

POST-DEPLOYMENT



YELLOW
RIBBON
REINTEGRATION
PROGRAM

TRAINING COMPANION



For those who serve and those who support SM



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Renegotiating a New Normal After Deployment

This class covers the areas that need to be addressed when renegotiating a new normal after deployment and provides time for attendees to start developing a plan for successful reintegration.

OBJECTIVES:

1. Identify legal, medical and dental, financial, employment, and family adjustments to establish a new normal.
2. Identify resources available to assist Service members and their families with the transition to civilian life..

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New Normal To-Do List

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Legal Considerations

- Will
 - Power of Attorney
 - DEERS
 - ID Cards
 - Family Care Plan
- Visit the [Military OneSource website](http://www.militaryonesource.mil) at www.militaryonesource.mil
 - Visit the [Coast Guard Support website](http://www.CGSUPRT.com) at www.CGSUPRT.com
 - Visit the [DoD Common Access Card website](http://www.cac.mil) at www.cac.mil

Medical and Dental Considerations

- PDHRA
 - Choose Health Care option after TAMP
 - TAMP (180 days) – Enroll if required
 - LOD/NOE
 - Employer Health Plan
 - Contact Transition Assistance Advisor (TAA)
 - TRICARE[®] Dental (TDP)
 - Apply for VA Health Benefits
- Visit the [TRICARE website](http://tricare.mil/LifeEvents/Deactivating.aspx) at <http://tricare.mil/LifeEvents/Deactivating.aspx> for information on deactivating
 - Visit the [TRICARE Dental website](http://tricare.mil/Dental) at <http://tricare.mil/Dental>
 - Visit the Veterans Affairs (VA) health benefits webpage on the [VA website](http://www.va.gov/health-care/how-to-apply) at www.va.gov/health-care/how-to-apply
 - Visit the [TAA Point of Contacts List website](http://www.taapmo.com/Docs/about/April%20TAA%20Maze%20Roster.pdf) at www.taapmo.com/Docs/about/April%20TAA%20Maze%20Roster.pdf

Financial Considerations

- SCRA
- LES
- Spending Plan
- Allotments
- Direct Deposit
- SDP
- Taxes
- Financial Counseling

Visit the following websites for information on benefits:

- [Air Force Benefits website](http://www.airforce.com/benefits) at www.airforce.com/benefits
- [Army Benefits website](https://m.goarmy.com/benefits.m.html) at <https://m.goarmy.com/benefits.m.html>
- [Coast Guard website](http://www.uscg.mil) at www.uscg.mil
- [Navy Personnel Command website](http://www.npc.navy.mil) at www.npc.navy.mil
- [Defense Finance and Accounting Service website](http://www.dfas.mil/militarymembers/payentitlements/sdp.html) at www.dfas.mil/militarymembers/payentitlements/sdp.html

Visit the Following websites for information on Military Relief Aid Societies:

- [Air Force Aid Society website](http://www.afas.org) at www.afas.org
- [Army Emergency Relief website](http://www.aerhq.org) at www.aerhq.org
- [Coast Guard Mutual Assistance website](http://www.cgmahq.org) at www.cgmahq.org
- [Navy-Marine Corps Relief Society website](http://www.nmcra.org) at www.nmcra.org

Job Considerations

- USERRA
- Nominate Employer for Award
- ESGR
- Visit the [Employer Support of the Guard and Reserve \(ESGR\) website](http://www.esgr.mil) at www.esgr.mil
- Visit the [Uniformed Services Employment and Reemployment Rights Act \(USERRA\) webpage](http://www.esgr.mil/USERRA/What-is-USERRA.aspx) at www.esgr.mil/USERRA/What-is-USERRA.aspx for information regarding the USERRA
- Visit the [Department of Labor website](http://www.dol.gov/agencies/vets) at www.dol.gov/agencies/vets for Veterans' Employment and Training Service (ETS)

Daily Life

- Schedule alone time
- Schedule time to reconnect with others
- Practice communication skills
- Discuss how I'm feeling
- Discuss roles and responsibilities
- Visit the [Health.mil website](http://www.health.mil/Military-Health-Topics/Conditions-and-Treatments/Adjustments-After-Deployment) at www.health.mil/Military-Health-Topics/Conditions-and-Treatments/Adjustments-After-Deployment
- Visit the [Guide to Nongovernmental Organizations \(NGOs\) for the Military website](http://www.fas.org/irp/doddir/dod/ngo-guide.pdf) at www.fas.org/irp/doddir/dod/ngo-guide.pdf (pg. 335-346)
- For information on the Transition Assistance Program (TAP):
 - Visit the [Department of Defense TAP website](http://www.dodtap.mil) at www.dodtap.mil
 - Visit the [Department of Labor TAP webpage](http://www.dol.gov/agencies/vets/programs/tap) at www.dol.gov/agencies/vets/programs/tap
- Visit the [National Resource Directory website](http://www.nrd.gov) at www.nrd.gov

Co-parenting

- Discuss changes, and make a plan
- Practice patience
- Schedule time with _____

Priorities for a New Normal

What has changed during the deployment?

Considering your answers above and the circumstances that have changed, what are your top three priorities for renegotiation?

1.

2.

3.

What will you do to adapt to the changes?

Experiencing Deployment

This class examines common characteristics and feelings experienced by Service members and loved ones and considers strategies to help participants effectively navigate pre-deployment, deployment, and post-deployment transitions.

OBJECTIVES:

1. Identify common characteristics and feelings experienced by Service members and loved ones pre-, during, and post-deployment.
2. Identify coping strategies to address emotions, feelings, and communication and relationship challenges Service members and loved ones may experience pre-, during, and post-deployment

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Experiencing Deployment Worksheet

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout/) at:
www.yellowribbon.mil/cms/event-handout/

Pre-Deployment

<i>What's Going On...</i>	<i>Feelings</i>	<i>Coping Strategies</i>
<ul style="list-style-type: none"> ▪ Denial and anticipation of loss ▪ Increased feeling of stress and conflicting emotions in home ▪ Communication challenges ▪ Frequency of arguments increase ▪ Reality of change ahead is <i>sinking in</i> ▪ Focus is on completing preparation activities (e.g., financial planning, checklists) ▪ Roller coaster of ups and downs ▪ Service member is focused on preparing for mission and may distance self from family ▪ In cases of multiple deployments, new deployment cycle may begin before family has had time to renegotiate new normal from the last deployment ▪ Decide how to tell children about the deployment ▪ Allow children to say goodbye 	<ul style="list-style-type: none"> ▪ Pride ▪ Excitement ▪ Anger ▪ Resentment ▪ Restlessness ▪ Irritability ▪ Sadness ▪ Fear ▪ Guilt ▪ Anxiety ▪ Frustration 	

During Deployment

<i>What's Going On...</i>	<i>Feelings</i>	<i>Coping Strategies</i>
<ul style="list-style-type: none"> ▪ Life without the Service member may initially feel overwhelming ▪ Develop new routines ▪ Responsibilities and household hassles maybe added ▪ Have difficulty concentrating ▪ Wish things would go back to <i>normal</i> ▪ Experience sleep difficulty ▪ Family resiliency ▪ Children take cues from parent/adults ▪ Children may struggle socially, emotionally, behaviorally, and academically ▪ Children mature 	<ul style="list-style-type: none"> ▪ Independent ▪ Confident ▪ Relief ▪ Restless ▪ Confused ▪ Numb ▪ Disorganized ▪ Indecisive ▪ Irritable ▪ Preoccupied ▪ Anxious 	

Post-Deployment

<i>What's Going On...</i>	<i>Feelings</i>	<i>Coping Strategies</i>
<ul style="list-style-type: none"> ▪ Initial honeymoon period ▪ During time of separation, Service member and all family members have changed ▪ Changes may hold pleasant surprises or may cause conflict ▪ Everyone needs space and time to readjust ▪ Begin to renegotiate how household will look now that everyone is together again ▪ Reintegration could last for months! ▪ A <i>new normal</i> is established regarding routines and expectations ▪ If readjustment challenges resurface, support is important... It is okay to ask for help if you need it! ▪ Children react differently depending on age 	<ul style="list-style-type: none"> ▪ Relief ▪ Happiness/ Joy ▪ Irritability ▪ Guarded ▪ Overwhelmed ▪ Loss of independence ▪ Secure 	

Additional Notes

Pleasant Activities

Social Activities

1. Fund raising, organizing events, and committee work
2. Doing volunteer work
3. Becoming active in the community
4. Teaching someone a new skill
5. Visiting family or friends
6. Having a meal or a coffee with loved ones
7. Having house guests
8. Having family gatherings
9. Writing a letter or an email
10. Discussing something I experienced
11. Talking about my daily pursuits (job or school, hobbies, public affairs)
12. Attending an official or formal ceremony
13. Making a phone call to loved ones
14. Asking for help or advice
15. Going to the movies
16. Going to parties or receptions
17. Watching my grandchildren

Passive, Relaxing, or Personal Attention Activities

1. Reading books, magazines, or newspapers
2. Practicing religion or spirituality
3. Just sitting quietly
4. Meditating
5. Sunbathing
6. Taking a nap
7. Daydreaming
8. Sitting in an outdoor café or on a terrace
9. Going to a fair, carnival, amusement park, or zoo
10. Listening to music
11. Writing poems, stories, or articles
12. Journaling
13. Doodling
14. Painting
15. Singing
16. Putting together a jigsaw puzzle
17. Doing crossword puzzles
18. Playing a musical instrument

19. Taking photos
20. Working on textiles (embroidery, needlepoint, weaving, knitting, sewing)
21. Lighting candles
22. Listening to the radio
23. Playing cards
24. Doing arts and crafts
25. Drinking coffee or tea
26. Eating favorite food
27. Acknowledging your good points
28. Taking a shower or a bath
29. Going to a barber or a beautician
30. Taking care of your looks (manicure, pedicure, facial)
31. Dressing up and looking nice
32. Wearing comfortable clothes
33. Reflecting on how you've improved
34. Thinking about your good qualities
35. Buying something for yourself
36. Making a gift for someone
37. Buying something for someone else
38. Thinking about something good in the future
39. Saying "I Love you"
40. Cuddling

Domestic/House-related Activities

1. Cleaning
2. Gardening, taking care of plants
3. Re-arranging or redecorating a room or house
4. Doing a chore in or around the house
5. Doing a heavier outdoor work (chopping wood)
6. Repairing things around the house
7. Making snacks
8. Cooking or preparing new recipes
9. Doing activities at home with children
10. Playing with pets

Culture, Science, and Traveling

1. Going to a concert, play, opera, or ballet
2. Taking a vacation
3. Going to the library
4. Going to lectures or hearing speakers

5. Going to a museum or exhibit
6. Traveling
7. Visiting caves, waterfalls, or other scenic wonders
8. Going to a national/state/local park
9. Planning excursions and trips, including looking at maps, travel folders, and tour books
10. Going camping
11. Getting involved in science hobbies, such as astronomy and nature study
12. Reading or studying history
13. Learning to speak a foreign language
14. Sightseeing

Sport-related or Being Active Activities

1. Talking about sports
2. Doing organized sports (in a club, competition)
3. Doing unorganized sports (ping pong, soccer, skiing, skating, bowling)
4. Going to a sports event
5. Watching sports events on TV
6. Playing pool or billiards
7. Playing ball sports
8. Riding a bicycle
9. Hiking
10. Walking briskly
11. Dancing

Sensation Seeking Activities

1. Going fishing
2. Going hunting
3. Going to spectator sports (auto racing, horse racing)
4. Doing woodworking activities
5. Repairing or building cars or bicycles
6. Riding a motorcycle
7. Going for a drive
8. Going four-wheel driving, quad or cross-country motorcycling

This handout was adapted from the following sources:

University of Washington, AIMS Center. (n.d.) Pleasant activity ideas. (n.d.) Retrieved from the [University of Washington AIMS Center website](http://uwaims.org/files/behavioral-activation/pleasantactivitieslist.pdf) at <http://uwaims.org/files/behavioral-activation/pleasantactivitieslist.pdf> (this site is no longer active)

Roizen, H. G., Wiersema, H., Strietman, M., Feij, J. A., Lewinsohn, P. M., Meyers, R. J., ... Vingerhoets, J. J. (2008). Development and psychometric evaluation of the Pleasant Activities List. *American Journal on Addictions*, 17(5), 422-435. doi:10.1080/10550490802268678

Reintegration: How I See It

In this class, participants will compare and contrast feelings commonly experienced by Service members, family members, and coworkers during reintegration and discuss tips to facilitate successful reintegration.

OBJECTIVES:

1. Compare and contrast feelings commonly experienced during reintegration.
2. Discuss tips for successful reintegration..

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Reintegration Perspectives

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at www.yellowribbon.mil/cms/event-handout

List one or more individuals in your support network. For each person, list up to three positive and three negative feelings which you believe each of these individuals may be feeling. Then, compare your perceptions to the actual feelings they report. Mark accurate perceptions with a “√” and inaccurate perceptions with an “x.”

Name	Military Affiliation	Perceived Positive Feeling	Perceived Positive Feeling	Perceived Positive Feeling	Perceived Positive Feeling	Perceived Negative Feeling	Perceived Negative Feeling	Perceived Negative Feeling	Perceived Negative Feeling
Person 1	Service member	relief	pride	excitement	resentment	overwhelmed	anger	fear	
Person 2	Loved one	appreciation	happiness	contentment	hesitation				

Do You Hear What I Mean?

This class covers the importance of effective communication and discusses how to improve communication skills.

OBJECTIVES:

1. Define effective communication.
2. Identify effective communication strategies..

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Self-Reflection Exercise

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
<http://www.yellowribbon.mil/cms/event-handout>

These statements were taken from a larger questionnaire and are designed to help you think about how comfortable you are communicating in different situations. Please read each statement, and think about how skilled you are and how comfortable you feel in handling each of the given situations.

1. Introducing yourself to someone you might like to get to know (or date).
2. Saying “no” when someone asks you to do something you don’t want to do.
3. Letting someone get to know the "real you."
4. Being able to patiently and sensitively listen to someone (e.g., friend, romantic partner) let off steam about outside problems he or she is having.
5. When angry with someone (e.g., friend, romantic partner), being able to accept that he or she has a valid point of view even if you don’t agree with that view.

This handout was adapted from the following source: Buhrmester, D., Furman W., Wittenberg, M. T., & Reis, H. T. (1988). Five domains of interpersonal competence in peer relationships. *Journal of Personality and Social Psychology*, 55(6), 991-1008. doi:10.1037/0022-3514.55.6.991

Speaker-Listener Technique Exercise

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
<http://www.yellowribbon.mil/cms/event-handout>

This handout contains an example of the Speaker-Listener Technique. Remember, this is not a way to communicate most of the time, but it is a communication approach you could use when dealing with a difficult topic.

Rules

The following rules are meant to help participants practice this technique safely and respectfully.

1. The speaker is the one with the floor. As a speaker, remember to use an I-statement to start the conversation. If you do not have the floor, you are the listener. The speaker keeps the floor until he or she has finished speaking.
2. Share the floor throughout a conversation. One individual has the floor to start, and he or she speaks. Then, the opportunity to speak passes to the listener, who, at this point, becomes the speaker. Switch roles and continue.
3. Do not try to problem-solve. Focus on having a positive discussion. This rule is crucial to keeping the discussion on track.
4. Stay on one subject at a time, and try not to talk about several topics at once.
5. You can stop the discussion flow for a moment to clarify an idea or specific wording or if you and your partner experience a problem. Do not stop the conversation and talk about what each participant is doing wrong.
6. Stop or use a “time out” if needed. Choose a signal to stop the exercise if you feel the discussion is getting out of hand or you have a question about the techniques or if you and your partner need to get back on track with using these rules.

Example

Initial Interaction

Speaker: When you didn't come to my promotion ceremony, I felt disrespected and angry. [speaking with an I-statement]

Listener: You really wanted me to come yesterday, and, when I didn't, you were upset.

Speaker: I wasn't just upset. All of the others had their partners there to pin them. I was the only one whose spouse didn't show up. And, my commander was there, so I looked bad.

Listener: So, you were upset and disappointed that I didn't come. And, because this happened in front of your commander and the others getting promoted, you felt disrespected and undermined.

Speaker: Exactly. I wanted you there regardless but feeling like an idiot in front of the others made it 100 times worse.

Listener: It was important to you for multiple reasons. [speaker nods]. Is there anything I missed? [speaker shakes head].

Speaker and Listener Switch

New Speaker: I'm really sorry that I didn't come. When you mentioned it offhand, I genuinely didn't realize that it was such a big thing. So when I had the chance to get overtime and put more money in to our vacation fund, I figured you would have wanted me to say yes.

New Listener: You didn't know that the promotion ceremonies can be a big to-do. You thought you were doing the right thing by getting extra money for our vacation.

New Speaker: Yes. If I realized that it was so important to you and your career, I would not have worked the overtime. I just don't know anything about this military stuff.

New Listener: You would have made a different decision if you had realized this event was such a big deal.

Family Communication Around Household Roles and Responsibilities

This class covers the challenges of reintegration from the perspective of Service members and family members and discusses communication strategies for overcoming roadblocks during renegotiation of household roles and responsibilities.

