



COMMUNICATING INFORMATION AND RESOURCES



Gold Star Families, Military Veterans Granted Free Entrance to National Parks

On Oct. 28, U.S. Secretary of the Interior David L. Bernhardt announced at the Iowa Gold Star Museum that Gold Star families and U.S. military veterans will be granted a lifetime of free access to national parks, wildlife refuges and other federal lands managed by the Department of the Interior starting on Veterans Day this year.

Entrance fees for the National Park Service and the U.S. Fish and Wildlife Service, and standard amenity recreation fees for the Bureau of Land Management and the Bureau of Reclamation sites, will be waived for veterans and Gold Star families. They will have free access to about 2,000 public locations spread out across more than 400 million acres of public lands, which host activities to fit any lifestyle, from serene to high octane, including hiking, fishing, paddling, biking, hunting, stargazing, and climbing.

For more information, please visit <https://www.doi.gov/pressreleases/trump-administration-grants-gold-star-families-and-military-veterans-free-entrance>.



Gold Star Family Fellowship Program

The SFC Sean Cooley and SPC Christopher Horton Congressional Gold Star Family Fellowship Program Act, House Resolution 107, was signed into law on Oct. 29, 2019. This act established the Gold Star Family Fellowship Program, allowing Gold Star families to apply for a one-year fellowship with members of Congress. The fellows are full-time House employees selected by the member office but paid by the CAO.

- Fellows are full-time House employees.
- Fellows earn between \$41,134 to \$54,324.
- Fellows are assigned to district offices and in some cases D.C. offices; the member decides which district office.
- Member decides scope of fellow's work assignment. Most fellows focus on veteran casework or veteran outreach, but they can perform any task as directed.
- Member selects who they would like to interview/hire based on resumes provided by the Gold Star Family Fellowship Program.

In terms of the fellows, they must meet the following requirements in order to be eligible for the program:

- Must be a parent, sibling, spouse, child or stepchild of a service member who died while on active duty, or
- Must be a parent, sibling, spouse, child or stepchild of a service member who died within four years of an honorable separation due to a service-connected disability.

Please visit <https://cao.house.gov/gold-star> for more information and current career opportunities.



It is important to note that less than 10% of surviving spouses qualify under both the Survivor Benefit Plan and Dependency and Indemnity Compensation. To learn more about these benefits, visit <https://www.dfas.mil/RetiredMilitary/survivors/SBP-DIC-News/>. You can also communicate with your installation Gold Star Program coordinator or a Personal Financial Management Program specialist at the local Fleet and Family Support Center.

Elimination of the SBP-DIC Offset

By Somalia Allen, Personal Financial Management Specialist, NAVBASE Kitsap-Bangor

Do you have questions about your benefits as a surviving spouse? You are not alone; there are many ins and outs of the Survivor Benefit Program (SBP), and it's tough to keep up with all of them! There have been some modifications to the law that require an offset of SBP payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the VA. What does this mean for you?

Initially, a spouse receiving Dependency and Indemnity Compensation was subject to a dollar-for-dollar reduction of SBP payments. The amount of money received from the VA (Dependency and Indemnity Compensation) was subtracted from the amount of money a spouse received from the service member's pension (Survivor Benefit Plan). Beginning in January 2021, there will be a phased reduction of the DIC offset. This will mean an increase in overall income for many surviving spouses. Once this law is in effect, SBP will be reduced by no more than two-thirds of the amount of DIC rather than the full dollar-for-dollar reduction. In 2022, SBP will be reduced by no more than one-third of the amount of DIC, and in 2023 the SBP-DIC offset will be eliminated altogether.

Let's review a more tangible example of what the offset will look like. If a surviving spouse is currently set to receive \$3,000 in SBP and \$1,600 in DIC, the spouse only receives \$3,000 due to the dollar-for-dollar reduction in SBP ($\$3,000 + \$1,600 - 1,600 = \$3,000$).

