacts of it on their Family throughout their young lives. In their own way, they too, serve our country.

Events sponsored as part of the Month of the Military Child aim to equip children and youth to thrive in whatever environment they encounter. Currently "80% of military children are functioning relatively well despite the challenges" of a military lifestyle (Friedman, 2013). Programs, events, resources and staff are committed to every child and seeking to increase this percentage even more.

CYSS is looking forward to hosting great programs for 2016 Month of the Military Child! We appreciate the partnership with parents, caregivers, and extended Families in the mission of caring for our children, and we look forward to seeing all our Families participate in these outstanding Month of the Military Child events. Check out **arfp.org/cyss** to see what will be offered in your area!

2015 MOMC Art Competition showcases Army Reserve Children's stories through art.
Father Daughter Embrace 316th ESC

Article compiled from: **apa.org** (Sarah L. Friedman, PhD "Research on the Well-being of Military Children: Future Directions" and **militaryonesource.mil**

Army Fee Assistance Update

Families submitting new applications for Army Fee Assistance beginning February 22 should send them to Child Care Aware of America.

Installation Management Command (IMCOM), the headquarters for Army Child, Youth & School Services (CYSS), remains committed to working very closely with the General Services Administration (GSA) to restore this very important and valuable Army Fee Assistance (AFA) program to its original intent. IMCOM announced that the contract for AFA has been awarded to Child Care Aware® of America (CCAoA). IMCOM G-9 has a seven phase transition plan divided by states. Each phase has a 30-day estimated length with the first phase projected to start February 22, 2016. In addition, new AFA applications will also transition from GSA to CCAoA on February 22.

CCAoA recently launched new Facebook and Twitter pages to keep Army Families informed as the AFA program transitions management. The pages currently provide links and general updates on the transition process, and will become more interactive in the months to come. They will serve as a platform for Army Families and child care providers to ask questions and voice concerns. Visitors to the Facebook page will also have access to transition notices and be able to join webinar events.

The Army, CCAoA, and GSA are committed to ensuring that the transition of the AFA program is a positive experience for all Army Families involved, and is as responsive to their needs as possible. To ensure an effective and stable transition, CCAoA will assume management of the program through the phased approach highlighted below. Until Families and child care providers have been notified that the transition is complete, they should continue service through the GSA.

Good News: Army CYSS has verified that GSA has paid 95% of the backlogged subsidy payments to child care providers. GSA is working to resolve and pay the remainder of the invoices as quickly as possible.

Updates, Webinars, and Social Media

Parent FAQ
http://goo.gl/X1OwV6

Transition Website
armyfeeassistancenaccrra.org

Army Website
armymwr.com/cyss-fee-assistance.aspx

Parent Webinar Recording
attendee.gotowebinar.com/recording/3291514872884185857

General Transition or AFA Program Inquiries
usarmy.jbsa.imcom-fmwrc.mbx.army-fee-assistance@mail.mil

Social Media Links
facebook.com/armyfeeassistanceatccaoa
@AFA_CCAoA

Phase Number	States
Phase 1 *(Feb 22 start)*	Wyoming, Vermont, Virginia, Maryland, District of Columbia, New Hampshire, Maine
Phase 2 *(Mar 22 start)*	North Carolina, New Mexico, Montana, Idaho
Phase 3*	Washington, South Dakota, Oregon, Nevada, Iowa, Arkansas, Nebraska, Delaware, North Dakota, Alaska, Massachusetts, Wisconsin, Illinois
Phase 4*	Louisiana, Texas, Rhode Island, Arizona, Connecticut, Utah
Phase 5*	West Virginia, Indiana, Ohio, Colorado, Mississippi, South Carolina, Oklahoma, Alabama, Missouri, Pennsylvania
Phase 6*	Michigan, Minnesota, Georgia, Hawaii, Kansas
Phase 7*	Kentucky, Florida, New York, California, Tennessee, New Jersey

*Please note: Each phase should last approximately 30 days. Please wait for an email notifying you of transition 7-10 days prior to your state's start.

Upcoming Youth Opportunities

Youth Enrichment Programs

February 17: Social Media Webinar
Online
8:00 pm EST for ages 13-18
Contact: Tyler Mitchell
Contractor: Odyssey Marketing Group
317-377-2173 or tyler.g.mitchell.ctr@mail.mil

March 19: Babysitter's Training
Fort Jackson, SC
8:00 am - 5:00 pm EST for ages 13-18
Contact: Chris Dempsey
Contractor: Odyssey Marketing Group
803-751-4982 or christopher.j.dempsey.ctr@mail.mil

March 23: Post 9-11 Opportunities Webinar
Online
8:00 pm EST for ages 13-18
Contact: Tyler Mitchell
Contractor: Odyssey Marketing Group
317-377-2173 or tyler.g.mitchell.ctr@mail.mil

March 24: Online Sleuth Webinar
Online
7:30 pm EST for ages 13-18
Contact: Juanita L. Warren
Contractor: Odyssey Marketing Group
404-469-4399 or juanita.l.warren.ctr@mail.mil

Other CYSS Events

February 6-14: Operation Love Letters
CYSS in Partnership with Survivor Outreach Services for Gold Star Families. Visit arpf.org/cyss for details.

February 22-26: Military Saves Week Webinar Series
See page 2 for event listing and registration information.

April 1-30: Month of the Military Child
Check out arfp.org/cyss to see what events will be offered in your area, or visit arfp.org/cysscontact.php#youth to find your CYSS specialist.

Events Near You

CYSS Events by State
arfp.org/cyssstatecamps.php

4-H Events
4-h.org

YMCA Events
ymca.net/

This information has been provided by Army Reserve Child, Youth & School Services.
For more information on resources and programs, please visit: ARFP.org/CYSS

Fort Family Outreach & Support Center
We Inspire and Empower - Anytime. Anywhere. 24x7x365
We're here for you! Call: 866-345-8248 Visit: ARFP.org

Connect with CYSS

The best way to stay connected with programs, services, and the latest happenings with CYSS is to explore our website, sign up to receive our e-newsletter (if you haven't already), then like and follow us on social media!

Connect on arfp.org/cyss

Child, Youth & School Services

- **CYSS Specialists**
  Staff contact information listed by command)
  arfp.org/cysscontact.php#youth
- **Needs Assessment**
  Allows AR Families to request resources for their dependents based upon deployment/mobilization, academics, post-secondary prep, school age and youth programming, and childcare resources.
  arfp.org/cyssneeds_assessment.php
- **Ask A Question**
  arfp.org/cysscontact.php

Family Programs Social Media

facebook.com/ArmyReserveFamilyPrograms

twitter.com/familyprograms

Army Reserve Teen Panel Social Media

facebook.com/ARTeenPanel

twitter.com/ar_teenpanel

instagram.com/AR_TeenPanel

Event Links

- CYSS Events by State
  arfp.org/cyssstatecamps.php
- 4-H Events: 4-h.org
- YMCA Events: ymca.net/

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