OBJECTIVES:

1. Identify the challenges of reintegration according to the perspectives of the Service member and individual family members.
2. Identify tips for renegotiating household roles and responsibilities.
3. Identify communication strategies for overcoming roadblocks during renegotiation of household roles and responsibilities.
4. Develop a plan for renegotiating household roles and responsibilities.

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Household Roles and Responsibilities Worksheet

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Directions: Think about the different roles and responsibilities that take place in your household every day (e.g., cooking, dishes, laundry, driving the kids to school). For each activity, indicate who did it before and during deployment, and who will probably do it after deployment. Then indicate with a (+) if having that person do this chore is positive. If for some reason the situation is negative, indicate this with a (-).

What is the household task?	Before Deployment: Who did it?	During Deployment: Who does it now?	After Deployment: What would be ideal?

Positive Parenting

This class describes the importance of positive parenting and explains positive parenting and discipline techniques. Diverse developmental needs that are important to various age groups will be discussed, and the participant will be able to take the skills learned and apply them to his or her parenting.

OBJECTIVES:

1. Define positive parenting.
2. Identify positive parenting practices.
3. Identify the difference between punishment and discipline.

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Parenting Styles Self-Reflection

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Think about the following statements as they apply to your parenting style/philosophy. Circle an answer, if desired – your responses will not be shared.

1. Kids should be seen and not heard.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
2. When it comes to rules, it's "my way or the highway."
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
3. I take my child's feelings into consideration.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
4. I put a lot of effort into creating and maintaining a positive relationship with my child.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
5. I explain the reasons behind my rules.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
6. I set rules but rarely enforce them.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
7. I think my child will learn best with little interference from me.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
8. I ask my child about school or homework.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
9. I rarely know where my child is or whom she or he is with.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree
10. I spend a lot of time with my child.
Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree, Strongly Disagree

This handout was adapted from the following source: Morin A. (2019, March 25). *Four types of parenting styles and their effects on kids. What's your parenting style?* Retrieved from the [verywellfamily website](http://www.verywellfamily.com/types-of-parenting-styles-1095045) at www.verywellfamily.com/types-of-parenting-styles-1095045

Managing Challenging Behaviors

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Scenario 1: Tanisha (0-2 years)

Tanisha was 15 months old when her dad deployed. After he left, she started waking up crying every night and refusing to go back to sleep in her crib. Tanisha's mother found this exhausting and frustrating as Tanisha had always been a good sleeper before her dad deployed. Because she's so tired all the time, Tanisha's mom has a hard time staying patient when this happens.

1. What should be done?
2. How is this likely to affect Tanisha?
3. How is this likely to affect Tanisha's mom?

Scenario 2: Timothy (3-5 years)

Timothy is 4 years old. A week before his mother deployed, his grandmother came to stay with the family to help with the children. After his mother left, Timothy began throwing tantrums and having toileting accidents many mornings when his dad left for work even though he has been potty-trained for over a year. Timothy's grandmother thinks he needs a firm hand when he displays these behaviors, including the loss of TV time for wetting his pants and time outs or spanking when he has tantrums. Timothy's dad is not sure what to do.

1. What should be done?
2. How is this likely to affect Timothy?
3. How will this likely affect Timothy's dad and grandmother?

Scenario 3: Maria (6-12 years)

Maria is 10 years old. After her dad was deployed, Maria began to have nightmares and now refuses to go to bed alone. Although she had many friends in school before her father deployed, her teacher reports that Maria now seems very withdrawn and uninterested in interacting with the other children or doing her homework. Instead, she spends much of the day looking out the window and asking when it is time to go home.

1. What should be done?
2. How will this affect Maria?
3. How can Maria's mom influence things that go on at school?

Scenario 4: Grant (13-18 years)

Grant is 16 years old and had a lot of growing up to do during his mom's deployment. He took over the lawn care and a lot of the cooking, and he had to manage his own schedule. Grant found himself feeling really annoyed and frustrated with all the additional responsibilities and started to spend less time at home.

1. What should be done?
2. How will this affect Grant?
3. How will this affect his dad?

Parenting Practices

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

<i>Your Parenting Practices</i>	<i>Working?</i>	<i>Ideas</i>
<i>Routines and Rituals</i>		
<i>Example: Bedtime at 7 p.m.</i>	<i>No</i>	<i>Kids wake up too early next morning. Adjust to 8 p.m.</i>
<i>Modeling Behavior</i>		
<i>Tone</i>		
<i>Disciplinary Action</i>		

Building & Strengthening Your Personal Support Network

This class covers the importance of a personal support network and discusses how to develop and use a personal support network.

OBJECTIVES:

1. Define personal support network.
2. Define and identify the components of a personal support network.
3. Describe the benefits of a personal support network.
4. Evaluate the effectiveness of your personal support network.
5. Describe how to strengthen and expand a personal support network.

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Assessing and Strengthening My Personal Support Network

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at: www.yellowribbon.mil/cms/event-handout

	Names of Supports →	<i>John</i>	<i>Team RWB</i>				
1	I live with this support.	✓	n/a				
2	I live within an hour of this support.	✓	✓				
3	I spend ____ hour(s) per week with/talking to this support.	20	1				
4	I am satisfied with the support I receive from this support.	Somewhat	Very				
5	My primary way of communicating with this support is _____.	In person	In person / Online				
This support makes me feel:							
6	Understood		✓				
7	Heard		✓				
8	Informed						
9	Useful						
10	Loved or appreciated	✓	✓				
11	Like I am able to talk about my deepest problems		✓				
12	Like I have a definite role or place in the relationship						
13	Like I am able to be myself		✓				

Supports	Ways I can strengthen this relationship
John	Weekly movie night
Team RWB	Attend bi-weekly gatherings; volunteer to organize an activity

Teen Tips: Managing Stress During Reintegration

This class helps teens understand the differences between good stress and bad stress and recognize the sources of good stress and bad stress in their own lives with regard to reintegration with a deployed parent. The class also teaches teens effective ways for coping with stress that is related to reintegration.

OBJECTIVES:

1. Define stress and understand the differences between good stress and bad stress.
2. Identify stressors associated with reintegration with a deployed family member.
3. Identify positive strategies for dealing with stress.
4. Practice effective stress management strategies to cope with stress around reintegration.

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Good Stress and Bad Stress

Handout available for download on the [YRRP website](http://www.yellowribbon.com) at:
www.yellowribbon.com/cms/event-handout/

Scenario 1: Good Stress

Laura had to do a lot of growing up while her dad was deployed. She took over the lawn care and a lot of the cooking, and her mom trusted her to manage her own schedule. When her dad returned, he tried to enforce her old curfew and started interfering in the routine that Laura and her mom had established. Laura found herself feeling really annoyed and frustrated with her dad.

What are some positive consequences that could occur as a result of this stress?

Scenario 2: Bad Stress

Since coming home from Iraq three months ago, Tyler's dad has hardly spoken to the family. He sits alone watching TV and yells at Tyler, his mother, and his younger sister Lisa if they don't immediately do what he says. Everyone feels like they are walking on eggshells at home. Tyler feels like he can never relax.

What are some negative consequences that could occur as a result of this stress?

Steps and Strategies for Managing Stress

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout/) at:
<https://www.yellowribbon.mil/cms/event-handout/>

Quick Steps for Managing Stress

1. **Take a long deep breath.** Close your eyes and breathe in slowly through your mouth, letting the breath out slowly through your nose. Pay close attention to the feeling of your breath going in and out.
2. **Be calm.** Recognize how you feel and allow it to pass. Try to relax your muscles.
3. **Be present.** Focus only on the thing that is happening right now. Don't let other things distract you or crowd your mind. If you are talking with someone, give that person your full attention.

Quick List of Stress Management Strategies

1. Exercise (e.g., run; walk; swim; play sports; yoga)
2. Listen to music
3. Talk to friends
4. Do something creative (e.g., art; music; crafts)
5. Take a shower
6. Spend time with a pet
7. Do something you love doing
- 8.
- 9.
- 10.
- 11.

Stress Management for Teens: Handling Reintegration

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout/) at:
www.yellowribbon.mil/cms/event-handout/

A Reintegration Stressor for me might be...	A strategy that I could use to help me manage this stressor might be...	Something that could happen if I use this strategy might be...

Teen Tips: Reintegration with a Deployed Parent

In this class, participants will discuss the challenges that they and their family members face as a deployed parent reintegrates and will identify skills and strategies they can use to facilitate reintegration for themselves and their family members.

OBJECTIVES:

1. Understand the deployment cycle and recognize how it works in families.
2. Improve family communication.
 - a. Anticipate and plan ahead for reintegration challenges.
 - b. Roll with change.
 - c. Use positive problem-solving techniques..

For those who serve and those who supportSM



Plan Ahead

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

For this exercise, write a letter to a deployed parent who will soon be returning home. The goal is to describe for that person 1) how you have changed since he or she has been gone; 2) how the family has changed during the deployment; and 3) what you expect will change again when he or she comes home. By planning ahead like this, all family members can be thinking of productive ways to handle these changes instead of getting overwhelmed by them as they occur.

Dear Deployed,

We are all so excited about you coming home. I want reintegration to go as smoothly for our family as possible, so I've outlined a few things that might be important for us to talk about.

Ways I've changed since you've been away:

Things that have been different at home while you've been gone:

Things that will probably change again when you come home:

Ways I plan to help things go smoothly:

Roll with Change

Handout available for download on the [YRRP website](http://www.yellowribbon.com/yrrp-website) at:
www.yellowribbon.com/yrrp-website

Below are two scenarios involving teens whose deployed parents are about to return home. Things are likely to change a lot, and these kids need some strategies for rolling with it to make the transition smoother.

Mark is 15. While his dad was deployed, Mark had to step up and help out a lot around the house. He took over several of his dad's chores, including mowing the lawn, doing all the raking and snow-shoveling, and cooking dinner two nights per week when his mom had to work late. Mark has gotten into the groove of doing these jobs and feels he has matured a lot since his dad left. He is worried that when his dad returns, his dad will want to go back to the old way of doing things and that he will treat Mark like a kid.

What are some of the changes Mark is likely to experience when his dad returns?

How does Mark probably feel about these changes?

What are some ways that Mark and his family could make the transition go more smoothly for everyone?

Keisha is 17. Her dad is due back next month following a long deployment. While he was gone, Keisha and her mom got really tight. They also got used to doing things their own way. They often eat ready-to-eat dinners in front of the TV, and Keisha has a lot more freedom now to go off with her friends. Keisha is worried that when her dad gets home he won't go for any of this.

What are some of the changes that Keisha is likely to experience when her dad returns?

How will Keisha probably feel about these changes?

What are some ways that Keisha and her family could make this transition go more smoothly for everyone?

Positive Problem-Solving

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

The scenarios below describe some difficult situations that teens are having with their parents who have just returned from deployment. After going through each scenario, answer the questions below.

Joe's mom returned from deployment a month ago. While she was gone, Joe did a lot of growing up and became pretty independent. Although Joe was really happy when his mom first got home, he was not too pleased that she immediately started meddling in his life and treating him like he was a little kid. One Saturday Joe was headed out the door to meet up with friends when his mom called him back. "Hey," she said, "You cannot just walk out of here. I need to know where you are going and who you are with." Joe turned around and he...

How is Joe feeling right now?

What are three things that Joe definitely should NOT do right now?

- 1.
- 2.
- 3.

What are three things that Joe could do that might help this situation?

- 1.
- 2.
- 3.

Kaylee's dad returned from Iraq a few weeks ago. While he was gone, Kaylee changed her hairstyle and started wearing more mature clothes, and her dad is having a hard time with this. In addition to being more short-tempered and withdrawn than he was before he left, he is now super critical of everything Kaylee says and does. One morning she comes down with a new shirt on that he does not like. "Get upstairs and change into something decent!" he shouts. "And while you are at it get rid of that stupid black nail polish!" Kaylee turns to her dad and...

How is Kaylee feeling right now?

What are three things that Kaylee definitely should NOT do?

- 1.
- 2.
- 3.

What are three things that Kaylee could do that might help keep this situation from escalating?

- 1.
- 2.
- 3.

Understanding and Reducing Anger

What sends you through the roof faster than a bottle rocket? How do things get out of control so quickly? What can you do to reduce and manage your anger?

In this course, you will define anger and learn facts about anger including what triggers anger and how to handle your anger in various situations. By using the Anger Episode Model as a tool for understanding anger, you will learn three skills to reduce and manage anger and examine positive and negative short-term and long-term outcomes, problem-solving techniques, and solutions.

OBJECTIVES:

1. Define anger and describe its triggers.
2. Explain the Anger Episode Model.
3. Recognize three anger management skills and apply those skills to personal situations.

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Problem-solving Worksheet

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout/) at www.yellowribbon.mil/cms/event-handout/

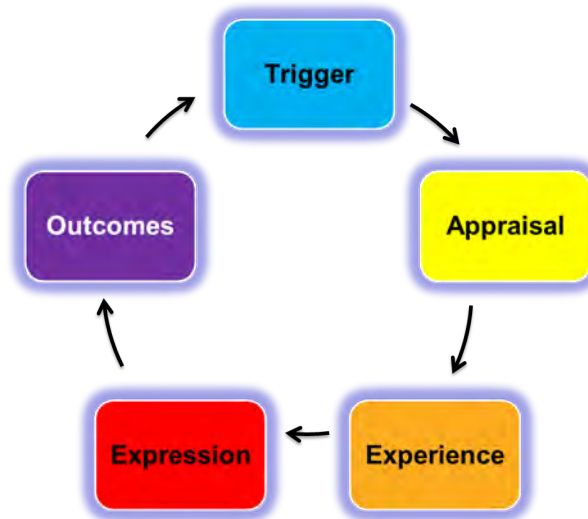
Mike & Jen Scenario

Before his deployment, Mike regularly took his son, Jacob, to little league practice. After Mike was deployed, Jen took over. Now that Mike is back, Jen does not want to give up this activity. She enjoys watching Jacob practice and talking with the other parents with whom she has made several friends. When Jen says she will be taking Jacob to little league this week, Mike sees himself as being left out. He becomes really angry and argues with Jen. During the argument, Mike calls Jen derogatory names and says she should not get in the way of him reconnecting with his son. He throws a coffee mug against the wall and storms out of the house.

Problem-solving Exercise

1. Define the problem specifically and objectively:
2. Write down your goals specifically and objectively:
3. List as many solutions as you can without judging the couple:
List positive and negative outcomes for each solution:
4. Select the best solution and describe how to carry it out with specific behaviors:

The Anger Episode Model



Trigger

- The trigger sets the stage for anger
- Anything can be a trigger

Appraisal

- What you think about the trigger
- Differences in thoughts yield differences in emotional reactions

Experience

- The personally felt physical and cognitive aspects of anger
- Differences in thoughts yield differences in emotional reactions

Expression

- Action or non-action taken
- Influenced by environment

Outcome

- What happens as a result of your pattern of expression
- Short-term/long-term
- Positive/negative

How to Take a Time Out from Anger

Recognize when you are becoming angry.

- Physical symptoms of anger, such as muscle tension and increased heart rate, can be a warning that your anger is rising.

Excuse yourself from the situation.

- Try to be honest about why. Tell the other person that you would like some time to cool off, and you will continue the discussion after you return.
- Let the other person know where you are going and how long you plan on being gone.
- Remember, this time out is to help you calm down, it is not meant to punish the other person. Try not to yell, stomp, or slam doors as you leave.

Head somewhere you can relax.

- For short time outs, go to another room or take a step outside.
- For longer time outs, consider a short trip, like going to the mall or a bowling alley.

Use your time away to help yourself.

- Engage in soothing or distracting activities to calm down.
- Gather your thoughts and problem solve to prepare yourself.

Reenter the anger-provoking situation.

- This step is essential.
- Now that you are calmer and have had time to think, you have a better chance of handling the situation positively.

Establish a family rule ahead of time that anyone can take a time out, but he or she must follow the steps listed here. This will help prevent anger blow outs and will lead to more receptiveness and understanding when someone wants a time out.

Assertive Statement Script

1. Ask permission
 - “Do you have a minute to talk?”
2. I-message
 - “I feel/felt [emotion word] when [objective description of situation].”
 - or-
 - “When [objective description of situation], I feel/felt [emotion word].”
3. Verbal Response Model
 - “I understand that you feel [emotion]. When [situation] happens, I feel [emotion]. I would like [action to change the situation].”
4. Listen to what the other person has to say; acknowledge his or her perspective; be willing to compromise
 - “I understand that you feel [other’s perspective of situation based on their response to your request]. Let’s discuss a solution.”

Assertive Non-Verbal Tips

Voice:

- Conversational volume
- Calm, but firm tone
- Avoid sarcastic or whining tones
- Avoid speaking too quickly

Body:

- Stand/sit up straight
- Don’t stand too close or too far away
- Avoid hunching shoulders
- Use appropriate gestures

Face:

- Use appropriate facial expressions
- Maintain good eye contact

Non-Verbal Tips for Listening:

- Maintain good eye contact
- Face the speaker
- Nod when appropriate
- Avoid crossing arms and other closed-body language
- Avoid critical facial expressions, like eye-rolling or smirking

Address Your Stress

This class discusses the basics of stress: what stress is and the effect of stress on the body and mind. Participants will have the opportunity to practice the following coping techniques: relaxation breathing and guided imagery.

