

THRIVE

DEPARTMENT OF THE AIR FORCE EDITION



AN EDUCATIONAL AND INSPIRATIONAL GUIDE
FOR TODAY'S AIR & SPACE FORCE SPOUSE

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HOW TO USE THE THRIVE GUIDE

This Thrive Guide is designed in three sections to teach you how to build a strong network, understand the resources available to you, and give you a firm foundation of support as you navigate your milspouse journey.

IN THIS TOGETHER

In this section, we walk you through the basics of building a support network. Here you will learn about Department of the Air Force resources, strategies to build your support system, unit level support, and resilience resources.

FIVE AND THRIVE

This section contains resources that will help you navigate five key quality-of-life areas that affect military families: childcare, education, healthcare, housing and spouse employment.

MILITARY LIFE

This section teaches you about the culture we live in. It demonstrates both specific resources and helpful advice that will empower you to successfully navigate military life.

TESTIMONIALS

The testimonials throughout the Thrive Guide offer advice, wisdom, and experiences from today's Air Force and Space Force spouses. If you'd like the opportunity to have your testimonial included, please send it via email to thriveteam@fiveandthrive.org.

For the most recent version visit <https://www.fiveandthrive.org/thrive-guide>. This guide is intended to be used as a living digital document. You will find many active links to additional information. For questions, comments or printing guidance, please email thriveteam@fiveandthrive.org.

For spouses, by spouses.

Did you know that less than 1% of the population is as crazy as we are? We fell in love and went and married the military. When we said “I do,” we didn’t know what it would feel like to be left behind. We didn’t know how hard it would be to move our family to a strange new place at a moment’s notice. We didn’t know how strong we would become rebuilding our lives time and time again. We didn’t believe that we would fall in love with this life.

You are the backbone of the military family, loyal and unwavering. You are often the one left behind to do it all. We see you. We see the sacrifices you make and the value you add. We see you because we are military spouses too, living this challenging and beautiful life alongside you.

We believe the essence of our spouse culture is born out of lessons learned as we navigate our journey. We find joy and deep connection in the community we build together. The skills and tools we acquire along the way make the challenges of military life easier and increase our quality of life. We created this guide to share this knowledge with you in the hope it will empower you to navigate your own spouse journey more confidently and gracefully.

This guide is designed to be a primary source of reference, pointing you in the right direction and keeping you updated on the latest tools and resources. It will help you build and maintain a firm foundation of support. Whether you have been a military spouse for a moment or a lifetime, we created this guide for you. We hope it encourages you to keep moving forward while supporting yourself and your community. Above all, we hope it inspires you to embrace this wonderful life...and THRIVE!



In this together,

Your Thrive Team

WHAT PEOPLE ARE SAYING

“Five and Thrive, created by Sharene Brown - Spouse of the 22nd Chief of Staff of the Air Force, is an invaluable resource to new Spouses! Their **Thrive Guide** book has extremely useful information, including the meanings for all of those pesky AF acronyms, explanations of what different resources we have available are, rank structure, what is OPSEC, Spouse Support resources, and so much more!”

“I JUST found out about this resource this past week, and I wish there was something like this when I first became a spouse!”

“Teammates - I can't say enough good things about Five and Thrive. When it comes to keeping our spouses informed and engaged, this guide is absolutely incredible. Recommend all supervisors keep this as a resource as well.”

“Well done. Easy to read and understand. Very helpful for new and veteran families. Distills our military resources in a way that makes sense for the layperson. Good tool for key spouses and first sergeants. Thanks to all who had a hand in its production.”

“This is a breath of fresh air and will be so helpful to all milspouses!! The fact that I can go to ONE place to gather info instead of running around looking for it, literally makes my heart sing.”

IN THIS TOGETHER

In this section, you will learn how to build a support network. This begins with spouse support resources, followed by learning how to build your support system, how to connect within your unit, and how to prioritize your own resilience. These skills and resources will aid you as you navigate military spouse life.

SPOUSE SUPPORT

MILITARY & FAMILY READINESS CENTER (M&FRC)

The Military & Family Readiness Center (M&FRC) serves as a one-stop information and referral center for Air Force, Space Force, Guard, Reserve, and retiree members and their families as well as DoD civilians and surviving family members. The major function of the M&FRC is ensuring personnel and their families are provided comprehensive work/life consultations, workshops, seminars, and information that builds readiness, resilience, and well-being. The M&FRC has many programs, to include a volunteer program where they can connect individuals to on/off base opportunities to support community. A list of programs and offerings is listed below.

- Hub of Information and Referral
- Access to Military and Family Life Counselors
- Personal and Family Readiness
- Personal and Work Life Education
- Air Force Families Forever (Long-term survivor support)
- Federal Voting Assistance
- Deployment Support (Pre to Post)
- Personal Financial Readiness
- Air Force Aid Society Assists
- Transition Assistance
- Relocation Assistance
- Employment Assistance
- Exceptional Family Member - Family Support
- Crisis Support and Disaster Response
- Casualty Assistance and Survivor Benefits
- Spouse Orientation/Assistance
- Volunteer Resources
- Air Force Wounded Warrior (AFW2)
- Bundles for Babies
- Heart Link

AIR FORCE AID SOCIETY (AFAS)

The Air Force Aid Society (AFAS) provides emergency assistance to all Airmen & Guardians regardless of duty status. Assistance can be requested through the AFAS Member Application Portal at portal.afas.org. If assistance is required for emergency travel due to life threatening illness or death of an immediate family member, contact the American Red Cross at 1-877-272-7337 for assistance. AFAS also offers Community Programs at active-duty Air Force Installations and available to Reserve members and their families when on Title 10 orders for 15-days or more.

HEART LINK

The purpose of the Heart Link Program is to strengthen military families and enhance mission readiness. Appreciating that spouses play an important role in reenlistment decisions, therefore impacting retention, the overall program

I have been an active volunteer in my base spouse club and key spouse program. What started as a way to make friends in a new area transformed into invaluable friendships, personal growth with public speeches, finding new talents I never imagined, and a sense of fulfillment giving back to my community. As a new SAH parent, I found getting involved with base organizations really filled my days, gave me all the friends with kids I never knew I needed, and filled my heart with joy.

- Alley K., Space Force Spouse, Schriever SFB

goal is to ensure that spouses are aware of their importance to the Air & Space Force, and feel as though they are a part of the team. M&FRC teams administer and oversee the program, which includes orientation activities consisting of presentations, interactive games and exercises.

KEY SPOUSE PROGRAM

The KSP leverages volunteers to provide grassroots support to families at every unit in the DAF. When DAF families feel supported, Airmen are better able to serve the mission. At its core, the KSP exists to take care of families during all of the stages of military life. The program can be adapted based on the unit's location, needs, and mission – with unit leadership dictating how the key spouse team implements the program to ensure the best support for families. Key spouses are community builders who volunteer to provide unit families with the information and resources they need to thrive.

BLUE STAR FAMILIES

Blue Star Families was founded by military spouses in 2009 to empower military families to thrive as they serve. They are committed to strengthening military families by connecting them with their neighbors – individuals and organizations – to create vibrant communities of mutual support.

MILITARY ONESOURCE

Military OneSource, both a call center and a website, provides free, comprehensive information, referrals, and assistance on every aspect of military life 24 hours a day, 7 days a week to all component members of the Armed Forces, their family members, and survivors. Military OneSource can help you find information and resources for but not limited to:

- Non-medical Counseling
- New-to-the-Military Benefits and Resources
- Deployment
- Separation and Transition
- Veteran Benefits and Resources
- Spouse Benefits and Resources
- Parenting and Child Resources
- Special Needs
- Gold Star and Surviving Family Members
- PCSing
- Housing
- Personal Finances
- Legal Resources
- Tax Services
- Spouse Education & Employment
- Health Care/ Mental Health
- Digital Library including Ancestry.com
- Foreign Language Lessons
- Translation Services
- Free Caregiver Database
- Recreation
- Music Lessons
- Travel
- And Many More Resources

MYAIRFORCEBENEFITS (MYAFB)

MyAirForceBenefits is an official Air and Space Force resource for military benefits information. The MyAFB website contains a Benefit Library of over 180 fact sheets with information on federal and state benefits and entitlements for Airmen, Guardians, Veterans, Retirees, their spouses, and family members.

Ask for help, your mil spouse neighbors and friends may seem as busy and overwhelmed as you, but there is no other community that will come to the rescue at any hour, no matter the circumstances, like the mil spouse community - you are in great company. - Jen A, Air Force Spouse, Retired

MILITARY SPOUSE ADVOCACY NETWORK

Military Spouse Advocacy Network (MSAN) is a 501(c)(3) nonprofit with a mission to create stronger military families through education, empowerment, and support. The military mentorship-HUB helps to bridge military families from every branch of the armed forces and their surrounding communities in locations around the world through a virtual education and resource center, new military spouse support program, and leadership development program. MSAN's collaborations with official military installations, Department of Defense (DoD) resources, and trusted partner organizations provide a structured and personal approach through a one-of-a-kind peer-to-peer mentorship experience, building long-term connections to local and national resources expanding the military family sense of community.

SPOUSE CLUBS

Spouses Clubs can be found on almost every installation and can be a great first stop to get plugged into your new community. Many spouses clubs are a non-profit operating on military installations that strive to give back to the military community. They often help run the Thrift Shop, annual fundraisers, and apply for grants to help fund education scholarships for dependents and other charitable giving. The spouses club offers a built-in volunteer opportunity that can be invaluable to getting you into the community, meeting new friends, and giving back. Your membership dues give you access to members only events and special mini clubs (for example, book club, movie club, recipe club, hiking club, and so many more) and a place to connect with spouses just like you.

USAF CONNECT

AF Connect is an app that has everything you need to stay in touch and up to date with the USAF. Features include Notifications, News, Directory, Facebook, Twitter, and more.

Apple Store | [Download](#)

Google Play | [Download](#)

**BE KIND
TO YOURSELF
& FIND YOUR
COMMUNITY**

HOW TO BUILD YOUR SUPPORT SYSTEM

One of the most important steps you can take as a military spouse is building your support system. Your travels may take you around the world and have you connecting with some amazing people who will support you in your journey. While it might happen naturally over time, we recommend being proactive when it comes to establishing your support system.

NATIONAL

Includes: Military OneSource, Blue Star Families, National Resource Directory, Red Cross

Offers: Emotional support, Information and Resources, Mentorship, Counseling Services, Financial Services, PCS Support

Examples: *Military Spouse Advocacy Network can give you a personal mentor to help guide you through various challenges.*

INSTALLATION

Includes: Community Support Coordinator, Military & Family Readiness Center, School Liaison Office, Spouses Club, Chapel Programs

Offers: Family Information and Resources, Logistical Support, TDY Support, Deployment Support, TAP/Transition Support, PCS Support, Financial Support, Counseling

Examples: *Heart Link Program can teach you what resources are available on your installation and how to use them.*

SQUADRON

Includes: key spouses, First Sergeants, Spouse Social Groups

Offers: Information and Resources, Emotional Support, Logistical Support, Friends

Examples: *Key spouses and social groups can help you make friends and find support.*

COMMUNITY

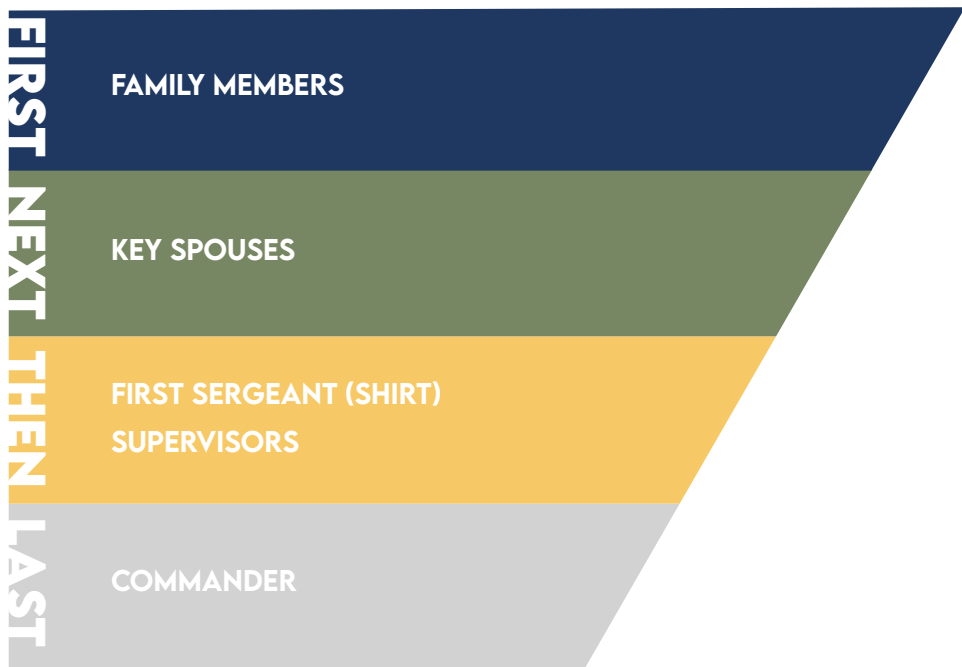
Includes: Neighbors, People in the Local Community, Books, Blogs, Podcasts

Offers: Shared Experiences of Others, Emotional Support, Logistical Support, Friendships

Examples: *Social media can help you crowd source resources at a new assignment.*

HOW TO CONNECT OPERATIONALLY

There are many reasons why you might need to communicate with someone in your Airman or Guardian's unit. It can be intimidating, but it is acceptable to reach out, especially if you know the right channels to use.



If you do not have access to the contact information of anyone listed above, do not hesitate to ask for it. Some reasons you might reach out to those you would find on your recall roster are as follows: medical issues, base housing issues, school issues, on-base services, deployment information, childcare, etc.

FAMILY

Fellow military families are a huge support to you. They will understand your challenges because they have lived them personally. Reach out and seek connections within your unit and on your installation. We are all in this together.

My husband used to hand me a recall roster when we got to a new squadron "just in case". Just in case of what? I couldn't understand half of the words on the paper and I had no idea who I would call or why I'd put it in a stack of papers, never to be seen again. Turns out, my husband was right. I just didn't understand how to use it.

-Air Force Spouse

KEY SPOUSE

The most approachable channel for you is your key spouse. Hopefully, upon arrival to your new duty station, your key spouse reached out and introduced themselves to you. Your key spouse is trained to know about available resources and is always there for you if you need support. Your key spouse can offer:

Practical help: *What are my schooling options? What hospital can I go to? My family is quarantined and we need groceries!*

Emotional support: *I'm lonely and need help finding friends. Does my Airman/Guardian really not get their schedule more than 24 hours in advance?*

Advocate on your behalf to the unit's leadership: *Our family is faltering under this ops tempo. We cannot find adequate childcare or housing.*

BASE RESOURCES

Military families have access to many special programs and resources not equaled in most civilian communities: legal assistance, educational services, chaplain support, new parent support, resume help, job search assistance, financial planning, counseling, fitness centers and assessments, etc. Get to know the resources available to you at each installation and take advantage of them.

FIRST SERGEANT

If your unit does not have a key spouse, the unit's first sergeant is always available to help enlisted, officer and civilian families alike. First sergeants, or "Shirts" as they are commonly referred to, are responsible for the health, morale, and welfare of all the enlisted members in a squadron and are the chief adviser to the commander concerning the enlisted force. While caring for families is not the primary duty of the first sergeant, they often do so knowing that it affects the resilience and readiness of their unit. Shirts are well-versed in available resources and can connect you to the right one for your needs.

