

MARRIAGE PLANNING GUIDE



**AIRMAN AND FAMILY READINESS CENTER
351 TRAVIS BLVD. (BLDG. 660)
TRAVIS AFB, CA
707-424-2486**

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Travis Airman and Family Readiness Center



The Airman and Family Readiness Center (AFRC) takes pride in presenting this Marriage Planning Guide to you. Our center is here to respond to the needs of Air Force families and is a focal point for family matters.

As the divorce rate continues to rise in all sectors of the population, adequate preparation for marriage remains a vital issue. Our goal is to empower you to successfully make the transition from being single and minimize the challenges of getting married in the military. This guide identifies information and resources you will need before and after marriage.

The AFRC has a team of professional staff and volunteers who are ready to help you and your family. Come in and get to know us! Additional information on some of our key services and programs is listed below:

- **Information & Referral:** The AFRC's core function is linking individuals and families with the right resources to meet their specific needs. Community and base resource guides are available with telephone numbers, addresses and specific information on services.
- **Personal Financial Management Program (PFMP):** This program offers information, education and personal counseling on financial matters such as budgeting, debt liquidation, credit management, mutual funds, car buying, investing, etc. These services are available either by individual/couple appointments or through workshops.
- **Air Force Aid Society (AFAS):** A non-profit organization that exists primarily to provide emergency financial assistance to active duty and retired military and their families. Assistance is in the form of interest-free loans and/or grants. The AFAS also offers numerous community programs enhancing the quality of life of Air Force Families.
- **Employment Assistance Program:** The military spouses can learn the skills and techniques required for successful job search. Assistance includes individual counseling, employment workshops, employer information, resume writing assistance, certified typing test, etc. There is also comprehensive resource area with on-line computer access, typewriters, job listings and reference materials. Employment services are also offered to ALL job seekers.

- Relocation Assistance Program (RAP): This program helps single and married Air Force members and their families prepare and adjust before, during, and after the relocation process. Services include such things as computer-based relocation files on Air Force installations, relocation videos, a loan locker of household goods, etc. The Relocation Program also offers a fun and informative program, Heart Link, which gives spouses a better understanding of the Air Force and its services.
- Family Life Education (FLE): Assessment/ crises counseling for individuals, couples and families. Programs such as “The Seven Habits of Highly Effective People” are offered to help individuals adapt to current and future challenges.
- Transition Assistance Program (TAP): Ensures separating or retiring members and their families are aware of the services and benefits entitled to them. This program also provides transition counseling, career planning, development of job search skills, including, resume writing, interview skills, and access to employment information, to name a few.
- Family Readiness Program: Enhances readiness through planning and education. This program provides support throughout the stages of deployment (i.e., before, during, and after deployment). An Air Force readiness packet, briefings, a child care program, morale call/video phone guidance, and pre-paid phone cards are a few of the offerings within this program.
- Airman’s Attic: Has been relocated to Building 241 G- Bay. This program provides help for a two-year period for active duty members Airman Basic through Staff Sergeant who are in need of basic, necessary household and clothing items (hours of operation: Tuesday, Thursday, and Saturday from 1000 to 1300). For more information call: 424-8740
- Key Spouse Program: Ensures that the needs of the families are being met especially during a time of family separation (deployments and TDY’s)

For more information on these programs or to make an appointment call: 707-424-2486

YOU'VE MADE A CONSCIENTIOUS DECISION

It's easy to tell what your relationship will look like in the future by seeing what it looks like today. The following are indicators of a healthy relationship:

- You feel comfortable being yourself with this person, not what you think they want you to be.
- This is someone you would choose for a friend.
- You respect the other person's values, even if they differ from your own.
- Trust is developing for both of you.
- Time apart isn't desperate. Time together is mostly positive and happy.
- Disagreements are dealt with promptly and with respect.
- You don't confuse discord or violence for romantic passion.
- Your time together is violence free.

Changing people is difficult. It's probably wisest to apply the "what you see is what you get" principle to this relationship.

Realize that the inspiration to change comes from within an individual. We only have the power to change ourselves. Many unhealthy and dangerous relationships come from the mistaken belief that we can change someone else.

Most of all, keep in mind that if a relationship is violent now, it will remain violent without help. Many couples believe that fighting brings them closer but eventually, physical fighting leaves someone hurt. Don't take the chance that marriage will change that.