- In 2021, the spouse will receive \$3,533, instead of the dollar-for-dollar-reduction. The equation looks like this: $\$3,000 + \$1,600 - (\$1,600 \times 2/3)$.
- In 2022, the spouse will receive \$4,066. The equation changes to $\$3,000 + \$1,600 - (\$1,600 \times 1/3)$.
- And finally, in 2023, the offset will completely disappear, leaving the spouse with an income of \$4,600 (\$3,000 in SBP and \$1,600 in DIC).





LIFE GOES ON,
LOVE IS FOREVER,
AND WE MISS THEM ALL
AND CARRY ON
IN THEIR HONOR!
FOR YOU, ANDREW!

The Long Journey Back to Life

By Margaret McGee and James Skinner, Gold Star Parents

You all know the feeling. One day the world is fine and the next it is pure chaos! You wonder: "How will I ever get thru this?" The answer is with courage and a little help from your friends.

But who are these friends? Many you know, but some are new. They hear of your pain and suddenly are beside you offering aid and comfort. Enter gold stars shining their light, TAPS to remind you, and seasons to share your grief. These kindred spirits help show you the way back and remind you of the joy that lives on forever.

Our starlit journey began with the Naval District Washington Navy Gold Star Program. It was a path that we did not know, but with a helping hand from a guide we received our Navy stars and became part of a larger family of caring and sharing. We now entered a family where our loved ones are not forgotten and our pain is assuaged.

The journey did not end there, as our guide led us toward a national Gold Star family with even more resources and partners to help soothe the soul and join in remembrance. That is where we are today; our lives are on the mend and our son is remembered along with others who have been lost to this world and are waiting in the next!

Life goes on, love is forever, and we miss them all and carry on in their honor! For you, Andrew!



Protect Your Credit and Financial Health During COVID-19

By Rufus Bundrige, CNRSE Gold Star Coordinator, and Fran Jackson, Personal Financial Management Specialist, NAS Jacksonville

COVID-19 is having a negative impact on the financial health of our country and its citizens. The unprecedented nature of this pandemic has resulted in business closures and job losses, an urgent need for medical care, and schools converting to virtual learning. Inadvertently, these circumstances may have impeded a person's ability to pay their bills. If your finances have been impacted by COVID-19, you may have questions and concerns about your financial future, such as:

- How will I make my payments if my workplace shuts down?
- How can I afford child care if my children must attend virtual school?
- If I miss payments, how will these missed payments affect my credit score?

These are critical questions to consider because your credit score can determine your interest rates, lending terms, and, consequently, your budget. Having a financial plan in the event of unexpected life events is one way to ensure financial peace during uncertain times. The following tips will help you protect your credit score and financial health during COVID-19.

70/20/10 is a breakdown of a financial plan that allows an individual to manage their finances with a basic understanding of money management and financial discipline.

Example: If an individual has a monthly net income of \$3,000 per month, the following will help in financial management planning:

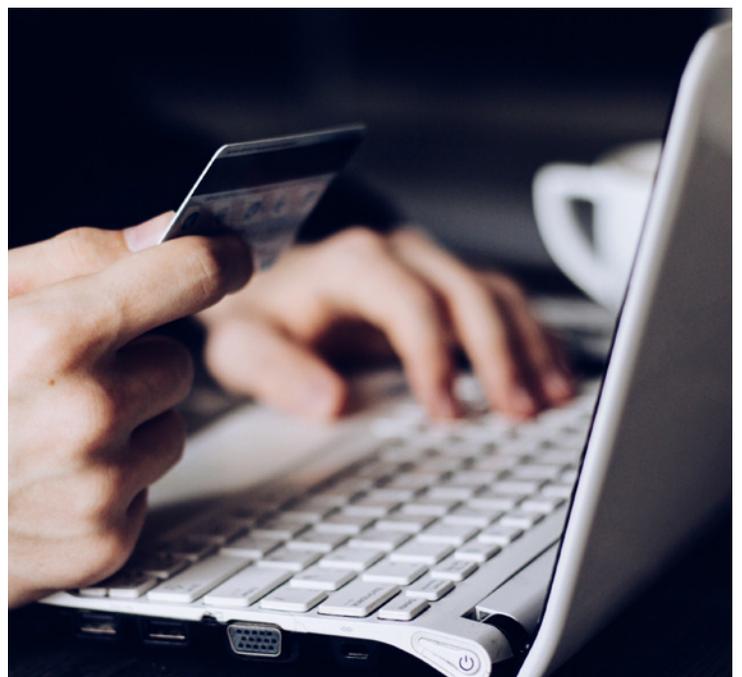
- 70% of \$3,000 is for living expenses = \$2,100
- 20% of \$3,000 is for debts = \$600
- 10% of \$3,000 is for savings = \$300

