Mission:
USACC partners with universities to recruit, educate, train, and commission leaders of character for the Total Army and partners with high schools to develop accomplished, responsible citizens who value service to their communities.

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IMPORTANT COMMAND NOTICE
SOLDIERS AND FAMILIES REGARDING 2019 CADET SUMMER TRAINING:
By: Mr. John Sutton
Chief, Personnel Plans Operations and Training Division

Pending approval from Headquarters, Department of the Army, all Soldiers performing temporary duty (TDY) at Fort Knox supporting Cadet Command's Annual Cadet Summer Training (CST) 2019, will be in an Essential Unit Messing (EUM) duty status. EUM requires Soldiers to consume all meals in the dining facility and accumulate a debt of $10.50 per day, regardless if they consume all three meals or not, for the entire duration of their CST tour of duty. During EUM, the Meals and Incidental Expenses entitlements are reduced to the incidental expenses portion only ($5.00 per day). We wanted to provide this information to all Soldiers and their Family members in advance so they would be aware and can expect, plan and budget for a payroll deduction of $10.50 per day for the duration of their TDY supporting CST.

SOLDIER & FAMILY PROGRAMS TEAM UPDATES

NEW TEAM MEMBERS

Danielle Peterson, Drug Testing Coordinator for Cadet Command. I am an Army veteran and married to a retired Army Veteran. I have supported Army programs for over 15 years. Although managing the Army Substance Abuse Program for Cadet Command is a major task, my other priority programs include Master Resiliency Training, Risk Reduction, Family Advocacy Program (FAP), Exceptional Family Member Program (EFMP), TRICARE 708 and Suicide Prevention and Awareness. I’m looking forward to working with you; have a Blessed Year!
**TRIVIA ?’s:**

Be the first to email the correct TRIVIA answers to usarmy.knox.usacc.mesg.hq-g1-soldier-and-family-programs@mail.mil to receive a prize.

1. **Name the members of the USACC Unit Ministry Team.**
2. **What does eKnowledge provide free to military connected youth?**
3. **When is Military Saves Week?**

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**February**

![Teen Dating Violence Awareness Month](image)

**To Learn More About Teen Dating Violence and Prevention**

visit: https://www.loveisrespect.org/

**For Help:**

Call: 1-866-331-9474

Or

Text: loveis (capitalization does not matter) to 22522

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**“Career Exploration for Teens”**

By: Isabella McRae

USACC Teen Council Member

It seems that all of my friends know what they want to do when they are older. Their occupation goals vary: a doctor, a teacher, a military officer, a musician. Yet, none of these jobs seem to fit my interests. If you’re like me and don’t know what kind of jobs are out there for you or even if you think you know what you want to do after high school, try to go see the college and career counselor at your school. They can help you narrow down the field and suggest jobs you didn’t even know existed. Here are a few other resources you can also check out:

- Download the U.S. Army’s Career Navigation App at [careernavigation.americasarmy.com](http://careernavigation.americasarmy.com).
  - This app is designed to help out people interested in learning about the benefits of going into the military.
  - Learn what it means to be a Soldier
  - Find the nearest recruiting station if you want to apply immediately after high school

- Take the ASVAB test available at your school at [www.asvabprogram.com](http://www.asvabprogram.com)
  - Match your skills and interests to find a good job for you.
  - Explore possible career options

- If you are not planning on going into the military take the RIASEC test at [http://uhcc.hawaii.edu/jobcenter/riasec_multilang.php](http://uhcc.hawaii.edu/jobcenter/riasec_multilang.php)
  - Look at your interests and get a personal code just for yourself
  - Based on this code explore different occupational options

Remember it is okay to not know what job is right for you. Take the time to draft out a spreadsheet with different options including salary, school requirements, job location, and work environment. Your opinions will change over time with more research, so don’t give up and stay positive. Keep searching, the possibilities are endless!

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**Did you know?**

Did you know military connected children can take advantage of the eKnowledge program which provides free ACT/SAT prep courses. These programs are donated and the only cost to the family is the shipping/processing fee of $19.99 for one program or $24.99 for both programs. To learn more about this offer please visit [http://www.eknowledge.com/affiliate_welcome.asp?coupon=3ABE9CEFCE](http://www.eknowledge.com/affiliate_welcome.asp?coupon=3ABE9CEFCE).