Happy, Healthy Dating

MARRIAGE IN THE MILITARY

A happy marriage takes work! Building a successful long-term relationship requires emotional strength, patience and practicality. Partners must be willing to express both positive and negative feelings, give and receive compliments and constructive criticism and be able to resolve conflicts. Marriage is also about managing money, dividing chores and the general maintenance required for day-to-day living. It's hard to "live on love" for very long!

Military couples face added challenges that you might not have thought of. You may have to face long stretches away from each other due to deployment or mobilization (see your **BALANCING** book). This could mean weeks or months apart. You may also be facing many moves. Most military personnel are reassigned regularly (every three to four years). Marriage is also not the quick path to financial security that you may have imagined. Higher expenses (i.e., housing, childcare, utilities, etc) are often eaten up by additional entitlements.

In your first step toward marital success, the decision to marry must be a sound, mature decision. Your dreams for the future- both professional and personal- should match. You enjoy many of the same leisure activities. Your love is more than a "feeling". It is a conscious decision to help each other grow. You want the best for each other, which means you are generous with each other both materially and emotionally. You have both taken the time to understand each other's strengths and weaknesses. Any feelings of infatuation have given way to a more lasting, mature love.

Unfortunately, sometimes people marry for the wrong reasons. Getting married to escape loneliness, dormitory life, military inspections, a boring career, a bad relationship, or because you have the desire for steady sex is asking for trouble. Sex alone cannot sustain a lasting relationship. Those who marry for financial reasons, often find their emotional lives are unfulfilling. If you are marrying for any of these reasons, you are likely trading one set of problems for another. Your decision should be made by thinking of each other, not just yourself.

A successful marriage has many ingredients! Among the most important are maturity, communication, equality, sound financial management, shared values, **TRUST** and appreciation for each other. Successful couples support each other's talents and trials and encourage each other to grow.

PRE-MARRIAGE CHECKLIST

Items	Yes	No	N/A
<p>120 Days Prior</p> <p>1. Decide on the wedding location:</p> <ul style="list-style-type: none"> a. Reserve a base chapel (pick up booklet with guidelines for your wedding from the chapel office) b. Local community c. Out-of-state <p>2. Call the Airman and Family Readiness Center at 707-424-2486 to make an appointment with the Personal Financial Management Program (PFMP) manager to help you plan your family budget.</p>			
<p>60 Days Prior</p> <p>You must notify your First Sergeant that you plan on getting married and they will help you with the process.</p> <p>1. To apply for privatized housing you must be referred through the Housing Management Office to the privatized owner, Balfour Beatty Communities. Both offices are located in Bldg 660, Airmen and Family Readiness Center. Hours of operation are, 0700 - 1630, Monday through Friday.</p> <p>2. Vacating Dormitory:</p> <ul style="list-style-type: none"> a. In order to vacate the dorm you will need to provide a copy of your marriage certificate to the dorm manager. If you do not have one then your First Sergeant will need to email the Dorm Superintendent to confirm that you are getting married and include the planned wedding date. You need to be aware that if you move out and the marriage does not happen you are required to move back into the dorms. Prior to being clear to out-process from the dorms, you are required to attend the Living in the Community Briefing at the Housing Office. Briefings are held on Monday at 1000 and Thursday at 1400. You must call 424-2416 or 424-2417 to sign up for the 			

<p>class. When you are ready you need to pick up a cleaning checklist from the dorm office. When your room is ready to be inspected go to the dorm manager's office to complete the process.</p> <p>b. Upon completion of your out-processing inspection the dorm management office will process your AF Form 594 to begin your Basic Allowance for Housing (BAH). You will also be provided an AF Form 291 that will need to be signed by your First Sergeant. When you return the signed AF Form 291 you will be given DITTY Move paperwork to take to the Travel Management Office (TMO).</p> <p>3. Pick up AF form 1039 from the Military Finance Office if you need advanced BAH. You are eligible for an advance through the Military Finance Office each time you move. You may receive up to three months BAH, not to exceed actual move-in costs.</p> <p>4. The process to start Basic Allowance for Subsidies (BAS) is done at the orderly room ONLY. If you fail to go to the orderly room to stop meal deductions, the deductions will continue until your orderly files the appropriate form to start BAS.</p> <ul style="list-style-type: none"> • <i>AN IMPORTANT NOTE FROM THE MILITARY FINANCE OFFICE: When signing AF form 1039, make sure you have read it thoroughly! For example: "Section 5. (5) By accepting this advance housing allowance, I authorize an offset from my pay account to collect such debt when full repayment is not made for any unliquidated amount that is due and payable. (a) (CONUS) I also agree to repay immediately any remaining balance of this advance housing allowance when vacating the housing for which this advance was made."</i> 			
<p>3 DAYS PRIOR: Check with the Military Finance Office about receiving advanced BAH (if you applied for it).</p>			
<p>AS SOON AS POSSIBLE AFTER MARRIAGE:</p> <p>1. Bring a copy of your marriage license to Balfour Beatty Communities in Bldg 660 to update your housing record.</p>			