SUPERVISOR

Your member has a direct supervisor they can and should go to for their needs. This can include work or personal issues. You should know who their supervisor is. However, if you feel a need to reach out to them, we recommend going through your member.

COMMANDER

The unit's commander is in charge of everyone and everything in the unit. They are responsible for overall wellness of the people and accomplishing the mission. If you feel you have information or an issue you would like the commander to be aware of, follow the chain of command and go through your service member, your key spouse or your first sergeant.

If you're not getting the results you need, especially regarding base services, medical care, childcare or schooling issues, there is always someone higher in the chain of command that can help. Don't suffer or stew over it - elevate it. But always use the chain of command if possible. -Space Force Spouse

RESILIENCE RESOURCES

According to the American Psychological Association, resilience is the ability to adapt well to adversity, trauma, tragedy, threats or even significant sources of stress. Few careers challenge that ability more than military life – not just for those who wear a uniform but also for their family members and civilians who work alongside them.

The following are programs and resources to help you learn about your own resilience and to advocate for those around you. To receive any form of resilience training please contact your Military & Family Readiness Center (M&FRC) or Community Support Coordinator (CSC) at your local installation.

WWW.RESILIENCE.AF.MIL

This website is dedicated to helping our Airmen and Guardians and their families thrive by enhancing personal well-being, optimizing human performance, and promoting a culture of dignity and respect for all.

Check out their [Spouse & Family Resources](#).

FAMILY SUICIDE PREVENTION TRAINING

This educational program uses a fictional story to help viewers recognize warning signs of distress. It also provides training to help viewers understand different options for intervening, along with available resources, and helps viewers appreciate the importance of being proactive and developing strong protective factors.

KEY SPOUSE PROGRAM

Your Key Spouse Program can be a tremendous resilience resource for you. To learn more information on how, please refer back to page 9.

THE AIR FORCE SPOUSE RESILIENCE SKILLS TOOLKIT

You play a key role in the well-being of our military families. The purpose of the nine modules in this training is to enhance your ability to withstand, recover, and grow in the face of stressors and changing demands in your life. Each resilience skills module provides opportunities to watch, read, listen, and interact with content, including a printable Digital Kneeboard, used to supplement facilitator-led modules.

COVID impacted all of us in different ways. In the early months of uncertainty and social distancing, several military spouses at our installation tried to find creative ways to connect. One impactful way was through book clubs using Dr. Kendra's Lowe's material found in MilSpouse Strength, "Changing the Way You See and Respond to Military Life Stress." Not only did this resource help us in the moment, but it has helped many military spouses navigate what can often be a stressful way of life. There is no doubt it made a difference in my life and will for years to come!

- Leslie J., Air Force Spouse, The Pentagon

RESILIENCE TRAINING ASSISTANT (RTA)

Spouse RTAs deliver small group training for spouses and families along with facilitated discussion and an activity (or multiple activities) for each skill they are focused on. Spouses do not have to be key spouses in order to become an RTA.

Requirements: Spouses must complete the RTA training course facilitated by an Master Resilience Trainer or Community Support Coordinator.

MASTER RESILIENCE TRAINER (MRT)

An MRT teaches resilience skills to enhance performance and increase resilience, both individually and collectively. The goal of the program is to teach about resilience and to train those individuals to teach other families about resilience as well, using positive psychology.

Skills learned include goal setting, energy management, emotion awareness and regulation, balancing thoughts, gaining perspective, effective communication, challenging negative beliefs, practicing gratitude, identifying personal strengths and self-care.

Requirements: key spouse, RTA

BOUNCE

The BOUNCE curriculum provides a standardized method for teaching Air & Space Force teens and tweens resilience skills. The curriculum is based on the DAF resilience training program, but is adapted to meet the unique needs of a youth population. The curriculum consists of 12 modules that each address a resilience skill, including description and instruction on how to use the skill, why it is important, and activities to practice the skill.

Note: Contact your local M&FRC for more information on RTA, MRT and Bounce.

360° LEADERS COURSE

The 360° Leaders Course, offered in some locations, is one of the most powerful and effective leadership, health, wellness, resilience, and fitness initiatives in the Department of Defense. The course provides military leaders and their spouses with solid, holistic, evidence based tools for self-assessment and self-care in a dynamic, 'learn through doing' environment. 360° topics include stress, stress management, yoga, mindfulness, humor and health, spirituality, physical fitness and physical training planning, injury prevention, pain management, couples and parent-child communication, sex and relationships, sexual assault and domestic violence, nutrition, journaling, sleep, financial management and planning, suicide and suicide prevention, psychological fitness, resilience, and transitions. For more information on how to bring this training to your location, please submit an inquiring on their website: www.360-program.com

FOCUS PROJECT: RESILIENCE TRAINING FOR MILITARY FAMILIES

FOCUS (Families OverComing Under Stress) provides resilience training to military children, families, and couples. It teaches practical skills to help families and couples overcome common challenges related to a military life. It helps build on current strengths and teach new strategies to enhance communication and problem solving, goal setting and creating a shared family story.

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FIVE & THRIVE

Five & Thrive is an initiative that focuses on the top five quality-of-life challenges our military families face: Childcare, Education, Healthcare, Housing, and Spouse Employment. You can find more resources to support your family in these areas at www.fiveandthrive.org.

FIVE & THRIVE



CHILDCARE

CHILD DEVELOPMENT CENTER (CDC)

Department of the Air Force (DAF) CDCs are designed to provide a safe, healthy, and nurturing environment for children and are uniquely designed to accommodate each child's developmental level. DAF CDCs offer the following services: Full Day/Weekly Childcare, Hourly Care, Part-Day Enrichment (PDE) Program, and Give Parents A Break (GPAB).

FAMILY CHILD CARE (FCC)

FCC offers childcare to children and youth from 2 weeks to 12 years of age. Care is provided in homes located on or off an installation that has been certified by the Mission Support Group Commander. One of the hallmarks of the FCC is its ability to tailor the types of care offered to fit virtually every schedule and special need. DAF FCC offers the following childcare services: Full Day/Weekly Childcare, Hourly Care, and Expanded Childcare.

CHILD CARE AWARE® OF AMERICA (CCAoA)

CCAoA works with a national network of more than 400 childcare resource and referral agencies and other partners to ensure that all families have access to quality, affordable childcare. CCAoA leads projects that increase the quality and availability of childcare, conducts research, and advocates for childcare policies that positively impact the lives of children and families. CCAoA also provides childcare assistance for military families through fee assistance.

SCHOOL AGE CARE (SAC)

SAC offers childcare (Before and After School Care and Full Day Care) for children and youth from 5 to 12 years of age. SAC is located in a separate facility or in a separate space in the Youth Program facility. It promotes the cognitive, social, emotional, cultural, language, and physical development of children through programs and services that recognize differences in children and youth and encourages self-confidence, curiosity, creativity, self-discipline, and resilience.

MILITARY ONESOURCE

Through Military OneSource, military families now have free access to a national database of more than a million caregivers so they can find hourly, flexible and on-demand childcare. The nationally recognized subscription service lets you search based on your own needs and criteria, find potential care providers, check references, and review background checks.

MILITARY CHILD CARE

MilitaryChildCare.com (MCC) is a Department of Defense (DoD) website for military and DoD-affiliated families seeking childcare. This single online gateway provides access to comprehensive information on military-operated and military-subsidized childcare options worldwide. With MCC, families can search for and request care, manage their requests, and update their household profile - online any time and from anywhere - making it easier for families to find the childcare they need.

YOUTH PROGRAMS (YP)

DAF Youth Programs (YP) offer opportunities for positive youth development by supporting the skills, interests, qualities, and abilities of all youth. The DAF operates YPs on 72 DAF-led installations and provides opportunities for geographically separated youth. YP offerings include: youth sports and fitness, programs for positive youth development, partnerships, teen programs, STEM initiatives, residential youth camps, and youth sponsorships.

DEPARTMENT OF THE AIR FORCE CHILD AND YOUTH PROGRAMS (CYP)

CYP assists military and civilian personnel in balancing the competing demands of the mission and family life by catering programs and services for eligible children and youth from birth through 18 years of age.

Don't be afraid to ask for help. People aren't always going to know exactly what you need, but more often than not, they so badly want to help. My family went through a challenging humanitarian assignment which consisted of getting 3 children settled on top of a billion medical appointments. If we hadn't reached out to our military family, I'm not sure how we would have done it all - especially during a global pandemic.

- Laura C., Air Force Spouse, USAF Academy

EDUCATION

MIL SPOUSE EDUCATION

Today's military spouses can take advantage of several educational benefits and opportunities which were once only available to service members. Recognizing the importance of education and training for enhancing the employability of military spouses, the various services offer a variety of educational benefits to spouses. However, as you will quickly discover, there is no one-stop center for spousal education. You will have to take initiative in uncovering the many benefits and opportunities for which you qualify. For more information on opportunities, begin with your M&FRC or Education Office.

My Career Advancement Account (MyCAA) Scholarship Program

The MyCAA provides military spouses the opportunity and financing to receive the training and education needed for careers that will persist during the military lifestyle of multiple relocations. The Department of Defense has funded a maximum benefit of \$4,000 with a fiscal cap of \$2,000 to eligible military spouses to use toward associate degree programs, licenses, certifications, continuing education credits or credentials leading to employment (not higher degrees). The spouse must finish the program of study within three years from start date of first course. For further information, contact MilitaryOneSource at 1-800-342-9647 or visit your base M&FRC.

Eligibility:

- Spouses of active duty members: E1-E5, W1-W2 and O1-O2.
- Spouses of activated Guard and Reserve with the same ranks are also eligible (must be able to start and complete while sponsor is on Title 10 orders).

Education Office

The Education Office provides educational counseling, information about stateside colleges and universities all over the world, and assistance with financial aid and scholarship information. Family members are welcome to participate, but active duty military have priority to class spaces. Tuition assistance is provided for more than 350 institutions worldwide. Information on Veteran's Administration education benefits and federal grants or loans is available through AFVEC or may be reviewed with a counselor in one of the education centers.

Post-9/11 GI Bill

The Post-9/11 GI Bill helps you pay for school or job training. If you've served on active duty after September 10, 2001, you may qualify for the Post-9/11 GI Bill. Qualified service members can transfer all 36 months or a portion of your Post-9/11 GI Bill benefits to a spouse or child.

MilSpouse Money Mission®

MilSpouse Money Mission® is a financial education website made for military spouses to empower them in leading their families to stronger financial futures.

K-12 EDUCATION

School Liaison Office (SLO)

School Liaisons partner with local, state-level educators and other policymakers. These partnerships impact quality Pre-K through 12th-grade educations and allow for tailored support to families, commanders, and total force families in meeting the challenging demands of the military lifestyle. The School Liaison Program provides military-connected children the opportunity to thrive academically, socially, and emotionally, regardless of duty station, deployments, or transition status.

Special Education Legal Assistance

Families facing obstacles in their children's special education experience should visit the local Judge Advocate office for assistance. Attorneys can assist families with special education assessments, Individual Education Plan (IEP) eligibility/advice/counsel, understanding parent's rights, as well as litigation support and dispute remedies or help connect them with other resources. Families can find contact information for their local Judge Advocate legal assistance office or contact the EFMP Central Cell at 1-800-565-0102, option 7.

Military Child Education Coalition (MCEC)

The Military Child Education Coalition is a 501(c)(3) nonprofit organization that solely exists to help the military child thrive in the face of transition and separation. MCEC is dedicated to ensuring inclusive, quality educational experiences for all military-connected children affected by mobility, family separation, and transition. MCEC is a professional coalition with a diverse community consisting of public school districts, private schools, colleges and universities, small businesses and corporations, nonprofit organizations, military commands and installations, military families, and caring individuals from local communities across our nation.

Military Interstate Children's Compact Commission (MIC3)

The Council of State Governments (CSG), in cooperation with the US Department of Defense, drafted an Interstate Compact to address some of the educational challenges transitioning children of military families face. While the Compact is not exhaustive in its coverage, it does address the key issues encountered by military families: eligibility, enrollment, placement and graduation. Children of active duty members of the uniformed services, National Guard and Reserve on active duty orders, commissioned officers of the National Oceanic and Atmospheric Administration (NOAA) and the United States Public Health Service (USPHS), and members or veterans who are medically discharged or retired for one year are eligible for assistance under the Compact. For more information, see <https://mic3.net/>

The best resource our family has found has been the EFMP and School Liaison Officer resources. With our oldest having autism, these have been key resources in aiding our transitions with PCS. These resources have made the process of getting speciality care and school needs arranged efficiently and in a timely manner. Capitalize on all the resources out there and available to us. Where there is a will, there is a way. Perseverance and a positive attitude are the key. You are your own best advocate. - MSgt Natalie Robinson, Air Force Spouse

HEALTHCARE

TRICARE

Active duty service members and their dependents (spouses, parents, and children registered in DEERS) are eligible for TRICARE.

If you are registered in DEERS and have a valid military ID card, you are covered by one of the TRICARE (health care) programs. There are several TRICARE programs to choose from depending on your status and location. Visit www.TRICARE.mil for more information.



TRICARE East

Humana Military
800-444-5445

TRICARE West

Health Net
844-866-9378

Active duty service members must enroll in one of the following TRICARE Prime plans based on their duty station. *Active duty members pay no enrollment fees for TRICARE Prime.*

TRICARE Prime is a managed care option available worldwide. TRICARE Prime offers fewer out-of-pocket costs than TRICARE Select, but less freedom of choice for providers.

TRICARE Prime Remote provides healthcare coverage through civilian providers for active duty members, activated Guard and Reserve members, retirees, and families on remote assignment. You must live AND work more than 50 miles or approximately one hour's drive time from the nearest Military Treatment Facility. TRICARE Prime Remote is offered in the 50 United States only.

TRICARE Prime Overseas is similar to the TRICARE Prime program offered stateside, including cost-shares and deductibles. The program serves active duty members, activated Reserve and Guard members, and their command-sponsored dependents.

TRICARE Prime Remote Overseas is offered in designated remote overseas locations for active duty service members and their families. The program is similar to TRICARE Prime Overseas but you will receive most, if not all of your care from foreign providers.

Active duty dependents can enroll in one of the Prime plans listed above, or they may qualify to use one of the following plans.

TRICARE Select provides the most flexibility to eligible beneficiaries. It is a fee-for-service option that lets you see any authorized provider.

TRICARE Young Adult is an option for unmarried, adult children between the ages of 21 and 26 years old depending on higher education status.

The U.S. Family Health Plan is available to eligible persons who live near selected civilian medical facilities on the East, West, and Gulf coasts.

Dental Benefits

TRICARE Active Duty Dental Program is available for either active duty members who are referred for care by a military dental treatment facility to the civilian dental community or have a duty location and residence more than 50 miles from a military dental treatment facility.

TRICARE Dental Plan is a voluntary dental insurance program. The dental benefit is available to eligible active duty family members, eligible National Guard and Reserve members, and their family members.

Vision Benefits

TRICARE offers limited vision benefits depending on your beneficiary status and what type of coverage you have. Medically necessary vision benefits are available under all TRICARE plans. Most dependents and retirees are also eligible for vision insurance through the FEDVIP program.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Active duty families can enroll in supplemental vision insurance through FEDVIP. Retired uniformed service members and their families are eligible for both vision and dental coverage. To check your eligibility and enroll, visit [BENEFEDS.com](https://www.benefeds.com) or call 877-888-FEDS (3337).