Living expenses include rent or mortgage, food, utilities, child care, insurance and clothing. Debts include auto loans, credit cards, personal loans, student loans, etc. Savings include regular savings, IRAs, money market accounts, CDs, mutual funds, etc. Developing a spending plan within this concept is a helpful way to achieve basic financial success.

If your financial situation has been impacted by the coronavirus, there are steps you can take to help yourself maintain financial stability and a strong credit score. Contact creditors before your bills are due or as soon as possible to make them aware of your situation. Your lenders have programs in place to work with customers who have been impacted by COVID-19. In fact, federal and state regulators have issued guidance to lenders whose customers have been impacted by COVID-19. Programs lenders may offer to help customers include:

- Modified loan agreement.
- Deferred payment plan.
- Loan forbearance (meaning lenders allow customers to temporarily pay loans at a lower payment or postpone paying the loan).

Payments in deferment or forbearance do not negatively affect your credit score. It's always best to check with the lender on how they intend to report these arrangements while the account is in forbearance or deferred.





How Do I Know if I'm Receiving All of My Survivor Benefits?

By Military OneSource

When someone close to you dies, it's not uncommon to feel overwhelmed when you think about the future. In the months or years following your service member's death, you see automatic deposits arrive in your bank account, but how do you know if the deposits are accurate? Survivor benefits from the Department of Defense, Social Security Administration and the Department of Veterans Affairs are complicated and can be difficult to understand when you're in the midst of grief. You know you're receiving something, but how do you know if you are receiving all of your survivor benefits?

Your casualty assistance calls officer (CACO) should have provided you with valuable information about your benefits soon after your loved one's death, and it's a good idea to go back and review that information. Oftentimes after months or years pass, the particulars can change because of changes in your family's circumstances. Maybe you've started a new job, or your children have gone off to college. You might have remarried or become disabled. These changes, along with many other scenarios, can affect your current survivor benefits or future benefits. Having up-to-date information in order to know that the sum of your benefits is accurate is a very powerful tool to have.

One resource tool that is available to you is the Online Survivor Benefits Report (OSBR). The OSBR provides a report similar to what your CACO should have initially provided to you. It is a personalized, online benefits calculator that is available to you 24/7, 365 days a year. It allows you to see what your benefits should be today and how your benefits can change based on a variety of "what if" scenarios, such as remarriage, employment/unemployment, college attendance, disability, or even the death of a family member. The OSBR can be invaluable in determining

if the deposits going into your bank account are correct. If you review your report and the benefit amounts don't match what you are actually receiving (keeping tax withholding in mind), or you just have questions about your benefits, you can get help from the Department of Defense Family Assistance Support Team at 877-827-2471.

To access your personal report, you first must set up a DS Login Premium Account and password. This account is useful not only for viewing your benefits report, but also for viewing several other government websites such as DEERS, Department of Veterans Affairs, and TRICARE, just to name a few. To set up your DS Login Premium Account, please visit the Defense Manpower Data Center at www.dmdc.osd.mil/identitymanagement. If you need additional assistance, contact the FAST Team at 877-827-2471.