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| <p>2. Military Personnel Flight (MPF), Bldg. 381 Customer Service/Records, First Floor, room C -111, 424-8468 or 424-8483; hours 0700 - 1500. Bring marriage certificate, spouse and step-children to fill out the following:</p> <ul style="list-style-type: none"> a. Have dependent I.D. card(s) made b. DEERS enrollment is accomplished when the dependent I.D. cards are made. If you have children or step-children, you must bring their birth certificates with you to insure they are enrolled. c. Process name change, if necessary d. If both members are military, process AF form 1048 e. Up date Servicemen's Group Life Insurance, if necessary g. Update marriage and/or dependent status in PC III h. Member may elect dental coverage at this time. (The form is available at Customer Service and is mailed to the contract provider by the member.) <p>2. Squadron Orderly Room:</p> <ul style="list-style-type: none"> a. Change Squadron Locator Card b. Fill out AF form 357, Family Care Plan c. Bring vehicle registration, proof of insurance and smog check to get base sticker for spouse's vehicle. d. Update DD for 93, Record of Emergency Data. <p>3. Accounting and Finance:</p> <ul style="list-style-type: none"> a. Take marriage certificate with you to update your marital status. b. Consider making a change to your Federal Income Tax withholding by completing an IRS Form W-4 (forms can be found at Accounting and Finance or the Airman and Family Readiness Center). If you are not sure what changes should be made, make an appointment with the Personal Financial Management (PFM) counselor at the Airman and Family Readiness Center. <p>4. Base Legal Office: 424-3251; Bldg. 383, 2nd Floor. Hours: 0730-1600, call to make an appointment.</p> <ul style="list-style-type: none"> a. Bring spouse to make arrangements for writing your wills. b. Assign power-of-attorney, if needed. <p>5. Pick up "Outpatient Care Handbook" from the information desk at David Grant Medical Center (DGMC) on base.</p> | | | |
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<p>6. If you are on the waiting list for base housing, advise office of your marriage.</p> <p>7. Miscellaneous Items:</p> <p>a. Change of address and name change for the following:</p> <ul style="list-style-type: none"> (1) All magazines (2) Checking and savings accounts (3) Auto registration and title (4) Credit cards and charge accounts (5) Safe deposit boxes (6) Driver's license (within 30 days) (7) Voter registration (8) Social security cards (9) Stocks and bonds (10) Stationary <p>b. Notify car insurance company for cheaper rates</p> <p>c. Consider the pros/cons of having individual or joint savings and checking accounts.</p> <p>d. If applicable, change hospitalization policy (through civilian employer) to show married status. Add spouse on policy. Inquire about maternity benefits.</p> <p>e. Secure household insurance, even if living in an apartment or base housing. This type of renter's insurance covers stereos, clothing, etc. and can include liability and medical if a guest is hurt.</p> <p>f. Send new address to any employers from the past year to receive your W-2.</p>			

Marriage License Information



Public Marriage License

You may obtain a marriage license at the Solano County Administration Center, 675 Texas Street, 1st floor located in Fairfield Monday through Friday from 8:00a.m. to 4:00p.m. Call 707-784-7510 for more detailed information or visit their website at www.solanocounty.com.

The legal age to marry in California is 18 years old. If either or both parties were previously married, you will need to know the date the previous marriage ended. If there was a divorce or annulment by either or both parties in the last six months, a copy of the final judgment is required.

