Aberdeen Proving Ground







InDemand e-Newsletter

ISSUE 12-1







Don't miss out







Just Announced

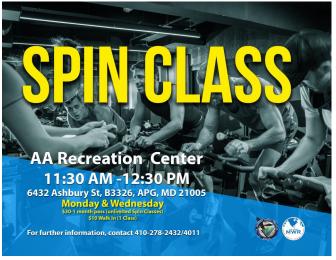




Do you have School Aged Children?

Please spare a moment to take this short survey so that we may better serve you.

Click Here



TRANSPORTATION OPTIONS FOR SCHOOL AGE CHILDREN

In an effort to offer services to more families in the APG community, Aberdeen Youth Services is offering transportation to and from St. Joan of Arc. The cost of transportation is \$30 per household in addition to the before and after school fees. The fees include care for early dismissals, school closed days, and inclement weather days.

Please contact Parent Central services to enroll today! 6448 Bayside DR, Bldg 2522, AA Youth Services AGES: Kindergarten-5th grade COST/FEE: Income based For more information, contact 410-278-9061.







Family and Finances

Virtual Lunch and Learn Courses

Wed 12/7: Managing Credit and Debt: This seminar provides information on credit establishment, credit management and debt relief. It introduces debt-to-income ratio concepts, the importance of monitoring credit reports and scores and briefly addresses the SCRA and bankruptcy.

Thurs 12/8: Matrimony: Finances are often an emotionally charged topic, and many couples avoid it altogether, which can lead to financial trouble. Join us to discuss financial goal setting, get tips on talking about money without hurting each other's feelings and learn why finances are a hot-button topic.

Fri 12/9: Diversifying your portfolio: This seminar will teach you how to build a portfolio that grows with you. Find out how to balance risks and returns. We will also discuss different strategies to produce adequate income despite inflation.

Wednesday 1/11: Life Insurance Part 1 - Smart insurance planning begins with a detailed assessment of your immediate insurance needs. This seminar will help you learn to conduct reassessments when significant life events occur and assist you in managing risk and protect yourself from financial loss.

Thursday 1/12: Life Insurance Part 2 – Continuation of discussion from 1/11.

Friday 1/13: Tax Preparation - This Workshop discusses the U.S. Tax System and the goals of personal tax planning. Topics include who should file taxes, how to file taxes and introduces tax publications specific to Service Members.

Wednesday 1/18: Security Implications of Financial Mismanagement - This seminar discusses financial mismanagement, ethics, security clearances and the OGE450.

Thursday 1/19: Identity Theft - This Seminar discusses how thieves steal your identity and what you can do to deter, detect and defend against identity theft.