OBJECTIVES:

1. Identify when stress impacts well-being.
2. Identify strategies and techniques to address stress.

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Thought Record

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Each time you have a stressful thought, add it to the Thought Record below. Record the date and time the stressful thought began. Record the situation related to the stressful thought. In the third column, record the stressful thought. In column four, rate the stressful thought, and label your emotion (e.g., worry, anger). Come up with strategies to counter (i.e., minimizers) the stressful thought and record them in the fifth column. The sixth column is used to re-rate the amount of worry after determining minimizers. Examine your thoughts for patterns. For example, How frequently do I worry? When do I worry? What do I usually worry about? How strong are my feelings of worry?

Date/Time	Situation	Stressful Thought	Rating 1-10	Minimizers	Re-Rate 1-10

Stress Resource Guide

Stress Management Techniques

Relaxation (Diaphragmatic) Breathing

1. Sit, stand, or lie down
2. Take the posture that feels the most comfortable
3. Place your hands on your abdomen just below your navel
4. Notice your spine, your shoulders, and the location of your head
5. Make small posture adjustments, as needed
6. Slowly, count to 3; inhale through your nose while feeling your nostrils open and your belly expanding into your hands and then your chest
7. Exhale through your mouth and slowly count to 3
8. Continue to breathe in this way at your own pace for about 30 seconds up to several minutes
9. On the next exhale, release the breath and allow your breath to return to its natural rhythm and pace

Guided Imagery

1. Find a comfortable position
2. Relax and concentrate on breathing
3. Keep an open attitude
4. Pick a visual theme (e.g., beach, forest)
5. Allow your mind to develop the image
6. Use all of your senses

Online Resources

The following resources link to free examples of diaphragmatic breathing; guided imagery; and additional stress management techniques, such as Progressive Muscle Relaxation (PMR), keeping a Thought Record, and relaxation response. In addition, using YouTube, you can search for any of the techniques to find free and helpful videos related to stress and stress management.

Mental Health America

- This resource contains information about the following: stress and how it can affect our lives; warning signs of stress; stress reduction strategies; and a stress screener, which can help you identify if and how stress impacts your life. Visit the [Mental Health America website](http://www.mhanational.org/conditions/stress) at www.mhanational.org/conditions/stress

Podcasts

- There are many stress management podcasts that are available for you to listen to. Try the following search terms: “managing stress,” “relaxation,” “relaxation music,” and “breathing.”

Mobile Applications

- Mobile applications are also available from the iTunes Store for iPhones and iPads. Similar apps are available for other smartphone devices. Those listed below are free; although, data charges may apply.
 - Tactical Breather (Guided Breathing)
 - Stop, Breathe & Think: Meditation & Mindfulness (Guided Breathing, Guided Meditations)
 - Insight Timer (Guided Breathing; Guided Meditations)
 - Nike Run Club (Guided Runs with Headspace; Segment of the Nike Run Club app that is a partnership between Nike and Headspace)

Stress Busting Strategies

- Journal about your stress and worry
 - Keep track of the times you feel stressed in a journal. Note the source of stress, how it made you feel, and what you did in response. Also, record whether the way you dealt with the situation helped you feel less stressed. This will help you identify common stressors in your life and examine how you deal with them.
- Take the perspective of a detached observer
 - It can help to think about our situations from a neutral perspective of a *fly on the wall*. This perspective allows us to consider alternative ways to view the problems we are facing. Thinking about your problem in the third person, describing your actions and reactions, allows you to view it without getting entangled in emotions.
- Develop a gratitude practice
 - Take a few minutes every day to reflect on a few things for which you are grateful. Pick a number, like 5, and, every day, record those things in a gratitude journal. You might find yourself looking for your five objects of gratitude throughout your day; this can help you realize the good things in your life.
- Focus on the present rather than the past or future
 - Do not dwell on what happened in the past or what might happen in the future. Directing your awareness to the current situation increases mindfulness, which can help reduce stress.
- Do a physical activity
 - Exercise can also increase endorphin production in your body, and it can improve your quality of sleep and increase your immune system functioning.

- Talk to a friend
 - Having a strong network of social support can alleviate and help you cope with stress. Ruminating on problems could make you feel worse. Instead, try to find other perspectives when talking to your friends. Check in with yourself after talking to a friend. Did the conversation make you feel better, worse, or no change? Remember, you are not alone, and many others face similar hardships.
- Look for something potentially positive in the situation
 - Although many situations arise that we find aversive or may not want, we have the option of changing how we view these situations. Look for ways to frame the situation as a challenge - something you can and will handle, perhaps even handle well. This doesn't mean you have to view the situation as a *good thing* but, at least, you can view it as having some potential benefit.
- Slow down your breathing
 - Concentrated breathing can help reduce the stress response. When you feel stressed, take a moment to focus on breathing slowly and rhythmically.
- Relax your body
 - Use techniques like the ones we learned about today to relax your body. PMR is another technique to help your body relax. This method is the practice of slowly tensing specific muscle groups for a period of time and then relaxing them.
- Do something good for someone else
 - Often, stress causes us to focus on ourselves, which can lead to ruminative thoughts, and this can impede our resilience. When we recognize the suffering or the needs of other people or other beings, we can reach out beyond ourselves to connect with others, which provides a sense of meaning that actually reduces our own stress and helps others.

Finding Balance

This class covers the importance of goal-setting as a means to increase personal satisfaction and achieve a more balanced life.

OBJECTIVES:

1. Identify opportunities to bring more balance to specific areas of their lives.
2. Set goals for addressing areas of their lives that require more attention.

For those who serve and those who supportSM



Balancing My Life

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at: www.yellowribbon.mil/cms/event-handout

1. What are your values?

2. How will you measure your life?

3. What's most important right now?

Responsibilities and Obligations	Pleasure and Fun

Source for questions: Davis, K. D. (2017, October). *“Balancing” your family’s schedule*. Presentation at Beaver Family Connections, Corvallis, OR.

The Wheel of Life[®]

On a scale of 0 to 10 (with 10 on the outside rim being highest and 0 in the center), mark your level of satisfaction on the line for each topic. Color in each section from your level of satisfaction to the center of the wheel to visualize your satisfaction levels.

Consider the following when answering:

Work/Career: Do you enjoy what you do? Do you feel like you are making a contribution to your community?

Family and Home: Are you happy with your home life? Are the relationships what you want?

Finances: Is your standard of living what you want it to be? Have you planned for your future? If you have children, have you planned for their education?

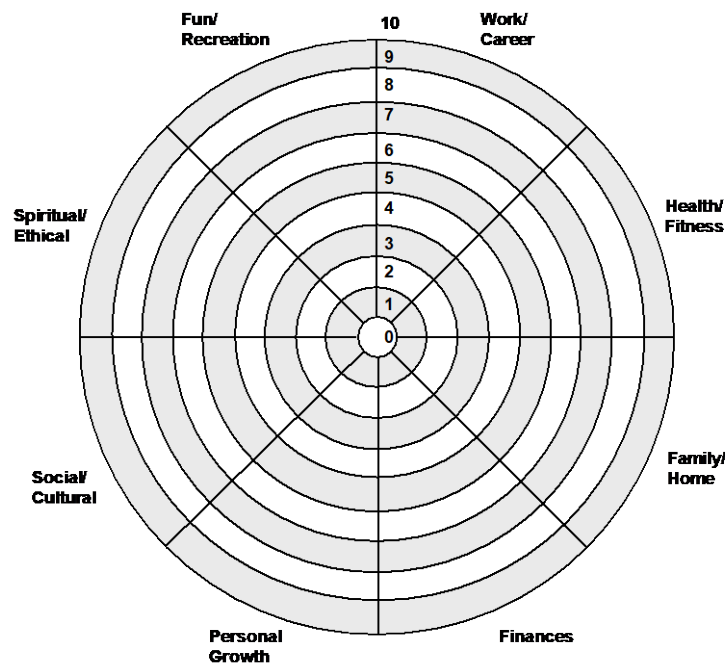
Personal Growth: Are you achieving your personal desires in terms of education and self-development? Do you take time for yourself?

Social and Cultural: Do you have friends who enrich your life and contribute to your sense of well-being? Do you have a confidant with whom you can discuss important matters? Do you have interests, outside of your family and career, in which you participate (e.g., sports, theater)?

Spiritual/Ethical: Is religion important to you? If so, are you content with the way you are practicing your faith? Do you believe in specific personal values? Are you living up to those personal values?

Fun and Recreation: Do you participate in activities that give you enjoyment? Do you take advantage of the recreational opportunities in the location in which you live?

Health and Fitness: Do you feel healthy? Do you exercise and eat the way you would like to?



Wheel of Life[®] is a trademark of The Meyer Resource Group, Inc.

SMART Goals

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

You may use the wheel as a measure of balance to gauge your overall degree of life satisfaction and to identify areas that might benefit from goal-setting.

Identify an area in which you would like to increase your level of satisfaction and answer the following question:

If _____ were a 10 for me, what three things would be happening?

- 1.
- 2.
- 3.

Consider the following tips for achieving balance:

- Draw a line.
 - Set boundaries. Say, “no.”
 - Practice self-care to improve overall well-being.
 - Set realistic expectations for yourself.
- Be present.
 - Don’t be afraid to unplug.
 - Be attentive at home, at work, or during your free time.
- Practice mindfulness and self-compassion.
 - Recognize when you are feeling guilty about not being able to do it all.
 - Accept those feelings and reflect on why you are feeling that way.
- Create (and stick to) a daily routine.
 - Sleep 7-9 hours.
 - Exercise.
 - Engage in family time, including meals.
- Recognize there are tradeoffs.
 - Focusing on an important goal may deprioritize less important ones.
 - Compromise on certain aspects in life to achieve what is necessary.
- Be flexible.
 - Adapt to unexpected situations.
 - Shift priorities as needed.

Source for tips: Davis, K. D. (2017, October). “Balancing” your family’s schedule. Presentation at Beaver Family Connections, Corvallis, OR.

The SMART goals acronym:

- **S**pecific: state exactly what will be accomplished
- **M**easurable: set a goal that can be monitored
- **A**chievable: determine if the goal can be reached
- **R**elevant: set a goal that is applicable to your situation
- **T**ime Bound: set a timeframe or deadline for accomplishing the goal

My SMART goals:

1.

2.

Understanding and Healing from Military Trauma

This class discusses the basics of military trauma and will examine and consider the types of trauma that can occur during military service, the prevalence of trauma among individuals who are serving or have served, and the short- and long-term impacts of trauma.

OBJECTIVES:

1. Define trauma.
2. Identify examples of military trauma and the prevalence of military trauma among Service members.
3. Identify PTSD symptoms, development, and treatment.
4. Identify emotional, psychological, and behavioral impacts of military trauma.
5. Identify skills used to support someone with PTSD.

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National Center for PTSD Resource List

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Crisis/Suicidality

- Emergency Assistance by calling 911
- Emergency Room
- Suicide Prevention Lifeline: 1-800-273-8255
- Veterans Crisis Line:
 - 1-800-273-8255, press 1
 - Send a text to 838255

Finding a Therapist/Determining Type of Treatment

- [PTSD Treatment Decision aid webpage](http://www.ptsd.va.gov/apps/decisionaid/) on the Veterans Affairs (VA) website at www.ptsd.va.gov/apps/decisionaid/
- [Find a CBT Therapist webpage](http://www.findcbt.org/FAT/) on the Association for Behavioral and Cognitive Therapies website at www.findcbt.org/FAT/
- [Find a Clinician webpage](http://www.istss.org/find-a-clinician.aspx) on the International Society for Traumatic Stress Studies website at www.istss.org/find-a-clinician.aspx
- [PTSD Program Locations webpage](http://www.va.gov/directory/guide/PTSD.asp) on the VA website at www.va.gov/directory/guide/PTSD.asp

Self-Help Strategies

- [PTSD Coach App](http://www.ptsd.va.gov/appvid/mobile/ptsdcoach_app.asp) on the VA website at www.ptsd.va.gov/appvid/mobile/ptsdcoach_app.asp
- [Coping with Traumatic Stress Reactions webpage](http://www.ptsd.va.gov/gethelp/coping_stress_reactions.asp) on the VA website at www.ptsd.va.gov/gethelp/coping_stress_reactions.asp
- [Negative Coping and PTSD webpage](http://www.ptsd.va.gov/gethelp/negative_coping.asp) on the VA website at www.ptsd.va.gov/gethelp/negative_coping.asp

Support for Friends and Family of Veterans and Service Members

- [How Do I Get Support? webpage](http://www.ptsd.va.gov/family/getsupport.asp) on the VA website at www.ptsd.va.gov/family/getsupport.asp
- [Helping Someone with PTSD webpage](http://www.helpguide.org/articles/ptsd-trauma/helping-someone-with-ptsd.htm) on the HelpGuide website at www.helpguide.org/articles/ptsd-trauma/helping-someone-with-ptsd.htm

What You Can Do

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Directions: Consider the following questions. Write down your responses to the questions in the space provided.

Some support strategies are listed below:

- Be non-judgmental, patient, and compassionate
- Give small but consistent doses of love and care
- Make yourself available to talk about what is bothering the Service member or veteran
- Get in touch with branch or VA care providers who can advise you
- Foster help-seeking by the Service member or veteran

In general, what type of support do you prefer?

1. Having a support person present, not actively involved in problem-solving
2. Having a support person proactively involved in problem-solving
3. Having a support person ready to be actively involved in problem-solving only when asked

In general, what type of support do you prefer to provide to others?

1. Being present, not actively involved in problem-solving
2. Being proactively involved in problem-solving
3. Being ready to be actively involved in problem-solving only when asked

Can you be flexible in the support you provide, depending on the type of support the other person wants? (Yes/No)

Are you able to talk with members of your social support network about what you need? (Yes/No)

Are you able to recognize when your attempts at support are not working for the person you are trying to support? (Yes/No)

Understanding Moral Injury

This class introduces information concerning moral injury. Participants will learn about common characteristics of and feelings and consequences associated with moral injury, and they will discover strategies they could use to help them heal and recover from moral injury.

OBJECTIVES:

1. Define moral injury.
2. Understand the causes and consequences of moral injury.
3. Identify strategies to heal and recover from moral injury.

For those who serve and those who supportSM



Introductory Questions

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout) at:
<https://www.yellowribbon.mil/cms/event-handout>

This exercise is for your reflection only and will not be shared with others.

1. Have you ever done something that you felt was morally right but also felt that it challenged you emotionally, psychologically, or spiritually?
2. Have you ever done something that is at odds with your core code of ethics and values? How?
3. Have you ever witnessed an act that challenged your ethical beliefs or values?
4. Have you ever been affected by these experiences for a long time afterward?
5. How has your sense of self and your outlook on life been shaped by your own or others' moral choices?

Moral Injury Scenario

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout) at:
<https://www.yellowribbon.mil/cms/event-handout>

Directions: Read the scenario, and consider the questions that follow. Write down your responses to the questions in the space provided.

Nhean was raised in a large, Cambodian, Roman Catholic family. His family fled to the United States as refugees when Nhean was just a boy and not long after his father had been killed in the Cambodian-Vietnamese war in the late 1980s. The family was extremely thankful for the U.S. humanitarian aid during their time as refugees, and, after coming to the U.S., the family frequently expressed their gratitude.

As Nhean grew up, he had no father, but several men assumed important roles in his spiritual and social development. One was a local parish priest who helped the family access food and other resources. Another was a teacher and veteran, who took special interest in Nhean's assimilation into the American culture.

During his senior year of high school, Nhean could imagine no higher calling than that of a Soldier. Inspired by his teacher and the wave of patriotism following the terrorist attacks of September 11, 2001, he enlisted in the Army right after graduation. After completing his training, he was assigned to an infantry unit that soon deployed to Iraq. He took tremendous pride in his job and service in combat. He stayed in close touch with his unit chaplain and attended Mass whenever possible during his deployment.

One day, while 18-year-old Nhean was on checkpoint duty, a large truck loaded with crates came barreling toward his checkpoint. It disregarded all signs and signals to stop. Recognizing the likelihood this was a suicide attack, Nhean attempted to disable the vehicle by shooting the tires. When that did not work, he shot into the engine, which caused the truck to start burning. The resulting fire killed the driver, his two young sons, and the livestock being taken to market. Follow up revealed no evidence the family was involved in terrorist activities, and it was not clear why they had ignored warning signs and signals to stop at the checkpoint.

After the incident, Nhean became preoccupied about the well-being of the driver's surviving family members, whose fate in Iraq was likely similar to his family's fate had they stayed in Cambodia. He was reassured by his commander, the investigating intelligence officer, and the chaplain that he had acted within the rules for use of force; however, Nhean could not shake the cloud of enormous guilt that he felt. He tried to locate the man's family to see if there was anything he could do, but he was unsuccessful.

Because he no longer felt that he could accept the Eucharist (Holy Communion), he

stopped attending Mass. He withdrew from friends in his unit and tried to deal with growing doubts about his ability to make rapid decisions under duress. He became convinced he was putting others in his unit at risk and asked for transfer to a different type of duty. His commander simply reassured him that he had acted appropriately and was an effective Soldier, and he kept Nhean on checkpoint duty through the end of his unit's deployment.

Although Nhean had joined the military with a plan to pursue a long-term career, he left the Army at the end of his enlistment and went to work in an Asian grocery owned by his uncle. He did not go back to church despite pressure from his family to do so.