Pharmacy Benefits

TRICARE Pharmacy Program provides the prescription drugs you need, when you need them, in a safe, easy, and cost-effective manner.

MENTAL HEALTH

TRICARE

Dependents can be seen off base, simply by contacting TRICARE. TRICARE will automatically authorize a specified number of sessions with a network provider. TRICARE can provide you with a list of network providers.

Mental Health Clinic

The Mental Health Clinic is part of the base Medical Group and provides a wide variety of prevention and treatment services, including drug and alcohol abuse assessment and treatment. All Mental Health Clinics see active duty service members, and some clinics also have the capacity to provide services to dependents. To find out if your local installation Mental Health Clinic sees dependents, simply contact them by phone.

I was diagnosed with breast cancer and when my hair started falling out during chemotherapy I decided to shave my head, not only did my husband shave his head, but every single Chief on the base joined him in a show of support for me. I have never felt so much love during such a difficult time.

- Terri L., Air Force Spouse, Langley AFB

988 Suicide and Crisis Lifeline

988 is the new three-digit calling code that will route people to the National Suicide Prevention Lifeline. Simply call or text 988 to connect immediately to counselors who are trained to handle a wide range of mental health issues and connect you with local resources. Your local crisis center is available 24/7, is free of charge, and is completely confidential.

Veterans and service members can text or dial 988 and then press 1 to be connected to the **Veterans Crisis Line** to connect service members, their families, and their friends to a qualified Department of Defense responder in a time of crisis. You can also chat online at www.veteranscrisisline.net

Chaplains

Chaplains are available 24/7 for both in-person and telephone counseling sessions. They counsel on a wide range of issues to include stress, relationships, life transitions, suicide, sexual assault, grief and many others. Information shared with a chaplain is treated with absolute confidentiality, offering privileged communication of personal matters without chain of command notification. They serve all military members and their dependents, and retirees, regardless of religious preference or with no religion at all.

Military and Family Life Counseling Program

Military and Family Life Counselors (MFLC) are licensed professional counselors, marriage and family therapists, social workers, or psychologists who provide confidential, non-medical and short-term counseling support to service personnel and their dependents. They support a range of issues including relationships, crisis intervention, stress management, grief, academic challenges, occupational and other individual and family issues.

Family Advocacy Program (FAP)

The FAP works to promote healthy relationship education, domestic (child and/or adult) and intimate partner violence prevention and intervention. Interventions can include individual and couples therapy, anger management, stress management, and other similar types of services. They serve all active duty military members and their dependents.

Military OneSource

Military OneSource is your 24/7 gateway to trusted information, resources and confidential help. They offer non-medical counseling, financial counseling on the following stressors and more: relationships, family, money, PCS, major changes and personal goals.

Cohen Veterans Network

We offer brief, client-centered therapy for a variety of mental health issues including depression, anxiety, post-traumatic stress, adjustment issues, anger, grief and loss, family issues, transition challenges, relationship problems, and children's behavioral problems.

Give An Hour

Give an Hour uses the skill, expertise, and generosity of volunteer mental health professionals to provide no-cost mental health care to those in the veteran and military communities, those affected by natural disasters, and/or man-made disasters.

FISHER HOUSE FOUNDATION

Fisher House Foundation builds comfort homes where military & veteran families can stay free of charge, while a loved one is in the hospital. These homes are located at military and VA medical centers around the world.

PATIENT ADVOCATE

Located at the medical treatment facility, the Patient Advocate handles concerns and complaints from military families about their care or about the medical staff.

NEW PARENT SUPPORT PROGRAM

The New Parent Support Program (NPSP) is a free home visitation program that helps military parents, including expectant parents, transition successfully into parenthood and provides a nurturing environment for their children. NPSP is a team of professional & experienced Registered Nurses and counselors who provide caring support, education, and referral services to military families who are expecting or have children under the age of 3 years old. The program focuses on providing one-on-one support for new and expectant parents through home visits, but some installations may offer parenting classes and groups.

My husband and I spent five years, over three duty stations, trying to have our first child. We were stationed at Scott AFB when we had our fifth miscarriage and started working with a specialist 4.5 hours away in Chicago. When we came up on the VML, my husband worked with his leadership and they found a way for us to stay at Scott. They cross flowed him into a new airframe. At great expense to the Air Force, he was only in the KC-135 for nine months. But for our family, it was enough time for our specialist to find our issue and give us a viable pregnancy. We are forever grateful to our leadership for finding a way to prioritize our family's needs.

- Anne P., Air Force Spouse, Vance AFB

EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP)

The EFMP provides comprehensive support to family members with special needs. EFMP takes an all-inclusive approach to coordinate military and civilian community, educational, medical, housing, and personnel services to help Airmen, Guardians, and their families with special needs. An exceptional family member is a family member with any physical, emotional, developmental, or intellectual special need that requires special treatment, therapy, education, training, or counseling, and meets the eligibility criteria.

Airmen and Guardians with exceptional family members are required to register for EFMP and keep enrollment information current. This way, family needs can be considered during the assignments process and ensure families are assigned to areas where they can access necessary resources.

Families can receive 24/7 support when they find themselves in need of immediate assistance. Total Force service members and the EFMP families can contact the **Total Force Service Center (TFSC)** to connect with a representative who will help answer EFMP questions and can also elevate issues to an EFMP Central Cell staff member when necessary.

1-800-525-0102, Option 7

For more information on EFMP, please visit the following:

[Department of the Air Force Facebook Page](#)

[Air Force Personnel Center EFMP](#)

[MilitaryOneSource EFMP & Me](#)

[Department of the Air Force Family Vector](#)

Extended Care Health Option (ECHO)

ECHO provides financial assistance to beneficiaries with special needs for an integrated set of services and supplies. Families enrolled in EFMP who have been diagnosed with a moderate or severe intellectual disability, a serious physical disability, or an extraordinary physical or psychological condition, may qualify for ECHO. The coverage limit for all ECHO benefits combined, excluding ECHO Home Health Care (EHHC), is \$36,000 per beneficiary and per calendar year (Jan. 1–Dec. 31). For more information on whether your family may qualify, download the [ECHO Fact Sheet](#).

HOUSING

Your first contact should be the military housing office (MHO) at the new installation to learn of the housing options available to you at the time of your move.

PRIVATIZED HOUSING (BASE HOUSING)

Generally there are two types of housing on-base, government-owned or privatized housing. Privatized housing is available at CONUS, Alaska and Hawaii installations. This housing is owned, managed and maintained by a private entity known as the Privatized Housing (PH) Project Owner. Government-owned housing is available at the majority of overseas locations with a few homes at Wright Patterson, OH. The installation MHO manages government housing and places you on the appropriate waiting list, and provides information on availability and wait times. This same office also processes your initial application for privatized housing and provides you a referral to the PH management office which will work with you directly to lease PH. As with most housing communities, residents have responsibilities when living in government-owned or privatized housing. The MHO or PH management office will provide you a resident brochure that outlines these when you sign a lease or move into housing. This information will include all the details you'll need to know about living in housing such as who to call for maintenance, where you park, what days refuse is picked up, when you can water your lawn, pets specifics and even how to prepare for future termination. When you leave the installation, you will have to be sure that your housing passes a cleaning inspection. The standards for cleaning may vary somewhat from installation-to-installation, but generally you will be expected to do a very thorough cleaning job, including floors (wood, tiled, and carpeted), walls, and appliances. And of course, if there is any damages to the housing unit you will be expected to pay for repairs.

Here are some advantages to consider about Privatized Housing:

Privatized Housing benefits: more square footage than traditional military construction; quality construction; modern appliances, cabinetry and fixtures; lawn maintenance in some communities; garages and carports in most homes; convenient access to work and services

Community benefits: playgrounds; community centers; swimming pools; basketball/ tennis/ volleyball courts; varied neighborhood activities

Cost benefits: BAH covers all rent; utility allowance is included in some locations
**Ensure you have renter's insurance if it's not included at your location.*

OFF-BASE HOUSING

MHOs also maintain information regarding rental property including apartments, townhouses and single family homes. They may also maintain local information regarding sales in their office. Go to HOMES.MIL to locate available properties for rent, including short term leases and permanent housing. In CONUS, it is not required to have your lease or rental agreement reviewed by the MHO or Legal Office but both are available if desired. In overseas locations, MHOs must review your lease.

We felt the most support in base housing- our neighbors understood. When we didn't have salt from the move I asked the neighbor and didn't feel uncomfortable about it. We have lived on base for three assignments and off base for seven to access better schools. - Tricia S, Air Force Spouse, Los Angeles AFB

There are several housing resources you can use to obtain general housing information, including the [AF Housing website](#), [HEAT \(Housing Early Application Tool\)](#) or direct communication with the Installation MHO.

SPONSORSHIP PROGRAM

Sponsors are trained service members who help newcomers settle into a new duty station. They are available to all military families, no matter where you are moving. Sponsors offer a friendly face to greet you and your family at your new location, and provide personal experience and recommendations to help you feel at home. Typically of a similar rank and family status, a sponsor can assist with everything from finding the right housing options, to showing you around the installation and recommending the best places for kids to play. Spouses can also receive training to become a sponsor.

MILLIFE'S SPONSORSHIP AND YOU: SPONSORSHIP AWARENESS

The online courses can help you navigate the different aspects of your PCS. The course has resources for everyone moving in the military, whether you are moving with a family, a pet, an exceptional family member or just yourself.

ACCOMPANIED BAGGAGE

This includes all the items you will take on the plane and/or pack in the car. Verify your baggage limits with your airline.

- Clothing
- Toiletries
- Medicines/Prescriptions
- Games/Toys
- Military Uniforms
- Snacks
- First Aid Kit
- Passport
- Welcome Package for New Base
- Important Documents

HOUSEHOLD GOODS (HHGS)

This is the bulk of your shipment including all of your furniture and anything not in your Unaccompanied and Accompanied Baggage. The “total weight allowance” the military will pay to ship depends on the member’s rank, whether you have dependents, and where you will be stationed. The total weight includes the weight of the Unaccompanied Baggage. A good estimate for how much everything in your house weighs is to figure on 1000 pounds per room (not including bathrooms, unless you have furniture in there). Add extra if you are shipping a refrigerator, washer and/or dryer, or if you have a lot of books, or other heavy items. A motorcycle can also be shipped in HHGs – it’s not counted as a shipped vehicle, but against the HHGs total weight (check with TMO for proper preparation before shipping).

Note: *Be sure to check with TMO what constitutes as professional gear (pro-gear) as these items do not count toward the overall weight authorization.*

OVERSEAS/OUTSIDE CONTINENTAL UNITED STATES (OCONUS)

There are many resources to help you with an OCONUS PCS. We recommend starting with your sponsor from your incoming unit. Contact the local M&FRC for resources, temporary supplies and more. Be sure to ask your local SLO about schools and education resources. Lastly, get on the local social media spouse pages to have any questions or concerns answered by your peers.

UNACCOMPANIED BAGGAGE

This shipment is sent when your new assignment is overseas and includes the items you will need immediately upon arrival. You could be living off this shipment for two months or more, depending on where your new assignment is. Hold Baggage is packed separately from your household goods (HHGs), and will be transported more quickly than HHGs. Check with TMO to find out your Hold Baggage weight limit. The M&FRC has a Loan Locker to lend you dishes and other basic household items. Call ahead to see what is available.

- Clothing (consider climate)
- Pot Holders
- Can Opener
- Bottle Opener
- Bedding
- Small Appliances
- Dishware
- Bath Towels
- Coffee Pot
- Serving Utensils
- Shower Curtain/Hooks
- Broom/Mop
- Basic Tool Kit
- Dish Towels
- Vacuum
- Extension Cords
- Iron/Ironing Board
- Folding Table/Chairs
- Games/Toys
- Electric Pan/Griddle
- Electronics/Chargers
- Sporting Equipment
- Frequently Used Spices
- Sewing Kit
- Baby Equipment
- Kitchen Knives/Scissors
- First Aid Kit

STORAGE

Non-temporary storage is permitted when the amount of household goods that can be transported overseas is restricted or when service members do not take all their possessions with them. Under such conditions, they are entitled to store goods at government expense for the length of their tours.

Temporary storage up to 90 days is permitted when a delay prevents service members from moving into permanent housing at a new duty station. An additional 90 days may be requested through the local military transportation office.

PLAN MY MOVE FROM MILITARY ONESOURCE

If you've received new orders, it's time to fire up a powerful tool that can help you take charge and master your move. Plan My Move is a Department of Defense online tool that simplifies the moving process, breaking it down into clear, manageable steps for both experienced and first-time movers, as well as family members and loved ones. Plan My Move helps you create personalized moving checklists, and offers tips about housing, transportation, finances and more. This online tool puts you and your family in charge of a smooth relocation to your new duty station.

MILITARYINSTALLATIONS FROM MILITARY ONESOURCE

While you are planning your move to the next duty location, you may have questions or wish to reach out to a specific office or support function. MilitaryINSTALLATIONS is another application available through Military OneSource that provides comprehensive information, key programs and services, check-in procedures, local resources, maps, community information and more.

SPOUSE EMPLOYMENT

MILITARY & FAMILY READINESS CENTER (M&FRC)

M&FRC supports customers in achieving short- and long-term employment, education and training, and career goals through employment skills counseling, resources for self-employment, small business and entrepreneurial efforts. They offer labor market information, employment trend tracking, skills development workshops, job referrals, networks to local employers, and on- and off-base resources. Individual consultation and group classes/workshops are open to family members and civilian employees.

ASSOCIATION OF MILITARY SPOUSE ENTREPRENEURS (AMSE™)

AMSE™ connects military spouse entrepreneurs with the tools and resources needed to become successful in launching and growing their businesses. AMSE is an exclusive community for military spouse entrepreneurs to learn how to launch, build or scale their own business. Military Spouses are always investing in their military member's education and career, their families, volunteering, and always think of themselves last! AMSE™ is an exclusive space for military spouses who want to take their future into their own hands, on their own terms.

BLUE STAR FAMILIES: SPOUSEFORCE VIRTUAL COMMUNITY

This exclusive virtual community from Blue Star Families gives you access to frequent, engaging career-focused activities to shape your unique career story.

HIRE HEROES USA

Hire Heroes USA provides free online career coaching, assistance, and workshops to both spouses and veterans.

HIRING OUR HEROES MILITARY SPOUSE PROGRAM

Hiring Our Heroes Military Spouse Program includes education and networking, a Fellowship Program, online resources such a military spouse road map, as well as in-person and virtual hiring events. Affiliated with Hiring Our Heroes, Military Spouse Professional Network (MSPN) organizes and hosts in-person networking groups at military installations nationwide.

INSTANT TEAMS

Instant Teams is a remote work marketplace that uses skill-based hiring to provide remote work opportunities and career continuation. Instant Teams offers remote jobs in 40+ US states and OCONUS locations. Work wherever is best for you! Founded by two active duty military spouses, Instant Teams offers the flexibility, support and career continuation military spouses, veterans, caregivers and survivors deserve.

LINKEDIN

The mission of LinkedIn is simple: connect the world's professionals to make them more productive and successful. In collaboration with ID.me, LinkedIn offers U.S. service members and veterans a free 1-year Premium Career subscription, including one year of access to LinkedIn Learning.