**Financial Aid Resources:**

- [http://Militaryscholar.org](http://Militaryscholar.org)
- [https://bigfuture.collegeboard.org](https://bigfuture.collegeboard.org)
Message from the Unit Ministry Team
“Lonely but Never Alone”

Simon and Garfunkel had a song that was famous in the 60’s called, “I am a Rock.” The song had the familiar refrain, “I am a rock, I am an island.” It ends with the words, “And a rock feels no pain and an island never cries.” This song on the surface seems to be extolling the “benefits” of isolating yourself from others and that if you just did this you’d have no pain or sorrow. All of us know this doesn’t work. Yet if followed, at the very least would result in our being very alone. And being “alone” is not something any of us are “wired” to enjoy for long.

We are social creatures. We were not designed to live in isolation. Yes, isn’t it amazing how we can literally be surrounded by people both physically and digitally and still feel alone? Yes, some of us are less social and introverts. But, all of us need real, genuine relationships with others because life is full of sorrow and pain and we need help for the journey of life!

I believe at this time of the year, some can feel the sting of loneliness more than at other times. We all know that loneliness can lead to depressing thoughts and a sense of hopelessness. Unchecked, these destructive thoughts can lead to destructive behavior like substance abuse, reckless living, or even suicide. What is the solution? I believe it begins in getting to know the One who made us to have a relationship with Him! Yes I’m speaking of the Lord God Almighty. From my Christian Faith tradition, it was God who said, “It is not good for man to be alone,” and then fashioned from one of Adam’s ribs, Eve to be his wife. It was the Lord speaking through the Apostle Paul who described the church as the “body of Christ.” In this body I am but an ear or an eye and Jesus is the head. None of us are self-sufficient, we need God and one another…desperately!

So if you are lonely, there is GOOD NEWS for you today! Myself or one of my team members would love to help you see that though you are lonely, you are never alone in this life. Whatever your faith tradition, please do not hesitate to contact us at the numbers below. We would love the chance to pray with you and help you discover the joy of finding real relationships with God and with others. I end with some comforting words King David wrote about his relationship with God from Psalms 139:1-6, “You have searched me, Lord, and you know me. 2 You know when I sit and when I rise; you perceive my thoughts from afar. 3 You discern my going out and my lying down; you are familiar with all my ways. 4 Before a word is on my tongue you, Lord, know it completely. 5 You hem me in behind and before, and you lay your hand upon me. 6 Such knowledge is too wonderful for me, too lofty for me to attain.”

Chaplain (Lieutenant Colonel) Erik Gramling – USACC Command Chaplain: 502-419-6734
Chaplain (Major) Ben Ellington – USACC Deputy CMD Chaplain: 502-767-4147
SSG Stephen Fairman or SSG Alicia Stuckey at: 502-624-6257/5397

Chaplain (Lieutenant Colonel)
Erik J. Gramling

Cadet Command Website:
http://www.cadetcommand.army.mil/

Cadet Command Soldier & Family Programs Webpage:
http://www.cadetcommand.army.mil/family_programs.aspx

Cadet Command Soldier & Family Programs Facebook page:
https://www.facebook.com/USACCSFP/?ref=bookmarks

Cadet Command Soldier & Family Programs Email Address:
usarmy.knox.usacc.mesg.hq-g1-soldier-and-family-programs@mail.mil
Military and Family Life Counselors (MFLC): The Essentials

https://www.militaryonesource.mil/

The Military and Family Life Counseling Program supports service members, their families and survivors with non-medical counseling worldwide. Trained to work with the military community, military and family life counselors deliver valuable face-to-face counseling services, briefings and presentations to the military community both on and off the installation.

Here are the essentials

Issues addressed:

Confidential non-medical counseling addresses issues such as improving relationships at home and work, stress management, adjustment difficulties, parenting, and grief or loss. It does not address active suicidal or homicidal thoughts, sexual assault, child abuse, domestic violence, alcohol and substance abuse, or serious mental health conditions.

