Aberdeen Proving Ground







InDemand e-Newsletter

ISSUE 10-3



JUIN US OCTUBER 24

4-7 PM

AA REC CENTER ASHBURY ST. BLDG 3326

COSTUMES ARE ENCOURAGED.

CHILDREN CAN TRICK OR TREAT IN THE BALLROOM
THIS EVENT IS APPROPRIATE FOR HALLOWEEN ENTHUSIASTS OF ALL AGES.

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Talkin Turkey







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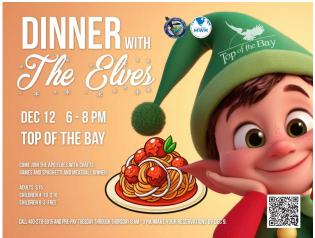
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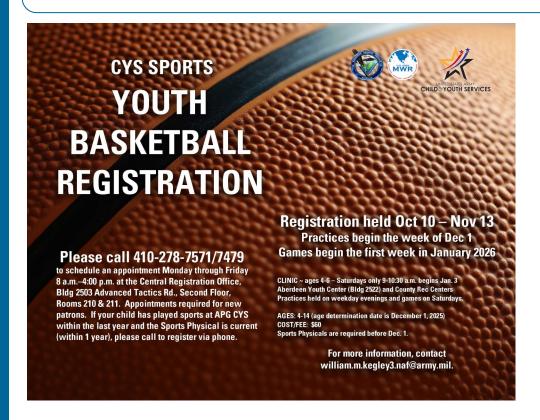


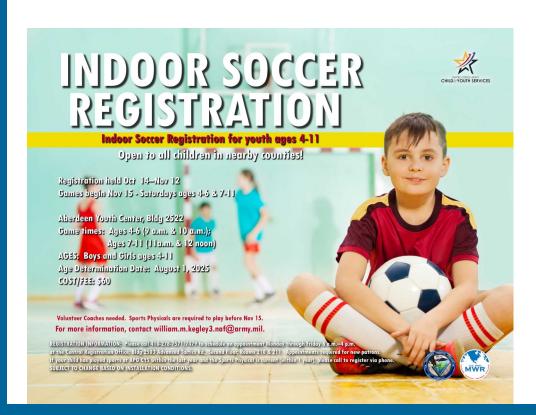
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Membership eligibility applies. Loans are available only on primary and secondary single-family residences or owner-occupied condominiums located in MD, D.C., DE, NJ, PA, NC, SC, FL and VA. Subject to credit approval.

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Youth Sports





Don't miss this







Family and Finances

Upcoming FRP Classes

Wed, Oct 8 - Developing Your Spend Plan: Learn to make and follow a spend plan through using a financial planning worksheet and includes tips to manage spending, create a budget and set SMART financial goals.

Thu, Oct 9 - Saving and Investing: Identify reasons to save and how to set goals for a savings plan. Participants will explore the difference between short-term savings and long-term investments.

Fri, Oct 10 - Meals in Minutes: Learn how to prepare healthy meals on a budget. We will address nutritional facts, how to navigate on-post food options and provide guidance on healthy and sustainable meal planning.

Wed, Oct 15 - Social Security. This seminal profide answers to your Social Security questions such as:

- When am I eligible to receive retirement benefits?
- How does early retirement affect my benefits?
- Do I qualify for disability, survivors, or speusal linefits?
- How do you get the most from your beneft?
- What is the future of Social Security?
- When should I file for Medicare?

Thu, Oct 16 - Disability Brief: This workshop will be an open discussion.

Fri, Oct 17 - Disaster Preparation: This workshop will be an open discussion.

Wed, Oct 22 - Disabling Sickness and Conditions: It can be incredibly overwhelming if you or a family member are impacted by a chronic sickness or undition. This seminar will focus on the financial implications and help you creat a plan to manage your finances uncertively.

Thu, Oct 23 - ABLE Accounts: This spain was lest people with disabilities and their families prepare for the future through the use of ABLE Accounts. Join us to learn about eligibility, criteria, enrollment process, features of the Maryland ABLE account and the account management processo deter, detect and defend against identity theft.

Fri, Oct 24 - Retirement Planning Starter: Information on credit establishment, money management and debt relief. Discussion introduces debt-to-income ratio concepts, the importance of monitoring credit reports and briefly addresses SCRA and bankruptcy.

Upcoming APG FAP Lunch & Learns

10/07- Safe Dating: Empower yourself with essential strategies for navigating the dating world with confidence and safety. Learn to recognize healthy relationship dynamics, establish clear boundaries, and prioritize your well-being while building meaningful connections.

10/14- Bystander Intervention: Become an active bystander and learn how to safely and effectively intervene when you witness or suspect domestic violence. This session provides practical tools and techniques for recognizing signs of abuse, offering support to victims, and safely intervening to prevent further harm.

10/21-Conflict Resolution for Couples: Enhance your communication skills and learn effective strategies for resolving conflicts constructively within your relationship. This session will help, by build a trong r, more resilient partnership by fost ring underest nding, embath and healthy problemsolving skill

10/28- Relationships & Finance: Learn how to navigate financial discussions and decisions as a couple, fostering open communication and building a solid foundation for financial stability within your plationship. This session equips you with the pols to chart shall differ a financial goals and manage finances in a way that strength in your bond and promotes long-term technique.

11/04- Blended Family Dynamics: Learn strategies to navigate the unique dynamics of blended families and build strong, healthy relationships. This session offers practical tips for fostering under tanding, maraging expectations, and creating a har honious environ fen when all family members feel valued and supported.

11/11- Dos & Don'ts of Step Parenting: Discover effective approaches to step-parenting that promote positive relationships and foster a sense of belonging for all children involved. The session provides guidance on building connections, navigating found tries are creating a supportive and nurturing environment with with famil.

11/18- Co-parenting across Households: Develop effective communication and collaboration skills to successfully coparent across separate households, prioritizing the well-being of your children. This session equips you with strategies for minimizing conflict, establishing consistent routines, and creating a supportive environment for your children's healthy development.

Series FLYER- Holiday Harmony: A December Series for a Joyful and Balanced Season- Embrace the holiday spirit without the stress! Our "Holiday Harmony" series this December provides practical tips for creating a joyful and balanced season for yourself and your family. Learn how to celebrate on