MILITARY.COM SPOUSE CAREERS

From career ideas to acing the resume, the Military.com Spouse Career page has resources to help with spouse employment.

MILITARY OFFICERS ASSOCIATION OF AMERICA

Military Officers Association of America offers career coaching and networking events across the U.S. to help military spouses move forward with their careers.

MYCAA SCHOLARSHIP PROGRAM See [MyCAA](#) under *Education*.

MILITARY SPOUSE JOBS

(formerly Military Spouse Corporate Career Network (MSCCN))

Provides no-cost career exploration, employment readiness, job placement, and ongoing career development services to military spouses, dependents of working age, and caregivers to wounded veterans.

MILITARY SPOUSE EMPLOYMENT PARTNERSHIP (MSEP)

MSEP is a Defense Department funded job board listing openings at private companies that have committed to hiring military spouses and veterans. These companies have also committed to training their human resources departments to work with the military community's unique skills and experiences.

MILITARY SPOUSE JD NETWORK (MSJDN)

MSJDN is a group for military spouse attorneys, it offers networking and advocacy for spouses seeking to continue their law careers.

THE MILSPO PROJECT

The MilSpo Project supports military spouse entrepreneurs through local chapters, online resources and an annual conference.

MILITARY SPOUSE ADVOCACY NETWORK (MSAN)

MSAN is committed to expanding Career and Employment program opportunities to support the needs of over 9,000 military spouse community members.

There are a plethora of free resources available to help military spouses with the technical aspects of obtaining employment such as career coaching and professional resume assistance.

NATIONAL MILITARY FAMILY ASSOCIATION (NMFA)

NMFA offers help with understanding licensure rules, federal employment and unemployment resources for military spouses. Also offers financial assistance with licensure costs.

It can be incredibly challenging to build and sustain a business while supporting your military member and taking care of the family. I am incredibly grateful for the assistance the military spouse community provides with entrepreneurship to connect, collaborate, learn, and grow. In the past two years, I have been able to successfully co-own a work-from-home company that I can now take with me anywhere in the world. This is a terrific opportunity for the often-moving military family and peace of mind that I too, can maintain a proud career.

-Dr. Adam E., Air Force Spouse, Luke AFB

NATIONAL MILITARY SPOUSE NETWORK (NMSN)

NMSN is the preeminent networking, mentoring and professional development organization committed to the education, empowerment and advancement of military spouses. NMSN creates a community of military spouse professionals, businesses, academics and media to share expertise and craft innovative solutions on both balancing a viable career with the military lifestyle and laying the foundation for a successful career post military life.

NONAPPROPRIATED FUND (NAF) POSITIONS

NAF employment is federal employment where military spouses receive preference similar to USAJobs.

PRIORITY PLACEMENT PROGRAM (PPP)

PPP allows you to claim military spouse preference for CONUS federal jobs using a non-competitive process designed to help you get a job in the federal government. Military Spouse Preference (MSP) can only be used once per duty station move.

REIMBURSEMENT FOR RE-LICENSURE/RECERTIFICATION

If your career requires a professional license or certification, your service branch can help reimburse costs that come up when you PCS. The military services continue to support military spouse employment by offering up to \$1,000 in licensure and certification costs resulting from relocations or military moves within the United States or OCONUS to stateside.

ROSIE JOBS

Rosie Jobs is a job board operated by the non-profit Rosie Network.

SPOUSE EDUCATION AND CAREER OPPORTUNITIES (SECO)

SECO is a Defense Department site that works in tandem with the Military Spouse Employment Partnership to provide free job coaching, assessments, tools and resources for military spouses. The site includes tools for resume building, career assessments, creating career goals, exploring education and licensing and researching occupations.

SPOUSE LICENSURE PORTABILITY

The Spouse Licensure Reciprocity website was built to better assist Spouses and Families facing licensure and certification challenges during relocation. The site is an interactive tool to connect users with key information, like specific military spouse licensure legislation and licensure bodies for each state.

U.S. SMALL BUSINESS ADMINISTRATION (SBA)

The SBA helps Americans start, build, and grow businesses. SBA was created to aid, counsel, assist and protect the interests of small business concerns, preserve free competitive enterprise and maintain and strengthen the overall economy of our nation. Boots to Business (B2B) is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense Transition Assistance Program (TAP). The course provides an overview of entrepreneurship and applicable business ownership fundamentals. Active duty service members including National Guard, Reserve, Veterans of all eras, and spouses are eligible to participate.

USAJOBS

USAJOBS connects job seekers with federal employment opportunities across the United States and around the world. As the Federal Government's official employment site, USAJOBS helps the right people find the right jobs. As a part of the U.S. Office of Personnel Management (OPM), USAJOBS helps recruit and retain a world-class government workforce for the American people. Federal agencies use USAJOBS to host job openings and match qualified applicants to those jobs. It serves as the central place to find opportunities in hundreds of federal agencies and organizations. The U.S. Federal Government relies on more than two million Americans and foreign nationals to work in the civil service. Military spouses may be eligible to apply using a non-competitive process designed to get a job in the federal government. For further information, reach out to your local Civilian Personnel Section or M&FRC.

USO PATHFINDER TRANSITION PROGRAM

The Pathfinder program offers substantial assistance to military spouses since they are always in transition.

ONWARD TO OPPORTUNITY (O2O)

(Formerly Veterans Career Transition Program (VCTP))

O2O is a free career training program through Syracuse University's D'Aniello Institute for Veterans and Military Families (IVMF) that provides professional certification and job placement support to transitioning service members, veterans and military spouses.

VETERANS' EMPLOYMENT AND TRAINING SERVICES

Here you will find information about interstate licensing, licensing reimbursement, occupations with interstate reciprocity agreements and resources to help find state-specific information about occupational requirements. We also have employment resources along with training and support for spouses of military members.

VIRTFORCE

VirtForce seeks to connect active duty military spouses to verified remote careers. They desire to reduce the unemployment rate for active duty milspouses and veterans by connecting employers seeking to diversify and distribute their talent network to qualified virtual candidates within the military community.

There will always be challenges and obstacles, but when you get through them, when you keep doing you and putting yourself out there, you will find your people. You will find your place. Get uncomfortable! And when you do, everything around you, including yourself, will blossom.

- Ashley B., Air Force Spouse, Charleston AFB

ADDITIONAL RESOURCES

AIRMAN'S ATTIC

The Airman's Attic contains uniforms and other uniform related items, household goods, furniture, baby gear, toys and clothing available **free** of charge to Airmen and Guardians. Check individual bases for eligibility.

EXCHANGE

The Exchange (or often referred to as the BX) is the military department store. Army Air Force Exchange Services (AAFES) mission is to provide quality merchandise and services at competitive prices (an estimated 25% discount) to active duty and retired, Reserve, Guard, and family members with proper military ID, and to generate reasonable earnings to supplement appropriated funds for the support of Air Force Morale, Welfare, and Recreation programs and quality of life improvements. Facilities that make up the Exchange are: the Main Store, Auto Pride, Shoppette, Military Clothing and Sales and Food Court. Many family members have worked for years with AAFES as they have moved from one installation to another with their military members.

FORCE SUPPORT SQUADRON (FSS)

The FSS provides a variety of services supporting Airmen, Guardians, and their families in addition to retirees and DoD civilians; such as in-processing, professional military education, ID cards, dining facilities, and lodging. FSS also houses all of the Morale, Welfare, and Recreation (MWR) elements on base. These programs include golf, bowling, outdoor recreation, auto hobby shop, arts and crafts and more. The FSS is responsible for providing military and civilian personnel, manpower and organization, education, professional military education, career enhancement, airman and family support services, and quality of life programs. For example, two of their facilities are listed below.

Base Library

The Base Library serves all active duty and retired members, DoD civilian personnel, and family members. You must show your military ID to register for their services. Services include, but are not limited to: book lending, computer access, educational support, copy machines, monthly/seasonal activities, children's story times, summer reading programs, and educational seminars.

Fitness Center

Most bases have one or more fitness centers (or gyms) dedicated to the physical fitness of active duty, retired, dependents and military ID card holders.

COMMISSARY

The commissary is the military grocery store. Base commissaries are operated by Defense Commissary Agency (DeCA) at installations stateside and around the world. Active duty and retired, Reserve and Guard (on orders), and family members with proper military ID can purchase food and other items at cost with no sales tax. Commissaries are required by law to sell items at prices set only high enough to recover item cost, with no profit or overhead factored into item price. Because the commissary charges you what it costs them, prices will vary from commissary to commissary, depending on local costs. You will see a 5% surcharge covers the operational costs – cashier’s salaries, electricity, etc.

HEALTH PROMOTION

Health Promotion is the art and science of helping individuals, commands and the military community improve their health-related behaviors and outcomes. Health Promotion provides a range of evidenced-based interventions via programs and services that facilitate healthy living as the default lifestyle choice and social norm. Health Promotion fosters a culture and environment that values health and wellness; empowers individuals and organizations to lead healthy lives; and improves the health, mission readiness, and productivity of the military community.

LEGAL OFFICE

The Legal Office provides military families with powers of attorney, notaries, wills, assistance with paperwork for reimbursement on household goods claims, divorce and dependent care issues, Soldiers & Sailors Civil Relief Act, debtor-creditor issues, consumer law problems, veterans’ reemployment rights, landlord-tenant and lease issues, tax assistance, and involuntary allotment issues. They cannot assist military members or their families with establishing commercial enterprises, criminal issues, ethics violations, Law of Armed Conflict, issues the military has an interest in, legal concerns of other parties, drafting or reviewing legal documents, or representation in civil court.

THE NATIONAL RESOURCE DIRECTORY (NRD)

NRD is a resource website that connects wounded warriors, service members, veterans, their families, and caregivers to support programs and services. All resources are vetted and verified by the Office of the Secretary of Defense and cover topics ranging from employment and financial management to child care and more.

SEXUAL ASSAULT RESPONSE COORDINATOR (SARC)

The SARC serves as the installation’s primary point of contact for integrating and coordinating sexual assault victim care services for eligible adult recipients. Services may begin at the initial report of sexual assault and continue through disposition and resolution of issues related to the victim’s health and well-being. The SARC reports directly to the installation commander (or equivalent) or installation vice commander, executing the Air Force’s Sexual Assault Prevention and Response program at the installation level. SARCs assist unit commanders as necessary to ensure victims of sexual assault receive appropriate and responsive care.

SPECIAL VICTIMS' COUNSEL / VICTIMS' LEGAL COUNSEL

The legal process for prosecuting sexual assault cases can often be daunting and confusing for victims. Most Judge Advocate General (JAG) officers in the military work for commanders and are required to inform them of incidents that happen within their command. The Department, working with the Services, has created a legal support function for victims of sexual assault that provides legal advice and guidance, and maintains a victim's confidentiality. A victim can access this support whether they file a Restricted or Unrestricted Report, even if they have not yet made an official report.

TRANSITION ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)

TAPS provides compassionate care to all those grieving the death of a military loved one. Since 1994, TAPS has provided comfort and hope 24/7 through a national peer support network and connection to grief resources, all at no cost to surviving families and loved ones.

THRIFT SHOP

Many bases have a thrift shop available to anyone with base access. It is typically organized and run by the base spouse club. Most thrift shops have a variety of items including: military clothing and uniforms, kids toys, clothes, and household items. The thrift shop funds a scholarship program and charitable community projects through donations and profits. The thrift shop is a great place to volunteer and grow your community. You can find information about volunteering and scholarship applications at your local M&FRC. Some thrift shops also offer a consignment option and will help you sell items while taking a percentage of the profit to put towards their scholarship program.

VETERINARY TREATMENT FACILITY (VTF)

Some military installations have a veterinary treatment facility (VTF). Use is limited to active duty, retired, and family members enrolled in DEERS. DoD Veterinary Service is committed to standardization among VTFs. This means no matter which VTF you visit, the same services will be available at the same prices and care standards.

WOMEN, INFANTS, AND CHILDREN (WIC)

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) provides federal grants to states for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.

As an untraditional enlisted spouse, I have become surprisingly more and more grateful for the military. It can be difficult to balance colliding two different worlds with your spouses' world always having the final say. Whether it's switching healthcare providers you've always had to understanding your spouse does not have the same autonomy over their career field that those in the civilian world do, becoming a military spouse requires an immense amount of time and patience to understand one of the most unique cultures in the world. Don't be afraid to jump in and get involved - you will be more easily embraced than you expect!

- Erica M., Air Force Spouse, Nellis AFB

MILITARY LIFE

This section will teach you about the culture you live in. It will provide you with specific resources that you will need and helpful information that will empower you to navigate the military culture.



THE UNITED STATES AIR FORCE

INTEGRITY FIRST

An Airman is a person of integrity, courage and conviction. They must be willing to control their impulses and exercise courage, honesty and accountability in order to do what is right even when no one is looking.

SERVICE BEFORE SELF

An Airman's professional duties take precedence over personal desires. Every Airman is expected to have the discipline to follow rules, exhibit self-control and possess respect for the beliefs, authority and worth of others.

EXCELLENCE IN ALL WE DO

An Airman strives for continual improvement in self and service in order to propel the Air Force further and to achieve greater accomplishment and performance for themselves and their community.

AIM HIGH SEMPER SUPRA



THE UNITED STATES SPACE FORCE

CHARACTER

We defend the Constitution and serve the nation. Consequently, high moral character and ethical standards are the foundation of our personal and professional lives. We embrace the virtues of integrity, grit, honesty, authenticity and trustworthiness. We are fully accountable for our decisions, actions, and inactions. We honor our obligations to our mission, our fellow Guardians, and our loved ones.

CONNECTION

We are connected by a common purpose greater than ourselves. We are stronger together than we are individually. We seek out diversity and engage inclusivity knowing that harnessing different perspectives fuels innovation. We strengthen our teams and the security of our nation by treating everyone with dignity, empathy, and respect. Our approach allows us to tap into the best that each person has to offer.

COMMITMENT

We are committed to the pursuit of mastery of ourselves, our profession, and our domain, knowing this is a lifelong journey and not a destination. We see opportunities to learn and grow with the help of our team where others see challenges and obstacles. We will make best use of the diverse and unique strengths of our teammates to achieve feats considered impossible by our adversaries.

COURAGE

We do what needs to be done and say what needs to be said because it is right. We are steadfast and we hold to our convictions. We have the power to choose regardless of circumstance. We are biased toward action, accepting risk when necessary to secure and defend our domain. We act and speak fearlessly knowing our teammates and leadership are unwavering in their support.

HERITAGE

THE MILITARY CHALLENGE COIN

Military coins date back to a WWI encounter between a downed American flyer and French outpost. The French thought the flier to be a German saboteur and wanted to execute him. However, when the flier presented his unit insignia to his would-be executioners, they recognized his squadron. Rather than shoot him, his captors presented him with a bottle of wine.

When the flier returned to his squadron and related his experience, it soon became customary to carry a medallion or coin at all times for the following challenge: a challenger would ask to see the coin. If the challenged individual could not produce their coin, they were required to purchase a drink of choice for the challenger. However, if the challenged could produce the coin, then the challenger was required to pay for the drink.

This tradition has continued and grown in popularity over the years. Today, the rules of engagement demand that the coin be on your person at all times and that the owner is responsible for the coin's security.

The Modern Coin Challenge

- If the coin strikes a hard surface, it constitutes a challenge and requires an immediate response in which all other coin owners must produce their coins.
- If everyone produces a coin, the challenger must buy a round of drinks for the group.
- If any coin owner fails to produce their coin, they must buy a round for all those producing theirs.