Confidentiality:

Non-medical counselors can be trusted to keep your information private. However, they are required to report situations where you could be a danger to yourself or to others, situations involving domestic violence or violence against another person, child abuse or neglect, and any present or future illegal activity.

Child and youth behavioral counselors:

Child and youth behavioral military and family life counselors are available to meet with military children and their families to discuss self-esteem issues, relationships at home and school, behavioral issues, and changes at home such as deployment, reunion, divorce and grief. Child and youth behavioral counselors also support camps that create a safe and fun environment where children and teens can learn how to put their military-life strengths to use in their everyday lives.

Eligibility:

Military and family life counseling services are available to active-duty service members and their family members, National Guard and reserve service members (regardless of activation status) and their family members, designated Department of Defense expeditionary civilians and their family members, and survivors.

Briefings and presentations:

Adult military and family life counselors offer briefings and presentations for service members and their families in addition to in-person, confidential non-medical counseling. Explore the wide range of topics available through the Military and Family Life Counseling Program, such as anger management, assertiveness training, deployment survival, grief and loss, building healthy marriages, reintegration, and stress management.

How to access support:

To access military and family life counselors, contact Military OneSource at 800-342-9647. You may also contact your installation’s Military and Family Support Center. To access a child and youth behavioral military and family life counselor, you may contact a child development center, installation-based youth or teen center, an installation public school, your child's military youth summer camp, or the commander or unit training point of contact.
The Tax Cuts and Jobs Act

Tax laws have changed, and they are likely to affect service members and their families. Reviewing and understanding the possible tax implications of the Tax Cuts and Jobs Act — the most sweeping tax-reform legislation in more than 30 years — can help maximize benefits and protect against unexpected tax bills or penalties at filing time.

Knowing the changes and possible effects of the reform can help members of the military community adapt in a way that reflects their personal finances and lifestyles. It’s a good idea to review the reform with a tax professional, especially for taxpayers who have high incomes and a complex return, own a small business or international assets or have similar considerations.

Highlights

Military members and families should be aware of these 2018 changes:

- **Standard deduction:** The standard deduction is increasing to $12,000 for singles or those who are married but filing separately, $24,000 for those who are married and filing jointly, and $18,000 for those who file as head of household.
- **Personal exemption deduction:** For 2018, taxpayers can’t claim a personal exemption deduction for themselves, their spouses or dependents. This may impact decisions on itemized deductions and dependents that taxpayers claim on their tax return.
- **Itemized deductions:** For 2018, changes have been made to itemized deductions taxpayers can claim on Schedule A.
- **Child tax credit:** For 2018, the maximum credit increases to $2,000 per qualifying child. The maximum additional child tax credit increases to $1,400.
- **Credit for other dependents:** A new credit of up to $500 is available for each dependent, such as an adult child with a disability, who does not qualify for the child tax credit.
- **Education:** Taxpayers can now use 529 education savings plans to pay for private K-12 education expenses at secondary public, private or religious schools, with a limit of $10,000 per student per year.
- **Reserve service members:** Reserve service members will still be able to deduct unreimbursed travel expenses to attend drill duty, but only if it takes place more than 100 miles from home.
- **Moving expenses:** Members of the armed forces can still deduct unreimbursed moving expenses as long as the move is part of an authorized permanent change of station.
- **Deployments to the Sinai Peninsula:** Service members who previously served in the newly designated combat zone may qualify for retroactive tax benefits. They’ll need to submit an amended tax return (Form 1040-X) for the year they were there, dating to 2015.
- **Estate tax exemption:** The estate tax exemption has doubled and is now at $11.2 million, so an estate valued at less than the new threshold will not be taxed when the owner of the estate dies.
- **Investment fees:** Taxpayers can no longer deduct investment fees from taxes.