His family also expected him to marry and father children, but Nhean felt so worthless he did not feel that he could commit to a marriage. He was so ashamed of the incident in Iraq. He never spoke with his family about it, even though his young nieces and nephews would often remind him what it was like to be a Soldier. Nhean became increasingly withdrawn and began missing work because of frequent headaches. His uncle threatened to fire him if he did not get help and do something about his absenteeism.

Questions

1. What would you recommend to a friend to heal and recover from something that strongly violated his or her moral core?
2. What do you think a person needs from friends and family after seeing or doing something that violated his or her moral core?
3. Is there a limit to your compassion for those who struggle with what they have witnessed or done?
 - a. Can any moral breach be forgiven?
 - b. What about violence and killing?

Moral Injury Medical Scenario

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout) at:
<https://www.yellowribbon.mil/cms/event-handout>

Directions: Read the scenario, and consider the questions that follow. Write down your responses to the questions in the space provided.

Mason is a medical professional who is currently activated from the Army Reserve in support of the military response to coronavirus (COVID-19). This is Mason's third deployment but his first CONUS mission. His unit is part of an Urban Augmentation Medical Task Force that has been sent to the East Coast to support the COVID-19 relief effort and to curb the spread of the disease.

Before being activated, he was not providing services to his local community to fight COVID-19 as his local community was barely affected at that time. However, things have changed on the home front after he deployed, and his hometown has experienced a significant increase in cases.

At the hospital where he is placed, he and his colleagues know that some of their patients will die. He is involved in testing patients who may be infected with COVID-19. He also comes in contact with patients who have already tested positive for COVID-19. Although, he is wearing personal protective equipment at the hospital, the thought that he may be infecting others with a disease that could kill them occurs to him frequently.

The worst part of the experience for Mason is seeing medical decisions shift from a focus on the patient to a focus on public health. In particular, one situation stays with him: he overheard his colleague's debriefing after another case in which an older patient died without any medical staff using significant medical intervention attempts because there were several younger individuals who needed support at the time.

Questions

1. What would you recommend to a friend to heal and recover from something that strongly violated his or her moral core?

2. What do you think a person needs from friends and family after seeing or doing something that violated his or her moral core?

3. Is there a limit to your compassion for those who struggle with what they have witnessed or done?
 - a. Can any moral breach be forgiven?

 - b. What about violence and killing?

Moral Injury RPA Scenario

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout) at:
<https://www.yellowribbon.mil/cms/event-handout>

Directions: Read the scenario, and consider the questions that follow. Write down your responses to the questions in the space provided.

Jeff is an Air National Guard sensor operator; he controls the MQ-1B Predator's cameras and lasers and guides missiles to their targets when necessary. This is Jeff's second CONUS deployment. His unit is part of the Wing's Operations Group and provides support to ground force commanders in the Middle East. Jeff's most recent combat mission involves flights in Iraq, where his unit supports ISR.

Jeff hasn't yet fired a Hellfire, but he's witnessed a good deal of brutality from ISIS fighters. Jeff remembers during one flight over Mosul he watched an ISIS suicide bomber drive a car packed with explosives toward an Iraqi unit. An Iraqi soldier driving a bulldozer rammed the car. The bomb detonated and killed the ISIS driver, but the soldier miraculously survived.

Another scene particularly sticks with Jeff. In early spring 2017, Jeff was providing overwatch for an Iraqi Army patrol in Mosul. Jeff witnessed a brief flash and knew immediately that the patrol had been struck by an IED. As a result, a Soldier was killed. There was nothing Jeff could do, and he knew this.

Jeff is stationed a short driving distance from his house. He can go from combat to coaching soccer in about 30 minutes. The day he witnessed the IED explosion he felt off as he drove home. It didn't matter that Jeff didn't cause any harm or that he had only been tracking the patrol for a few minutes or that it was outside his power to stop it. Somehow it was difficult for Jeff to think that a combat zone like Mosul could exist in the same world as the one in which Jeff and his family live. And, even more striking for Jeff was the fact that he had to operate in both worlds on any given day.

Questions

1. What would you recommend to a friend to heal and recover from something that strongly violated his or her moral core?

2. What do you think a person needs from friends and family after seeing or doing something that violated his or her moral core?

3. Is there a limit to your compassion for those who struggle with what they have witnessed or done?
 - a. Can any moral breach be forgiven?

 - b. What about violence and killing?

What You Can Do

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
<http://www.yellowribbon.mil/cms/event-handout>

Directions: Consider the following questions.

Some support strategies are listed below:

- Be non-judgmental, patient, compassionate
- Give small, but consistent, doses of loving and caring
- Make yourself available to talk about what is bothering the Service member or veteran
- Get in touch with branch or VA care providers who can advise you
- Foster help-seeking by the Service member or veteran

In general, what type of support do you prefer?

1. Having a support person present who is not actively involved in problem-solving
2. Having a support person who is proactively involved in problem-solving
3. Having a support person who is ready to be actively involved in problem-solving only when asked

In general, what type of support do you prefer to provide to others?

1. Being present and not actively involved in problem-solving
2. Being proactively involved in problem-solving
3. Being ready to be actively involved in problem-solving but only when asked

Can you be flexible in the support you provide, depending on the type of support the other person wants? (Yes/No)

Are you able to talk with members of your social support network about what you need? (Yes/No)

Are you able to recognize when your attempts at support are not working for the person you are trying to support? (Yes/No)

Resources

- Visit the [National Center for PTSD website](http://www.ptsd.va.gov) at <http://www.ptsd.va.gov>
 - For information on moral injury, visit the [Moral Injury webpage](http://www.ptsd.va.gov/professional/treat/cooccurring/moral_injury.asp) at http://www.ptsd.va.gov/professional/treat/cooccurring/moral_injury.asp
 - For information on where to get help, visit the [Get Help webpage](https://www.ptsd.va.gov/gethelp/index.asp) at <https://www.ptsd.va.gov/gethelp/index.asp>
- To access the Veterans Crisis Line, visit the [Veterans Crisis Line website](http://www.veteranscrisisline.net/) at <http://www.veteranscrisisline.net/> or call 1-800-273-8255

Move the Body and Relax the Mind

This class explores mind-body exercises as a tool to help manage stress. Participants will learn about the evidence-informed benefits of using exercises, including yoga, Tai Chi and Qi Gong, to help support mental, physical, and overall well-being. Participants will also have the opportunity to practice a few simple movements and leave with tips and resources to explore and to develop the practices discussed.

OBJECTIVES:

1. Identify common characteristics of mind-body exercises.
2. Discuss benefits of mind-body exercises.
3. Explore the suitability of mind-body exercises in their lives to manage stress.

For those who serve and those who supportSM



Resources to Begin a Mind-Body Exercise Practice

Before Beginning Mind-Body Exercise

Remember to consult with your primary healthcare provider before engaging in any new exercise regimen. You and your provider can determine what exercise is best for you and your current condition. Below, you will find resources to assist you in locating instructors and classes for each of the mind-body exercises we discussed in class. Enjoy!

Yoga

Yoga instructors are not licensed by state or federal entities. Most yoga studios and gyms require that their instructors have completed at minimum a 200-hour Yoga Teacher Training approved by Yoga Alliance. Yoga Alliance offers a directory of registered yoga teachers and yoga teacher training schools through their website; however, local reviews of studios and gyms are often your best bet as you search for and find a class or studio that feels right for you. The [Yoga Alliance website](http://www.yogaalliance.org) is available at www.yogaalliance.org

Yoga Studios Serving the Military

Increasingly, yoga studios are offering classes tailored to the unique needs of our returning Service members. Resources for locating yoga teachers who are trained to work with military veterans or for finding studios that serve veterans include the following:

- Warriors at Ease brings the healing power of yoga and meditation to military communities around the world, especially those who are affected by combat-stress, post-traumatic stress disorder, and trauma. Find a yoga teacher and resources to support you and your family during and after deployment. The [Warriors at Ease website](http://warriorsatease.org) is available at <http://warriorsatease.org>
- Veterans Yoga Project offers classes for veterans, Service members, and Service members' family and allies. Classes are taught by Registered Yoga Teachers who have received additional training from Veterans Yoga Project. A searchable directory of classes and teachers is available on their web site. The [Veterans Yoga Project website](http://www.veteransyogaproject.org) is available at www.veteransyogaproject.org
- Yoga for Vets is an organization that consists of more than 500 yoga studios and gyms around the country that have committed to giving four free yoga classes to veterans. Founder Paul Zipes, a yoga teacher and veteran of the U.S. Navy, says offering free classes gives veterans a real chance to fall in love with yoga. The [Yoga for Vets website](http://www.yogaforvets.org/) is available at <http://www.yogaforvets.org/>

Tai Chi and Qi Gong

Similar to yoga, Tai Chi instructors are not licensed by state or federal regulations; however, instructors may complete extensive training prior to teaching classes. The American Tai Chi and Qi Gong Association (ATCQG) offers an accreditation program for instructors and a directory of instructors, who have been certified by ATCQG, who offer Tai Chi and Qi Gong instruction. A Tai Chi class locator is available on the [Supreme Chi Living website](http://www.americantaichi.net/TaiChiQiGongClass.asp) at <http://www.americantaichi.net/TaiChiQiGongClass.asp>. Be sure to include your city and state in your search.

For More Information About Mind-Body Exercises

To find classes near you and to explore more about any of the practices mentioned here, search the internet for *yoga for military* and/or *Tai Chi and Qi Gong*. Enjoy your practice and good health to you!

Just Breathe

This class presents breathing exercises as a tool to help manage stress. Participants will learn about the evidence-based benefits of using breathing exercises to support mental, physical, and overall well-being. Participants will also have opportunities to practice a few breathing techniques and leave with tips and resources to continue using the learned techniques at home.

OBJECTIVES:

1. Identify common, inefficient breathing patterns.
2. Identify evidence-based benefits of a variety of breathing techniques, including effects on mental and physical well-being.
3. Use simple breathing techniques in their own life to manage stress.

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Breathing Exercises

Instructions for Breathing Exercises

Below, please find instructions for the breathing exercises that were noted in the slides. Use them as needed and notice which ones feel best to you, so you can integrate them into your regular wellness routine. You may also wish to use instructional videos for guidance. Several can be found online by searching for the names of the exercises below. Enjoy!

Diaphragmatic Breath

This may be practiced seated, standing, or lying down. Take the posture that feels most comfortable and remember to wear clothing that isn't constrictive in the waist. Place your hands on your abdomen just below your navel. Notice your spine, your shoulders, and the location of your head. Make small adjustments as needed to find efficient posture.

Now, slowly, count to 3 (count out loud one...two...three...); inhale through the nose; feel the nostrils open, not pulling toward each other; and feel the belly expand into your hands first then the chest gently expands. As you exhale, breathe through the mouth and slowly count to three – one...two...three. Continue to breathe in this way at your own pace. Count with the inhale, one...two...three..., feel the belly expand, and exhale through the mouth, one...two...three and feel the navel gently draw back toward the spine as you release the breath.

CONTINUE for about 30 seconds up to several minutes. Gradually increase your time with each session.

On your next exhale, release that breath and allow the breath to return to its natural rhythm and pace.

Three-Part Diaphragmatic Breath

Consider for a moment the image of a deflated balloon. When air fills the balloon, the base fills first, then the middle, then the top. The narrower portion fills last. As you engage in this exercise, think of your breath as filling a balloon. You'll inhale filling the belly first, then the middle chest, and then the upper chest until the breath reaches the collarbone.

This exercise may also be done seated, standing, or lying down. Take the posture that feels comfortable for you. Place one hand on your abdomen, just below your navel, and the other hand on your chest, below the collarbone and over your sternum. Notice your spine, your shoulders, and the location of your head. Make small adjustments as needed to find efficient posture.

Now, slowly inhale into the belly and hold for a moment (count of one). Continue to inhale into the middle chest now (count of one) and hold for a moment. Inhaling further until the breath feels full under the collarbone (count of one) and hold. Slowly exhale, release breath from the belly first, then the middle chest, then the upper chest. As you breathe in this 3-part way, notice the sensation of the front of the body moving with each part of the inhale. This will help you focus on where to direct the inhale.

CONTINUE to breathe in this way for a few minutes.

When you are ready, release the deliberate breath and allow your breath to again return to its natural rhythm and pace.

Alternate Nostril Breathing

This exercise is best completed seated in a comfortable way with your back straight. With your right hand, make the hang ten sign by folding your index, third, and ring fingers into your palm; your thumb and pinky are left free. Bring your hand to your face, in front of your nose, and gently place your thumb to the outside of your right nostril and place your pinky to the outside of the left nostril. As you complete this exercise, be sure to allow the breath to be relaxed, deep, and full for the inhale and the exhale. Be sure to not rush taking in the breath or releasing it.

To begin, close the right nostril and gently and fully inhale through the left nostril. Then close the left nostril and exhale through the right nostril. Then inhale through the right nostril. Close the right nostril and exhale through the left nostril. Continue repeating and alternate nostrils after each inhalation.

CONTINUE for several rounds up to several minutes.

When you feel ready, release the deliberate breath and allow your breath to again return to its natural rhythm and pace and notice how you feel mentally and physically.

Meditation

This class explores meditation as a tool to help manage stress. Participants will learn about the evidence-informed benefits of meditation for the brain, body, and overall well-being. Participants will also have an opportunity to try a brief meditation practice, and they will leave with tips and resources to set up a home meditation practice.

OBJECTIVES:

1. Define meditation.
2. Identify common myths of the practice.
3. Identify evidence-informed benefits of meditation.
4. Practice meditation.

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Developing a Personal Meditation Practice Worksheet

As you prepare to develop your personal meditation practice, understanding what is realistic and feasible within your daily routine could be helpful. Consider these questions as a guide as you determine how to establish a consistent practice.

When is the best time of day for me to meditate?

- Consider when you are most likely to engage in meditation. It does not matter what time of day you choose but being consistent and scheduling your practice just like an appointment may make it easier for you to stay committed to your practice.

Do I prefer sitting meditation or a movement-based meditation?

- Many people find it difficult to sit still and feel more comfortable when they can move during a meditation practice. There are several techniques for moving meditation.

Do I prefer to be with others meditating, or do I prefer to meditate on my own?

- If you prefer to meditate with others, meditation groups are offered in most cities and can be found online.

Do I prefer to have guidance from someone else for the meditation, or do I feel comfortable to lead my own practice?

- You may prefer to have the guidance of a teacher, in-person or through recordings, to help you stay focused and to remove some of the challenges associated with beginning a new practice. Options for recorded meditations include CDs, Apps, YouTube videos, and streaming meditations on websites.

Meditation Resources

Apps to Help You Begin a Meditation Practice

(Available for iPhone and Android platforms):

- Stop, Breathe & Think: Meditation & Mindfulness (Guided Breathing, Guided Meditations)
- Insight Timer (Guided Breathing; Guided Meditations)

Finding Meditation in Your Community

- Many options are available, but a good way to find meditation options in your community is to Google the search term *community meditation*. Enjoy your practice!

Setting Up Space for Practice

When creating a personal meditation practice, you may wish to use the following to help you feel motivated and comfortable:

- Identify a space for meditation - This may be a special room or outside location where you will not have distractions and where you can feel comfortable sitting or moving during your practice.
- Choose where to sit - One option is to sit on the floor. Sit on a cushion to elevate the hips higher than the knees with legs crossed one in front of the other. A meditation cushion or stack of blankets is used to sit in this way. You may find that sitting in a chair is a more comfortable posture. Be sure to choose a seat that permits your back to be straight and not rigid; this helps you stay alert.
- Decorate your space - If you choose to designate a special area in your home for meditation, you may wish to have some props nearby to support your practice. Examples include a special shawl or blanket to place around you during meditation, objects or pictures that invoke a feeling of calm or comfort, or a spiritual book from which you may wish to read a passage to set the tone for your practice.

Health Matters

This class will discuss the current recommendations made by the U.S. Department of Health for adults regarding nutrition, physical activity, and sleep in connection to the key roles these components play in one's overall health and well-being.

OBJECTIVES:

1. Identify current U.S. Department of Health recommendations for nutrition and physical activity.
2. Calculate your estimated daily Caloric needs.
3. Identify strategies to fit physical activity into your life.
4. Identify strategies to improve your sleep.

