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▶ FREE TAX SERVICE THROUGH MILITARY ONESOURCE 3

WOUNDED WARRIOR REGIMENT

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WINTER 2010 ISSUE

The Cure for Credit Card Spending Woes

By Erika Slaton, WWR Family Readiness Officer

During the holidays many people use credit more frequently and they often justify large purchases by vowing to pay off their credit card balances later. If overspending in the name of holiday cheer has your budget in the red, there are three steps you can take to ensure that you get your finances back on track.

1) Assess your expenditures. Search your wallet, handbag and pockets for all of your credit card receipts. Not only will this help you total how much

you've spent, but those receipts will also come in handy if you have to return an item.

2) Develop an automatic payment plan. Setup automatic monthly payments to your credit card through your financial institution's online bill pay. If you've made purchases on multiple credit cards, pay off the cards in order of lowest to highest balance. To do this, pay the most you can each month on the first credit card's balance and only pay the minimum on all other credit cards. Once the first card is paid off, add that payment to the minimum amount you were paying on the second card.

Continue adding extra payments to each credit card until each one is paid off.

3) Create a holiday fund for next year's gifts. One way to ensure that you won't have credit card spending woes next year is to plan ahead. Set aside a little money each month and place it into a dedicated account that you will utilize for holiday spending. You can even automate this process by setting up allotments through your company's payroll office or account transfers through your financial institution.

With no credit cards bills, you'll be even merrier after the holidays.



What's Happening



DSTRESS

The Marine Corps DSTRESS Line is an anonymous and confidential, 24/7 "By Marine-For Marine" call center designed to help Marines and their family members deal with stress and mental health challenges. Currently operating as a pilot-program, the DSTRESS Line is only available for the TRICARE TriWest service area in the western U.S. and Hawaii. However, the DSTRESS Line will expand to a global capacity in 2011. When fully operational, the website, www.dstressline.com, will feature a resource directory that guides callers to available services within the caller's area. The DSTRESS Line website will include links to chat and Skype, and the DSTRESS Line will have texting capability. For more information about the Marine DSTRESS Line, call 1-877-476-7734.

Disclaimer: Information is distributed in this newsletter as information of common interest for military members and their families/contacts. Use of this information does not advertise nor imply endorsement of any commercial activity or product by the Department of Defense, United States Marine Corps or this command.

Scholarship Program for Military Children Now Open

Applications for the 2011 Scholarships for Military Children program became available December 7th in commissaries worldwide and online at www.commissaries.com and www.militaryscholar.org.

The program was created to recognize the contributions of military families to the readiness of the fighting force and to celebrate the role of the commissary in the military family community. Only dependent, unmarried children of active-duty service members, reservists, guardsmen, retirees, or survivors of service members who died on active duty or

while receiving military retired pay, may apply for a scholarship. Applicants must also be younger than 21, or 23 if enrolled as a full-time student at a college or university. Eligibility is determined using the Defense Enrollment Eligibility Reporting System database. An applicant must be planning to attend, or already be attending, an accredited college or university, full time in the fall of 2011 or be enrolled in a program of studies designed to transfer directly into a four-year program.

Applicants must also submit an essay on the following

topic: "Our nation has a goal of improving health and wellness. What are your ideas and, more importantly, how do you propose to put these ideas into action in your local community?"

Applications must be delivered to a commissary by close of business February 22, 2011.

A minimum of one \$1,500 scholarship will be awarded at every commissary with qualified applicants. The scholarship provides for payment of tuition, books, lab fees and other related expenses.

Holiday Tree Decorating at the Museum

On December 1st, the Wounded Warrior Regiment honored Marine Corps wounded warriors and their families at the National Museum of the Marine Corps by decorating a holiday tree.

The tree was adorned with hand-crafted children's ornaments and a quilted tree skirt, purple lights in honor of our wounded warriors and a hand-shaped garland to illustrate the outreach of the WWR mission. Santa and Mrs. Claus also graced the museum for family photo opportunities.



Calendar of Events



3 January
1100 - 1200
Intro to Special Education
Boot Camp
McHugh Woods Community Center

8 January & 4 February
0800 – 1530
Prevention & Relationship
Enhancement Program
(PREP)
Religious and Family Services Annex

12 January
1000
Teaching as a Second Career
Education Center, Classroom 3

13 January
1100 - 1300
Family Care Plan Personal
Financial Management
Little Hall, Classroom 1

19 January
1700 - 2000
Jerk/Jerkette Workshop
O'Bannon Hall, TBS

20 January
1730 - 2000
Four Lenses for Couples
Religious and Family Services Annex

20 January
1600 - 1700
Kids in the Kitchen
Little Hall, Classroom 2

21 January
0830 - 1500
Baby Boot Camp
Religious and Family Services Annex



Mango Foreign Language Training Alternative to Rosetta Stone

Marine Corps Community Services Libraries are now offering Mango Languages software as an alternative to Rosetta Stone.