Next Steps

- **Review the Internal Revenue Service Tax Reform webpage** to learn more.
- **Use the IRS Withholding Calculator** to ensure enough tax is being withheld, especially if any of the following situations apply, and update Form W-4 if necessary:
  - Two-income family
  - Hold two or more jobs at same time or work only part of the year
  - Claim credits such as the child tax credit
  - Older dependents, including children age 17 or older
  - Itemized deductions in 2017
  - High income and historically complex tax returns
  - Large tax refund or large tax bill for 2017
- **Contact an accredited personal financial manager or personal financial counselor to make a no-cost appointment to discuss how the tax law changes may impact personal financial goals.**
- **Find the closest Volunteer Income Tax Assistance location** and receive free tax help.
- **Take advantage of MilTax, free online tax preparation and e-filing services and access to military tax consultants, via phone or internet, for service members and families.**
Military Saves Week
February 25–March 2, 2019

Have tax questions?
Visit MilitaryOneSource.mil
or call 800-342-9647 to speak to a tax consultant or schedule an appointment. Calling is free and there’s no limit to how many times you call.

Financial Counseling Services for a Secure Future

Financial security at home helps you be more focused and mission ready. To help you be your best both financially and professionally, Military OneSource offers free financial counseling to service members and their families on issues such as budgeting, money management and debt reduction.

How Military OneSource free financial counselors can help

Financial counseling gives you an opportunity to talk to a trained professional who is familiar with the issues that affect service members and give you referrals to services and programs that meet your specific needs. All active-duty service members, National Guard, reserve members and their families and survivors are eligible to receive this free service.

Financial counselors:
• Are available for in-person, phone and video financial counseling.
• Can coach you on how to talk to creditors to negotiate late fees and payment plans, and point you in the right direction if you’re behind on your mortgage or facing foreclosure.
• Help you sort through the available college savings programs and help you weigh the pros and cons of each.
• Go over a variety of savings, retirement and investment plans with you and talk about the pluses and minuses of each.
• Will not push any products or plans on you, nor will they recommend one plan over another. Instead, the counselors help you weigh all the options available, letting you choose the best fit for you.

How to connect

Your financial needs are likely to change over the years, so financial counseling services are available as often as you want for as long as you’re eligible. The number of sessions is unlimited.

Here’s how to take advantage of this service:
• Set up a time to meet with a financial counselor by calling Military OneSource at 800-342-9647.
• Receive financial counseling assistance by phone or video chat, if you prefer.
• Get financial counseling by phone or video chat, even if you are stationed overseas.

Get started on the road to financial security today with this free, personalized service. You don’t need to tackle issues like mounting debt or saving for college alone. Military OneSource can help.
Financial Resource Bag

Military Saves:  
https://militarysaves.org/

FINRA: Investor Education Foundation  
http://SaveAndInvest.org

Free Tax Preparation Services  
https://www.militaryonesource.mil/vita-location-lookup

Tax Withholding Calculator  

Additional Resources
Stress & Counseling Support/Resources:

Give an Hour  
https://giveanhour.org/get-help/#providerSearch

Be There: Peer to Peer Support and Call Center  
https://www.betherepeersupport.org/

Cadet Command Chaplain  
502-624-5660

National Suicide Prevention Lifeline:  
800-273-8255, Press 1 for Military Crisis Hotline, text to 838255, or go to www.suicidepreventionlifeline.org.

DoD Safe Helpline: 877-995-5247  
www.SafeHelpline.org

TRICARE:

TRICARE Standard information:  
http://www.tricare.mil/Plans/HealthPlans/TSE.aspx

TRICARE Prime information:  
http://www.tricare.mil/Plans/HealthPlans/Prime.aspx

TRICARE Prime Remote:  
http://www.tricare.mil/Plans/HealthPlans/TPR.aspx

TRICARE Pharmacy Program Info: 866-363-8779  
or http://tricare.mil//pharmacy

TRICARE Dental (Dependants):  
http://www.tricare.mil/CoveredServices/Dental/TDP.aspx

TRICARE Dental (ADSM):  
http://www.tricare.mil/CoveredServices/Dental/TDP.aspx

January is Human Trafficking Awareness Month. Familiarize yourself with the resource information below.

Human trafficking is modern-day slavery, and it’s happening right here in the United States.

YOU CAN HELP.

1-888-373-7888

CONFIDENTIAL * TOLL-FREE * 24/7

www.HumanTraffickingHotline.org

Interpreters available

CALL THE HOTLINE TO:
• Get Help.
• Report a tip.
• Find services.
• Learn about your options.

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