There are several versions of coin history and tradition, but in any case, if you are a known coin owner, be sure to carry it "on your person" wherever you go!

THE MILITARY SALUTE

One of the most important military courtesies is the salute. It is a gesture of respect and a sign of comradeship among service personnel. Accordingly, it is a uniform gesture; meaning that the lower ranking member initiates the salute and the higher person in rank returns the salute in the same form in which it is rendered to them.

The salute probably originated in the days of chivalry when knights in mail raised their visors to friends for the purpose of identification. Because of strict adherence to rank, the junior was required to make the first gesture.

Still, another probable origin of a salute comes from the time when assassinations by dagger were not uncommon. It became the custom to approach each other with a raised hand, palm to the front, showing that there was no concealed weapon.

Regardless of its origin, the salute today is an important greeting and show of respect in the armed forces.

THE BIRTH OF THE AIR FORCE

Air Force history began when the Army acquired America's first military aircraft, the Wright Flyer, on August 2, 1909, designated Signal Corps Airplane No. 1. The "aeroplane" was designed and created by Orville and Wilbur Wright. The demonstration flight took place on Fort Meyer, Virginia. Initially formed as a part of the United States Army on August 1, 1907, the USAF was established as a separate branch of the U.S. Armed Forces on September 18, 1947 with the passing of the National Security Act of 1947. The mission of the U.S. Air Force is to fly, fight, and win...airpower anytime, anywhere.

THE BIRTH OF THE SPACE FORCE

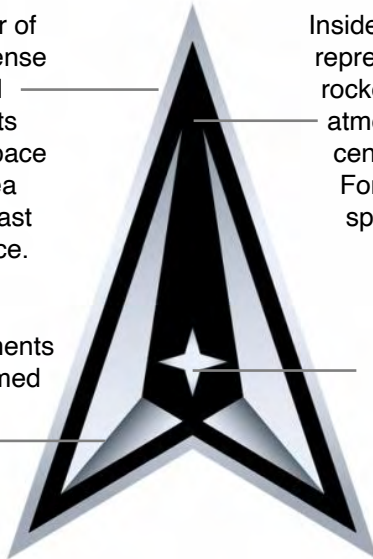
The U.S. Space Force (USSF) is the newest branch of the Armed Forces, established December 20, 2019 with enactment of the Fiscal Year 2020 National Defense Authorization Act. Prior to the Space Force's creation, U.S. military space operations were managed by the Air Force Space Command, a major command within the U.S. Air Force. The USSF was established within the Department of the Air Force, meaning the Secretary of the Air Force has overall responsibility for the USSF, under the guidance and direction of the Secretary of Defense. The Space Force is now the sixth branch of the U.S. military and the first U.S. military service unit to be created since the U.S. Air Force was born out of the Army Air Corps in 1947.

THE SPACE FORCE SYMBOL

The delta was first used in 1961 and honors the heritage of the United States Air Force and the Space Command.

The silver outer border of the delta signifies defense and protection from all adversaries and threats emanating from the space domain. The black area inside embodies the vast darkness of deep space.

The four beveled elements symbolize the joint armed forces supporting the space mission: Air Force, Army, Navy and Marines.



Inside the Delta, the two spires represent the action of a rocket launching into the outer atmosphere in support of the central role of the Space Force in defending the space domain.

The center of the delta is the star Polaris, which symbolizes how the core values guide the Space Force mission.

A military spouse is flexible, mindful, and resilient. My advice, which is something another spouse told me, was there are no perfect bases. What is perfect for you won't be perfect for someone else. So, go out explore, embrace, and take advantage of every opportunity.

- Carey C., Air Force Spouse, JB Elmendorf-Richardson

**THE U.S. AIR FORCE SONG
“WILD BLUE YONDER”**

Off we go into the wild blue yonder,
Climbing high into the sun;
Here they come zooming to meet our thunder,
At ‘em now, Give ‘em the gun!
Down we dive, spouting our flame from under,
Off with one helluva roar!
We live in fame or go down in flame. Hey!
Nothing’ll stop the U.S. Air Force!

**THE U.S. SPACE FORCE SONG
“SEMPER SUPRA”**

We’re the mighty watchful eye,
Guardians beyond the blue,
The invisible front line,
Warfighters brave and true.
Boldly reaching into space,
There’s no limit to our sky.
Standing guard both night and day,
We’re the Space Force from on high.

COMMAND HIERARCHY

The Air & Space Force are both overseen by the secretary of the Air Force, who has overall responsibility for organizing, training, and equipping the Air Force and Space Force.

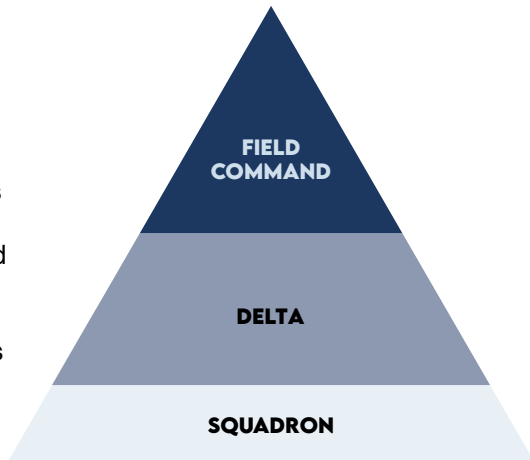
AIR FORCE

The Air Force itself can be seen as a five-tier pyramid, whose foundational units are squadrons which come in a variety of sizes. Squadrons wrap up into groups, and groups into wings. Wings, in turn, wrap up into Numbered Air Forces (NAFs), which comprise the operational elements of the service's major commands. A MAJCOM is the highest level of command, only below Headquarters Air Force (HAF), and directly above numbered air forces (NAFs).



SPACE FORCE

The Space Force is organized as one of two coequal military service branches within the Department of the Air Force, the other being the United States Air Force. The Space Force has adopted a three-tier pyramid. Deltas are made up from Squadrons and Field Commands are made up from Deltas. The three field commands are Space Operations Command, Space Systems Command and Space Training and Readiness Command.



My military community quickly became my military family. They include a beautiful mosaic of people that are spread around the globe and they encompass such different cultures and strengths. I have leaned on my military family for their skills and they have always stepped in to help and to guide my family when we needed it. I love them for always being there and loving us back.

- Megan L., Space Force Spouse, Peterson SFB

RANK STRUCTURE










AIR & SPACE FORCE OFFICER RANK & INSIGNIA

O-1	O-2	O-3	O-4	O-5	O-6
					
Second Lieutenant (2d Lt)	First Lieutenant (1st Lt)	Captain (Capt)	Major (Maj)	Lieutenant Colonel (Lt Col)	Colonel (Col)
O-7	O-8	O-9	O-10		
					
Brigadier General (Brig Gen)	Major General (Maj Gen)	Lieutenant General (Lt Gen)	General (Gen)		











They say military service is a family affair and I believe it! My grandfather proudly served in the U.S. Army Air Corps and transferred to the newly formed U.S. Air Force in 1947. More recently, my husband served in the U.S. Air Force and transferred to the newly formed U.S. Space Force in 2021. Pinning on with my grandfather's rank in the Space Force, this rank has officially been worn in three Branches symbolically not only uniting our family ties of the past, the present and the future, but also our proud military heritage!

- Jessica N., Space Force Spouse, The Pentagon

AIR FORCE ENLISTED RANK STRUCTURE & INSIGNIA

E-1	E-2	E-3	E-4	E-5	E-6
No Insignia					
	Airman (Amn)	Airman First Class (A1C)	Senior Airman (SrA)	Staff Sergeant (SSgt)	Technical Sergeant (TSgt)
E-7	E-8	E-9			
					
Master Sergeant (MSGt)	Senior Master Sergeant (SMSgt)	Chief Master Sergeant (CMSgt)	Chief Master Sergeant of the Air Force (CMSAF)		

SPACE FORCE ENLISTED RANK STRUCTURE & INSIGNIA

E-1	E-2	E-3	E-4	E-5	E-6
					
Specialist 1 (Spc 1)	Specialist 2 (Spc 2)	Specialist 3 (Spc 3)	Specialist 4 (Spc 4)	Sergeant (Sgt)	Technical Sergeant (TSgt)
E-7	E-8	E-9			
					
Master Sergeant (MSGt)	Senior Master Sergeant (SMSgt)	Chief Master Sergeant (CMSgt)	Chief Master Sergeant of the Space Force (CMSSF)		

DEERS

Defense Enrollment Eligibility Reporting System (DEERS) is a computerized database of military sponsors, families, and others worldwide who are entitled to TRICARE and other benefits. Service members are automatically registered in DEERS, but you must register your family members and make sure all the information is correct to ensure TRICARE coverage.

VERIFYING AND UPDATING DEERS

Sponsors or registered family members can make address changes, but only the sponsor can add or delete family members. Documentation is required. To verify or update DEERS, you can:

- Contact TRICARE managed support contractor
- Visit your local TRICARE service center
- Visit the <https://milconnect.dmdc.osd.mil/milconnect/>
- Visit your personnel office (ID card facility)
- Contact Defense Manpower Data Center Support Office
 - 800-538-9552
 - Visit TRICARE.mil/DEERS

Any changes that impact you or your family (e.g., marriage, birth, divorce, death) need to be reported to DEERS so that eligibility can start or stop. If you reenlist, separate, retire, or move, make sure your information gets updated in DEERS as soon as possible. If you do not, you and your family might experience a break in eligibility, which means a break in health care coverage. Once you retire, you need to make sure DEERS reflects your change from active duty to retiree status. Retail network pharmacies check TRICARE eligibility through DEERS. Your prescriptions will be filled only if you are in the system.

Each family member must be updated separately when changes occur.

KEEP DEERS UPDATED

OPSEC & PERSEC

Operations Security (OPSEC) is a war fighting capability used to identify and protect military “bits and pieces” of sensitive information from people who wish to do us harm. This sensitive information, if collected by an adversary, can provide indicators pointing to our future activities and give them an advantage. It is not being dramatic to state that lapses of OPSEC can lead to mission failure and even the death of military members. Adversaries see military family members as soft targets and an easy source of useful information. Personal Security (PERSEC) is identifying, controlling, and protecting information about your life. This is the kind of information that everyone— regardless of military connection— should be careful about. Remember to use good judgment with what you post on social media, while keeping OPSEC and PERSEC in mind.

Do not share...

- Specific information about the mission of assigned units
- Specific dates and locations of deployments
- Your service member’s specific job on the internet
- Your service member’s exact location overseas
- Anything about unit morale or equipment
- Anything about deployment schedules or itineraries
- Exact dates your service member is scheduled to return

Note: This is not an all-inclusive list. Ask your unit leadership for more information about specific OPSEC guidelines for your unit.



MILITARY PAY

TYPES OF PAY

Military members receive different types of pay and allowances, which are determined by rank, years of service, specific duties and skills, base location, and whether or not there are family dependents. Refer to [DefenseTravel.dod.mil](https://www.defense.gov/Travel/TravelCalculator.aspx) for DoD calculator and BAH rates and [DFAS.mil](https://www.dfas.mil) or [MyPay.DFAS.mil](https://www.mypay.dfas.mil) for military pay tables and other information on pay and allowances.

Basic Pay

Every military member receives basic pay, which is usually the largest portion of pay. The amount of basic pay is determined by rank/pay grade and length of time in the military. Basic pay is taxable income. Marriage status does not affect this type of pay.

Basic Allowance for Subsistence (BAS)

BAS is a non-taxable allowance to help offset costs for a service member's food. BAS is the same whether or not you have dependents, as it is not intended to offset costs of meals for family members. All officers receive a set BAS. Enlisted members receive full BAS, but pay for their meals (including those government-provided). Because BAS is intended to provide meals for the service member, its level is linked to the price of food. Therefore, each year BAS is adjusted based upon the increase of the price of food as measured by the USDA food cost index.

Basic Allowance for Housing (BAH)

BAH is a non-taxable allowance for housing. It is authorized to assist members by defraying housing costs when not assigned government quarters. The amount of BAH is determined by rank/grade, dependency/family status, and location. Service members with dependents receive a higher allowance. This allowance partially compensates service members for their housing expenses if they live in civilian communities. A service member with a family who lives in government family-type quarters is not entitled to BAH. A service member without a family who lives in the dorms receives partial BAH. For a dual-military couple (service member married to another service member), both members are entitled to BAH. If the couple has dependent children, only one service member is entitled to BAH at the with-dependents rate.

Clothing Allowance

Clothing Allowance is a non-taxable allowance. Enlisted members are issued uniforms when first inducted into the military. They also receive a replacement clothing maintenance allowance each year after that. This is always in an end-of-month paycheck, usually the month of the enlistment anniversary. Officers receive an initial allowance to purchase military clothing and do not receive a replacement clothing allowance. For certain duty assignments, officers and enlisted members may receive an allowance for civilian clothing.

Cost of Living Allowance (COLA)

COLA is a taxable allowance paid to service members to help offset the effects of higher cost areas in the CONUS since the basic pay tables do not vary based on location. COLA indexes for living costs are set for all areas of the United States and adjusted annually. COLA may vary based on your current rank/pay grade, time in service, and family/dependent status, and is based on the zip code of your duty station and not your home address. Even if the service member is assigned for a tour of duty outside CONUS, the dependent family member may be eligible to continue to receive the COLA.

Direct Deposit

Direct Deposit is the electronic transfer of pay to a bank account. It is the fastest and safest way to get your money. All military members are required to have Direct Deposit.

Dislocation Allowance (DLA)

DLA is a non-taxable allowance paid to partially reimburse a service member for expenses incurred in relocating the household on a PCS, ordered for the Government's convenience, or incident to evacuation. The amount is determined by the service member's rank/grade and dependency status. DLA can be paid in advance; if not, then request DLA upon arrival at the new base.

Family Separation Allowance (FSA)

FSA is non-taxable allowance paid when service members are separated from their dependents because of official duty assignments to help pay for maintaining two residences. An active duty member qualifies for FSA when separated by military orders from their family for 30 days or more. FSA is paid retroactive to the beginning of the separation, at a rate of \$250 per month (pro-rated for periods less than one month).

Overseas Cost of Living Allowance (OCOLA)

OCOLA is a non-taxable allowance paid to service members assigned overseas to offset higher costs of living for such items as food, clothing, and transportation. It is calculated by comparing the prices of goods and services overseas with average prices for equivalent goods and services in CONUS. The result of this comparison is an index that reflects a cost of living. If prices in CONUS are rising at a greater rate than those overseas, COLA will decrease. If prices overseas are rising at a greater rate than those in CONUS, COLA will increase. Similarly, if overseas prices rise or fall at the same rate as CONUS prices, COLA will stay the same. Nearly 600 locations overseas currently have costs of living that exceed national military averages.

Overseas Housing Allowance (OHA)

OHA is a non-taxable allowance paid to service members assigned overseas and authorized to live off-base to help offset the higher cost of housing. OHA can change based on the current rate of exchange and is reviewed at least every six months. It also includes an allowance for utilities; this amount is based on surveys from military in the area, regardless of rank/pay grade.

SPECIAL AND INCENTIVE PAY AND BONUSES

Service members receive special pay when they serve under hazardous conditions, and for other kinds of duty or needed skills (often called proficiency pay). Bonuses can be awarded for enlistment or reenlistment, especially to recruits or members with critical skills. In general, incentive pay and bonuses are taxable.