The couple must appear together in person at the time the license is issued, each with a valid picture identification, which includes date of birth.

You must know your parents' full names (including middle name) and your mother's maiden name and the state or country where they were born.

The cost of the marriage license is \$75.00 (Cash or ATM/Debit) and takes about 45 minutes to process. The license is effective the day it is issued up to 90 days and can be used anywhere in the State of California.

No blood test is required.

Confidential Marriage License

A confidential marriage license is available to couples currently living together. The fee is \$ 95.00 (Cash or ATM/Debit) and takes about 45 min. This license is not a matter of public record. Unlike the regular license, the confidential license is good only in the county in which it was obtained. It is effective the day it is issued and is good for 90 days.

If either or both parties were previously married, you will need to know the date the previous marriage ended. If there was a divorce or annulment by either or both parties in the last six months, a copy of the final judgment is required.

The couple must appear together in person at the time the license is issued, each with a valid picture identification, which includes date of birth.

You must know your parents' full names (including middle name) and your mother's maiden name and the state or country they were born.

No blood test is required.

Civil Marriage Ceremonies

Civil marriage ceremonies can be performed on Fridays only, at the County Administration Center, 1st floor 675 Texas St. Fairfield, by appointment only. The ceremony fee is \$50.00 (Cash, ATM/Debit or cashiers check/money order only). NO WALK INS ACCEPTED!

*Call ahead to verify fees because of frequent changes.



BASE CHAPEL WEDDING INFORMATION

Travis AFB has two chapels to provide a religiously inspiring setting for your wedding ceremony. In order to use one of our base chapels, either the bride or groom must have a valid military ID card - active duty, reservist, retiree, or dependent. In order to prevent conflict and disappointment due to other scheduling or denominational requirements, you are advised to contact a **Protestant*** Chaplain a minimum of three months prior or a **Catholic** Chaplain a minimum of six months prior to the proposed date of your wedding. Contact the chapel for information on weddings for Jewish, Muslim or other faith group persons.

To ensure the best preparation possible for this very important relationship, Chaplains require premarital counseling sessions and/or attendance at a premarital workshop.

Chapel One (Bldg. 438) is located next to the Base Theater and has a seating capacity of 300 persons. It was completely renovated in 1997 and offers a traditional style of Church architecture. Saturday weddings are usually scheduled at Chapel One at 1100, 1400, and 1930.

Chapel Center (Bldg 7766) is located off Cannon Drive next to the Youth Center in the housing area. It seats 310 persons and has a "Church in the round" style of seating. Saturday weddings are usually scheduled at Chapel Center at 1100, 1400, 1700, and 1930.

Due to the business of the day / season, weddings are not conducted on Sunday mornings, federal holidays, Ash Wednesday, Holy Week (Palm Sunday through Easter Sunday), 4th of July, Thanksgiving Eve or Day, and during the Christmas and New Year season (15 December through 6 January).



NOTE: No wedding receptions are allowed in chapel facilities. The Delta Breeze Club, Travis Conference Center, or Recreation Center may be able to book your reception.

Reservations for using any of the chapels (even for weddings being conducted by a civilian minister) **MUST** be requested by you and approved by Chapel personnel before they are confirmed. You will fill out a reservation form during your initial interview to include both the wedding and rehearsal location, date, and time. Reservation will be made no more than one year prior to the date of your wedding. **In order to avoid unnecessary cost and/or conflicts, do not order invitations or schedule your reception until your reservation is confirmed.**

There is a booklet prepared by the Travis AFB Chapel Staff that provides the information needed to plan your wedding. Drop by Chapel Center during normal duty hours, MWF 0700-1630; TR 0900-1630 to pick up your copy of the booklet or call them at 424-3217 or 424-5735 for any other questions you may have. Be assured the Chapel staff will be ready to assist you.

*Protestant - For all practical purposes, the USAF Chaplaincy defines "Protestant" as anyone who is a Christian and isn't Catholic. This includes groups such as Baptist, Methodist, Lutheran, Church of God, etc. It's actually more detailed than that, but that's basically what it means.



Checklist for Moving from the Dorms

You are authorized to move off-base 30 days prior to marriage (IAW AFA-32-6005, chapter 4, paragraph 1.2) or if the Family Housing Office authorizes you to do so. This process begins by going to your dorm manager to pick up an AF Form 291.

