Aberdeen Proving Ground





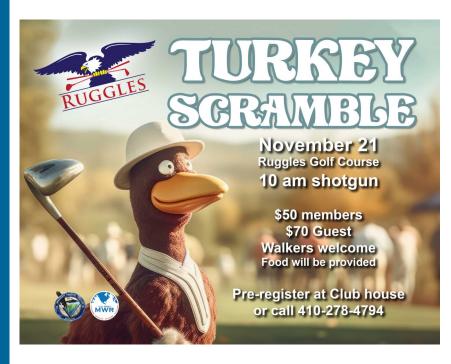


InDemand e-Newsletter

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Sports and Fitness





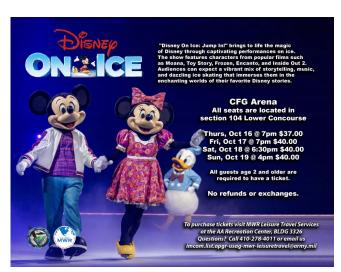


Don't miss this



FOR MORE INFORMATION CONTACT KIMMI AT 443-617-8997







Family and Finances

Upcoming FRP Classes

Wed, Sep 17 - Home Buying: A house is one of the most complicated and expensive purchases you will ever make. This presentation provides an overview of the home buying and mortgage process.

Topics include:

- Whether the Time is Right to Purchase A Home
- Determining What You Can Afford
- Choosing A Lender and Loan
- Selecting A Real Estate Agent
- Negotiating
- Closing the Deal

Thu, Sep 18 - Home Buying – Mortgage Process: This seminar will discuss how to choose mortgage lenders when home buying. We will share information about mortgages and discuss which lenders and banks offer the best home mortgage loans and interest rates.

Fri, Sep 19 - Home Selling: This seminar covers everything from staging to settlement. Learn to prepare and stage your home, gather the necessary documents and understand the process from hanging the "For Sale" sign to settlement day!

Wed, Sep 24 - Money Smart for Older Adults: Learn ways to identify and prevent scammers from gaining access to your finances as well as what to do if you fall victim of a scam.

Thu, Sep 25 - Identity Theft: This seminar discusses how thieves steal your identity and what you can do to deter, detect and defend against identity theft.

Fri, Sep 26 - Survivor Benefit Plan: This seminar will assist you in making informed decisions about SBP's role in your retirement plan.

Wed, Oct 1 - Thrift Saving Plan: Overview of the Thrift Savings Plan (TSP). We will discuss: Enrollment, Participation, Contributions, Roth TSP, Investment Funds and Withdrawal Options. We will also highlight important considerations for retirement planning and will provide valuable resources.

Thu, Oct 2 - Vesting in the TSP: We will discuss vesting in the Thrift Savings Plan (TSP). Topics will focus on: Saving for Retirement, an Overview of the Blended Retirement System (BRS) and Understanding the Purpose of TSP.

Upcoming APG FAP Lunch & Learns

09/30- Relationship Safety 101: Learn the fundamentals of building healthy and respectful relationships, fostering a foundation of trust and mutual well-being. This session equips you with the knowledge to identify potential red flags and cultivate safe, supportive connections in all areas of your life.

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 you build a stronger, more resilient partnership by fostering understanding, empathy, and healthy problemsolving skills.

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 relationship. This session equips you with the tools to create shared financial goals and manage finances in a way that strengthens your bond and promotes long-term security.

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 understanding, managing expectations, and creating a harmonious environment where 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. This session provides guidance on building connections, navigating boundaries, and creating a supportive and nurturing environment within the family.

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.