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Calculating Your Daily Caloric Needs

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Step 1: Calculate your resting metabolic rate (RMR)

Men (m):

$$\text{RMR} = 66 + (6.23 \times \text{weight}_{[\text{pounds}]}) + (12.7 \times \text{height}_{[\text{inches}]}) - (6.8 \times \text{age}_{[\text{years}]})$$

$$\circ 66 + (6.23 \times \underbrace{\square\square\square}_{\text{weight}}) + (12.7 \times \underbrace{\square\square}_{\text{height}}) - (6.8 \times \underbrace{\square\square}_{\text{age}})$$

Women (w):

$$\text{RMR} = 655 + (4.35 \times \text{weight}_{[\text{pounds}]}) + (4.7 \times \text{height}_{[\text{inches}]}) - (4.7 \times \text{age}_{[\text{years}]})$$

$$\circ 655 + (4.35 \times \underbrace{\square\square\square}_{\text{weight}}) + (4.7 \times \underbrace{\square\square}_{\text{height}}) - (4.7 \times \underbrace{\square\square}_{\text{age}})$$

My RMR: Calories per day

Step 2: Circle the physical activity level (PAL) that is most representative of your daily life

Physical Activity	PAL
Sedentary (daily living activities only)	1.00
Low active (daily living activities <i>plus</i> 30-60 mins daily moderate activity [e.g., walking at 5-7 km/h])	1.11 (m); 1.12 (w)
Active (daily living activity <i>plus</i> at least 60 mins daily moderate activity)	1.25 (m); 1.27 (w)
Very active (daily living activities <i>plus</i> at least 60 mins daily moderate activity <i>plus</i> an additional 60 mins of vigorous activity or 120 mins moderate activity)	1.48 (m); 1.45 (w)

Step 3: Multiply your RMR by your PAL

RMR: X PAL: = My Daily Calorie Needs: Calories/day

Recalling Last Night's Dinner

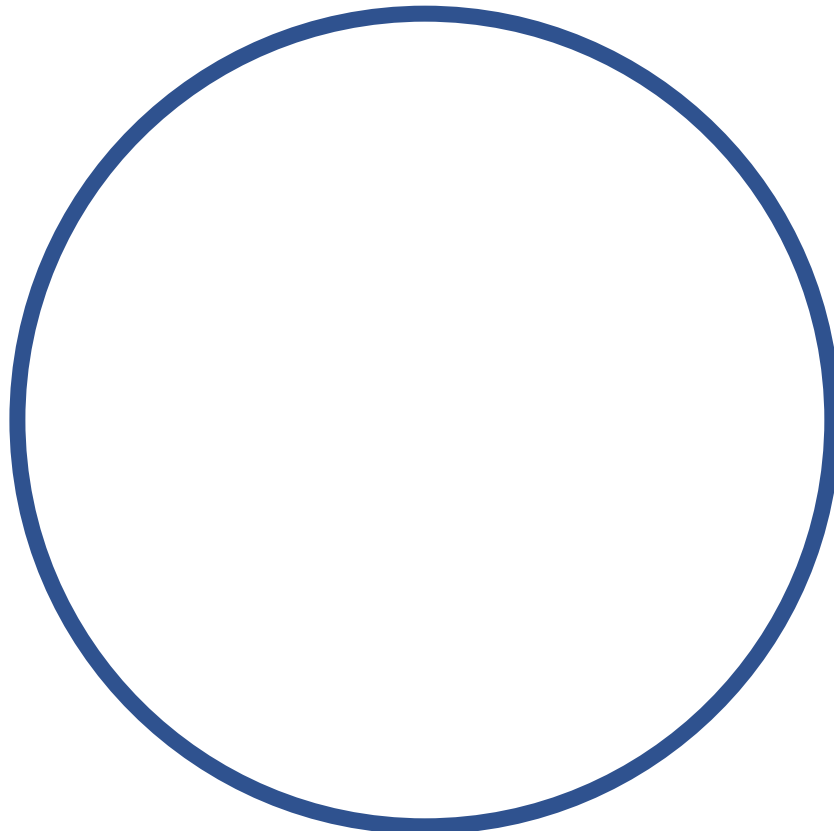
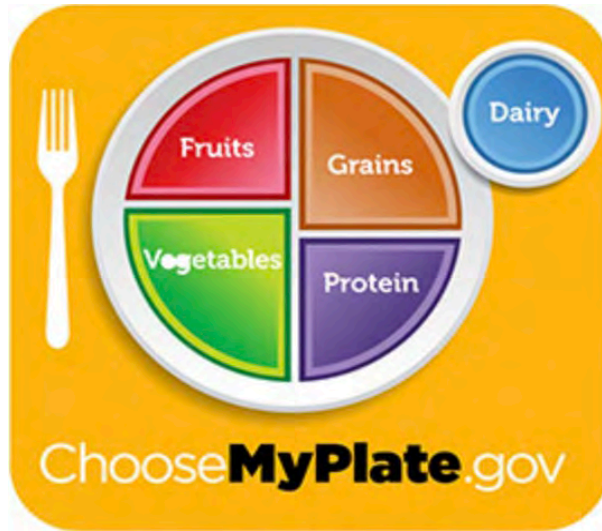
Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Please be specific and honest. Recall all of the foods and beverages you consumed last night for dinner. For example, if you had fried chicken with rice, corn, a cupcake and diet coke for dinner, you would fill out the form below like this:

Food/Beverage Item	Serving Size	Preparation Notes
Chicken	2 pieces	Fried
White rice	1 cup	Steamed
Corn	1 ear of corn	Steamed
Butter on corn	1 tablespoon	-
Diet coke	2 glasses	-
Cupcake	1 cupcake	-

Food/Beverage Item	Serving Size	Preparation Notes

What Does Your Plate Look Like?



Potential Strategies for Improving Health

Physical Activity

1. Park further away from your destination in parking lots
2. Take the stairs
3. Go on family bike rides
4. Take family walks after dinner
5. Commute to work by biking, walking, or using public transportation
6. Discover activities that bring you joy
7. Volunteer to dog walk at your local animal shelter
8. Walk while talking on the phone
9. Sit on an exercise ball instead of a chair
10. Carry a grocery basket instead of using a cart
11. Get a standing desk
12. Practice moving meditation, rather than sitting or lying down while meditating
13. Stretch as you watch TV
14. Stretch when you feel stiff
15. Walk faster
16. Take breaks throughout the day, and get up and move
17. Set a reminder on your phone to take breaks from sitting
18. Exercise your calf muscles while brushing your teeth
19. Weed by hand
20. Use a shovel instead of a snow blower
21. Use a rake instead of a leaf blower
22. Split your own wood
23. Conduct walking meetings at work
24. Go into a store or restaurant instead of using the drive-through
25. Plan get-togethers around physical activity (e.g., hiking, biking, playing tennis)
26. Shop at local stores rather than online
27. Get off the bus or subway a stop early and walk the rest of the way
28. Choose the office printer that is furthest away from your desk
29. Water your plants from a rain barrel rather than using a hose
30. Use a push lawn mower instead of one that is self-propelled
31. Take advantage of any employer wellness programs
32. Drink enough water
33. Husk your own corn

Diet

1. Blot oil off of pizza
2. Top pasta and pizza with garlic powder, fresh grated pepper, or red pepper instead of grated Parmesan cheese
3. Eat bagel flats instead of full bagels
4. Order salad dressing and sauces on the side to control the amount you eat
5. Pour off the oil that collects at the top of peanut butter jars and dressing bottles
6. Order vinaigrette instead of creamy salad dressing
7. Use unsweetened almond milk in your coffee
8. Drink your coffee black
9. Eat powdered peanut butter instead of the real stuff
10. Eat white fish instead of dark fish
11. Bake or grill meats instead of frying
12. Eat whole grain bread instead of white bread
13. Use plain Greek yogurt instead of mayonnaise or sour cream
14. Scoop the middle dough out of your bagel
15. Use avocado on your toast instead of butter
16. Stuff spinach and tomatoes inside your grilled cheese sandwich
17. Add veggies to canned soup
18. Sneak some spinach into your fruit smoothies
19. Buy plain yogurt instead of flavored yogurt
20. Eat pure dark chocolate instead of chocolate candy
21. Top your burger with mustard instead of ketchup
22. Wrap sandwiches in lettuce instead of bread
23. Swap whole wheat flour for white flour when baking
24. Make mashed cauliflower instead of potatoes
25. Swap zucchini ribbons for pasta
26. Use skim milk or nut milk instead of whole, 2%, or 1% milk
27. Use olive oil instead of butter
28. Drink water at dinner instead of soda
29. Eat baked chips instead of fried
30. Track what you eat
31. Try an air fryer rather than a deep fryer
32. Buy whole foods rather than processed or packaged options
33. Prepare your own food rather than eating out

Sleep

1. Keep a consistent sleep schedule
2. Get up at the same time every day, even on weekends or during vacations
3. Set a bedtime that is early enough for you to get at least 7 hours of sleep
4. Do not go to bed unless you are sleepy
5. If you do not fall asleep after 20 minutes in bed, get out of bed
6. Associate your bedroom with sleep only
7. Establish a relaxing bedtime routine
8. Make your bedroom quiet and relaxing
9. Take a relaxing bath before bed
10. Keep your room at a comfortable, cool temperature, if possible
11. Keep your bedroom dark
12. Limit exposure to bright light in the evenings
13. Limit exposure to bright light and screens near bedtime
14. Do not eat a large meal before bedtime
15. If you are hungry at night, eat a light, healthy snack
16. Exercise regularly
17. Do not exercise too close to bedtime
18. Do not sleep with your pets
19. Maintain a healthy diet
20. Avoid consuming caffeine in the late afternoon or evening
21. Avoid consuming alcohol before bedtime
22. Reduce your fluid intake before bedtime
23. Reduce irregular or long daytime naps
24. Get a comfortable bed, mattress, and pillow
25. Resist the urge to hit snooze on your alarm clock
26. Try separate blankets in a shared bed
27. Sniff the scent of lavender before bed
28. Combat snoring
29. Get checked for sleep apnea
30. Work through your thoughts about the day before getting into bed
31. Experiment with progressive muscle relaxation
32. Try different sleep apps
33. Increase exposure to sunlight during the morning and daytime

Emergency Preparedness and Response

This class discusses different types of emergencies and crisis situations and ways to effectively prepare and cope in such circumstances.

OBJECTIVES:

1. Identify different types of emergencies and crisis situations.
2. Identify ways to effectively prepare for different emergencies and crisis situations.
3. Identify ways to effectively cope with and respond to emergency and crisis situations.

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Emergency Preparedness Plan

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

General Household Information

Last Name(s)	Street Address	Date of Plan

Household Member Contact Information

Name	Phone Number	Email

Pet Information

Name	Type	Color	Microchip #

Plan of Action

1. The following disasters or emergencies are the ones that are likely to affect this household:

2. What are the escape routes from this home?

3. If household members get separated during an emergency, where is the meeting place near this home?

4. If multiple household members cannot return home or are asked to evacuate, where is the meeting place outside of this neighborhood? What is a route to get there, and what is an alternate route if the first route is impassable?

5. In the event household members are separated or unable to communicate with each other, who is the emergency contact outside of the immediate area?

Name	Phone Number	Email

6. If at school/daycare, the child(ren) will be evacuated to the following place(s):

Child's Name	Evacuation Site (address and contact information)

7. The plan for household members with a disability or special need is as follows:

Name	Plan

8. During certain emergencies, local authorities may give the directive to “shelter in place” at home. What room in the home is most accessible and safe, allowing for the sealing off of windows, vents, and doors, but where emergency broadcasts can be heard?

9. Household Member Responsibilities in the Event of a Disaster

Task	Description	Person Responsible
Disaster Kit	Stock the disaster kit and take it with you if evacuation is necessary. Include items you might want to take to an evacuation shelter. Remember to include medications and eyeglasses.	
Be informed	Maintain access to public media or email or text alerts for important and current information about emergencies and disasters.	
Family Medical Information	Make sure each household member's medical information is readily available and is taken if evacuation is necessary.	
Financial Information	Obtain copies of bank statements and cash in the event ATMs and credit cards do not work due to power outages. Bring copies of utility bills as proof of residence in applying for assistance. Be aware of other important financial documents that may be needed in case of an emergency.	
Pet Information	Assemble a pet emergency/disaster kit. In case of an evacuation, keep a phone list of pet-friendly hotels/motels and animal shelters.	
Sharing and Maintaining the Plan	Share the completed plan with those who need to know the information. Meet with household members every 6 months or as your needs change and update the household plan, if necessary.	

Notes:

Source: American Red Cross. (n.d.). Family Disaster Plan. Retrieved from the [American Red Cross website](https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html) at <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html>

COVID-19 Pandemic Resources

General Information

- For information about the U.S. government's response to COVID-19, visit the [U.S. government website](http://www.usa.gov/coronavirus) at www.usa.gov/coronavirus
- For accurate and updated information regarding the spread of COVID-19 in the country, visit the [Johns Hopkins website](https://coronavirus.jhu.edu/us-map) at <https://coronavirus.jhu.edu/us-map>
- For information and resources relevant to the military community during this pandemic, visit the [Military OneSource website](http://www.militaryonesource.mil/coronavirus) at www.militaryonesource.mil/coronavirus
- To debunk popular myths about COVID-19, visit the [WHO website](http://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters) at www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters

Health and Stress Management

Physical Health

- For information on how to manage self-quarantine, visit the [World Health Organization \(WHO\) website](http://www.euro.who.int/en/health-topics/health-emergencies/coronavirus-covid-19) at www.euro.who.int/en/health-topics/health-emergencies/coronavirus-covid-19

Mental Health and Stress

- For general tips, visit the [American Psychological Association website](http://www.apa.org/practice/programs/dmhi/research-information/pandemics) at www.apa.org/practice/programs/dmhi/research-information/pandemics
- For information on how to manage stress and anxiety during this pandemic, visit the [Centers for Disease Control and Prevention \(CDC\) website](http://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html) at www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html
- To gain a better understanding regarding the mental health impact of the pandemic, visit the [PBS website](https://www-pbs-org.cdn.ampproject.org/c/s/www.pbs.org/newshour/amp/health/why-your-mental-health-may-be-suffering-in-the-covid-19-pandemic) at <https://www-pbs-org.cdn.ampproject.org/c/s/www.pbs.org/newshour/amp/health/why-your-mental-health-may-be-suffering-in-the-covid-19-pandemic> or the [CNN website](https://amp-cnn-com.cdn.ampproject.org/c/s/amp.cnn.com/cnn/2020/03/14/health/coronavirus-fears-mental-health-wellness-trnd/index.html) at <https://amp-cnn-com.cdn.ampproject.org/c/s/amp.cnn.com/cnn/2020/03/14/health/coronavirus-fears-mental-health-wellness-trnd/index.html>

Emergency Preparedness and Response

- For information on emergency preparedness and response, visit the [CDC website](https://emergency.cdc.gov/coping/index.asp) at <https://emergency.cdc.gov/coping/index.asp> provides information

Family Support

- For information that can be useful to military families during this pandemic, visit the [National Military Family Association website](http://www.militaryfamily.org/what-military-families-need-to-know-about-covid-19/) at www.militaryfamily.org/what-military-families-need-to-know-about-covid-19/
- For helpful links and resources for parents, visit the [Thrive website](https://thrive.psu.edu/) at <https://thrive.psu.edu/> and the [Child Mind Institute website](https://childmind.org/coping-during-covid-19-resources-for-parents/) at <https://childmind.org/coping-during-covid-19-resources-for-parents/>
- For resources and activities for families (especially those with younger children) to help you cope with the current health emergency, visit the [Sesame Street website](https://sesamestreetincommunities.org/topics/health-emergencies/) at <https://sesamestreetincommunities.org/topics/health-emergencies/>
 - For information specific to military families, visit the [Sesame Street website](https://sesamestreetformilitaryfamilies.org/) at <https://sesamestreetformilitaryfamilies.org/> for information to support military families
- For resources and recommendations on how to proactively keep children safe during a crisis (e.g., keeping them safe on the Internet), visit the [Darkness to Light website](http://www.d2l.org/protecting-children-during-a-crisis-resources/) at www.d2l.org/protecting-children-during-a-crisis-resources/

Finance and Employment Assistance

- For resources to help workers and employers affected by the COVID-19 pandemic, visit the [U.S. Department of Labor website](http://www.dol.gov/coronavirus) at www.dol.gov/coronavirus
- For unemployment assistance, visit the [Benefits.gov website](http://www.benefits.gov/categories/Unemployment%20Assistance) at www.benefits.gov/categories/Unemployment%20Assistance
- For information regarding student loans, visit the [Federal Student Aid website](https://studentaid.gov/announcements-events/coronavirus) at <https://studentaid.gov/announcements-events/coronavirus>
- For information on household finances management, visit the [Credit.org website](https://credit.org/2020/03/25/covid-19-financial-assistance-guide/#Adjust-Cash-Budget) at <https://credit.org/2020/03/25/covid-19-financial-assistance-guide/#Adjust-Cash-Budget>

Make Your Money Matter: Use a Budget

This class covers the benefits of budgeting and the steps for creating and using a budget.

OBJECTIVES:

1. Identify factors that influence spending.
2. Define budget.
3. Identify benefits of establishing a budget.
4. Identify steps in the budgeting process.

For those who serve and those who supportSM



Financial Goal Setting Worksheet

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

SMART Goals

- **Specific:** states exactly what is to be achieved
- **Measurable:** the dollar amount needed is included in the goal
- **Achievable:** determine how a goal can be reached
- **Relevant:** goals are doable considering your personal income and other factors
- **Time-bound:** state year and month the goal will be reached

General Timelines for Goals

- **Short-term** goals are achieved in 1 year or less
- **Mid-term** or intermediate goals are achieved in 1-5 years
- **Long-term** goals are achieved in 5 years or more

Directions:

Write your SMART goals. Fill in the blanks associated with each goal.

Table 1. SMART Goal Exercise

Goal	Amount Needed	Month or Year Needed	# of Months to Save	Date to Start Saving	Amount to Save Monthly
Purchase a new washing machine in 2 years (Mid-term)	\$600	2021	24	2019	\$25
Build my emergency savings account until that account equals at least 3 months' living expenses (Long-term)	\$14,400	2025	72	2019	\$200

Budget Worksheet

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Directions:

1. Calculate monthly net income in Table 1.
2. Estimate monthly expenses (Tables 2, 3, and 4).
3. Compare income and expenses in Table 5.