AF FORMS REQUIRED PROCESSING SINGLE RATE BAH AT THE HOUSING OFFICE:

- AF Form 291 (Unaccompanied Qtrs Assignment - Termination Record) issued by the Dorm Managers. It must be signed by the Dorm Manager and First Sergeant. Termination date is required in Section I - Personnel Data. Three (3) days prior to termination date, take this completed form to the Housing Office between 1300-1500 hours to begin your single rate BAH. You cannot process the AF Form 594 without this completed AF Form 291.
- AF Form 594 (Application Authorization to Start or Change Basic Allowance for Housing Dependency Predetermination). This form will be completed by housing personnel and hand carried to Finance on the effective date of the BAH. Your BAH may not be included in your next paycheck BUT will be retroactive from the date you moved from the dorms.

AF FORM PROCESSED AT FINANCE FOR ADVANCE BAH:

- AF Form 1039 (Request to Receive and/or Extend Repayment of an Advance Housing Allowance). You are eligible for an advance from Finance each time you move. You may receive up to three (3) months BAH NOT TO EXCEED actual move-in costs. Pick up this form from Finance and take it to your commander or section commander for a signature as required in Section 6.a (Approving Official's Statement). Your landlord should provide a copy of the lease or rental agreement showing rent and deposit costs for Finance. You cannot receive this advance earlier than three (3) work days prior to move-in date.

[IMPORTANT NOTE: When signing AF Form 11039 make sure you have read it completely! For example Section 5. (5) By accepting this

advanced housing allowance, I authorize an offset from my pay account to collect such debt when full repayment is not made for any unliquidated amount that is due and payable. (a) (CONUS) I also agree to repay immediately any remaining balance of this advance housing allowance when vacating the housing for which this advance was made.]

- AF Form 220 Basic Allowance for Sustenance (BAS) is processed at the Orderly Room.

HOUSING MANAGEMENT OFFICE

Housing Management Office provides referrals to Balfour Beatty Community Housing and off-base housing information through www.AHRN.com .

Experienced, knowledgeable personnel will assist you with off-base rental and sales information on houses and apartments.

Before military members seek off-base accommodations, they are required to check with the Housing Management Office, Bldg 660 to sign up for the "Living in the Community Briefing" held on Monday at 1000 and Thursday at 1400. Balfour Beatty Communities will provide 358 newly constructed homes by December 2010 for an end state total of 1134 homes. All personnel seeking housing on Travis should stop by the Housing Management Office for a referral to Balfour Beatty Community housing or to sign up for the "Living in the Community Briefing" for civilian housing. Hours of operation are 0700 - 1630, Monday through Friday.

Off base housing referrals can be viewed on www.AHRN.com or www.M2Mretevval.com



IMPORTANT REMINDER FROM FINANCE:

If you received an Advance Housing Allowance from Finance to move into your present apartment and are still making payments on the advance, the advance will be payable in full when you move from your apartment into base housing.



Accounting and Finance

The Balancing Work and Life in the U.S. Air Force book you have received with this packet has some important information about your pay and how to read a Leave and Earnings Statement (LES). Please go over this information carefully. This section of the book includes an outlined "Questions I Need to Ask" box to make note of any concerns, questions or ideas you may have regarding military pay; please use it.

Also, under the heading of "RELOCATION" you will find a subsection on "Finances" that will give you valuable information about allowances that will help you pay for the cost of moving. For example: Did you know you may receive up to three (3) months advance basic pay" BUT, remember our word of caution: "Drawing advance pay can be hazardous to your financial health if it is not properly managed." See checklist under "30 Days Prior."

Remember, your monthly Leave and Earnings Statement (LES) is an extremely important document. It reflects your current pay and leave status. If you have questions or problems about your pay, bring your most current LES with you to the military pay section at Financial Management. Your problem can be resolved much more quickly.

The 60th Comptroller Squadron, Accounting and Finance Office also specializes in the settlement of travel vouchers. Accounting and Finance is located in Bldg. 381 and is open Monday thru Friday, 0800-1600. For questions regarding your LES, military pay, travel pay, PCS issues and other accounting and finance issues call 424-8359, or email finance@travis.af.mil all emails will be answered by 1600 everyday.