Hostile Fire/Imminent Danger Pay is for service within an officially designated hostile fire/imminent danger zone area. The service member receives imminent danger pay only for days they actually spend in hazardous areas.

Hazardous Duty Incentive Pay is given for service that involves particular dangers, including handling fuel and toxic chemicals, and parachute jumping. Aviation Career Incentive Pay (Flight Pay) includes extra pay and bonuses that can be given to aviators and aircrew members.

Hardship Duty Location Pay compensates service in areas of assignment with extraordinary arduous quality-of-life conditions.

Voluntary/Involuntary Separation Pay helps with transition from active duty.

Enlistment and Reenlistment Bonuses may be paid for critical skills, and are used to encourage recruitment and retention of service members.

Foreign Language Proficiency Bonus is discretionary pay for service members with proficiency in foreign languages and dialects.

PAY WITHHOLDING OR DEDUCTIONS

Federal Income Tax

Service members must pay Federal Income Tax on their basic and other pay amounts. A portion of pay is withheld from each paycheck to cover tax obligations; service members should check amounts withheld to verify they will meet their tax obligations.

State Income Tax

Generally speaking, service members pay state income tax only to the state of their legal residence, regardless of where they are stationed. The appropriate amount is automatically withheld from each paycheck and differs from state-to-state. Non-military income is taxable in the state in which it is earned. Because state laws are varied and complicated, the Legal Office should be consulted for specific questions.

Social Security Tax

Only basic pay is taxable for Social Security and the appropriate amount is automatically withheld from each paycheck.

Medicare Tax

Only basic pay is taxable for Medicare and the appropriate amount is automatically withheld from each paycheck.

Garnishment of Wages

Military pay is subject to garnishment of wages. Once there is a court order directing a service member to pay child support or alimony, the military can withhold part of their salary to cover these payments. Local laws will be followed to decide how much money, if any, will be withheld. The Legal office can offer advice, but cannot represent military personnel in a pay garnishment situation. Military members can avoid being taken to court and having their wages garnished by being sure they have met their moral and legal obligations.

Servicemembers' Group Life Insurance (SGLI)

SGLI or Family Servicemembers' Group Life Insurance (FSGLI) SGLI/FSGLI is low-cost term insurance for service members.

Payment While Away

The military requires that a service member's pay be direct deposited. Service members can arrange with their bank to transfer money to a checking or savings account and set transfers to pay rent, utilities, and other bills. Married service members should consider establishing a joint bank account to allow a spouse to pay bills and provide for their household. Service members subject to deployment should consider signing a specific power of attorney (POA) for financial affairs at their base legal office. The base finance office cannot help a spouse who does not have a POA for financial affairs.

Allotments

Service members can use allotments in their military pay system to help take care of their financial responsibilities. Allotments are portions of pay the service member sends to specific institutions or people for such purposes as saving, investment, family support and insurance premiums.

Blended Retirement System (BRS)

The "blending" in BRS comes from the blending of two major sources of retirement income: the existing annuity provision (the military pension) for those who retire after 20 or more years of service, plus the TSP.

The military has offered us so much financial education. We have the opportunity to use the VA Loan to purchase a home (with no money down) and then connect with financial counselors to help us manage the money we made when selling our home. Getting financial counseling is not something to be ashamed of - it's a huge step in the right direction when planning for your future. If you haven't already, start investing into TSP. Move your money into higher risk categories to help it grow faster!

- Laura B., Air Force Spouse, Hurlburt Field

Thrift Savings Plan (TSP)

The TSP is a government run 401(k) retirement account that allows members to invest their own money in stocks, bonds and government securities. Service members in the Blended Retirement System also receive DoD contributions to their TSP account. TSP gives you a long-term retirement savings and investment plan. Thousands of DoD and federal government civilians take advantage of TSP for their retirement savings. By contributing to the TSP, military members can leave the service at any time and take this existing retirement account with them. Service members who leave the military before completing 20 years can keep their money in TSP, take it out (not recommended), or move it to a different retirement account (such as an IRA or 401k) to continue the tax savings. For service members in BRS the DoD will automatically contribute an amount equal to 1% of your base pay to your TSP account. The DoD will also match up to 5% of your own contributions from base pay. You can set your TSP contribution level at MyPay, as well as choose traditional or Roth tax treatment for your TSP contributions; adults in their 20s or 30s might consider making Roth contributions. Talk to a financial counselor at the M&FRC to find out more.

Note: *Problems with military pay happen from time to time particularly during relocation and deployment. It's important to always check your LES for any overpayment as well as underpayments. With an overpayment, the military will often recover the full amount from the member's next paycheck without notice. Visit your Finance office immediately when a pay discrepancy is identified.*

[Click here](#) to see a detailed breakdown of the LES document.

UNDERSTANDING
YOUR FINANCES
CAN
RELIEVE
STRESS

PROTOCOL

Protocol is a code of traditional precedence, courtesy, and etiquette in matters of military diplomatic, official, and celebratory ceremonies. Protocol Officers are assigned to commands throughout the Air and Space Forces and can be a great resource to spouses.

HONORS TO THE FLAG AND BUGLE CALLS

National Anthem or To The Colors

Face flag or music and place your right hand over your heart. When outdoors, remove any non-religious headgear and hold over your heart with your right hand. Military veterans have the option to salute when outdoors.

Reveille and Retreat

Reveille is a morning bugle call to signify the start of the day, and Retreat is an afternoon bugle call to signal the end of the duty day. If the installation flies the U.S. Flag continuously for 24-hours with only “Reveille” or “Retreat” played, but no action with the U.S. Flag, or playing of the National Anthem (or To The Colors), individuals are not required to stop themselves or vehicles and provide honors. If the U.S. Flag is raised or lowered in conjunction with The National Anthem (or To The Colors), then render the proper honors to the flag and/or stop driving until the end of the music.

Taps

A bugle call played approximately 10:00 p.m. to signify quiet hours; no action or honors need to be taken. When played as part of a ceremony remove non-religious headgear and hold your right hand over your heart.

CEREMONIES AND EVENTS: ORGANIZATIONAL AND PERSONAL

There are two categories of ceremonies and events; “organizational” honoring units and heritage, and “personal” celebrating individual accomplishments.

ORGANIZATIONAL CEREMONIES AND EVENTS

Change or Assumption of Command

The change of command ceremony is a clear, legal, and symbolic passing of authority and responsibility from one commander to the next. At the conclusion of the ceremony, the new commander and spouse will typically host a reception immediately afterwards, which may include a receiving line. By tradition, the out-going commander and spouse seldom attend this reception, as a courtesy. When the outgoing commander departs the unit early and is not part of the ceremony it is then called an assumption of command ceremony for the incoming commander.

Formal Military Dinners

There are many occasions when formal military dinners are held, such as annual award banquets, and occasions which honor specific people. Decorum and etiquette always prevail and make these events special to attendees.

Dining-in and Dining-out

Dinner events designed to bring a unit together in an atmosphere of camaraderie, good fellowship, and social rapport. There are “Rules of the Mess” to follow and traditions that bring great levity and humor.

Dining-In is a formal dinner for military and civilian members of a unit.

Dining-Out is the same as Dining-In but includes spouses and guests.

Combat Dining-In is far less formal for military and civilian members of a unit.

Combat Dining-Out is the same as Combat Dining-In but includes spouses and guests.

PERSONAL CEREMONIES AND EVENTS

Awards and Decorations

The Air Force & Space Force present many levels of awards in recognition of service or achievement. A commander’s timely presentation of the appropriate decoration at a public ceremony greatly enhances the value of the award to the recipient and is a motivator for the entire unit. The ceremonies range from formal reviews to small informal office ceremonies, depending largely on the recipient’s desires. The basic elements of this ceremony include the reading of the official orders and the presentation of the award or decoration. Spouses and family members are encouraged to attend.

Promotions

The promotion ceremony is important to the fabric of the military, as it recognizes members for their selection to serve in the next higher rank/grade and to accept the increased responsibility that follows. The basic elements of this ceremony are the reading of the official orders and the pinning of the new rank/insignia. Spouses and family members are encouraged to participate in “pinning” the new rank.

Retirements

Recognition of members who retire from a career of long, faithful, and honorable service is one of the oldest traditions of military service. Each retiree should leave the service with a tangible expression of appreciation for their contribution with the assurance that they will continue to be a member of the Air & Space Force family in retirement. The retiree’s spouse is also honored in the ceremony for their dedication and service. Respectfully, young children should not attend unless unavoidable, as it is hard to sit through and be quiet for these longer events.

OTHER EVENTS

There are a multitude of other events and socials you may be invited to attend, such as teas, coffees, receptions, activation and inactivation of units, and ribbon cutting ceremonies. If stationed at a joint base, you may be invited to events specific to other services. Do not hesitate to go, as it’s important to learn about traditions from all of the armed forces. For questions, contact the hosting unit.

DRESS AND APPEARANCE

The recommended attire is a baseline to help you, but always check your invitations, or check with the host or protocol office if you have any questions. Remember to always take into consideration that there are a multitude of variables such as weather, location, venue, theme, time of day, local customs, and current fashion. Ultimately remember you represent the Department of the Air Force, your affiliated unit, and yourself when attending any level of official events.

Black Tie

Types of events: state dinners, galas, balls

Women: long or tea length dark evening gown or cocktail dress with heels

Men: black tuxedo, white shirt, black or colored bow tie with matching vest or cummerbund, black socks, dress shoes

Uniform: mess dress or enlisted semi-formal dress

Formal

Types of events: evening functions, dinners, military balls, dining-in

Women: formal or cocktail dress (long or short) or classy suit, heels/flats

Men: tuxedo or dark suit, white or light colored dress shirt, optional vest, conservative tie or bowtie, dress shoes

Uniform: mess dress or enlisted semi-formal dress

Semi-Formal

Types of events: parties, cocktail events, retirements, award ceremonies

Women: long or short dress, classy trousers or skirt with dressy top, heels/flats

Men: dark suit, light colored dress shirt, conservative tie or bowtie, dress shoes

Uniform: mess dress or enlisted semi-formal dress

Business

Types of events: meetings, conferences, welcome receptions, parades, ceremonies, official visits

Women: conservative dress, slacks or skirt & blazer with blouse, closed toe shoes

Men: dark or light suit, light colored dress shirt, conservative tie, dress shoes

Uniform: service dress

Business Casual

Types of events: office work, informal meetings or socials

Women: business dress, skirt & blouse (blazer option), jumpsuit, pants with sleeved shirt or blouse, sweater, closed or peep-toe shoes

Men: suit or sport coat with open collar shirt (tie/coat optional), sweater or vest with open collar shirt, slacks, khakis, or chinos with dress shoes/loafers

Uniform: blues shirt or blouse (tie based on occasion)

Casual

Types of events: daily or working attire, informal events, internal office functions

Women: sundress, casual blouse or polo, khakis or dark jeans with no holes, dress shorts, skirt with flats/sandals

Men: shirt with a collar, sweater, Khakis/dark jeans w/no holes, cargo or Bermuda shorts, loafers/sandals

Uniform: OCP

HELPFUL PROTOCOL HINTS

- Always stand (and sing) for the Air Force and Space Force songs, which are typically played at the conclusion of an official function
- If the invitation has an R.S.V.P or “please respond,” you should reply within two days of receiving the invitation, or by the “respond by” date if one is indicated
- Children are typically not invited to a function unless specified
- When invited to a dinner or gathering at someone’s private residence, be on time or slightly (five minutes) late, but NEVER arrive early. If you are going to be more than 10 minutes late, call host/hostess to let them know
- It’s courteous to bring an inexpensive but thoughtful host/hostess gift when invited to someone’s home, but not at all required
- Always try to greet your host/hostess upon arriving to an event and then thank them before departing
- Send a thank you to the host/hostess within seven days
- When addressing someone in a military setting, it is recommended to start with formal titles if known, but Sir or Ma’am always work. If the person asks you to call them something different, please feel free to do so
- A good way to remember where to place your name tag is with the phrase “right is right” which corresponds to extending your right hand for a handshake following the line of sight to the name tag over your right chest

FORCE PROTECTION

FORCE PROTECTION (FP) CONDITIONS

The following is a brief explanation of FP Conditions. The specific measures (such as ID card checking) carried out under each condition can vary from base to base, in the continental U.S. and overseas. If you have questions about FP Conditions talk to the Security Forces personnel at your military base.

Normal

There is a general threat of terrorist activity that warrants a routine security posture, including access control to all DoD installations.

Alpha

There is the threat of possible activity against the base or resources under operational control of assigned/hosted units. Increase your vigilance against a possible local threat against Air & Space Force resources.

Bravo

There is the increased and more predictable threat of possible activity against the base or resources under operational control of assigned/hosted units. Maximize your vigilance against a possible local threat against Air & Space Force resources. Be cognizant of who does and who doesn't belong in your work area.

Charlie

An incident occurs or intelligence is received that indicates imminent terrorist acts against the base or resources under operational control of assigned/hosted units. Secure all work areas and implement 100% identification and entry control procedures for all facilities. Look for suspicious activity and report it immediately.

Delta

A terrorist attack occurs at the base, or intelligence is received that indicates a terrorist attack will be directed against the base, or against resources under operational control of assigned/hosted units. Secure all work areas and implement 100% identification and entry control procedures for all facilities. Look for suspicious activity and report it immediately.

HEALTH PROTECTION CONDITION (HPCON) LEVELS

Zero	Routine	No Community Transmission
Alpha	Limited	Community Transmission Beginning
Bravo	Moderate	Increased Community Transmission
Charlie	Substantial	Sustained Community Transmission
Delta	Severe	Widespread Community Transmission

MILITARY TIME

THE 24 HOUR CLOCK

Military time is a method of measuring the time based on the full twenty-four hours of the day rather than two groups of twelve hours. It's also known as the twenty-four-hour clock. Using military time simply omits the need to use AM and PM and avoids any confusion on which half of the day you are referencing.

Just like a 12-hour digital clock, military time is always displayed in four digits. The first two digits represent the hour and the last two digits represent the minutes. 0000 "zero-hundred" is midnight and 1200 "twelve-hundred" is noon.

Anything between 0001 and 1159 is AM time. For example, 0100 "zero, one-hundred" converts into 1AM and 0730 "zero, seven-thirty" converts into 7:30AM.

Anything between 1201 and 2359 is PM time. The PM hours usually give people more trouble. A quick trick you can use is add 12 to the hour. If you want to know what 4 p.m. converts to on the 24-hour clock, take 4 and add 12. It gives you 16. Convert that to time format and you have 1600 "sixteen-hundred."

