



The Ombudsman

CO

Team,

Many thanks to Mrs. Krystal Heimsoth for holding down the fort as our Ombudsman for the past year! Chief Heimsoth is returning from Afghanistan, so we're going to let her pass over the telephone and take care of him. Well done, Krystal!

Our new Ombudsman is Mrs. Monica Jennings, wife of FCC Jennings. She'll keep the same phone

XO

Families, we recently added two ombudsmen to our staff: Mrs. Monica Jennings here in St. Louis and Mrs. Kim Schakel from Topeka. As a liaison between the command and families, their positions are critical and a resource that should be used whenever possible. This is the first time since I've been aboard that we've had two ombudsmen to assist with problems that you might have been trying to tackle alone. The ombudsmen can be contacted either by phone or email at nrdstlombudsman@gmail.com or through the command ombudsman Facebook page. You can find it on Facebook by searching for Navy Recruiting District St. Louis Ombudsman. Like them on Facebook so you can see any updates they have

CMC

Shipmates and Families, we would like to welcome our new ombudsman Mrs. Monica Jennings and we have a second ombudsman to help out with things on the west side, Mrs. Kim Schakel out of Topeka. For those of you who are new to the Navy family or who are salty they are available to help answer any questions you may have about programs put in place to support you and your family. They are reachable on the ombudsman phone, or email at nrdstlombudsman@gmail.com and finally the ombudsman

CDR. Clay Mason Commanding Officer

number and is available to assist you and your families. We've also added a second Ombudsman to the team. Mrs. Kim Schakel lives in Topeka, KS, and can help out with folks on the west side who need her. It will be great having two spouses helping our team! They will be putting a lot of valuable information out through Facebook so make sure to like the Facebook page, Navy Recruiting District St. Louis Ombudsman.

CDR. J. Alan Schiaffino Executive Officer

posted. They should have great information applicable to you and your family. Inside this newsletter are articles about some of the services and organizations available to you. The information here will give you an idea of what services the Navy/Marine Corps Relief Society can provide or how the Servicemembers' Civil Relief Act can help if needed. Lastly, financial management is an important topic in today's uncertain economic times. Don't be afraid to contact the Command Financial Specialist if you have any financial questions. Thanks to Mrs. Krystal Heimsoth for all she's done for the command and once again, welcome to Mrs. Jennings and Mrs. Schakel! We look forward to working with you.

CMDCM Ross Gilliatt Command Master Chief

Facebook page at Navy Recruiting District St. Louis Ombudsman. This is the first of many newsletters that will be emailed to you with helpful information. The focus of this newsletter is financial management these articles are to let you know about resources available to you if you find yourself in a situation where you need financial help. If you have any questions or concerns they are a vast wealth of knowledge and is always glad to help out.



Ombudsman

Mrs. Monica Jennings Command Ombudsman

Let me take this opportunity to introduce myself. My name is Monica Jennings, and it is my pleasure to serve as your Command Ombudsman. Some of you may be new to the Navy way and some are somewhere in the middle or “old hands” like my husband and I. My husband and I have been married for 17 years, and we have 2 children. We have been stationed in NRD St. Louis for a little over a year now, but we are no strangers to the area because both my husband and I are Illinois natives.

As many of you may already know, Ombudsmen are here to assist Navy families. We act as a link and liaison between the Command and families, and we communicate information about the Command and community resources that are available to families. I am here to support the Commands mission. I am here to help you with all the challenges we may face.

I am committed to serving you with the highest standards of professionalism, patience, reliability and confidentiality. I am proud to serve the Command and its families.

Please call me if I can be of any assistance to you. Your questions, comments and concerns will all be held in the strictest confidence, within the guidelines defined in OPNAVINST 1750.1D-the Navy Family Ombudsman instruction. I am available 24 hours a day for emergencies at 314-952-7389. For routine calls please call between the hours of 8 a.m.-8 p.m. In the event that I am unavailable please leave a message and I will get back to you within 24 hour or you can email me at nrdstlombudsman@gmail.com.

Standing by, Ready to Serve,
Monica Jennings



Like us on
Facebook

For more information come visit us on Facebook and like our page. Do a Facebook search for “Navy Recruiting District St. Louis Ombudsman” or click the link on the NRD website.



Navy Family Accountability and Assessment System (NFAAS) standardizes a method for the Navy to account, assess, manage, and monitor the recovery process for personnel and their families affected and/or scattered by a wide-spread catastrophic event. NFAAS provides valuable information to all levels of the Navy chain of command, allowing commanders to make strategic decisions which facilitate a return to stability.



Military Relief Organizations and Emergency Financial Help

Sometimes the challenges of life, especially financial emergencies, can become overwhelming. Fortunately, military relief organizations exist to help service members and their families, in every branch of the military, in times of financial emergency. Depending on the circumstances, these organizations can provide interest-free loans, grants, or a combination of loans and grants. The information below will help you understand the kinds of financial emergencies that can be covered and how to apply for financial assistance.