Table 1. Monthly Net Income

Monthly Net Income	Amount
Wages/Salary*	\$
Wages of Others in Home*	\$
Alimony	\$
Child Support Income	\$
Disability	\$
Investment Interest	\$
Military Pay	\$
Public Welfare	\$
Rental Property Income	\$
Retirement Income	\$
Social Security Income	\$
Other Income	\$
Total	\$

*After tax withholding and other deductions

Table 2. Fixed Expenses

Expense	Amount	% of Income
Savings - Regular Pay Yourself First	\$	%
Housing (Mortgage, Rent)	\$	%
Insurance - Auto	\$	%
Insurance - Health	\$	%
Insurance - Homeowners, Renters	\$	%
Insurance - Life	\$	%
Investments	\$	%
Loans - Auto	\$	%
Loans - Student	\$	%
Retirement	\$	%
Savings - Emergency Fund	\$	%
Utilities - Cable	\$	%
Utilities - Internet	\$	%
Utilities - Phone	\$	%
	\$	%
	\$	%
Total	\$	%

% of Income = Expense / Total Monthly Net Income

Table 3. Variable Expenses

Expense	Amount	% of Income
Charities/ Donations	\$	%
Child/Elder Care	\$	%
Clothing	\$	%
Education	\$	%
Food	\$	%
Gifts	\$	%
Healthcare Costs	\$	%
Housing (Furniture, Repairs, etc.)	\$	%
Miscellaneous	\$	%
Loans - Credit Card Payments	\$	%
Personal Care	\$	%
Pet Care	\$	%
Recreation	\$	%
Transportation (Gasoline, Parking, Repairs, Tolls, etc.)	\$	%
Utilities - Electricity	\$	%
Utilities - Gas	\$	%
Utilities - Water	\$	%
	\$	%
	\$	%
Total	\$	%

% of Income = Expense / Total Monthly Net Income

Directions for Table 4: These are expenses that come up once or twice a year. Fill in the estimated costs for the month they are due. Do not include taxes withheld from your paycheck but do include any estimated tax payments you make to the IRS. Add your total yearly periodic expenses, and divide by 12 to determine the monthly portion.

Table 4. Periodic Expenses

Month	Expense	Amount	% of Income
January		\$	%
February		\$	%
March		\$	%
April		\$	%
May		\$	%
June		\$	%
July		\$	%
August		\$	%
September		\$	%
October		\$	%
November		\$	%
December		\$	%
Total		\$	%

% of Income = Expense / Total Monthly Net Income

Table 5. Comparison of Income and Expenses

Income	Amount
<i>Total Monthly Net (Table 1)</i>	\$ 0
Expenses	(-)
Fixed (Table 2)	\$ 0
Variable (Table 3)	\$ 0
Periodic (Table 4)	\$ 0
<i>Total Monthly Expenses (Tables 2, 3, and 4)</i>	\$ 0
Balance (Total income minus total expenses)	\$ 0

Expenses (Fixed, Variable, and Periodic)

- **Charities/Donations** (Variable): Educational institutions, religious organizations, special charities
- **Child/Elder Care** (Variable): Babysitting fees, cost of care, diapers
- **Clothing** (Variable and Periodic): Alterations/repairs, dry cleaning, laundry, new purchases, uniforms
- **Education** (Variable and Periodic): Books (electronic and hard copy), college funds for children, magazine and newspaper subscriptions, tuition
- **Food** (Variable): Alcoholic beverages, eating out, groceries, lunch money
- **Gifts** (Variable and Periodic): Anniversaries, birthdays, holidays
- **Healthcare Costs** (Variable or Periodic): Deductibles, office visit co-pays, over-the-counter drugs/vitamins, prescriptions
- **Housing** (Fixed and Variable): Home improvements, maintenance, mortgage payment, new furniture, property taxes, rent, repairs
- **Insurance** (Fixed): Auto, disability, health (including vision and dental), homeowners, liability, life, rental, umbrella
- **Loans** (Fixed or Variable): Auto loans, credit card payments, home equity lines of credit, personal loans, student loans
- **Miscellaneous** (Variable and Periodic): Lottery tickets, postage, special big-ticket items, tobacco products
- **Personal Care** (Variable): Barbers, hairdressers, manicures/pedicures, massages, toiletries
- **Pet Care** (Variable and Periodic): food, grooming, medical
- **Recreation** (Variable): Gym membership/fees, movie theatres, rented movies, sporting events, vacations
- **Retirement** (Fixed): Employer-based account, IRAs, non-work account
- **Savings** (Fixed): Emergency fund, regular savings, savings for particular items
- **Transportation** (Variable and Periodic): Bus pass, gasoline, license tag, maintenance/repairs, parking pass, registration fee, tolls
- **Utilities** (Fixed or Variable): Cable, electricity, gas, internet, oil, phone (cell or landline), sewer, trash, water

Financial Planning Worksheet Electronic Resource

- Visit the [Military OneSource website](http://www.militaryonesource.mil/12038/MOS/Articles/FinancialManagementPlan.pdf) at www.militaryonesource.mil/12038/MOS/Articles/FinancialManagementPlan.pdf

Financial Literacy

Borrowing and Saving Basics

This class covers recommended borrowing and saving practices and discusses how to apply best practices related to borrowing and saving.

OBJECTIVES:

1. Define borrowing and saving terms and concepts.
2. Identify the difference between interest rates and annual percentage rates.
3. Identify key borrowing ratios.
4. Identify best practices related to borrowing and saving that can impact financial stability and wealth.

For those who serve and those who supportSM



Amortization Schedule

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Loan Amount: \$5,000

Interest Rate: 3%

Total Payments: \$5,157.75

Total Interest Paid: \$157.75

A	B	C	D	E
Month	Payment Amount	Principal Amount	Interest Amount	Balance Owed
1	\$214.91	\$202.41	\$12.50	\$4797.59
2	\$214.91	\$202.92	\$11.99	\$4594.67
3	\$214.91	\$203.42	\$11.49	\$4391.25
4	\$214.91	\$203.93	\$10.98	\$4187.32
5	\$214.91	\$204.44	\$10.47	\$3982.88
6	\$214.91	\$204.95	\$9.96	\$3777.93
7	\$214.91	\$205.47	\$9.44	\$3572.46
8	\$214.91	\$205.98	\$8.93	\$3366.48
9	\$214.91	\$206.49	\$8.42	\$3159.99
10	\$214.91	\$207.01	\$7.90	\$2952.98
11	\$214.91	\$207.53	\$7.38	\$2745.45
12	\$214.91	\$208.05	\$6.86	\$2537.40
13	\$214.91	\$208.57	\$6.34	\$2328.83
14	\$214.91	\$209.09	\$5.82	\$2119.74
15	\$214.91	\$209.61	\$5.30	\$1910.13
16	\$214.91	\$210.13	\$4.78	\$1700.00
17	\$214.91	\$210.66	\$4.25	\$1489.34
18	\$214.91	\$211.19	\$3.72	\$1278.15
19	\$214.91	\$211.71	\$3.20	\$1066.44
20	\$214.91	\$212.24	\$2.67	\$854.20
21	\$214.91	\$212.77	\$2.14	\$641.43
22	\$214.91	\$213.31	\$1.60	\$428.12
23	\$214.91	\$213.84	\$1.07	\$214.28
24	\$214.91	\$214.28	\$0.54	\$0.00

Practice Problems for Credit Utilization and Debt-to-Income Ratio

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Credit Utilization Practice Problems

Credit utilization: The ratio of your total credit card limit and the amount of credit that is actually used. The ideal rate = 30% or lower

Example: Credit card limit = \$800. Current charges = \$200

Charges/credit limit = credit utilization rate

$$\$200/\$800 = 25\%$$

Directions: Compute the credit utilization for Cards 1-4 in the table below.

Card	A Current Charges	B Credit Limit	=	Credit Utilization Rate Column A / Column B	Ideal Maximum Charge (30% of credit limit)	
1	\$800	\$1,500				\$450
2	\$60	\$2,500				\$750
3	\$150	\$3,000				\$900
4	\$200	\$1,000				\$300

You can use the chart below to calculate the credit utilization rate for your cards.

Card	A Current Charges	B Credit Limit	=	Credit Utilization Rate Column A / Column B	Ideal Maximum Charge (30% of credit limit)	
1						
2						
3						
4						

Debt-to-Income Ratio Practice Problem

Debt-to-income ratio compares your monthly debt payments to your monthly gross pay. To calculate, divide the total of your monthly debt payments by your monthly gross pay.

Monthly debt payments/monthly gross pay = debt-to-income ratio

Example:

\$1,200 + \$200 monthly debt payments/\$6,000 gross pay
 $\$1,400/\$6,000 = 23\%$

Directions: Use the facts below to calculate the debt-to-income ratio.

The Facts:

Recurring Monthly Payments

\$100	Credit Card
\$900	Rent
\$500	Car payment
<hr/>	<hr/>
\$5,000	Gross Monthly Pay

Step 1: Total monthly payments. _____

Step 2: Determine the monthly gross pay. This is the pay before any taxes or deductions are subtracted by the employer. _____

Step 3: Divide the total monthly payments (Step 1) by the monthly gross pay (Step 2).

Annual Percentage Rate Illustration

Handout available for download on the [YRRP website](#)
at: www.yellowribbon.mil/cms/event-handout

Table 1

Loan Amount: \$10,000

Advertised Interest Rate: 3%

Loan Period: 2 years (24 months)

Lender	Unadvertised required fee that is financed	APR	Monthly Payment Amount	Total Amount Repaid	Repaid Amount of Interest	Repaid Amount of Required Finance Fee
A	\$200.00	4.93%	\$438.41	\$10,521.80	\$321.80	\$200.00
B	\$400.00	6.84%	\$447.00	\$10,728.00	\$328.11	\$400.00

Table 2

Loan Amount: \$10,000

Advertised Interest Rate: 3%

Loan Period: 5 years (60 months)

Lender	Unadvertised required fee that is financed	APR	Monthly Payment Amount	Total Amount Repaid	Repaid Amount of Interest	Repaid Amount of Required Finance Fee
A	\$200.00	3.80%	\$183.28	\$10,996.84	\$796.84	\$200.00
B	\$400.00	4.60%	\$186.87	\$11,212.46	\$812.46	\$400.00

Car and Home Mortgage Loan Examples

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

To simplify the impact of a loan's interest rate, this handout has excluded state sales tax, trade allowance, and lender fees that will increase finance charges.

Car Loan Examples

Amount financed or borrowed for a new car = \$20,000

Example 1: Impact of various interest rates on the interest paid.

Repayment Period	60 months (5 years)	48 months (4 years)	36 months (3 years)
Monthly payment amount	\$371.59	\$454.54	\$598.52
Loan interest rate	4.36%	4.33%	4.9%
Total	\$22,295.35	\$21,817.93	\$21,546.73
Total Interest Paid Finance Charge	\$2,295.32	\$1,817.93	\$1,546.73

Example 2: Impact of the same interest rate on various repayment periods.

Repayment Period	60 months (5 years)	48 months (4 years)	36 months (3 years)
Monthly payment amount	\$371.59	\$454.81	\$593.69
Loan interest rate	4.36%	4.36%	4.36%
Total	\$22,295.35	\$21,830.89	\$21,372.75
Total Interest Paid Finance Charge	\$2,295.32	\$1,830.89	\$1,372.75

Home Mortgage Example

Mortgage Amount: \$100,000 at 4.5%

Repayment Period	30 years	15 years
Monthly payment amount	\$506.69	\$764.99
Total	\$182,404.57	\$137,699
Total Interest Paid Finance Charge	\$82,404.57	\$36,699

Online Resources

Saving Resources

Blended Retirement System

- Additional information can be found on the [Military Compensation website](http://militarypay.defense.gov/BlendedRetirement) at <http://militarypay.defense.gov/BlendedRetirement>

Thrift Savings Plan (TSP)

These websites explain the Thrift Savings Plan (TSP) in detail.

- The [TSP website](http://www.tsp.gov/index.html) is available at www.tsp.gov/index.html
- Additional information can be found on the [DFAS website](http://www.dfas.mil/militarymembers/tspformilitary/tspac.html) at www.dfas.mil/militarymembers/tspformilitary/tspac.html

Savings Deposit Plan (SDP)

- Information on the SDP is available on the [DFAS website](http://www.dfas.mil/militarymembers/payentitlements/sdp.html) at <http://www.dfas.mil/militarymembers/payentitlements/sdp.html>

Yellow Ribbon Reintegration Program (YRRP): Suggested Online Resources

- The YRRP [Financial Resource Guide](https://www.yellowribbon.mil/cms/financial-resource-guide/) is available at <https://www.yellowribbon.mil/cms/financial-resource-guide/>

Borrowing Resources

Annual Credit Report Form

- The Annual Credit Report Form is available on [Annual Credit Report website](http://www.annualcreditreport.com/manualRequestForm.action) at www.annualcreditreport.com/manualRequestForm.action

Protect Your Credit Report: Add Active Duty Alerts

Placing an alert on your credit report can help prevent identity theft.

- A checklist for placing an alert on your credit report is available on the [Federal Trade Commission website](http://www.consumer.ftc.gov/articles/0273-active-duty-alerts) at www.consumer.ftc.gov/articles/0273-active-duty-alerts

Servicemembers Civil Relief Act (SCRA)

SCRA assists Services members with legal and financial issues that may arise during deployments. Visit the following websites for more information.

- The [SCRA website](https://scra.dmdc.osd.mil) at <https://scra.dmdc.osd.mil>

Financial Literacy: Investing for Beginners

This class covers the importance of and concepts related to investing.

OBJECTIVES:

1. Identify the difference between saving and investing.
2. Define key terms related to investing.
3. Identify the key investing concept - time value of money.
4. Identify rules of thumb that can guide early investing behaviors.

For those who serve and those who supportSM



Advantage of Starting Early

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at: www.yellowribbon.mil/cms/event-handout

Did You Know?

There's a huge advantage to investing early. Let's say you started investing \$2,000 every year when you're 18. You put it into an account that grows by 7% each year and continue to invest the same amount for 10 years. Then, you stop and just let that money sit for the next 38 years, and it continues to grow at 7% a year until you're 65 years old.

Now, say your friend decides not to invest until she turns 31. Then, she puts \$2,000 a year into an account that also earns 7% a year and does this for the next 35 years until she turns 65. Who will have more money?

You will! About \$85,000 more! After investing only \$20,000, your account will be worth \$361,418. Even though your friend has invested \$70,000, she will have only \$276,474. That's because you had the power of time on your side.

If you stick with investing \$2,000 per year from age 18 through age 65, you could end up with more than \$706,000!

Information adapted from hsfpp.org

The Impact of Time on the Value of Money

YOU ¹		YOUR FRIEND ¹	
AGE	SAVING EARLY AT 7%	AGE	SAVING LATER AT 7%
18	\$2,000		
19	\$2,000		
20	\$2,000		
21	\$2,000		
22	\$2,000		
23	\$2,000		
24	\$2,000		
25	\$2,000		
26	\$2,000		
27	\$2,000		
NO FURTHER INVESTING FROM AGE 27 to 65			
TOTAL INVESTMENT: \$20,000			
		TOTAL INVESTMENT: \$70,000	
		NO INVESTING UNTIL AGE 31	
		31	\$2,000
		32	\$2,000
		33	\$2,000
		34	\$2,000
		35	\$2,000
		36	\$2,000
		37	\$2,000
		38	\$2,000
		39	\$2,000
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		55	\$2,000
		56	\$2,000
		57	\$2,000
		58	\$2,000
		59	\$2,000
		60	\$2,000
		61	\$2,000
		62	\$2,000
		63	\$2,000
		64	\$2,000
		65	\$2,000
YOUR TOTAL AT AGE 65: \$361,418		YOUR FRIEND'S TOTAL AT AGE 65: \$276,474	
VS			
YOUR DIFFERENCE DUE TO STARTING EARLY: \$84,944			

¹ The Investment periods shown reflect 10 complete years for "You" and 35 complete years for "Your Friend." Investments are assumed to be made annually and at the end of the investment period.

Rules of Thumb to Grow Your Money

- The sooner you invest money, the more time the money has to grow or to increase in value.
- The earlier you start investing consistently, the less principal you have to put away to reach a financial goal.
- The more money you have to invest, the more money you will likely earn on your principal.
- The higher the interest rate you earn, the more money you will likely have in your account.
- Don't put all of your eggs in the same basket - diversify your portfolio. Invest in different types of investments.

Possible Actions to Take in Order to Reach your Financial Goals

- Post the rules of thumb discussed in a location where you will see them daily.
- Enroll in your workplace retirement plan. This is a no brainer investing step. If you are working, you ought to put some of your earnings aside for the later years when you are retired. What you set aside today will become your paycheck in retirement.
- Start a savings program so you have money to invest.
- Investigate and open a mutual fund account.
- Analyze your spending to determine if you have leaks to plug and more money that can be redirected to investing.
- Continue to learn more about investing.
- Interview at least three investment advisers to determine which one, if any, you would like to work with as you learn more and invest your money.