Coffee with the Chaplain During COVID-19

By CNIC Force Chaplain's Office

Picture yourself in the tea room or the coffee shop. You are sitting across from the chaplain reflecting on the verities of life. As the conversation turns toward a discussion of mindful well-being - physically, spiritually, emotionally, socially and mentally - this discussion unfolds. "Coffee with the chaplain" is a mindful moment where we all can pause, reflect, think and act.

Pause. This 2020 holiday period is going to be much different due to COVID-19. We will lose and we will gain. Our collective Thanksgiving Day experience is a foretaste of what may possibly await us during the December religious observances and routine social gatherings with family and friends.

It is a fact that many of us are grieving the loss of loved ones due to this pandemic. Every significant loss demands a period of grief. It is healthy to grieve. Our nation's collective grief of 9/11 provided outlets for newfound courage to face a new day. It also uncovered our assumption that evil is around us but cannot touch and disrupt our lives. The point is that we grieved together, and we became stronger as a result. Grieving is cathartic when we have a shoulder to lean on. However, grieving is wounding when we seek to go it alone. The weight is too heavy for any one soul to bear.

Reflect. Social distancing has become a common phrase in our vocabulary. It is also a life-saving practice in our daily routines. Practicing social distancing will likely remind us more of what we have lost. A common loss for us all is simply not being able to do what we normally do during the December holiday period of family and friends gatherings.

Outward signs of the holidays will be in the marketplace and throughout our communities with the festive decorations and bright lights, traditional colors of this year-end season, music

that takes us back to simpler times and fond memories, and celebrations that are rooted in religion, family customs and life-defining traditions.

Think. This pandemic has simultaneously created tremendous challenges and innovative opportunities. What areas of our lives have been expanded because we simply could not do what we normally do under normal circumstances? Have you wrestled with reconsidering what normal really means? What is most important to you? Who are the people most important to you? How can you value these relationships during a period of restricted travel and overdependence on electronic presence? These and so many similar questions are worth raising in the here and now. If you make these questions uniquely your own, you will likely be surprised by where the answers take you.

Act. Fear of the unknown can imprison us if we allow it. Fear can have us dying a thousand deaths over matters that will not unfold as true realities.

The Holy Bible, in Galatians 5:22-23, has a liberating message inviting us to practice daily these gifts of God for the people of God that build community and transcend our debilitating fears. Let us act by practicing love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control. In practicing these acts regularly, each of us will be closer to achieving mindful intent to maintain a healthy well-being - physically, spiritually, emotionally, socially and mentally.

As you sip your last cup in the company of the chaplain, the prayer becomes clear for you and for all of us: "Be safe. Be well. Trust God."



Navy Gold Star Coordinator



Katrina Rush **Installation Navy Gold Star Coordinator** **Naval Weapons Station Earle**

Katrina Rush has worked in the military community in various capacities at the Youth Center, Child Development Center and the Fleet and Family Support Center for the past 10 years. Her work with active-duty personnel and their families has given Katrina a sense of commitment toward supporting the military community. Katrina joined the Gold Star Program to support Gold Star families and help them as they navigate through hard times.

Katrina holds a Bachelor of Arts degree in Liberal Studies with concentrations in English and Psychology from Livingstone College, Salisbury, North Carolina. She also received her Master of Arts degree in Psychology from Ashford University, San Diego, California. She is a graduate of Neptune High School.

Katrina is the mother of a beautiful young daughter who she inspires to achieve her goals and dreams. In her spare time, Katrina enjoys writing, working with children and families, sharing inspiration, and motivational speaking. Katrina is a first-time author of the book "Circumstances Don't Matter." Katrina is passionate in her work and life, and always strives to inspire, support and encourage others.

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GOLD STAR FAMILIES GINGERBREAD HOUSE CONTEST

Decorating Must Haves:

- Be edible
- House must be at least four colors
- A gold star
- Your service member's favorite candy
- Something related to 2020
- Outdoor scenery

Email your photo submission to Susanna Del Llano (susanna.delllano@navy.mil) no later than 12 p.m. CT on December 21.