1:00 am = 0100 Oh-one hundred

2:00 am = 0200

3:00 am = 0300

4:00 am = 0400

5:00 am = 0500

6:00 am = 0600

7:00 am = 0700

8:00 am = 0800

9:00 am = 0900

10:00 am = 1000

11:00 am = 1100

12:00 am = 1200

1:00 pm = 1300

2:00 pm = 1400

3:00 pm = 1500

4:00 pm = 1600

5:00 pm = 1700

6:00 pm = 1800

7:00 pm = 1900

8:00 pm = 2000

9:00 pm = 2100

10:00 pm = 2200

11:00 pm = 2300

12:00 pm = 2400

The above times are also known as "oh-dark-thirty"

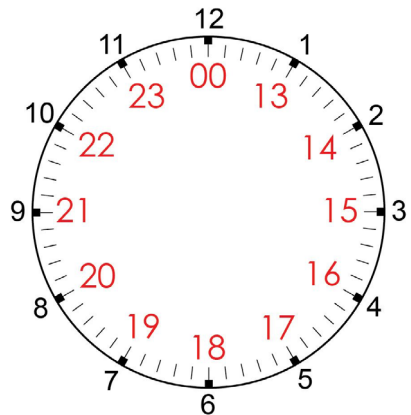
Ten hundred

Noon or Twelve-hundred

Thirteen hundred

Twenty hundred

Midnight, twenty-four hundred, or zero-hundred (0000)



USAF & USSF INSTALLATIONS

CONUS

Alabama Maxwell AFB
Gunter Annex

Arizona Davis-Monthan AFB
Luke AFB

Arkansas Little Rock AFB

California Beale AFB
Edwards AFB
Los Angeles AFB
March AFB
Travis AFB
Vandenberg SFB

Colorado Buckley SFB
Cheyenne Mountain SFB
Peterson SFB
Schriever SFB
USAF Academy
Dover AFB

Delaware JB Anacostia-Bolling

D.C. The Pentagon

Florida Cape Canaveral SFS
Eglin AFB
Hurlburt Field
MacDill AFB
Patrick SFB
Tyndall AFB

Georgia Moody AFB
Robins AFB

Idaho Mountain Home AFB

Illinois Scott AFB

Kansas McConnell AFB

Louisiana Barksdale AFB

Maryland JB Andrews

Massachusetts Cape Cod SFS
Hanscom AFB
Westover AFB

Mississippi Columbus AFB

Missouri Keesler AFB

Montana Whiteman AFB

Nebraska Malstrom AFB

Nevada Offutt AFB
Creech AFB
Nellis AFB

New Hampshire New Boston AFS

New Jersey JB McGuire-Dix-Lakehurst

New Mexico Cannon AFB
Holloman AFB
Kirtland AFB

North Carolina Pope Airfield
Seymour Johnson AFB

North Dakota Cavalier SFB
Grand Forks AFB
Minot AFB

Ohio Wright-Patterson AFB

Oklahoma Altus AFB
Tinker AFB
Vance AFB

South Carolina JB Charleston
Shaw AFB

South Dakota Ellsworth AFB

Tennessee
Texas

Arnold AFB
Dyess AFB
Goodfellow AFB
JB San Antonio
Laughlin AFB
Sheppard AFB
Hill AFB
JB Langley-Eustis
Fairchild AFB
JB Lewis-McChord
F.E. Warren AFB

Utah
Virginia
Washington

Wyoming

OCONUS

Alaska

Clear AFS
Eielson AFB
Joint Base Elmendorf-Richardson
JBER
Canberra
Kleine Brogel AB
Buechel AB
Geilenkirchen NATO AB
Kalkar AF Element
Ramstein AB
Spangdahlem AB

Australia
Belgium
Germany

Thule AB
JR Marianas
Andersen AFB
Kaena Point AFS
JB Pearl Harbor-Hickam
Papa AB

Greenland
Guam

Diego Garcia
Aviano AB
Gheddi AB

Hawaii

Kadena AB
Misawa AB
Yakota AB

Hungary
Indian Ocean
Italy

Kunsan AB
Osan AB

Japan

Korea

Ankara
Volkel AB
Stavanger
Lajes Field

Middle East
Netherlands

Ascension Island
Moron AB
Inciirik AB

Norway
Portugal

Izmir AS
RAF Alconbury
RAF Corughton

South Atlantic

Spain

RAF Fairford
RAF Fylendales
RAF Lakenheath
RAF Mildenhall

Turkey

U.K.

RAF Molesworth

CONUS Continental United States

OCONUS Outside the Continental United States

AFB Air Force Base **SFB** Space Force Base

AFS Air Force Station **SFS** Space Force Station

AB Air Base **JB** Joint Base

RAF Royal Air Force

Note: This is not an all inclusive list.

MILITARY TERMS AND ACRONYMS

A

AAFES	Army and Air Force Exchange Service - also called the BX covers the retail stores on the installation available to authorized users (someone who has a valid military ID card, e.g. active duty member, family member, retiree, or spouse of a retiree).
AB	Air Base (Overseas)
ABW	Air Base Wing - Provides base operating support for an Air Force Base.
ACC	Air Combat Command
Accompanied Tour	Tour of duty with family members
ACSC	Air Command and Staff College
AD	Active Duty
ADSC	Active Duty Service Commitment
Advanced Pay	Payment before actually earned
AEF	Air Expeditionary Force - Deployed Air Force wings, groups, and squadrons committed to a joint operation.
AETC	Air Education Training Command
AFAF	Air Force Assistance Fund - Annual campaign to raise money for four official Air Force charitable organizations.
AFAS	Air Force Aid Society - Organization located at the M&FRC that provides emergency financial assistance to active duty, retirees, and their family.
AFB	Air Force Base
AFI	Air Force Instruction (Regulations)
AFIT	Air Force Institute of Technology
AFMC	Air Force Materiel Command
M&FRC	Military & Family Readiness Center is to provide targeted support and services to Airmen, Guardian, and their family members contributing to mission readiness, resiliency, and the well-being of the Department of the Air Force community.
AFRC	Air Force Reserve Command
AFSC	Air Force Specialty Code
Allotment	Designated payment by member to bank or individual
Allowance	Pay and special compensation
ALS	Airman Leadership School
AMC	Air Mobility Command
AMN	Airman
ANG	Air National Guard
APO	Air Post Office (overseas)
ARC	American Red Cross
Article 15	Disciplinary action
ASAP	As Soon As Possible
AT	Annual Tour
AWOL	Absent Without Leave - When a military member is away from duty without authorized leave

B

BAH	Basic Allowance for Housing - The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets. Replaced Basic Allowance for Quarters or BAQ.
Barracks	Where military members who are not accompanied by family members live (aka dorms).
BAS	Basic Allowance for Subsistence - Meant to offset costs for a member's meals. Each year it is adjusted based upon the increase of the price as measured by the USDA food cost index.
Benefits	Medical, dental, commissary, BX, etc
Blues	Dress uniform
BX/PX	Base Exchange (Managed through AAFES)

C

CC	Commander - The officer in charge of an entire unit of military members.
CCAF	Community College of the Air Force
CCC	Command Chief Master Sergeant
CCF	Commander's First Sergeant
CDC	Career Development Course
CDC	Child Development Center
CE	Civil Engineer
CFC	Combined Federal Campaign - Annual charity fundraising for multiple charities
Chain of Command	This is the leadership structure of the military established rank for both enlisted and officers.
Civilian	Refers to civilian employees who work for the Department of Defense.
COB	Close of Business
Code of Conduct	Rules by which military members must live
COLA	Cost of Living Allowance

Commissary	The base grocery store available to authorized users (someone who has a valid military ID card, e.g. active duty member, family member, retiree, or spouse of a retiree). No sales tax is added but there is a small surcharge.
CONUS	Continental United States - Forty-eight adjoining states and the District of Columbia (does not include Alaska or Hawaii)
Court martial	Trial system within the military
CSS	Commander's Support Staff (Squadron's main administrative office)

D

DeCA	Defense Commissary Agency (See Commissary)
DEERS	Defense Enrollment Eligibility Reporting System - Registration system for benefits for military members and their family
Deployment	Relocation of a military unit/member for operation purposes outside the United States for an extended and specific period of time.
DEROS	Date Estimate Return from Overseas
DFAS	Defense Finance and Accounting Service - Organization which monitors military pay
Dining In	Formal dinner for military members only
Dining Out	Formal dinner for military members and spouses
DITY	Do-It-Yourself Move
DOB	Date of Birth
DoD	Department of Defense
DoDDS	Department of Defense Dependent Schools
DOR	Date of Rank
DOS	Date of Separation
Down Day	A day off for military members, not counted against leave.
DPP	Deferred Payment Plan
DSN	Defense Switched Network - Worldwide military telephone system

E

EFMP	Exceptional Family Member Program Enrollment program that works with other military and civilian agencies to provide comprehensive and coordinated community support, housing, educational, medical, and personnel services to families with special needs.
EFMP-S	Exceptional Family Member Program – Support - Housed in the Military & Family Readiness Center and designed to provide support to those with special needs.
Enlisted	An individual who is not commissioned (see NCO); either an Airman (rank of E-1 to E-4) or an NCO (noncommissioned officer, rank of E-5 to E-9).
EPB	Enlisted Performance Brief
Esprit De Corp	Morale within unit or organization
ETS	Expiration of Term of Service - Scheduled date of separation from active duty

F

Family Advocacy	Program that addresses family issues and concerns.
Field Grade	Majors, Lieutenant Colonels, and Colonels
First Sergeant	A key member of every squadron, the first sergeant (or "Shirt" as sometimes called) is a senior NCO (see below), who has received specialized training in dealing with "people issues." The first sergeant works directly for and with the squadron commander. He/she is knowledgeable about on-base resources available to assist in finding answers/solving problems, as well as managing the recognition of active duty military members' superior performances. The first sergeant also responds to emergencies within his/her squadron.
FCC	Family Childcare - Childcare provided in a licensed provider's home.
FLT Flight	Formation Gathering of military in a prescribed way

G

GI Bill	Education entitlement
GOV	Government Owned Vehicle
GS	General Schedule (Civil Service employee)
GSU	Geographically Separated Unit

H

HAWC	Health and Wellness Center
HHG	Household Goods
Hold Baggage	Unaccompanied baggage or personal belongings
Housing Office	Responsible for managing base housing
HQ	Headquarters (Generally commander's office)

I	
IAW	In Accordance With
ID Card	Identification card issued to legally recognized member of military family.
IG	Inspector General
J	
JAG	Judge Advocate General (also known as the Base Legal Office)
K	
K-9	Dogs specifically trained for military service; also known as Military Working Dogs (MWD).
L	
Last 4	The last four numbers of a person's Social Security number.
Leave	Approved time away from duty.
LES	Leave and Earnings Statement Pay stub
M	
Mess Dress	Formal attire for the military member
MFLC	Military and Family Life Consultant
MPS	Military Personnel Section (formerly MPF/Military Personnel Flight)
MTF	Military Treatment Facility (Base Clinic/Hospital)
MWR	Morale, Welfare, and Recreation
N	
NATO	North Atlantic Treaty Organization
NCO	Noncommissioned Officer - Enlisted, an individual who is not commissioned, rank E-5:E-9
NCOA	Noncommissioned Officer Academy
NCOIC	Noncommissioned Officer in Charge
NLT	Not Later Than
O	
OCONUS	Outside the Continental United States - Overseas tour, INCLUDES Alaska and Hawaii
Officer	An individual who is commissioned, holding the rank of Second Lieutenant (O-1) through General (O-10).
OIC	Officer in Charge
OJT	On the Job Training
OPB	Officer Performance Brief
OPR	Office of Primary Responsibility
OPSEC	Operational Security
OPTEMPO	Operational Tempo - The pace of an operation or operations; includes all of the activities the unit is conducting; can be a single activity or series of operations.
ORI	Operational Readiness Inspection
Orders	Spoken or written instructions to military/civilian members or informal term for PCSing
OSI	Office of Special Investigations
OTS	Officer Training School
P	
PCM	Primary Care Manager (Assigned by Medical Group)
PCS	Permanent Change of Station - Reassignment to a different duty station
Per Diem	Compensation for the extra expenses incurred while on temporary duty away from one's home station.
PFMP	Personal Financial Management Program - Provides personal financial counseling to all military branches including retirees and widows of service members and GS civilians. The goal of PFMP is the creation of a comprehensive financial management assistance service which will guide individuals and families through the life cycle of financial wellness.
PME	Professional Military Education
POA	Power of Attorney - Legal document permitting a person to act on behalf of another.
POC	Point of Contact
POV	Privately Owned Vehicle
PRF	Promotion Recommendation Form (for officers)
Protocol	Military customs and courtesies
Q	
Quarters	Government housing for married members
R	
Rank	Official title of member; relative position within a military grade such as sergeant or captain)
Remote	An overseas assignment, usually 12 to 18 months; in which families cannot accompany the active duty member.

Retreat	Flag lowering ceremony at end of the day
Reveille	Flag raising ceremony at the beginning of the day
RIF	Reduction in Force
ROTC	Reserve Officer Training Corps
Ruffles & Flourishes	Musical honor for general officers and equivalent ranking officials

S

SBP	Survivor's Benefit Plan
SF	Security Forces/Defenders
SGLI	Serviceman's Group Life Insurance
Sick Call	Specific block of time for medical attention
SME	Subject Matter Expert
SNCOA	Senior NCO Academy
SOP	Standard Operating Procedure
Sortie	A flight or single flying mission
SOS	Squadron Officer School
Space A	Space Available (Referring to available seats on aircraft/billeting)
Sponsor	A person assigned to assist an in-bound or newly arrived person to a base.
Squadron	An Air & Space Force unit which has a first sergeant and a commander. Squadrons are usually identified both numerically, and by function. For example: 18FSS (18th Force Support Squadron)
SSN/SSAN	Social Security Number
STEP	Stripes for Exceptional Performers (for enlisted)

T

TAP	Transition Assistance Program - Established to meet the needs of separating service members during their period of transition into civilian life by offering job-search assistance and related services.
TDY	Temporary Duty - Relocation of a military member from their base of assignment to a different duty location or station, such as attending Air Force Leadership School, or specific technical training, for a specific period of time.
Tech School	Technical School - Formal school training for a military job.
TLA	Temporary Living Allowance
TLE	Temporary Lodging Expenses
TLF	Temporary Living Facility
TMO	Traffic Management Office Organization responsible to handle the movement of a military member's belongings to a new duty location.
TRICARE	The health insurance program for military members and their families.
TSP	Thrift Savings Plan

U

UCI	Unit Compliance Inspection
UCMJ	Uniform Code of Military Justice - Military's set of laws
Unit	Group of military members, both officer and enlisted personnel, assigned to work together with a common vision, mission, and goals.
USAF	United States Air Force
USSF	United States Space Force
USAFE	United States Air Force –Europe

V

VA	Veteran's Administration
----	--------------------------

W

WAPS	Weighted Airman Promotion System (for enlisted)
WIC	Women, Infants, and Children's program; also available Overseas.

My husband was a new recruiter outside of base and I gave birth within our first few months there. I didn't know the other spouses well but the flight chief's wife showed up in every way. Our personalities didn't match well and we didn't have anything to talk about but when I had PPD she made sure she was there anyways. She held my daughter and we sat quietly for hours. She didn't ask how to help, she jumped in and helped like family would. We've returned the favor and grown and added to our spouse family. We're all in on this together, that's the Air Force I know.

- Taylor S., Air Force Spouse, Wright-Patterson AFB

CHECKLISTS

Below you will find some of the most commonly used checklist resources. Simply click the guide below to go to the corresponding checklist. You can also find these guides and even more resources at www.fiveandthrive.org.



DEPLOYMENT



JUST MARRIED



NEW BABY



PCS/MOVING



CHILDCARE CENTER



FAMILY CHILDCARE HOME



SCHOOL-AGE PROGRAM



PRESCHOOL PROGRAM



MOVING WITH A MILITARY-CONNECTED STUDENT



EFMP - PREPARING FOR YOUR MOVE



BUYING A HOME WITH A VA-BACKED LOAN



Created by the Thrive Team with the help of Air & Space Force Spouses
Current as of December 2023

Note: While the Thrive Team strived to make the information in this guide as timely and accurate as possible through coordination with Department of the Air Force personnel and programs, we make no claim, promise, or guarantee about the accuracy, completeness, or adequacy of the contents of this guide, and expressly disclaims liability for errors and omissions in the contents of the guide.

