Aberdeen Proving Ground







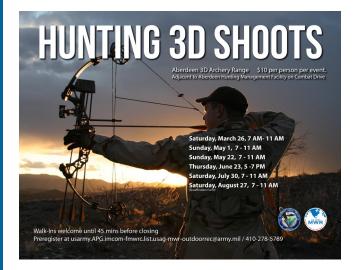
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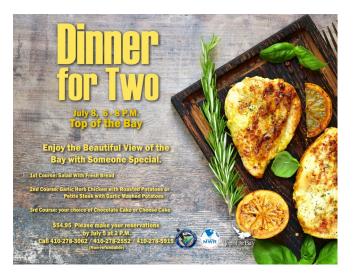






Don't miss out





CYS OUTREACH SERVICES BABYSITTERS' COURSE

Course will be on August 24, 25, 26; (participation in all three days is mandatory for completion of course). 9 a.m. - 3 p.m. each day Bldg 2503 6431Advanced Tactics Rd, Second Floor Room 214

AGES: CYS Eligible Boys and Girls ages 13-18 COST/FEE: FREE (you must register in order to participate)

Students must bring their own water bottles and lunch/snack. We will have a 30 minute break.

For more information, contact cynthia.r.chance2.naf@army.mil or call 410-278-1233.

REGISTRATION INFORMATION: July 1–August 15.

Please call 410-278-7571/7479 to schedule an appointment Monday through Friday 8 a.m.–3 p.m. at theCentral Registration Office, Bldg 2503, 6431 Advanced Tactics Rd., Second Floor, Rooms 210 & 211. During these times we are requesting new patrons to only have one parent come in to register. We only have 12 spots available for this course.

SUBJECT TO CHANGE BASED ON INSTALLATION CONDITIONS

Don't miss out





AA North. Across Rodman RD from the tennis courts. First come, First served.

Open play available. Equipment available at the gym





Sign up through BOSS Advisor by July 13, 2022, Karyssa.d.wilczek.naf@army.mil / 410-278-5789

September 10, 2022 New York City, 8th Ave and 48th St

Depart to AA Rec Center: 7:00 a.m. Return to AA Rec Center: 9:00 p.m. Ashbury Street, APG North, BLDG 3326 APG, Maryland 21005 Cost: \$60 per person

To purchase your ticket or for questions 410-278-4011 / 4124, or email: usarmy.apg.imcom.list.apgr-usag-mwr-leisuretravel@mail.mil



Family and Finances

10 Steps to Federal Employment VIRTUAL WORKSHOP











August 11, 2022 11:00 AM -12:00 PM Via MS Teams

Do the "holiday blues" stress you out? Join FAP ACS to learn to stress management techniques, and utilize strategies to guide children through the holidays with minimal stress to all parties.

Registration Required. Registration is required to attend this training. Call the Vietim Advocate at 310-273-1305 to register.







Family and Finances



DON'T FORGET ABOUT YOUR CAR'S **Preventative Maintenance!** APG AUTO CRAFTS CENTER

Friendly, Knowledgeable, Experienced Staff
Open to ALL Government I.D. Holders and Veterans
General Tools and Some Specialty Tools Available

Open Saturdays & Sundays: 8 a.m.- 5 p.m. APG North, Harford Blvd., Bldg #2379 (We're next to APGFCU, behind the Bowling Center.)

410-278-4124 / 5789 / 2621



No endorsement by US Army implied



Family and Finances

22 June: Car Buying: Purchasing a car can be a difficult and frustrating process. This seminar 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, this discussion will help you determine how much car you can afford.

23 June: Consumer Awareness: This seminar Introduces consumer rights as stipulated by Federal and State laws. Discusses specific rights for Service Members and reviews the steps in taking appropriate action if you fall victim to predatory financial practices.

24 June: Gambling Awareness: This seminar discusses gambling statistics, the prevalence of gambling problems, military directives on gambling and the warning signs of compulsive/pathological gambling.

29 June: Identity Theft: This Seminar discusses how thieves steal your identity and what you can do to deter, detect and defend against identity theft.

30 June: Cyber Security We will discuss identity theft targeting homeowners and veterans as well as important documents to have in case of an emergency.

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

8 July – Christmas in July: Develop your plan early to achieve healthy spending habits during the Holidays! Avoid the potential for unwanted financial stress by creating your spending plan now. You will also learn some tips on smart shopping and on managing your financial priorities.

13 July – 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, determining whether the time is right to purchase a home, what you can afford, choosing a lender and loan, selecting a real estate agent, negotiating and closing the deal.

14 July – Home Buying Mortgage - Financing: This seminar will discuss how to choose mortgage lenders when home buying. We will share information about mortgages and discuss the characteristics of the best home mortgage loans and interest rates.

15 July – 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.

20 July - Survivor Benefit Plan: Open Discussion

21 July – Marriage & Finances: Marriage is not only a meaningful commitment to your partner but also a financial commitment and financial stress can play a big role in a marriage. This seminar will provide tips and tools to help you minimize any financial stress and optimize your finances for married life! Seminar topics include: Communication, Administrative Tasks, Financial Planning, Insurance, Legal Documents and Taxes.

22 July – Divorce and Finances: The financial effects of divorce are stressful. The goal of this class is to help reduce uncertainty associated with the financial aspects of divorce. We will share information to help you make smart, informed financial