FAMILY ADVOCACY PROGRAM

**David Grant Medical Center 101 Bodin Circle
(707) 423-5168**

The Family Advocacy Program (FAP) builds healthy Air Force families and communities through prevention, treatment, and research. We recognize that the family plays an integral role in the achievement of the Air Force mission by having direct impact on the service member's capacity to perform his or her assigned duties. FAP seeks first to prevent family violence. FAP provides treatment to bring families back into balance. FAP also supports research efforts that include collecting, analyzing, and reporting data to assess FAP effectiveness and determine best clinical practice.

Prevention

The FAP prevention team assesses prevention programs to meet primary and secondary prevention needs and to improve community resilience.

Primary prevention programs - provide information and education that strengthen all Air Force families. Services include:

- Parenting classes
- Informational brochures
- Newcomer orientation briefings
- Couples communication classes
- Stress management workshops
- Special FAP events
- Family Violence Prevention Briefings

Secondary prevention programs - identify families at risk for abuse and address their needs.

Services include:

- New Parent Support Program
- Step parenting workshops
- Support groups for active duty single parents

New Parent Support Program

The Air Force offers New Parent Support Program (NPSP) services to all families of active duty members who are expecting or have children aged birth to three years. The Family Advocacy Team Members range from community and health nurses, social workers, to paraprofessionals, and are both military and civilian personnel. They work together to provide program services that vary from community-based classes and groups to home visits, according to assessed family need. All families are encouraged to participate in community activities and programs offered by Family Advocacy.

NPSP participants will be screened using the Air Force Family Needs Screener (FNS) for the purpose of determining if they are likely to have low or high service needs. The level of service provided is based on the family's need and desire for services. All new parents within the first two weeks of their infant's life are eligible for a nurse home visit after they bring their baby home.

Special Needs Identification and Coordination Process (SNIAC)

The SNIAC is an Air Force mandated program for all active duty Air Force personnel who have a special needs family member who requires medical, emotional, or special education services. Prior to PCS move, family members participate in a screening process to ensure the gaining base can meet specific family needs either at their medical facility or in the local community. This program can minimize hardships by providing the following:

- Coding in the MPF SNIAC database.
- Referrals to appropriate community resources on and off base.
- Assistance with reassignment or deferment considerations, if the member meets criteria.
- Information on various conditions and disorders as well as information about support groups.

Family Maltreatment

The family maltreatment component of Family Advocacy is designed to identify, report, assess, and provide therapy for active duty members and their families who are referred due to maltreatment (child abuse and/or spouse abuse) and to arrange for other necessary medical and non-medical services for the military member and their family member.

Services include but are not limited to:

- Assessment of all reported cases of family maltreatment.
- Individual, marital and group counseling.
- Referral to appropriate community resources.
- Interventions to reduce the risk of further maltreatment.

- Liaison with other base and/or community agencies.
- Monitoring through the Family Maltreatment Case Management Teams.



Education Service Center

**530 Hickam Ave.
(707) 424-3444**

Many of the programs and services offered at the Education Center are available to family members as well as the active duty member. The following is an example of the services provided:

- Guidance counseling is available on a space-available basis. An interactive computerized career guidance program (DISCOVER) is also available.
- Some testing programs are provided for a FEE such as College Level Examination Program (CLEP) General Examinations, CLEP Subject Examination, and DANTES Standardized Subject Test (DSST). Testing is done by reservation only.
- Information is available on local colleges, including the six on-base schools.
- Ideas for finding financial help with attending college. Ask for FACT SHEET #5 and the booklet, THE STUDENT GUIDE (current school year) Financial Aid from the U.S. Department of Education.
- Computer training conducted by Solano County ROP: Word, Excel and Access.

The Education Service Center has a complete booklet listing their services entitled “Education Opportunities.” You may pick up this booklet at Bldg. 249, Bay A-1 at 530 Hickam Avenue. Call 424-3444 after 0800-1600, Wednesday 0900-1600, for hours of operation.



TAKE TIME OUT—BUILD A STRONG MARRIAGE

Couples disagree on a wide variety of subjects. Sometimes tension builds to the point where violence may erupt. If you feel you are about to become abusive, try taking a time-out instead. In sporting activities, teams use time-outs to regroup and refocus. A time-out is not avoiding a conflict or a disagreement, it is temporarily removing yourself from the situation until you have had a chance to calm down and think.

