



# SMSD Information and Resources

## Service Members and Military Families

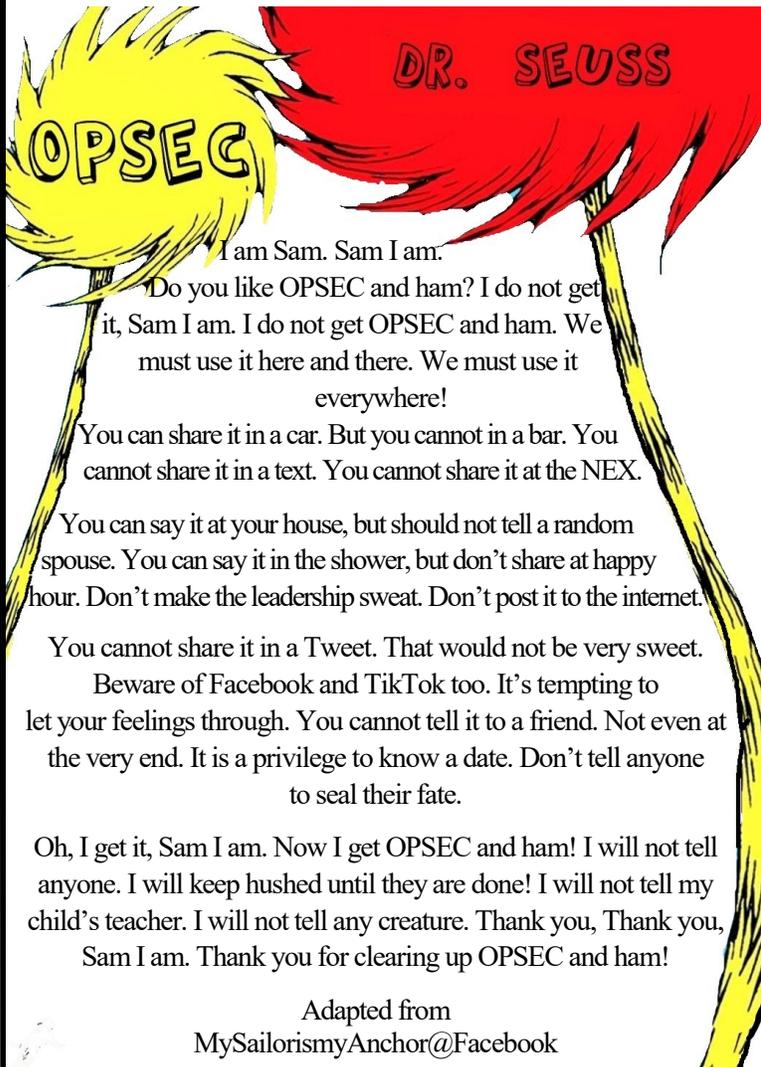
July 13, 2020

### The OPSEC Process

Everyone has encountered the term OPSEC, or operational security, at one point or another. What are the five steps of OPSEC? The process includes:

- (1) Identify critical information
- (2) Identify the threat
- (3) Assess vulnerabilities
- (4) Analyze the risk
- (5) Develop and apply countermeasures

OPSEC is an analytical process used to deny information from our adversaries and safeguards information concerning our intentions and capabilities. For more guidance or details on how you can adhere to OPSEC rules check out their [Facebook page](#).



I am Sam. Sam I am.

Do you like OPSEC and ham? I do not get it, Sam I am. I do not get OPSEC and ham. We must use it here and there. We must use it everywhere!

You can share it in a car. But you cannot in a bar. You cannot share it in a text. You cannot share it at the NEX.

You can say it at your house, but should not tell a random spouse. You can say it in the shower, but don't share at happy hour. Don't make the leadership sweat. Don't post it to the internet.

You cannot share it in a Tweet. That would not be very sweet.

Beware of Facebook and TikTok too. It's tempting to let your feelings through. You cannot tell it to a friend. Not even at the very end. It is a privilege to know a date. Don't tell anyone to seal their fate.

Oh, I get it, Sam I am. Now I get OPSEC and ham! I will not tell anyone. I will keep hushed until they are done! I will not tell my child's teacher. I will not tell any creature. Thank you, Thank you, Sam I am. Thank you for clearing up OPSEC and ham!

Adapted from  
MySailorismyAnchor@Facebook

### MilSpouse Money Mission

The MilSpouse Money Mission (M3) website, [www.milspousemoneymission.org](http://www.milspousemoneymission.org), launched as a DoD asset in May. The website features a range of resources for any part of the MilSpouse journey. Review and use the guides, charts and budget printouts to further expand your money knowledge.



