

RECONNECT CORNER

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Visit our VSO Partners websites:

- www.iava.org
- www.msccn.org
- www.taps.org
- www.operationhomefront.net
- www.clearpointccs.org/recon

MILITARY SAVES WEEK 2015

Military Saves Week is an annual opportunity for installations and organizations to promote good savings behavior and a chance for service members and their families to assess their own savings status. Military Saves Week is February 23-28, 2015. The goal is to encourage service members and their families to take the Military Saves pledge, a commitment to begin the journey toward financial freedom. We promote positive changes in personal financial behavior through the notion that everyone can "Start Small, Think Big." The 2015 theme is "Set a Goal. Make a Plan. Save Automatically." This week is used as an opportunity to encourage service members to save automatically through direct deposit; to save towards a goal like an emergency fund, a home, or retirement.

Did You Know?

- Only 51% of Americans say they have a savings plan with a specific goal.
- 45% of military families say they have not set



aside sufficient emergency funds to cover at least three months' worth of expenses.

- 60% of military families express that they feel stress from their family's current financial condition.
- 50% of service members say they have too much debt.
- 39% of military members with credit cards only pay the minimum amount due each month.
- 38% of military members are underwater on their home loans.

ClearPoint and our VSO partners are all too familiar with the statistics that plague our veterans and service members. As a part of Military Saves Week, we encourage our participants to take advantage of our Personalized Learning Program (PLP). Courses are available free of charge on topics such as: Managing Your Credit, Managing Your Debt, Budgeting Basics, Reshaping Your Credit, Managing Financial Stress, Understanding Military Benefits, etc. Visit our programs by referring to page 6 of this newsletter for more information.

PERSONALIZED LEARNING PROGRAM

Many veterans have difficulty reconnecting to civilian life after leaving the Armed Forces. The ClearPoint Reconnect program helps veterans identify local resources that can help them manage financial challenges, identify and achieve financial goals, and build economic security for

themselves and their families. This program offers financial counseling and comprehensive online education with monthly touch points via email, web and telephone. The online education is self-guided and interactive, with customized courses, guided activities, tools and resources. Intake/exit assessments and pre/post-

exams gauge learner success while gamification features allow learners to earn program credits for badges or other partner specific incentives. The Reconnect program is available to active duty members, military veterans and their families.

IRAQ & AFGHANISTAN VETERANS OF AMERICA (IAVA)

Foster camaraderie in your community.

Picture a group swapping stories, talking and laughing. Maybe they're sharing snacks at a favorite bar or watching their team's latest chance at bat. They might be cleaning up a local park or taking in the newest blockbuster film. They're together.

VetTogethers are community. Veterans and supporters share in a common goal: to (re)build

camaraderie. Driven by our growing our member base, VetTogethers boost local leaders who foster a strong peer network and keep conversations going with every monthly event. VetTogethers ensure that connections are forged whether you're a veteran transitioning home, a retiree looking for a way to give back or a student hoping to engage with your peers.



Set a goal. Make a plan. Save automatically.

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)

On Feb. 3, after months of advocacy by surviving family members and veterans service organizations, Congress passed the Clay Hunt Suicide Prevention for American Veterans Act. President Obama signed it into law on Thursday, Feb. 12, surrounded by representatives of the Tragedy Assistance Program for Survivors

(TAPS) who are family members of America's fallen heroes that died by suicide. "TAPS is pleased to see the Clay Hunt SAV Act signed into law. Making sure our service members, veterans, and their family members get the care they need is a top priority for TAPS. We are proud to partner with the Iraq and Afghanistan Veter-

ans of America (IAVA) to help ensure more families don't suffer the loss of their loved one to suicide" Director of Postvention Programs for TAPS Kim Ruocco said. "TAPS provides direct support for the thousands of survivors of suicide loss by offering programs which foster hope and healing, and a 24/7 helpline staffed by peer professionals."

MILITARY SPOUSE CORPORATE CAREER NETWORK (MSCCN)

In September 2014, IBM, and Corporate America Supports You and Military Corporate Career Network (CASY-MSCCN) successfully conducted an i2 Analyst's Notebook software training session, followed by a certification exam. Additionally, IBM's Kenexa Software was used as an assessment tool to confirm the credentials of the trainees. As a result, 90% of the

trainees attained this distinguished certification, and CASY-MSCCN is currently assisting the candidates with job placement. In 2015, IBM will continue to grow this program through an additional grant to CASY-MSCCN with job placement, based on their newly acquired skills.



OPERATION HOMEFRONT

MOVING OUR HEROES HOME

Part of the American dream has always been owning a home.

After helping to secure the freedoms all Americans enjoy, we want to help our warriors and their families realize

their own American dreams. That is now possible through our Homes on the Homefront program. We continue to receive donated homes to award to deserving military families around the country through amazing partners like Chase, Wells Fargo, Bank of America and Meritage Homes.



PLP COURSE SPOTLIGHT (BUDGETING BASICS)

This month we are spotlighting a PLP course that is beneficial for our military audience in conjunction with Military Saves Week. Budgeting Basics gives you the opportunity to learn how to create a budget, prioritize spending and set goals.

The Budgeting Basics course contains 3-5 minute learning

modules and related activities. Modules include topics such as Creating a Budget, Prioritizing Spending, and Setting Goals.

Activities such as journal entries, pocket trackers, and a priority spending plan are used to reinforce learning topics in the modules. To learn more about Budgeting

Basics and complete this course visit your VSO partner link on page 6 of this article.



Set a goal. Make a plan. Save automatically.

MILITARY SAVES WEEK CONTINUED...

During Military Saves Week, ClearPoint and the Reconnect Program are joining the Department of Defense's effort to encourage service members and their families to save.

Our Personalized Learning Program (PLP) is a great way to get started with your savings goals. During this week, we will be running an incentive campaign where 7 winners will earn prizes. The



grand prize is a \$100 gift card. Participants can take advantage of this campaign by registering for the program with URLs provided on page 4

and complete courses, post forum topics, complete a participant action plan, etc. Winners will be announced at the conclusion of Military Saves Week so join us as we encourage our veterans, service members and their families to save for a bright financial future.

**ClearPoint Financial
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For over 50 years, our certified counselors and educators have provided compassionate, confidential and nonjudgemental service to the Armed Forces, their families and their caregivers. Our mission is to serve as your trusted advisor, helping you resolve financial difficulties and build economic security for yourself and your family.

ClearPoint Reconnect provides the tools and education you need to maintain financial stability during the challenging times.



*Consumer Health Through Financial
Education*

VISIT OUR VSO SITES TODAY

Our VSO PLPs can be found
by using the following links:

IAVA

- ◆ www.clearpointu.org/iava

MSCCN

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TAPS

- ◆ www.clearpointu.org/taps

Operation Homefront

- ◆ www.clearpointu.org/operationhomefront

ClearPoint Reconnect

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