Pick a time when you and your spouse are not angry to establish the ground rules for using time-outs in your relationship:

- Either partner can call a time-out.
- Decide who will stay with the children.
- How will you signal a time-out? (Making the "T" sign; "I need a time-out.")
- Agree to acknowledge the time-out when called.

Decide when to call a time-out:

- You recognize that you are getting out of control.
- Your body gets tense or feels like it will explode.
- You feel yourself getting physically or verbally aggressive.
- You feel winning the argument is your only focus.

Steps to Take When Using Time-Out

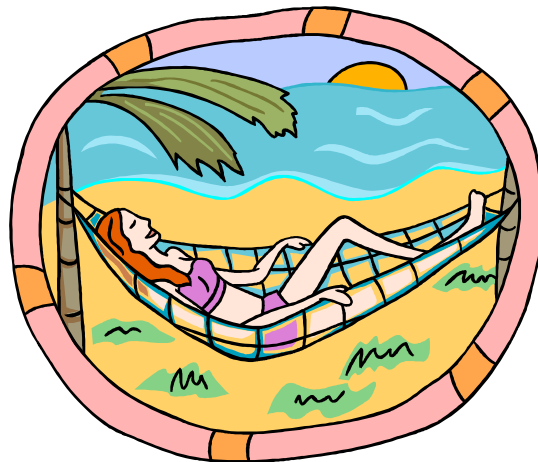


1. State that you are taking a time-out; don't just leave.

- Make an "I" statement: "I need a time-out."
 - Leave without having to get in the last word.
2. Things to do when you take a time-out:
 - Go for a walk, run or bike ride.
 - Will yourself to stop going over the incident in your mind.
 - Do not drink, use drugs or drive.
 3. What to do once you are calm:
 - Consider your own mistakes (behaviors and thoughts) that contributed to the problem getting out of hand.
 4. Upon returning home, don't insist on immediately resuming the discussion.
 - When your spouse is ready, talk about what it was that made you angry.
 - Set a time to discuss unresolved issues. Make sure you follow through.
 - Feel free to call another time-out if you feel your anger is escalating.

Time-out is a very useful tool, but it takes practice. Conscientious effort is the name of the game!

Courtesy of the Family Advocacy Outreach Program (423-5168)



SUGGESTIONS from OTHER NEWLYWEDS
(Speaking from their own experience)



- Stress the responsibility the military member (sponsor) has in being accountable for the behavior of the family members (i.e., check writing at any AAFES branch, conduct in the military community, driving on the base, etc.)
- When you go to finance, go early in the morning.
- Make copies (or have them made by the appropriate agency) of all paperwork you fill out and/or sign.
- Remember that the military member must complete almost all paperwork.
- Consider taking leave when starting the paperwork. It can be time consuming.
- Updating your name at the Social Security Office is essential when your name is changing on all other documents such as DMV drivers' license, credit cards, and Tax forms.

Military One Source: www.militaryonesource.com

TIPS for Recently Married or Divorced Taxpayers:

Newlyweds and the recently divorced should ensure the name on their tax return matches the name registered with the Social Security Administration. A mismatch could unexpectedly increase a tax bill or reduce the size of any refund.

- For recently married taxpayers, the tax scenario begins when the bride says “I do.” If she takes her husband’s last name, but doesn’t tell the SSA about the name change, a complication may result. If the couple files a joint tax return with her new name, the IRS computers will not be able to match the new name with the Social Security Number.
- After divorce, a woman who had taken her husband’s name and made that change known to the SSA should contact the SSA if she resumes a previous name.

It's easy to inform the SSA of a name change by filing Form SS-5 at the local SSA office. It usually takes two weeks to have the change verified. The form is available on the agencies Web site, www.socialsecurity.gov, by calling 1-800-772-1213 and at local offices. The SSA Web site provides the addresses of local offices.

Generally, taxpayers must provide SSNs for each dependent claimed on the tax return. For adopted children without SSNs, the parents can apply for an adoption taxpayer identification number, or ATIN, by filing Form W-7A with the IRS. The ATIN is used in place of the SSN on the tax return. The form is available on the Web site, IRS.gov, or by calling 800-TAX-FORM (800-829-3676).