MCCS library patrons may register for a free Mango Language account by visiting their base library. The languages offered include Arabic (Levantine), French, German, Brazilian Portuguese, Tagalog, Italian,

Spanish, Russian, Hebrew, Korean, Mandarin Chinese and Japanese. There are also four languages taught with an English-as-a-second-language foundation: ESL Japanese, ESL Spanish, ESL Arabic and ESL Korean.

According to Cynthia Shipley, head of the Marine Corps General Library Programs, "active duty and reservists can still access

Rosetta Stone through MarineNet, but the Mango contract will also allow library patrons to sign up for courses."

The Mango language-learning software is available to all those who are eligible to use the USMC library program. For more information or to find a list of MCCS libraries, check out the General Library program

website at <http://library.usmc-mccs.org>.

Eligible patrons who are not located near an installation or who are stationed overseas should contact the HQMC Library Program at 703-784-9550, DSN 278-9550, or email mango@usmc-mccs.org, for information on how to register for the program.

The intent of this newsletter is to inform Marines, Sailors and their families of unit, installation, and community happenings and to keep you abreast of programs and resources designed to support you. Please keep your contact information up-to-date by contacting the Family Readiness Office at 703-784-3769.

For assistance, information, and referral services, contact the Sergeant Merlin German Wounded Warrior Call Center. The Call Center is available 24/7 to ensure Marines, Marine veterans, and their families are supported throughout the phases of recovery at all geographic locations.

Sergeant Merlin German
Wounded Warrior Call
Center
1-877-4USMCWW or
1-877-487-6299

Free Tax Service Through Military OneSource

The Military OneSource (MOS) Tax Program will begin on Monday, January 17, 2011.

The program will provide free access to a customized version of the basic H&R Block at Home® electronic tax filing product for eligible service members and their

dependents. This customized product allows for free federal filing and free state filing (up to three states). In addition, free telephonic tax consultations are available to help with tax related issues.

MOS cautions participants to refrain from creating a user

account on the public H&R Block Web site as they will incur a fee to file their taxes. Instead, MOS encourages users to wait until Monday, January 17th when the customized Military OneSource version will be available on the MOS Web site at www.militaryonesource.com

Commander's Welcome Aboard Brief

Start your tour right by attending the MCB Quantico Commander's Welcome Aboard Brief, an informative, mandatory brief for all newly arrived active duty. The program is also open to all spouses and civilians. Designed to inform newcomers about programs and services aboard MCB Quantico, the brief includes information on recreation, education, medical services, local legal issues, safety issues and more. The Welcome Aboard Brief is held from 0830 to 1145 at the Clubs at Quantico located at 3017 Russell Road. The following briefing dates are currently scheduled for 2011:

19 January, 16 February, 16 March, 20 April, 18 May, 15 June, 20 July, 17 August, 21 September, 19 October, 16 November and 14 December. Dates are subject to change. Call 703-784-4961/62 for more information.

WINTER FUN IN VIRGINIA

There's so much to do in Virginia during the winter. Here is just a sampling of activities you can enjoy:

- + Ball Drop Bash, 31 December through 1 January, Lansdowne, VA; Website: www.lansdowneresort.com
- + Wine Tasting and Education Class 101, 8 January, Hume, VA; Website: www.pcwinery.com
- + Sock Hop at Del Ray Artisans, 8 January, Alexandria, VA; www.thedelrayartisans.org
- + Bull Run Festival of Lights, Open daily through 9 January, Centreville, VA; Website: www.nvrpa.org/park/bull_run_festival_of_lights
- + MLK Day Art Workshop, 17 January, Fredericksburg, VA; Website: www.GariMelchers.org
- + Black History Month at Mount Vernon, Open daily 1-28 February, Mount Vernon, VA; Website: www.MountVernon.org
- + 23rd Annual Chocolates Galore & More!, 18 February, Leesburg, VA; Website: www.chocolatesgalore.org
- + George Washington Birthday Celebration Weekend, 19-21 February, Alexandria, VA; Website: www.washingtonbirthday.net