#### **Aberdeen Proving Ground**







# InDemand e-Newsletter

**ISSUE 12-1** 



Friday, December 12 6 - 8 PM AA Rec Center, B3326 6432 Ashbury Street

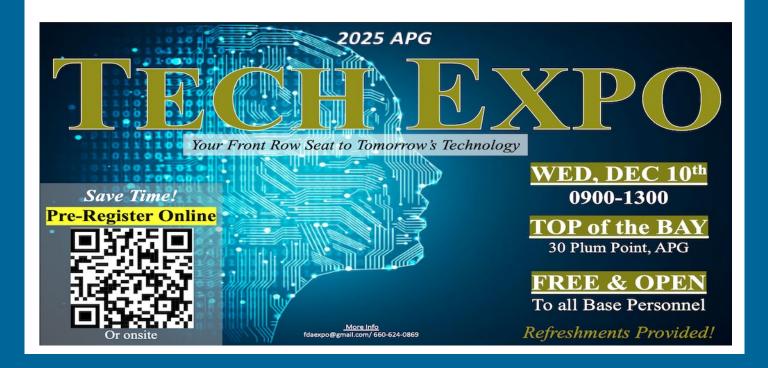
\$15 per person 2 complimentary drinks included . Supplies and light snacks provided.

For more information contact Leisure Travel Office 410-278-4124/4011



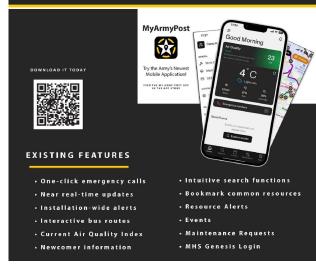


At the Corvias Club House.
Pictures with Santa and the Grinch.
LIVE Music
Refreshments
Holiday Cheer!



# **Get out of the House**











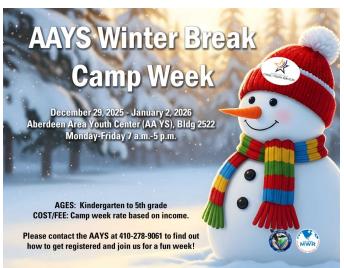


## Tis the Season













# **NAF Property Sale**





### New items up for AUCTION!



The Family and MWR NAF Property Sale is live through December 2025 Winter Holidays.

Don't miss this opportunity to bid on quality items!

CHECK BACK WEEKLY FOR UPDATES!



Visit the auction page at: <a href="https://www.GovDeals.com/APG">https://www.GovDeals.com/APG</a>



## **Family and Finances**

#### **Upcoming FRP Classes**

12/03: How to reduce Your Spending Join us to explore a variety of options to reduce the amount of money you spend in an effort to cover your priority expenses and reach your goals. You will learn how to determine your current spending habits, identify your ideal spending plan, and walk away with a variety of suggestions to consider as you look to reduce spending in lower priority categories.

**12/04: Planning Your Finances For The Next Big Event:** We will provide strategies to help you financially plan for those major events or for the next big holiday.

**12/05: 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.

12/10: Car Buying: Purchasing a car can be a difficult and frustrating process. This seminar you will teach you how to negotiate with dealers for the best price and explore how you can save hundreds, if not thousands of dollars on your next vehicle purchase! In addition, discussion will help you determine how much car you can afford

12/11: Preparing to Rent This seminar is designed to increase the knowledge and comfort level of first-time renters, and to serve as a refresher for current renters.

**12/12: Holiday Spending:** This seminar is designed to help you plan for the added expenses of the holidays and special events. We will discuss strategies to avoid overspending and accumulating excessive debt.

**01/14:** Medicare/Medicaid and the Marketplace: This seminar will help you understand the Medicare basics, the different coverage options, enrollment and more. Helpful resources and tools will be provided. and with this information you will be able to make confident Medicare decisions.

**01/15:** Tax Updates: This Workshop discusses the U.S. Tax System and the goals of personal tax planning. We will discuss the current tax updates.

**01/16: Finances and Promotion:** In this seminar, we will review your finances to help set you up for a successful and prosperous future. We will cover four main topics: Financial Planning, Saving for Retirement, Career Investment Programs and Financial Resources.

#### **Upcoming APG FAP Lunch & Learns**

**12/02- Budget Friendly Holiday:** Discover creative and resourceful ways to celebrate the holidays without breaking the bank, focusing on creating meaningful experiences and lasting memories. This session provides practical tips for budgeting, DIY decorations, and affordable gift-giving, allowing you to enjoy the season without financial stress.

**12/09- Helping Children w/ Holiday Traditions:** Create joyful and meaningful holiday experiences for your children by learning how to adapt traditions to fit your family's needs and values. This session offers guidance on engaging children in holiday preparations, managing expectations, and fostering a sense of connection and belonging during the festive season.

12/16- Holiday Self-Care: Holiday Self-Care: Prioritize your well-being during the busy holiday season by learning effective self-care strategies to manage stress and maintain a sense of balance. This session offers practical tips for relaxation, mindfulness, and setting boundaries, ensuring you enjoy the holidays feeling refreshed and rejuvenated.

**Link for ALL trainings: Click HERE** 

