

# MILITARY ONE SOURCE CONNECTION



Keeping you informed about products and services

1-800-342-9647

## Save the Date Free Tax Help Is on the Way

The Military OneSource Tax Program begins on Monday, January 17, 2011. The program will provide access to the basic H&R Block at Home® free electronic tax-filing product. It will also provide free tax consultations by phone to help with questions you may have about filing state and federal taxes.



This is also a great time to have a free Financial Counseling consultation by phone with one of our Accredited Financial Counselors. A Financial Counselor can talk with you about the best ways to use your tax return and address any issues you may have with debt, money management, or budgeting. Visit [www.MilitaryOneSource.com](http://www.MilitaryOneSource.com) to learn about the tax program and other financial services available to you.

## Single Service Members Take Control of Your Cash

You work hard for your pay. Why not make it work hard for you? In this eight-minute podcast, you'll get the lowdown on why it's critical to save for the future, how to keep money from slipping through your fingers, and special savings programs just for the military. The podcast is narrated by Dave Julian, Director of the OSD Office of Personal Finance.

"To really be able to get outside, unbiased information and assistance has been a blessing to our family. Thank you again." — the "K" family

To listen or download, go to [www.MilitaryOneSource.com](http://www.MilitaryOneSource.com)

and key "Taking Control of Your Cash" in the search box. While you're there, be sure to check out the accompanying articles, including "Managing Your Money When You're a New Service Member," "The Thrift Savings Program," and "The Savings Deposit Program."



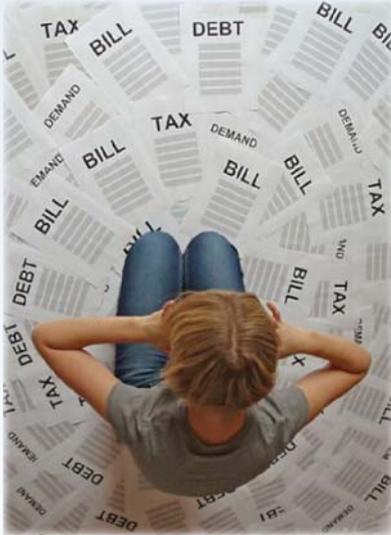
## Arm Yourself for Flu With Military OneSource Resources

As we step into flu season, it's important to know how to find expert information about seasonal flu and the H1N1 virus. Military OneSource is one step ahead of you. We've compiled links to newsfeeds from the National Institute of Health (NIH) plus links to comprehensive websites into one easy-access online toolkit. Just key "Flu Toolkit" into the search box at [www.MilitaryOneSource.com](http://www.MilitaryOneSource.com).

Resources include:

- **Flu.gov** Comprehensive, up-to-date information about seasonal and H1N1 flu.
- **Centers for Disease Control and Prevention (CDC)** Information about seasonal and H1N1 flu, including information about vaccines and information for specific groups (educators, parents and caregivers, people at high risk).
- **TRICARE Flu Resource site** Detailed information about TRICARE coverage for flu vaccinations plus prevention and treatment information.
- **American Academy of Pediatrics (AAP)** Expert information about children and flu.

# Afraid to Open the Mail? These Quick Tips Can Help You Reduce Debt



Even with the best of intentions, you may have gone over budget during the holidays. Or maybe you didn't start out with much of a budget in the first place. If you make one New Year's resolution, promise yourself to reduce your debt. These suggestions can help:

## 1. Admit that you have a problem and commit yourself to fixing it.

Only you can solve your debt problems, and it will take commitment. The first step in reducing debt is to make that commitment and decide that it's worth the effort. Some find it helpful to talk with a financial counselor or attend a meeting of others with debt problems. Finding other people who understand your problem can be a huge relief if you've been shouldering this worry yourself.

## 2. Stop debt spending.

Take your credit cards, store cards, and gas cards out of your wallet and put them in a secure place at home. Pay in cash, write a check, or use a debit or ATM card. If you're still tempted to use the credit cards, cut them up. Also cancel the credit reserve or overdraft features on your checking account.

## 3. Track your spending and make a spending plan.

Most people don't know how they spend their money, so they don't know how to control their spending. Tracking your spending will push you to pay more attention to where your money is going.

- *Track your cash spending.* Write down every bit of cash you spend and what you spend it on for one week.
- *Track the checks you write and all online and debit card payments from your bank account.* As you write checks, pay household bills online, make purchases with your debit card, or use payment services like PayPal, write the amounts in your checkbook register.
- *Make a monthly spending record.* Track your spending by week to help you get a general sense of your spending habits.
- *Make a plan to cut your spending.* It's usually the casual spending on meals out, music, movies, and other "impulse" extras that have to be trimmed to make a manageable spending plan.

## 4. Pay down your debts month by month. Pay them off one by one.

Make a list of all the debt payments you make each month. Choose one of your debts to pay off first—either the one with the highest interest or the lowest balance. Use the money you're saving by cutting spending (step 3) to pay more toward this debt each month, while keeping up the payments on your other debts. When the first debt is paid off, move on to the next one.

© 2004, 2010 Ceridian Corporation. All rights reserved. From the article "Quick Tips to Reduce Your Debt" available, along with much more information about taking care of your finances, at [www.MilitaryOneSource.com](http://www.MilitaryOneSource.com). Go to "Find Information," then "Financial and Legal."

## Military OneSource

By phone, online, and face-to-face

You name it. We can help—24/7!

1-800-342-9647

**Overseas:** xx-800-3429-6477 (Country access codes can be found online)

**Collect from Overseas:** 484-530-5908 (Dial an international operator first)

**En español llame al:** 1-877-888-0727

"My wife and I have used the free tax filing a couple of years. I've used Military One Source when I quit smoking, eleven months ago. We Love Military One Source!!!! Full of Compassion!!!! Great Programs!!!!" — Facebook community member

## About Military OneSource

This free 24-hour service from the Department of Defense is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. Free face-to-face counseling in the local community (up to twelve sessions per issue) is also available to service members and family members. To reach the program call 1-800-342-9647 or access the Web site at [www.MilitaryOneSource.com](http://www.MilitaryOneSource.com).