Online Resources

- Today, the U.S. Treasury only allows U.S. savings bond purchases online on the [Treasury Direct website](http://www.treasurydirect.gov) at www.treasurydirect.gov or as part of your federal income tax refund
- The [Broker Check website](https://brokercheck.finra.org) at <https://brokercheck.finra.org> can be used as an online tool to research the backgrounds and experiences of brokers, advisers, and firms.
- For additional financial resources, visit the [Financial Resource Guide](http://www.yellowribbon.mil/cms/financial-resource-guide) on the YRRP website at www.yellowribbon.mil/cms/financial-resource-guide

Resume Essentials: Crafting an Effective Resume

This class presents resume writing essentials to empower participants to write an effective resume – one that will be favorably received by recruiters. Participants will receive an inside look at what recruiters value and the process they use in reviewing resumes and selecting candidates. Participants will also learn about four resume formats and suggestions for when to use each format.

OBJECTIVES:

1. Identify the main components of a resume.
2. Identify the process of transforming military experiences into civilian language.
3. Develop a professional resume.

For those who serve and those who supportSM



Resume Format Recommendations

Handout available for download on the [Yellow Ribbon Website](http://www.yellowribbon.com) at: www.yellowribbon.com/cms/event-handout

Civilianize Your Military Positions and Duties

- One military position you have held: _____
- Civilianized title for the position you have held: _____

Military duties or responsibilities	Civilianized duties or responsibilities

Chronological Resume

Experiences are listed in reverse chronological order with the most recent experience first and your least recent experience last.

Recommended when the following is true:

- Your titles and company names alone are field-related and descriptive.
- Your most recent experience is relevant to what you are pursuing and your most impressive experience.
- You have advanced consistently from your least recent position to your most recent position.
- The length of time you spent at each organization is fairly long and respectable.

Potential downside: Functional skills are not highlighted and could get overlooked in the recruiter’s brief review.

Not recommended when the following is true:

- You have gaps in your work history (sporadic, spotty).
- You have changed employers too often.
- Your position titles and employers are not relevant.
- Your most impressive, relevant experience was one of your least recent.

Functional Resume

Highlight and emphasize the functional skills you have developed across various experiences by listing and describing them first. Experiences are simply listed alone without descriptions of your responsibilities.

Recommended when the following is true:

- The skills that you developed are more relevant or impressive than your titles and organization names.
- You have time gaps in your resume when you did not work, so you want to downplay the chronology.
- You are changing careers and need to highlight transferable skills related to your new career field.

Potential downside: Recruiters have difficulty determining where the functional skills were developed.

Not recommended when the following is true:

- Your skill areas are not relevant to your perfect job target.
- You want to demonstrate advancement within one field.
- Your titles and organization names are impressive or relevant.
- Other styles will work as well or better (no need to put the recruiters through the difficulty of reviewing this style if other styles that are easier to review work just as well).

Combination Resume

Combine the functional and the chronological formats by placing functional skill subheadings over those experiences that primarily use that particular functional skill.

Recommended when the following is true:

- The skill headings that match your experiences are skills that are consistent with the job you are pursuing.
- You have held an adequate number of positions needed to fit under your various functional skill headings.
- You want to move relevant skills/experiences acquired early in your career towards the top of your resume.

Potential downside: Difficult to have multiple experiences per each functional heading.

Not recommended when the following is true:

- The skill headings are not relevant or impressive in relation to your perfect job.
- You do not have enough experiences to fill the functional skills headings.
- You have impressive, relevant multiple skills within one or each experience.

Combination-Internal Resume

Highlight multiple, relevant functional skills within one or more of your most relevant experiences that are listed in chronological order.

Recommended when the following is true:

- You have individual experiences that utilized multiple skill sets that relate to the jobs you are pursuing.
- The skill sets within your experiences are significant and relevant to your job target.

Potential downside: Functional skill subheadings are only developed within one experience.

Not recommended when the following is true:

- You have many shorter, less substantial experiences.
- The functional skill headings are not relevant to your perfect job target.

*Resume formats in this handout were taken from the following source: Orndorff, R. (2000). *The insider's guide to finding the perfect job*. Lawrenceville, NJ: Peterson's.*

Functional Skills: Knowing Your Strengths

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Functional skills are competencies that are transferable to many different work settings. Developing a list of the functional skills you have and most enjoy using can help you focus on positions that would fit your talents and provide more satisfaction.

Part I:

Underline all of the skills, listed below, that you have. Then, circle the top 10 underlined skills you would most enjoy using.

Communication: *Exchange, convey, and express knowledge and ideas.*

- write
- edit
- summarize
- verbal communication
- listen
- facilitate discussion
- consult
- teach
- train
- sell
- promote
- use languages
- interview
- ask questions
- make presentations
- negotiate
- think on one's feet
- conversational ability
- entertain, perform
- host
- deal with public
- public speaking
- teamwork

Information Management: *Arrange and retrieve data, knowledge, and ideas.*

- math skills
- organize information
- manage information
- keep records
- attend to details
- logical ability
- develop systems
- categorize
- summarize
- streamline systems
- monitor

Design and Planning: *Imagine the future and develop a process for creating it.*

- anticipate problems
- plan
- conceptualize
- design
- display
- layout/format
- design programs
- anticipate consequences
- brainstorm new ideas
- think visually
- improvise
- compose
- adapt
- create images

Human Service: *Attend to physical, mental, or social needs of people.*

- interpersonal skills
- group process
- sensitivity to needs
- empathize
- counsel
- advocate
- use intuition
- coach
- provide care

Research and Investigation: *Search for specific knowledge.*

- analyze ideas
- analyze data
- research
- investigate
- read for information
- gather data
- interview for information
- evaluate
- critical thinking
- synthesize information
- observe
- outline
- formulate hypotheses
- develop theory
- calculate/compare

Organization Management: *Direct and guide a group in completing tasks and attaining goals.*

- solve problems
- time management
- make decisions
- lead
- meet deadlines
- supervise
- motivate
- recruit
- resolve conflicts
- mediate
- initiate projects
- organize
- coordinate
- handle logistics
- put theory into practice
- delegate
- give directions
- assume responsibility
- determine policy
- interpret policy
- apply policy
- set priorities
- strategize

Physical: *Use hands or tools to build, repair, and invent.*

- build
- construct
- invent
- operate equipment
- restore and repair
- use physical coordination

Part II:

Write your top 10 skills in the space below with a brief example of how you have used this skill in a previous job, internship, extracurricular activity, or class.

Part III:

Place a check next to each of the valued workplace skills below that you believe you possess.

- Ability to work in a team structure
- Ability to make decisions and solve problems
- Ability to plan, organize, and prioritize work
- Ability to verbally communicate with people inside and outside the organization
- Ability to obtain and process information
- Ability to analyze quantitative data
- Technical knowledge related to the job
- Proficiency with computer software programs
- Ability to create and/or edit written reports
- Ability to sell or influence others

Parts I and II of this handout were taken from the following source: Functional skills: Knowing your strengths (n.d.). Retrieved from the [Wall Street Journal website](http://s.wsj.net/public/resources/documents/JOBHUNT_skills_ws.pdf) at http://s.wsj.net/public/resources/documents/JOBHUNT_skills_ws.pdf

The list in Part III of this handout was taken from the following source: Adams, S., (2014, November 12). The 10 skills employers most want in 2015 graduates. Retrieved from the [Forbes website](http://www.forbes.com/sites/susanadams/2014/11/12/the-10-skills-employers-most-want-in-2015-graduates/#48fe12112511) at www.forbes.com/sites/susanadams/2014/11/12/the-10-skills-employers-most-want-in-2015-graduates/#48fe12112511

Launching an Effective Job Search

This class teaches participants how to identify target jobs based on their transferable skills and discusses how participants can effectively search for jobs. Participants engage in self-reflection exercises to help clarify and solidify their interests, skills, and abilities relevant to target jobs.

OBJECTIVES:

1. Identify transferable job skills, career values, and target jobs.
2. Identify job-search strategies in hidden and open markets.
3. Identify how newer employment trends may impact a job-search plan.
4. Develop a personalized, strategic job-search plan.

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Self-Assessment: Interests, Skills, and Values

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Interests

Think of three instances where you felt engaged and rewarded by your work (e.g., academic, extracurricular, athletic, volunteer). List them below.

- 1.
- 2.
- 3.

Skills

Rate yourself on a scale of 1–10 (1 is lowest and 10 is highest) in all specific skill areas. Then, total your score under each broad skill area to help you identify your top skill areas. These are **general transferable skills**.

Communication	Research & Planning	Human Relations	Organization, Management, & Leadership	Work Survival
Speaking:	Creating Ideas:	Developing Rapport:	Managing Groups:	Being Punctual:
Writing:	Solving Problems:	Motivating:	Delegating Responsibility:	Meeting Goals:
Listening:	Setting Goals:	Counseling:	Coaching:	Attending to Detail:
Negotiating:	Analyzing:	Being Sensitive:	Selling Ideas:	Organizing:
Total:	Total:	Total:	Total:	Total:

List any **specific skills** you have (e.g., foreign languages, technology):

Values

Rate each value according to its importance to you. Place an (X) in the appropriate column to mark your choice.

	Very Important	Somewhat Important	Not Important
Independence/Autonomy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Change/Variety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stability/Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical Challenge	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental Challenge	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pressure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Precise Work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Power/Decision-Making	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prestige	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wealth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What are your top five values? In order of importance to you, place a number from 1–5 beside each of your top five values in the table above.

This handout was adapted from the following source: The Cooper Union (2019, April 30). *Downloadable Self-Assessment Worksheet*. Retrieved from the [Cooper Union Center for Career Development website](http://career.cooper.edu/students/art/selfassess.php) at <http://career.cooper.edu/students/art/selfassess.php>

Transferable Skills Exercise

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Instructions: Choose one of your past experiences/positions/roles, and complete the table on page 2. In the Duty rows, list two of the main duties or responsibilities you had in that experience/position/role. In the Skills Used column, list up to four of the most prevalent skills you used in order to perform that duty/fulfill that responsibility. Then, rate each skill from 1 to 5 on how effectively you feel you used that skill using the Effectiveness Scale below. Finally, rate each skill from 1 to 5 on how much you enjoyed using that skill using the Enjoyment Scale below. An example is provided below.

Effectiveness Scale: 1 = Very Poor, 2 = Poor, 3 = Average, 4 = Effective, 5 = Highly Effective

Enjoyment Scale: 1 = Strongly Disliked, 2 = Disliked, 3 = Neutral, 4 = Enjoyed, 5 = Highly Enjoyed

Example

Experience/Position/Role: Tech Center Supervisor		
<i>Duty 1: Ran staff meetings</i>		
Skills Used	Effectiveness (1–5)	Enjoyment (1–5)
Delegating	4	5
Speaking	5	4
Motivating	3	2
Organizing	2	3
<i>Duty 2: Coordinated training events</i>		
Skills Used	Effectiveness (1–5)	Enjoyment (1–5)
Planning	3	2
Organizing	3	3
Negotiating	5	4
—	—	—

Experience/Position/Role:		
<i>Duty 1:</i>		
Skills Used	Effectiveness (1–5)	Enjoyment (1–5)
<i>Duty 2:</i>		
Skills Used	Effectiveness (1–5)	Enjoyment (1–5)

My Job Target

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

This handout is meant to help you identify what you are looking for in an organization. Refer to Handout 1: Self-Assessment: Interests, Skills, and Values to help you complete this handout.

	First Choice	Second Choice	Third Choice
Position/ Occupation			
Industry/ Career field			
Geographic location			

1. Would you rather work for a small or large organization?
2. What is your ideal work environment?
3. What do you value most in a supervisor?
4. What other organizational characteristics are important to you?

My Job-Search Plan

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at:
www.yellowribbon.mil/cms/event-handout

Goal #1 – Solidify My Job Target	
Strategies & Tasks	Time Frame (Start – End Date)
Identify my top transferable skills. Complete Handout 2: Transferable Skills Exercise.	
Read about jobs of interest. Review printed and online resources. List here:	
Talk to contacts who work in jobs and career fields of interest. Conduct information interviews with my contacts. List here:	
Establish my job target. Complete Handout 3: My Job Target.	
Goal #2 – Produce My Self-Marketing Package	
Strategies & Tasks	Time Frame (Start – End Date)
Develop and produce all versions of my resume. Develop and produce my general, all-inclusive resume. Develop and produce field-specific resumes.	
Develop and produce all versions of my cover letter. Develop and produce my general open-market cover letter. Develop and produce my hidden-market cover letter. Develop and produce field-specific cover letters.	
Produce and obtain all references. Develop my list of references. Obtain letters of recommendation from references.	

Goal #3 – Search Open and Hidden Job Markets	
<i>Find a Job – Open Job Market</i>	
Strategies & Tasks	Time Frame (Start – End Date)
Apply to jobs found on online job boards. Respond to online global/general job boards. List here:	
Respond to online military-related job boards. List here:	
Respond to online local/regional job boards. List here:	
Apply to jobs found on company websites. Respond to company websites. List here:	
Participate in job fairs.	
Register with employment agencies.	
<i>Find a Job – Hidden Job Market</i>	
Strategies & Tasks	Time Frame (Start – End Date)
Arrange and conduct information interviews.	
Discover and pursue jobs through targeted correspondence. Send my resume and tailored cover letter.	
Discover and pursue jobs through mass correspondence. Send my resume and general cover letter.	

Networking for Employment

This class covers the importance of networking and discusses methods to expand a network of contacts as a primary job search strategy.

OBJECTIVES:

1. Identify methods to expand a network of contacts.
2. Identify questions to ask during an information interview.
3. Develop an individual networking plan.

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My Strategic Networking Plan

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at www.yellowribbon.mil/cms/event-handout

Goal #1: Develop My List of Existing Contacts

TASKS

TIME FRAME
(Start Date – End Date)

Existing Relevant Contacts:

1. _____
2. _____
3. _____
4. _____
5. _____

Existing Personal Contacts:

1. _____
2. _____
3. _____
4. _____
5. _____

Existing Association Contacts (non-family or friends):

1. _____
2. _____
3. _____
4. _____
5. _____

Sources/Online Networking Sites/Groups:
(Plan to use to add to existing list of association contacts)

1. _____
2. _____

- 3. _____
- 4. _____
- 5. _____

Goal #2: Increase My List of Relevant Contacts

TASKS

TIME FRAME
(Start Date – End Date)

Email/call my existing personal contacts to explore whether they know anyone whom I could add to my existing list of relevant contacts.

Email/call my existing association contacts to explore whether they know anyone whom I could add to my existing list of relevant contacts.

Use online networking sites to make new connections with relevant contacts who surface from my search.

Goal #3: Schedule Information Interviews

TASKS

TIME FRAME
(Start Date – End Date)

Determine which relevant contacts I want to email and which I want to call.

Determine which relevant contacts I would be able to visit versus those whom I would have to interview by phone.

Acquire contact information for each relevant contact.

Develop my email and phone script for requesting information interviews.

Request information interviews with my existing relevant contacts.

Goal #4: Prepare for My Information Interviews

TASKS

Research each relevant contact's organization and position/role.

Develop my POWERful list of information interview questions.

Get directions for the face-to-face information interviews.

TIME FRAME
(Start Date – End Date)

Goal #5: Successfully Conduct My Information Interviews

TASKS

Begin the information interview strong via thanking my relevant contact and greeting him or her with positive energy.

Ask my POWERful list of information interview questions.

Be attentive, and take notes on the responses to my questions.

End the information interview by thanking him or her again for his or her time, and ask if he or she has any other referrals that he or she could make.

TIME FRAME
(Start Date – End Date)

Goal #6: Follow Up and Stay Visible

TASKS

Send a thank you letter or email to my relevant contact and reiterate my interest in the career field/organization.

Personalize a thank you letter by revisiting key highlights of what was discussed during the information interview.

Ask if he or she knows of any colleagues who would be willing to conduct a similar information interview.

TIME FRAME
(Start Date – End Date)

Create and maintain a spreadsheet or database of everybody I conduct an information interview with and all of my relevant, personal, and association contacts. Keep their contact information accessible and, take notes on each interaction I have with them and determine what my next steps will be.

Remain visible to each relevant contact by checking in once in a while and/or inviting them to connect on a professional networking site.

Information Interview Questions

Handout available for download on the [YRRP website](http://www.yellowribbon.mil/cms/event-handout) at www.yellowribbon.mil/cms/event-handout

The following list of questions should be asked during information interviews. This list follows the POWER acronym that features an effective progression of questions. There is some strategy associated with conducting Information Interviews and networking. Do not begin an interview by asking about internships or jobs a prospective employer may offer. One of the main goals of Information Interviewing is to build strong relationships with contacts in your career field. A great way to build strong relationships is to follow POWER. Establish a solid list of questions using the progression that follows:

- P** **Person** you are interviewing
- O** **Organization** of your contact
- W** **Work field** of contact
- E** **Explore opportunities** with their company or within the field
- R** **Referrals** to other contacts and organizations

When using POWER, first ask questions about the person, their organization, and the work field prior to exploring job or internship opportunities and requesting referrals.

Questions...

About the PERSON

- What is your position title? Are there other titles for similar jobs?
- What are your day-to-day duties and responsibilities?
- How did you get the position you currently have? Describe your career path.
- Describe a typical work week. How many hours do you work each week?
- Is there travel associated with your job? How much?
- What do you like and dislike most about your job?
- Is there flexibility regarding the hours you work and where you work (e.g., out of the home)?
- What are your biggest challenges in this job?
- With which departments or people do you work most closely?
- How do you see the results of your job?
- To whom do you report?
- Whom do you supervise?
- What is your management style?
- In what professional organizations are you active?
- Given your experience and education, what other careers could you pursue?
- What are your long-term career goals?
- What personal characteristics and skills are most essential to perform this job well?