Initial market research and discussions with the M3 work group identified several subject areas for future content development. An ongoing campaign plan is in development and will post to the FINRED (The Office of Financial Readiness) website, once final.

### Covid-19 Resources

The Office of Financial Readiness website, [www.finred.usalearning.gov](http://www.finred.usalearning.gov) has a COVID-19 landing page with articles, fact sheets and helpful links to DoD and Federal agency content supporting COVID-19 relief efforts.



Since information related to COVID-19 continues to change make sure you visit the site regularly for the latest updates.

Need Support?

Call us at 1-800-292-9464, Option 1



<https://www.facebook.com/WIFamilyPrograms/>

[www.wisconsinmilitary.org](http://www.wisconsinmilitary.org)

We are here for you 24/7

## Virtual Bader Youth Camp



The importance of staying connected has never been greater. As we adjust to what is happening in our lives, we long to find some semblance of normalcy. Banner Health recently published an article, *Social Distancing for Teens: Helping Your Kids to Stay Connected*, which identifies the importance of this value.

“While teens and young adults tend to have a strong sense of invincibility, the hesitancy to isolate is also part of the developmental growth stage they’re in – it’s normal,” said Adeola Adelajo, MD, a physician with Banner Behavioral Health Hospital. “Their social connections are innate and important. They seek it out because that’s where they’re meant to be as healthy teenagers.”

The Wisconsin Army National Guard Child and Youth Program has taught the value of connection for the past several years and continues to seek avenues to help military youth stay connected. Hold on to your chairs and prepare to enter the realm of Badger Youth Camp, because it is going virtual! Now move and push that chair aside and learn some new skills. You will embark on honing your physical and mental fortitude while learning some nature skills to improve your awareness. Finally, dive into the art of charcoal drawing with a live instructor. Do all of this while at Badger Youth Camp Virtual to connect with old friends and make new ones.

Your journey begins on August 4<sup>th</sup> and ends August 6<sup>th</sup>, 2020. Each day you will be presented with live sessions from 0900 to 1130. These sessions are broken into 30 minute segments and will be presented by a skilled volunteer team. That is not all! Along with Badger Youth Camp Virtual, there is a camp in a box that goes along with it. This box will include items that go with the sessions, and you will find a couple extra activities to do at your own pace. Registration is open to Army National Guard connected youth, and limited to 50 participants. What are you waiting for? Sign up today, at: <https://virtualbadgeryouthcamp2020.eventbrite.com>

## Ultra Violet (UV) Safety Month

With summer in full swing, the temptation to spend oodles of time outdoors is real. On the days when the heat is bearable it can be easy to spend all day outside without acknowledging the increase in sun exposure. UV rays can begin to damage skin within 15 minutes of exposure. [What can we do to decrease our risk of sunburn?](#)

Blocking direct sunlight will help to eliminate or decrease risk of sun damage. Sunlight can be blocked by seeking shade or wearing appropriate clothing –such as wide brimmed hats and clothing with adequate coverage. When it’s not possible to avoid the sun, use sunblock lotion rated with an SPF of 15 or higher. Before using sunblock, make sure it does not react negatively with your skin type –you may simply be trading sunburn for rashes –and choose a different brand if it does. Also, check the expiration date to make sure it will still be effective. When using sunblock, be sure to reapply. A coating can be worn or sweated off within 2 hours of outdoor fun!

If you’re spending any time in the sun, you need to wear shades. Sunglasses that block both UVA and UVB rays are ideal for optimal safety. Most sunglasses sold in the United States, regardless of cost, meet this standard. Style choices aside, it should be noted wrap-around sunglasses offer the best protection as they prevent UV rays from coming in on the side of the lenses.

No one is immune from UV damage. Regardless of melanin content in the skin, everyone is susceptible to sunburn. Additionally, the source of the UV doesn’t matter, it is still hazardous to your skin’s health. Tanning beds and UV-light nail driers all pose a risk for skin damage and skin cancer.

Sunburn is more than unsightly discomfort –it’s serious. Sun damage to skin can add up over time making your skin more susceptible to skin cancer, aka melanoma. Treating melanoma is not always as simple as cutting away the affected area of skin. As with any cancer, skin cancer can spread throughout the body and eventually lead to death. [According to the CDC, in the United States alone, over 5 million people are treated for skin cancer, with at least 8,000 deaths, every year.](#) Skin is the largest organ of your body, it’s important to treat it well. When you’re on your way out the door for some summer fun in the sun, don’t forget to grab your bottle of sunscreen and a pair of shades before you go.