About military relief organizations

Military relief organizations are private, nonprofit organizations that help service members and their families with certain emergency financial needs. They provide financial help in the form of interest-free loans, grants, or a combination of loans and grants. Military relief organizations also sponsor tuition-assistance programs for service members and certain family members. Some offer other special programs

such as financial counseling. You can find out more on the individual relief organization website.

Help with financial emergencies

Most loans and grants from military relief organizations are for one-time financial emergencies such as for rent, utilities, vehicle repair, certain medical and dental expenses, emergency travel, and funeral expenses.

Fines and legal expenses, the purchase of a home or vehicle, and other nonessentials are not covered.

- Navy-Marine Corps Relief Society. Visit the Navy-Marine Corps Relief Society website or call 1-703-696-4904.

- If there is no nearby emergency relief organization for your Service branch, one of the other military relief organizations can help process your request on behalf of your Service's relief organization. If no military relief organizations are nearby, the local Red Cross chapter can also process your request.

Navy-Marine Corps Relief Society

The Navy-Marine Corps Relief Society provides need based financial assistance and other services to members of the Naval Services of the United States, and their eligible family members and survivors. We offer financial counseling, no-interest loans, grants, various support services, as well as referrals to other community-based resources when available. There are no fees for such assistance.

The Society, operating in partnership with the Navy and Marine Corps, administers nearly 250 offices ashore and afloat at Navy and Marine Corps bases around the world.

Our trained caseworkers are familiar with the special challenges and conditions of service life. They have a realistic understanding of the potential hardships facing servicemembers and their families.

The Society serves:

- Active duty and retired Navy and Marine Corps personnel and their eligible family members

- Eligible family members of Navy and Marine Corps personnel who died on active duty or in a retired status

- Reservists on extended active duty for 30 days or more

- Indigent widows and mothers (65 years or older) of deceased servicemembers who have limited resources and no family to provide for their welfare

- Ex-spouses who have not remarried and whose marriage to a servicemember lasted for at least 20 years while the servicemember was on active duty

The Society does not:

- Pay for non-essentials

- Finance liberty and vacations

- Pay fines or legal expenses

- Pay taxes

- Finance recreational boats or vehicles

- Help Navy and Marine Corps families live beyond their means



The Servicemembers Civil Relief Act

In December 2003, the Servicemembers Civil Relief Act (SCRA) (50 U.S.C. App. §§ 501-597) was signed into law, replacing and expanding the previous Soldiers and Sailors Civil Relief Act. It's important to know about the SCRA in order to take full advantage of the financial and legal protections it can provide to service members, including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions.

The SCRA protects active duty service members, including National Guard and Reserve members who have been activated by the federal government. Many of the SCRA's protections also extend to family members, but this varies from section to section. Because details of the SCRA are complicated, service members and their families are encouraged to contact their near-

est Legal Assistance Office if they need help meeting their financial obligations.

Key parts of the SCRA

The SCRA offers protections for service members and their families in many different areas, ranging from mortgages to life insurance. It's important to get professional advice on how the SCRA applies to individual circumstances. For example, the SCRA frequently makes certain rights available conditional upon whether your ability to meet certain obligations is "materially affected" by military service. Whether you are "materially affected" can mean different things in different situations.

Because each section of the act has different guidelines, it's important to find out the specifics if you think the SCRA can help.

Personal Financial Management

Personal Financial Management is the Navy's program aimed at helping you, the Navy family, achieve your financial goals. (And don't worry if you don't have any financial goals. They can help you set them.) Why does the Navy care about your financial goals? Think about it. If the military member develops personal problems, he or she will be distracted from his or her Navy job. The Navy knows this and has charged commanders with ensuring that Sailors and families are encouraged to practice sound money management techniques.

What does this mean to you?

Look at Sally Sailor (not her real name), a 25-year old Jacksonville, Florida based Navy aircraft mechanic. Sally had unexpected expenses and needed \$300. She went to a well-known local company for a loan to cover her until pay day. On payday, she didn't have enough money in her paycheck to cover her regular bills plus this cash advance, so she went to another local company for an additional loan. She wrote several more checks totaling \$390 to cover the original \$325 advance plus fees. Five months later, she was writing checks totaling \$2950 to cover the "floats" created by the \$300 loan.

But this couldn't happen to you! Or could it?

With education and guidance, the Navy hopes this

doesn't happen to any of its Sailors or family members!

Savings and Investing

Are you ready to put aside some money every month in savings? Where to put it? What's best for you?

A Certificate of Deposit? Stocks and mutual funds?

A money market fund? A combination of places?

Savings Program Builds Wealth for Deployed Sailors

Sailors are reminded that they have the opportunity to earn a guaranteed 10 percent interest on their savings annually while deployed to or in support of a combat zone. Uniformed service members can participate in the Savings Deposit Program, which is administered by the Defense Finance and Accounting Service (DFAS), after 30 consecutive days of being deployed outside the United States as long as they are receiving hostile fire and imminent danger pay.

Military Saves

Build Wealth; Not Debt Military Readiness through Financial Readiness

The Navy is asking Sailors and their families to think about their financial fitness and to make a commitment to save. For more information and to sign up go to Military Saves.

<http://www.militarysaves.org/>