About the ORGANIZATION

- Describe the culture of the organization.
- What is your company's mission?
- What is your company's vision for the future?
- What are the big projects your company is currently working on?
- What is the company's philosophy regarding customer service?
- What is the company's philosophy regarding diversity?
- Do most of the employees buy into these philosophies and live out these philosophies daily?
- Who are your competitors?
- How do you differ from your competitors?
- How much flexibility do you have in terms of dress, travel requirements, vacation schedule, place of residence, etc.?
- Does your company/organization offer training programs or internships?

About the WORK Field

- How did you originally get into this field?
- What is the employment outlook for this type of work - now and in the future?
- What are the opportunities for advancement or job mobility?
- What is an average time frame for an employee to advance from position to position in this field?
- Do you have to change companies to progress in this field?
- What is the typical beginning salary range? What is the range in five years?
- What are some of the major trends or issues in the field today?
- What are the major challenges in the industry?
- Which organizations are considered to be the best in the field?
- Has there been much downsizing in your field?
- What kind of work schedule does this career require?

About EXPLORING Opportunities

- Is my background well suited for this type of work?
- As you review my resume, what tips would you provide?
- What credentials, degrees, licenses, experience, or training are required for entry into this field?
- What educational preparation do you feel would be best?
- What kinds of college experiences are valued most?
- How does your company notify the public of openings?
- What general advice would you give me regarding pursuing opportunities with your organization and others in the field?

About REFERRALS

- What trade or professional associations should I contact? Would I be eligible to become a member?
- This has been a great experience for me. I would like to meet with other people in this field to receive additional perspectives. Do you have a colleague in the field who may be willing to talk with me?
- Whom else would you recommend I contact for more information about this career?

Acing the Interview

This class covers the importance of preparing for and learning how to participate in job interviews.

OBJECTIVES:

1. Identify differences among interview types.
2. Identify how to prepare for an interview.
3. Develop and practice your professional introduction.
4. Identify proper interview conduct.
5. Identify how to follow up after an interview.

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Interview Checklist

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout/) at:
<https://www.yellowribbon.mil/cms/event-handout/>

Before the Interview

- Know which job the interview is for
- Know the job description
- Know information about the company relevant to the job
 - Internet research - do a news search, review company website and social media
 - Talk with current employees and/or review their LinkedIn profiles
 - Talk with the company's vendors and customers, if possible
- Rehearse route to interview a few days before the interview (same time of day)
- Prepare your own questions, but do not ask questions that can be answered by reviewing the company website
- Rehearse your answers to interview questions and practice the questions you have for the interviewer(s) in front of a mirror – check for nervous habits
- Ensure you are rested, fed, and hydrated
- Dress appropriately (better to be overdressed rather than underdressed)
- Ensure that you arrive 10-15 minutes early and turn off your phone upon arrival
- Bring a notepad and pen
- Bring multiple printed copies of your resume and professional references for interviewers (be familiar with every bullet point on your resume)
 - Have copies of these items available on your phone in case interviewers request an emailed copy
- If it is a web-based interview, download the software and make sure you have the computer capabilities needed a few days before the interview
 - Consider conducting a practice session to check lighting, background, use of the specific technology, etc.

At the Start of and During the Interview

- Smile
- Offer a whole-hand, firm handshake for all involved, if appropriate
 - If not appropriate, like during a pandemic, offer an acceptable alternative such as a nod and smile or head dip
- Make eye contact (do not stare; scan the room if multiple interviewers)
- Do not slouch
- Paraphrase the question or ask for clarification if you are unsure of what the interviewer is asking; it is ok to pause briefly to think about your response. Don't rush to answer
- Make sure you are positive in your answers; don't criticize or say anything negative about a previous supervisor or job

- Speak naturally (don't rush), and avoid military jargon and acronyms
- Toward the end of the interview, it is acceptable to ask how the rest of the hiring process will work

At the End of and After the Interview

- Offer a whole-hand, firm handshake for all involved, if appropriate
 - If not appropriate, like during a pandemic, offer an acceptable alternative such as a nod and smile or a head dip
- Make eye contact
- Make sure you get the contact information from all interviewers so you can send a follow-up thank you note
- Write down notes from the interview to use for follow-up meetings/thank you notes
- Send a thank you note (mail or email depending on office culture)
 - Include additional information as relevant
 - Indicate your interest in the position
 - Include professional references as relevant

Professional Introduction

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout/) at:
<https://www.yellowribbon.mil/cms/event-handout/>

Elements of a Professional Introduction

- Create a **greeting**: include your first and last name
- List your **experience**: accumulated experience in your specific industry and jobs
- List your areas of **expertise**: major job functions and skill categories
- List your **strengths**: specific skills that you possess
- List your **accomplishments**: specific accomplishments that emphasize your strengths
- List your **job search strategy**: what you want to do with your experience

Template for a Professional Introduction

- **Greeting**: Hello, my name is _____.
- **Experience and expertise**: I have ___ years of experience in the _____ industry with expertise in _____ and _____.
- **Strengths**: My strengths are _____ and _____.
- **Accomplishments**: I have been recognized for _____.
- **Job search strategy**: I am interested in expanding my experience into _____.

Example of a Professional Introduction

Hello, my name is John Smith. I have 5 years of experience as a security guard with expertise in the fields of Security Assistance and Cooperation, Program Management and Training, and Strategic Planning. I am experienced with establishing a consensus among diverse groups of individuals. I understand the team concept as a leader and a follower, and I can problem-solve. I have led complex organizations successfully at all levels in a multi-national arena and received awards from the U.S. Army and the U.S. Department of State. I am interested in expanding my experience into the fields of national security and defense cooperation abroad.

Your Professional Introduction:

Commonly Asked Interview Questions and Answer Tips

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout/) at:
<https://www.yellowribbon.mil/cms/event-handout/>

Tell me about yourself.

The key to answering this or any other interview question is to offer a response that supports your career objective. The challenge is to keep your answer short (about 1 minute) and focused. An interviewer often asks this question to find out if you are the kind of person who will fit in well with his or her company. You do not want to give the interviewer a long biography of your life that has nothing to do with your skills and achievements. The whole point of the interview is to show that you are the right person for the job. You may choose to tell a story that relates the origin of your interest in the career field. Another approach is to connect your personal characteristics, goals, and events that motivated you to pursue this opportunity. You may also want to mention what you are really passionate about and how this eagerness relates to your career and how you might bring this passion to the company when you are hired. You can use the 30-second commercial you prepared to answer this question.

Example

Hello, my name is Joe. I have recently graduated with a bachelor's degree in Business Administration. While in college, I interned with an organization that focused on applying data-driven solutions to various business problems. In this internship, I was able to apply the skills that I was learning at school to the work that I was performing. It sounds like the role we are discussing would provide me with a great opportunity to leverage my strategic data analytic skills.

What are your strengths?

If you have sufficiently researched the organization, you should be able to imagine what skills the company values. List them, and then give real-world examples where you have demonstrated these skills.

Example

I am known for being an effective team member who can communicate well with executives, customers, and my peers. I have worked on many teams over the past years, and I have learned to understand and resolve issues effectively. For example, I was on a team that was charged with a very ambiguous assignment. I helped the team draft some clarification questions, which I then presented to our manager, so we could get a better understanding of our assignment.

What are your weaknesses?

Everyone has weaknesses, but the interviewer wants to know if you have any weaknesses that will prevent you from doing the particular job well. Discuss with the interviewer a weakness that you feel you have developed strategies to overcome. For example, if you do not like making cold calls, tell the interviewer about the phone scripts you wrote that helped you to overcome this fear. Always reassure the employer that you are confident that you can either work with or overcome the weakness.

Example

Sometimes, I have difficulty delegating work to others. Although, I have never missed a deadline, I understand that there will be times that I will not be able to accomplish all project goals by myself. Therefore, I have been actively working on getting more comfortable with delegation. For example, in my last role, I created an Excel spreadsheet on google drive that I shared with my team. This allowed me to organize and manage the tasks that I assigned and helped me feel comfortable about delegating work to the team.

What are your career goals?

The interviewer wants to know if your plans and the company's goals are compatible. Let him or her know that you are ambitious enough to plan ahead. Talk about your desire to learn more and improve your performance, and be as specific as possible about how you will meet the goals you have set for yourself. Make sure you address how the role you are applying for will help you achieve those goals. Talk about your career rather than the next few jobs you would like.

Example

My current short-term goal is to further develop and use my accounting skills in a job like this one. However, I would like to eventually grow into a position that allows me to continue to use my quantitative skills while also leading and managing a team. While I plan to continue to develop my technical skills, I intend to prepare for this goal by taking on more leadership roles in team projects and attending some leadership seminars.

Describe a difficult situation you have experienced, or what has been your biggest challenge?

The interviewer is interested in hearing you describe your coping skills. Think of a time you had difficulty either in a career-related or school experience, and describe it. Talk about the effective ways you handled the issue. Never speak negatively about a supervisor, colleague, or co-worker.

Example

Situation: *I was assigned to work on a client project with a very short timeframe. Two days before the project was due, one of the team members left the organization and did*

not share with us the work he or she was responsible for or had completed. I understood that this client was an extremely important client for our organization.

Task: *I decided that it was important that we complete the project within the time allotted, and I understood that I would have to make up the missing work.*

Action: *I asked for an emergency meeting with my team. I set up a video conference, and we quickly brainstormed the information I would need to complete the work. I delegated some of the work to team members, and, then, I worked until late at night to make sure the work was finished.*

Result: *In the end, we completed the work on time. The client was very happy with our work and ended up signing a new contract with the company.*

Do you have any questions for me?

Always ask two or three questions and have more prepared in advance. This is your opportunity to learn more about the employer and to demonstrate your interest in the position available. Consider asking questions about the company culture, evaluation processes, current issues the industry is facing, and/or other questions that relate to the job specifically or the organization as a whole. The interview is not the time to ask questions about salary, benefits, hours, or vacation. This information may be critical for you in making your decision but wait until you have been offered the job before asking about this information.

Examples

- *What are the characteristics that lead someone to be successful in this job?*
- *What are the characteristics that lead someone to be unsuccessful in this job?*
- *What do you most enjoy about your job?*
- *How would you describe the culture of the organization?*
- *How do you think recent industry changes will impact the organization?*
- *If I am chosen for this role, what would you want me to achieve within the first three months?*

Other Questions to Consider

Your qualifications

- What can you do for us that someone else cannot do?
- What qualifications do you have that relate to the position?
- What new skills or capabilities have you developed recently?
- Give me an example from a previous job where you have shown initiative.
- What is important to you in a job?
- What motivates you in your work?
- What qualities do you find important in a coworker/boss?

Your career goals

- What would you like to be doing five years from now?
- How will you judge yourself as being successful? How will you achieve success?
- How will this job fit into your career plans?
- What do you expect from this job?
- Can you travel?

Your experience

- What have you learned from your past jobs/experiences?
- What were your biggest responsibilities?
- How does your previous experience relate to this position?
- What did you like most/least about your last job?
- Whom may we contact for references?

Your education

- How do you think your education has prepared you for this position?
- What were your favorite classes/activities at school?
- Why did you choose your major?
- Do you plan to continue your education?

This handout was adapted from the following sources:

Hamilton College. (n.d.). *Interviewing*. Retrieved from the [Hamilton College website](https://www.hamilton.edu/documents/career-center/Interviewing.pdf) at <https://www.hamilton.edu/documents/career-center/Interviewing.pdf>.

Indeed. (2020b, May 29). *125 Common interview questions and answers (with tips)*. Retrieved from the [Indeed website](http://www.indeed.com/career-advice/interviewing/top-interview-questions-and-answers) at <http://www.indeed.com/career-advice/interviewing/top-interview-questions-and-answers>

Yate, M. J. (2014). *Knock em dead job interview: How to turn job interviews into paychecks*. Jumpingdude Media.

Resources

General Interview Resources

- Interviewing Guide on the [Hamilton College website](https://www.hamilton.edu/documents/InterviewingHandshake.pdf) at <https://www.hamilton.edu/documents/InterviewingHandshake.pdf>
- Pages 29-30 of the Department of Labor Employment Workshop Participant Guide on the [Department of Labor website](https://www.dol.gov/sites/dolgov/files/VETS/files/DOLEW-Participant-Guide.pdf) at <https://www.dol.gov/sites/dolgov/files/VETS/files/DOLEW-Participant-Guide.pdf>
- How to Prepare for an Interview on the [Indeed website](https://www.indeed.com/career-advice/interviewing/how-to-prepare-for-an-interview) at <https://www.indeed.com/career-advice/interviewing/how-to-prepare-for-an-interview>

Types of Interviews

- The [CareerOneStop website](https://www.careeronestop.org/JobSearch/Interview/job-interviews.aspx) at <https://www.careeronestop.org/JobSearch/Interview/job-interviews.aspx>
- The [Minnesota Department of Employment and Economic Development website](http://mn.gov/deed/job-seekers/job-guide/job-interview/types.jsp) at <http://mn.gov/deed/job-seekers/job-guide/job-interview/types.jsp>
- The [Balance Careers website](https://www.thebalancecareers.com/job-interviews-types-4161911) at <https://www.thebalancecareers.com/job-interviews-types-4161911>

Company Research

- The [LiveCareer website](https://www.livecareer.com/career/advice/jobs/researching-companies) at <https://www.livecareer.com/career/advice/jobs/researching-companies>
- The [Bloomberg Businessweek website](https://www.bloomberg.com/businessweek) at <https://www.bloomberg.com/businessweek>
- The [Dun & Bradstreet website](https://www.dnb.com/business-directory.html) at <https://www.dnb.com/business-directory.html>
- The [Inc. 5000 website](http://www.inc.com/inc5000) at <http://www.inc.com/inc5000>

Finding Information on Nonprofit Organizations

- The [GuideStar website](http://www.guidestar.org/) at <http://www.guidestar.org/>

Interview Body Language

- The [Forbes website](http://www.forbes.com/sites/jacquelynsmith/2012/08/20/interview-body-language-mistakes-that-can-cost-you-the-job-2/) at <http://www.forbes.com/sites/jacquelynsmith/2012/08/20/interview-body-language-mistakes-that-can-cost-you-the-job-2/>

Guidelines for Interview Attire

- The [Virginia Tech Career Services website](http://career.vt.edu/job-search/presenting_yourself/interviewing/interview-attire.html) at http://career.vt.edu/job-search/presenting_yourself/interviewing/interview-attire.html

Job Interview Checklist

- The [LiveCareer website](https://www.livecareer.com/career/advice/interview/job-interview-checklist) at <https://www.livecareer.com/career/advice/interview/job-interview-checklist>

Analyze Your Performance

- Page 114 of the Department of Labor Employment Workshop Participant Guide on the [Department of Labor website](https://www.dol.gov/sites/dolgov/files/VETS/files/DOLEW-Participant-Guide.pdf) at <https://www.dol.gov/sites/dolgov/files/VETS/files/DOLEW-Participant-Guide.pdf>

Resource Category	Resource Name	Phone	Website
Deployment Support:	Yellow Ribbon Reintegration Program (YRRP)		www.yellowribbon.mil
General Information	TRICARE	1-800-600-9332	www.tricare.mil
	Military Pay and Charts		www.dfas.mil
	Military OneSource	1-800-342-9647	www.militaryonesource.mil
	RAPIDS Site Locator (ID Card Facilities)		www.dmdc.osd.mil/rsl
Financial Resources	Army Emergency Relief	1-866-878-6378	www.aerhq.org
	American Red Cross	1-800-733-2767	www.redcross.org
	FINRA Foundation		www.saveandinvest.org
	Military Saves		www.militarysaves.org
	Thrift Savings Plan		www.tsp.gov
	Reserve Aid	1-972-934-4731	www.reserveaid.org
Warrior Support	Operation Homefront	1-800-722-6098	www.operationhomefront.net
	US Department of Veterans Affairs		www.va.gov
	Veterans Crisis Line	1-800-273-Talk (8255)	
	Combat Call Center (Veterans Affairs)	1-877-War-Vets (927-8387)	
	Wounded Warrior Project Resource Center	1-888-997-2586	
	VA Caregiver Support Line	1-855-260-3274	
	Courage Beyond	1-866-781-8010	www.couragebeyond.org
Military Spouse Interest	Military Spouse Employment Partnership (MSEP)		www.msepjobs.militaryonesource.mil/
	National Military Family Association		www.militaryfamily.org
	Families in Global Transition	1-703-634-7400	www.figt.org
Military Child and Youth	Young Men's Christian Association (YMCA)		www.ymca.net
	Boys and Girls Clubs of America		www.bgca.com
	ChildCare Aware of America		www.naccrra.org
	Federal Student Aid		www.studentaid.ed.gov
	Operation Military Kids		www.operationmilitarykids.org
	Tutor for Military Families		www.tutor.com/military
	SitterCity		www.sittercity.com
	Military Child Education Coalition		www.militarychild.org
	4-H Military Partnership		www.4-hmilitarypartnerships.org
	Military Kids Connect		www.militarykidsconnect.org



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