## **Become Financially Savvy in July**

Join the Wisconsin Personal Financial Counselors and Military OneSource Consultant for 35min sessions to discuss financial topics. Trouble registering? Email [Rebecca.boehlke@militaryonesource.com](mailto:Rebecca.boehlke@militaryonesource.com) and include the class you wish to attend. (1) Please register at least 24 hours prior to class start-time. You will receive a confirmation email with meeting ID and password. For additional security, the classroom will be closed shortly after class begins. (2) DOD has approved the use of Zoom platform for these non-FOUO classes. (Recommendation: Use personal device.)

### **Tues., July 14 at 1500 CST – Got Young Kids? Saving for Their Education**

Education savings options: 529 Plans, Coverdell, IRA withdrawals for education, and more.

<https://militaryonesource.zoom.us/meeting/register/tJAscumhrjIqH9ZDO3ug0KY-iyJACaXpdweD>

### **Wed., July 15 at 1900 CST - TSP Check-Up: Are You in the Right Funds for YOU?**

Your investment choices today have a huge impact on long-term savings.

<https://militaryonesource.zoom.us/meeting/register/tJIof-CrrDovHNLzwHA3jwKZRnkzA1MSLS6A>

### **Thurs., July 16 at 1130 CST – Personal Finances and Security Clearances**

Make sound financial decisions now to maintain your clearance.

<https://militaryonesource.zoom.us/meeting/register/tJwod-igrz8jGdV7F10onweADTYLF0rMz9Un>

### **Tues., July 21 at 1130 CST - Jump Into the "Pool": Mutual Fund Investing**

A shallow dive into mutual funds, including an intro to online tools to help your research.

[https://militaryonesource.zoom.us/meeting/register/tJkOGprDMsHNew1CRr\\_2MD0tsTFzLe5x-q](https://militaryonesource.zoom.us/meeting/register/tJkOGprDMsHNew1CRr_2MD0tsTFzLe5x-q)

### **Tues., July 21 at 1500 CST – Got Young Kids? Saving for Their Education**

Education savings options: 529 Plans, Coverdell, IRA withdrawals for education, and more.

<https://militaryonesource.zoom.us/meeting/register/tJcof-2vrzIrE9z3P2dfRZSO1FxKC2Hj6Ey0>



### **Wed., July 22 at 1900 CST – TSP Checkup: Are You in the Right Funds for You?**

Your investment choices today have a huge impact on long-term savings.

<https://militaryonesource.zoom.us/meeting/register/tJwqdOCpqjkoHtLEbwajuYqJIVo0EjdbMZlg>

### **Thurs., July 23 at 1130 CST – How Do Credit Scores Work?**

Understand the factors behind your credit score and importance or weight of each factor.

[https://militaryonesource.zoom.us/meeting/register/tJ0kcuquqDkoGd0RVCjb\\_PxgRnpXVRPOVZ7o](https://militaryonesource.zoom.us/meeting/register/tJ0kcuquqDkoGd0RVCjb_PxgRnpXVRPOVZ7o)

### **Tues., July 28 at 1130 CST - Stretch Your Money During the COVID Crunch**

Temporary changes to tax rules for penalty free access to retirement funds as well as other options to access cash.

<https://militaryonesource.zoom.us/meeting/register/tJwlduurzkqGNKu-rO0ybOzC513AtsBt06o>

### **Tues., July 28 at 1500 CST – Retirement Simplified: Concepts for Those Not Wanting a Yacht or Vineyard**

This brief covers fundamental actions needed for a successful retirement savings plan.

<https://militaryonesource.zoom.us/meeting/register/tJcrdO2hrDIrHtluAXuei-LnhBU9PfZzn4HB>

### **Wed., July 29 at 1900 CST – Employer Sponsored Retirement Plans and Individual Retirement Accounts**

Understand the differences among TSP, 401k, 403b, IRAs, and pensions too ... before you need them.

<https://militaryonesource.zoom.us/meeting/register/tJwtecmrszkoHNKTd0xzPL2JxReV5-Ve4-Ht>

### **Thurs., July 30 at 1130 CST – Your Future’s Superpower: Blended Retirement System**

Whether you “opted-in” to the BRS or were automatically enrolled. This 30-minute class reviews the 4 components of the BRS: Defined benefit, defined contribution, continuation pay bonus, and lump-sum at retirement option.

Good refresher! Ask questions about BRS in this informal setting.

[https://militaryonesource.zoom.us/meeting/register/tJAucO6pqT8iH9zjVTGurBa-LNDUTu\\_6YUu6](https://militaryonesource.zoom.us/meeting/register/tJAucO6pqT8iH9zjVTGurBa-LNDUTu_6YUu6)