



Aviano Airman and Family
Readiness Center 0434-30-5407
www.afrc.avianoab.info

Paternity Leave for Active Duty



The FY2009 National Defense Authorization Act allows married active duty personnel to re-

quest 10 days of permissive (non-chargeable) Paternity Leave after the spouse gives birth to a child.

Members will submit their request for paternity leave on a hardcopy AF IMT 988, Leave Request/Authorization. Be advised, commanders may disapprove the request for paternity leave when the member's absence would clearly have an adverse impact on the readiness or operational mission of the unit.

Refer questions to your unit orderly room.

Harvard Offers Free Tuition to Honor Students with Low Income



Harvard is promoting a financial aid program which eliminates "parental contribution" from families earning \$60,000 or less.

According to Harvard's president Lawrence H. Summers, "When only 10 percent of the students in Elite higher education come from families in lower half of the income distribution, we are not doing enough in bringing elite higher education to the lower half of the income distribution."

If a family earns less than \$ 60,000 a year with an honor student graduating from high school soon, the family is eligible to apply under this initiative. Visit Harvard's financial aid website at: www.fao.fas.harvard.edu/ or call the school's financial aid office at (617) 495-1581.

Also, Military One Source offers families telephonic, one-on-one counseling on college education and has a great deal of information on scholarships; see www.militaryonesource.com for more details.

The Air Force recruits Airmen and retains families. The intent of this newsletter is to keep service members and families abreast of the ever-changing issues and build a sense of community; comments are welcome.

Calendar Spotlight (call 632-5407 to sign up)

- Right Start: Every Monday - starts at 7:30 AM (arrive by 7:20 AM), no registration required
- January 5th: Sponsorship Class from 2:00 to 3:00 PM at the A&FRC
- January 5th and 26th: Money Talk Class from 2:00 to 3:30 PM at the A&FRC
- January 12th: Employment Class from 08:00 to 12:00 PM at the A&FRC
- January 14th: Key Spouse Meeting from 10:00 to 11:30 AM at the La Bella Vista Club
- January 22nd: Deployed Spouses Dinner from 6:00 to 8:00 PM, register with Key Spouse or First Sgt
- January 9th, 16th, 23rd, and 30th: Smooth Move at 08:30 AM the A&FRC

Not Enough Time in Your Day?



If you find yourself trying to do the impossible in a short amount of time, on a limited budget, etc. then you are not alone.

Take 5 Minutes to get some tailored, objective tips and suggestions at:
<http://www.franklinplanner.com/promotions/stressedout/index.html>

"The Average Family's Guide to Financial Freedom"



The following is a book review by Ms. Cathy Yoakum, AFC Intern. It is the second part of a two part segment of the same-titled book by Bill & Mary Toohey (see last months newsletter for part one).

"*The Average Family's Guide to Financial Freedom*" can be read in about a day, and can be requested from the base library. It covers such a multitude of areas in an easy-to-read format that the reader is bound to find one subject in which to take to heart.

Yes, we've all been told to spend less than we make, but it isn't easy. The Toohey's "attitude of gratitude" will help put the value into perspective. So often the next pay raise or salary increase is spent on new toys or a bigger and better lifestyle.

There is nothing wrong with increasing your standard of living, but being content with what we have is in the end much more rewarding than trying to keep up with the Jones', and it keeps your life simplified. The authors have some fabulous ideas that really make sense: purchasing strategies for big-ticket items, maintaining the things you own, and choosing the right size home, just to name a few.

The authors claim "If you can't remember what you bought last week, there is a good chance some of your money is being wasted". Controlling spending is outlined very well in the book, with an emphasis on tracking and *planning* expenses. Planning will prevent overspending and naturally leads to saving.

Relocating in the Next Year?



Military life involves moving - there is no way around it. Plan My Move is a powerful new set of tools to help you and your family make your next move a smooth one.

Want to know more about how a school rates, or the cost of living or crime rates? Then view the "Community Information" Tab.

Through Plan My Move, you'll have access to a Customizable Calendar, To Do Lists, Departure and Arrival Checklists and Overseas specific information.

View the website for more info at:

http://www.militaryhomefront.dod.mil/portal/page/portal/MHF/MHF_HOME_1?section_id=20.40.500.398.0.0.0.0

Military Spouse Career Advancement Initiative



The Military Spouse Career Advancement Initiative was created to help spouses overcome financial barriers. If you are relocating to the USA, there are 18 approved installations and it's been approved for Europe and awaiting implementation - more details will follow as we receive them.

The funding will make it possible for eligible candidates to receive Career Advancement Accounts in the amount of \$3,000 for one year, and renewable a second year for an additional \$3,000.

This money can be used to pay for expenses directly related to postsecondary education and training, including tuition, books, necessary equipment, and credentialing and licensing fees in nationally identified high-growth, portable career fields such as education, health care, information technology, financial services, etc.

Eligible program participants are military spouses with sponsors in pay grades E1-E5 and O1-O3 who have completed some college, or who have obtained a high school diploma or GED. Funds will be provided directly to educational institutions and/or credentialing agencies. For more info see <http://caa.milspouse.org/>