No warranty of any kind, implied, expressed, or statutory, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose or freedom from computer virus, is given with respect to the contents of this guide or its links to other Internet resources. References or the appearance of hyperlinks does not constitute endorsement of non-federal entities or imply Department of Defense or Department of the Air Force endorsement of any company or organization.

THRIVE

THE CIVILIAN ADDENDUM

Air Force and Space Force civilians are from all backgrounds and all walks of life, serving with passion and dedication. Civilians invest their energy and skills to support the Department of the Air Force mission in air, space and cyberspace. From routine to rocket science and everything in between, the contributions of civilians are vital.

As a family member of our civilian workforce, you play a critical part in our success, and we want to make sure you have the resources and support you need.

The information in this addendum highlights resources available to civilians and their families.



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For spouses, by spouses.

One of our goals when we created the Thrive Guide was to eventually support our total force spouses. We are so grateful for the work done by our partners at AFMC to get this information to our valued civilian spouses.

To our civilian spouses, thank you for everything you do in support of our mission. We hope this addendum clarifies some of the resources available to you and your family. As always, we hope it helps you THRIVE!



In this together,

Your Thrive Team

FIVE & THRIVE



CHILDCARE

Civilian employees are eligible for childcare services at the Child Development Centers (CDCs), School Age Care Programs (SAC), Family Child Care Programs (FCC), and Youth Programs (YP) based on space availability and priority.

Check with your installation Force Support Squadron or [click here](#) for more information.

If the civilian member who is already receiving full-time care is impacted by a rapid deployment or mission need that requires extended or after-hour care, they can submit a request for care [here](#). If approved, they will be able to identify an alternate provider for additional care needs and receive care at no cost. This is a short-term support resource not to exceed three days, allowing for a long-term solution to be identified and implemented.

Additional information can be found on the [DAF Child and Youth Programs \(CYP\)](#) website.

[Reference Thrive Guide page 18](#)

I have learned that knowledge and connection help bridge the gap between the military and our DOD civilian airmen and families. Our mission for the civilian group is to Connect, Communicate and Care. We strive to establish a strong support system along with a sense of community through our key spouse team and EAP's benefits for our civilians help us to achieve this.

Lynne B., Air Force, DOD civilian spouse, Altus AFB

EDUCATION

While there are no direct benefits provided by the Air Force for civilian spouses and dependents, local education offices can provide information on grants, loans, and local programs available for family members.

AIR FORCE (AF) EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Air Force EAP aids with identifying programs of study and scholarship or grant opportunities, supporting transitioning students and referring all Air Force civilian personnel to local resources as needed during their course of study.

Call AF EAP at 1-866-580-9078 or go to www.afpc.af.mil/eap.

Additional resources and information for federal civilian families can be found at feea.org.

EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP) FAMILY SUPPORT

Local Military and Family Readiness Centers can provide all-encompassing support to any Department of Defense identification card holder with a special needs family member(s) to include assistance with local schools, respite care, and resource and referral support.

[Reference Thrive Guide page 26](#)

THE FEDERAL EMPLOYEE EDUCATION AND ASSISTANCE FUND (FEEA)

The Federal Employee Education and Assistance Fund (FEEA) is the only independent, nonprofit 501c3 organization devoted solely to providing emergency financial assistance and scholarships to our dedicated civilian federal and postal public servants and their families. FEEA also has a for-profit subsidiary, FEEA Childcare Services, which administers childcare subsidy programs on behalf of a number of federal agencies.

MILITARY SCHOOL LIAISON OFFICE (SLO)

School Liaison Officer support is available at no cost and open to all Department of Defense identification card holders, educators who serve military students and community partners involved with Pre-K through 12th-grade education.

SLOs provide a wide variety of services for students and families, including:

- Transition support
- Deployment support
- Alternative schooling support
- Special education information, navigation, and connections
- Youth Sponsorship Program support and referrals
- College, career, and military readiness
- Parent and educator workshops
- Navigating special education requirements

[Reference Thrive Guide page 21](#)

HEALTHCARE

Federal employees are eligible for health insurance and benefits.

AIR FORCE (AF) EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Air Force EAP provides non-clinical, short-term support, information, and counseling for work/life balance concerns to all civilians and their families in the Air and Space Force, Air Force Reserve, and Air National Guard.

Use of the AF EAP is a confidential service. It does not constitute a court or administrative agency ordered “Mental Health Condition” of incompetency or directed use of a “Mental Health Professional” as reportable on a Security Clearance Questionnaire.

AF EAP is the federally mandated provider of the Drug-Free Workplace Program, assisting individuals with getting support with substance abuse treatment. Short-term, non-clinical treatment can be provided at no-cost through AF EAP. If long-term or clinical support is required, AF EAP will assist with identifying options and coordinating with civilian members health insurance to provide care.

In the event of a mental health emergency, installation emergency and mental health services will respond to any on-site requirements. After an incident, AF EAP can provide short-term mental health, financial and legal support to the civilian member and their family.

Services can be provided via telephone, virtual, or in-person and can include referral to local resources, assistance with health plans and information, and grief counseling. Call AF EAP at 1-866-580-9078 or go to www.afpc.af.mil/eap.

[Reference Thrive Guide page 22](#)

THE FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) PROGRAM

The FEHB Program can help you and your family meet your healthcare needs. Federal employees, retirees and their survivors enjoy the widest selection of health plans in the country. You can choose from among Consumer-Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles, health savings/reimbursable accounts and lower premiums, or Fee-for-Service (FFS) plans, and their Preferred Provider Organizations (PPO), or Health Maintenance Organizations (HMO) if you live (or sometimes if you work) within the area serviced by the plan.

EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP)

The EFMP provides comprehensive support to family members with special needs. EFMP takes an all-inclusive approach to coordinate military and civilian community, educational, medical, housing, and personnel services to help Airmen, Guardians, and their families with special needs. An exceptional family member is a family member with any physical, emotional, developmental, or intellectual special need that requires special treatment, therapy, education, training, or counseling, and meets the eligibility criteria.

Airmen and Guardians with exceptional family members are required to register for EFMP and keep enrollment information current. This way, family needs can be considered during the assignments process and ensure families are assigned to areas where they can access necessary resources.

As of August 2021, families can receive 24/7 support when they find themselves in need of immediate assistance. Total Force service members and EFMP families can contact the Total Force Service Center (TFSC) to connect with a representative who will help answer EFMP questions and can also elevate issues to an EFMP Central Cell staff member when necessary.

1-800-525-0102, Option 7

For more information on EFMP, please visit the following:

[Department of the Air Force Facebook Page](#)

[Air Force Personnel Center EFMP](#)

[MilitaryOneSource EFMP & Me](#)

[Department of the Air Force Family Vector](#)

[Reference Thrive Guide page 26](#)

PHARMACY INCENTIVE PROGRAMS AND FEHB

Office of Personnel Management does not prohibit FEHB members from participating in pharmacy-sponsored incentive or pharmaceutical company co-pay reimbursement programs, and we are unaware of any Federal laws restricting participation. Enrollees in other Federal Programs such as Medicare and Medicaid are statutorily prohibited from participating in pharmacy incentive programs under section 1320a-7b of title 42, United States Code (the Anti-Kickback Act). However, the FEHB Program is exempt from the application of this provision.

Many installations have base housing that has been privatized and managed by

I just recently relocated to a new base with my family. Being able to reach out to the M&FRC and AF EAP helped us find the things we needed to make the move easier on both me and my family.

-Tom, Air Force civilian spouse, Wright-Patterson AFB

HOUSING

private-sector companies. When the level of vacancies reaches a certain level, driven in some places by location, open units can be rented by federal civilians, military retirees and private citizens. Please contact your local Military Housing Office (MHO) for more information. **Note:** *if a priority list exists, federal civilians will rank at the lowest priority.*

Civilian members who are doing a permanent change of station (PCS) are entitled to moving expenses and support during their move to include: home buying and rental information at gaining location, financial management support and a community and cultural orientation (if appropriate). Additionally, civilians can attend Plan My Move/Smooth Move Workshops and receive gaining installation information, resource and referral.

Virtual tools are available through Military and Family Readiness Centers (M&FRC) including classes, individual assistance information, education and referrals.

[Reference Thrive Guide page 27](#)

AIR FORCE (AF) EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Air Force EAP assists civilian personnel and their family's relocation with information and assistance to include: moving resources, relator and relocation information, schooling and related needs. Additionally, AF EAP can provide support for children under the age of 26 who remain at losing location and assistance with home maintenance or legal questions if home in original location is retained. Call AF EAP at 1-866-580-9078 or go to www.afpc.af.mil/eap.

PLAN MY MOVE FROM MILITARY ONESOURCE

If you've received new orders, it's time to fire up a powerful tool that can help you take charge and master your move. Plan My Move is a Department of Defense online tool that simplifies the moving process, breaking it down into clear, manageable steps for both experienced and first-time movers, as well as family members and loved ones. Plan My Move helps you create personalized moving checklists, and offers tips about housing, transportation, finances and more. This online tool puts you and your family in charge of a smooth relocation to your new duty station.

MILITARYINSTALLATIONS FROM MILITARY ONESOURCE

While you are planning your move to the next duty location, you may have questions or wish to reach out to a specific office or support function. MilitaryINSTALLATIONS is another application available through Military OneSource that provides comprehensive information, key programs and services, check-in procedures, local resources, maps, community information and more.

SPOUSE EMPLOYMENT

PRIORITY PLACEMENT PROGRAM (PPP)

Both military and civilian spouses who are displaced due to a DAF sponsored move are eligible for the PPP. Spouses must register at the losing base to be eligible for the program at their new location. Please visit <https://www.dla.mil/Careers/Employees/Overseas/return/> or go to your local civilian personnel office for more information.

AIR FORCE (AF) EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Air Force EAP can assist civilian spouses and families with employment needs to include resume writing, interview skill building, job skills and job searches. You can find information at www.afpc.af.mil/eap.

ADDITIONAL RESOURCES

AIR FORCE (AF) EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Air Force's Employee Assistance Program is for Air Force and Space Force civilian personnel. Here you can find free, confidential services to help you and your household members manage everyday challenges and work on more complex issues.

AF EAP offers coaching to help you grow and achieve your goals, and counseling for when life gets difficult. They provide management support to help your staff thrive and self-care programs to improve your emotional health.

All Air Force civilian personnel—including non-appropriated funds, or NAF, employees, Guard and Reserve, and family members may use the program at no charge to the individual or family member.

The EAP provides the same services and access to care provided in the past with continued access 24/7 via telephone, website or in-person.

Call 866-580-9078 or click below to be taken to the new EAP portal to:

- Explore the variety of services available
- Find a provider to meet your unique needs
- Search the Learning Center for relevant health information and tools

CIVILIAN EAP (CONUS) Use Code "US Air Force"

CIVILIAN EAP (OCONUS) Use Code "USAirForce"

CIVILIAN-MILITARY RANK EQUIVALENTS

Military Rank	Air Force/Space Force Title	GS/Civilian Equivalent	Acq-Demo Pay Bands					
E-1	Airman Basic/Specialist 1	GS-1	NH-01	NJ-1	NK-1			
E-2	Airman/Specialist 2	GS-2						
E-3	Airman First Class/Specialist 3	GS-3						
E-4	Senior Airman/Specialist 4	GS-4						
E-5	Staff Sergeant/Sergeant	GS-5	NH-02	NJ-2	NK-2			
E-6	Technical Sergeant	GS-5						
E-7	Master Sergeant	GS-6						
E-8	Senior Master Sergeant	GS-7						
E-9	Chief Master Sergeant	GS-8						
O-1	Second Lieutenant	GS-7						
O-2	First Lieutenant	GS-8/9						
O-3	Captain	GS-10/11					2/3	NK-3
O-4	Major	GS-12					NJ-3	
O-5	Lieutenant Colonel	GS-13/14	NH-03	NJ-4				
O-6	Colonel	GS-15	NH-03/04					
O-7	Brigadier General	SES/DV-5						
O-8	Major General	SES/DV-4						
O-9	Lieutenant General	SES-3						

- GS** General Schedule
- SES** Selective Executive Service
- NH** Business Management/Technical Management
- NJ** Technical Management Support
- NK** Administrative Support

Additional Civilian Employment Categories can include Non-Appropriated Fund (NAF) positions.

[Reference Thrive Guide page 32](#)

INSTALLATION RESOURCES

Force Protection

Civilians and family members who access the installation are required to observe all force protection and health protection protocols.

[Reference Thrive Guide page 56](#)

Military & Family Readiness Center (M&FRC)

Civilians can attend M&FRC trainings and classes, however, a few limitations exist with regards to services for DoD Civilians at installation Military & Family Readiness Centers. Exceptions include any Air Force Aid Society services (only available to uniformed DAF personnel) and any locally determined limitations designed to prioritize uniformed personnel when legislative or DAF mandates are specific to them (e.g., Transition Assistance Program and Personal Financial Readiness training designed to meet legislative requirements to uniformed personnel). Civilian spouses can attend based on local policy and availability.

DoD Civilian Employees are encouraged to visit their local M&FRC to gain awareness of all locally available services which may be available, or even targeted, to them. M&FRCs look forward to opportunities to serve these valuable team members.

[Reference Thrive Guide page 8](#)

Morale, Welfare and Recreation (MWR)

Civilian Employees are eligible to use Morale, Welfare and Recreation (MWR), gas stations, convenience stores (purchasing alcohol is prohibited), thrift stores, bowling alley, and related activities.

[Reference Thrive Guide page 34](#)

UNDERSTANDING PAY

In addition to basic pay, which is the standard amount an individual receives for the work they do, you may hear acronyms like BAH and COLA. This is additional compensation that is added to base pay to help offset local costs and expenses. Basic Allowance for Housing (BAH) is housing compensation provided to active duty members. Cost-of-Living Allowance (COLA) is intended to equalize purchasing power and is provided to both military and civilian members and varies based on location. COLA overseas is non-taxable. Questions regarding civilian pay should be directed to the host installation civilian personnel office.

[Reference Thrive Guide page 47](#)

Thrift Savings Plan (TSP)

All civilian employees are eligible for the Thrift Savings Plan retirement plan. The TSP is a government run 401(k) retirement account that allows members to invest their own money in stocks, bonds and government securities. Service members in the Blended Retirement System also receive DoD contributions to their TSP account. TSP gives you a long-term retirement savings and investment plan. Thousands of DoD and federal government civilians take advantage of TSP for their retirement savings. By contributing to the TSP, military members can leave the service at any time and take this existing retirement account with them. Service members who leave the military before completing 20 years can keep their money in TSP, take it out (not recommended), or move it to a different retirement account (such as an IRA or 401k) to continue the tax savings. For service members in BRS the DoD will automatically contribute an amount equal to 1% of your base pay to your TSP account. The DoD will also match up to 5% of your own contributions from base pay. You can set your TSP contribution level at MyPay, as well as choose traditional or Roth tax treatment for your TSP contributions; adults in their 20s or 30s might consider making Roth contributions. Talk to a financial counselor at the M&FRC to find out more.

Information on the types of funds used, plan management, and related support can be accessed at <https://www.tsp.gov/index.html>.

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Created by: AFMC and The Thrive Team
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