Photos will be posted on the Navy Gold Star Facebook page for voting on December 22-23.

Voting will end on December 23 at 4 p.m. CT.

A prize will be awarded for the photo submission with the most "likes."



For questions, please contact Susanna Del Llano (901-930-8109) or Emily Kolenda (901-930-8258).



Navy Gold Star Program Directory

Name	Phone	Address*
NAVY REGION SOUTHWEST REGIONAL COORDINATOR	619-705-5980	FFSP / CNRSW N40 750 PACIFIC HIGHWAY SAN DIEGO CA 92132
NB VENTURA COUNTY INSTALLATION COORDINATOR	805-982-6018	FFSC / 1000 23RD AVE BLDG 1169 CODE N91 PORT HUENEME CA 93041
NAVBASE CORONADO INSTALLATION COORDINATOR	619-767-7225	FFSC / BUILDING G SAUFLEY RD SAN DIEGO CA 92135-7138
NB SAN DIEGO REGIONAL COORDINATOR	619-556-2190	NB SAN DIEGO FFSC 3005 CORBINA ALLEY STE 1 BLDG 259 SAN DIEGO CA 92136-5190
NAVY REGION NORTHWEST INSTALLATION COORDINATOR	360-396-2708	FFSC / 610 DOWELL ST BLDG 35 KEYPORT WA 98345
SMOKEY POINT SUPPORT COMPLEX INSTALLATION COORDINATOR	425-304-3721	SMOKEY POINT SUPPORT COMPLEX 13910 45TH AVE NE SUITE 857 MARYSVILLE WA 98271
NAVY REGION SOUTHEAST REGIONAL COORDINATOR	904-542-5712	FFSC / BLDG 919 LANGLEY ST NAS JACKSONVILLE FL 32212-0102
NAS JACKSONVILLE INSTALLATION COORDINATOR	904-542-5706	FFSC / 554 CHILD ST NAS JACKSONVILLE FL 32212
NSA MID-SOUTH INSTALLATION COORDINATOR	901-874-5017	FFSC / 5722 INTEGRITY DR BLDG 456 MILLINGTON TN 38054-5045
NCBC GULFPORT INSTALLATION COORDINATOR	228-871-4569	FFSC / 5301 SNEAD ST GULFPORT MS 39501-5001
NAS CORPUS CHRISTI INSTALLATION COORDINATOR	361-961-1675	FFSC / 11001 D ST CORPUS CHRISTI TX 78419-5021
NAVAL DISTRICT WASHINGTON REGIONAL COORDINATOR	202-433-3059	FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373
NAVAL DISTRICT WASHINGTON INSTALLATION COORDINATOR	202-685-1909	FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373
NAVY REGION MID-ATLANTIC REGIONAL COORDINATOR	757-445-3073	FFSC / 7928 14TH ST SUITE 209 NORFOLK VA 23505-1219
NWS EARLE INSTALLATION COORDINATOR	732-866-2110	FFSC / 201 RT 34 BLDG C59 COLTS NECK NJ 07722
NAVSTA GREAT LAKES INSTALLATION COORDINATOR	847-688-3603 ext. 111	FFSC / 525 FARRAGUT AVE STE 300 BLDG 26 GREAT LAKES IL 60088
NB NORFOLK INSTALLATION COORDINATOR	757-322-9182	FFSC / 7928 14TH ST SUITE 102 NORFOLK VA 23505-1219
SUBASE NEW LONDON INSTALLATION COORDINATOR	860-694-1257	FFSC / BLDG 83 BOX 93 GROTON CT 06349-5093
NAS OCEANA INSTALLATION COORDINATOR	757-492-8282	2073 TARTAR AVENUE, BUILDING 585, FFSC AT DAM NECK ANNEX, VIRGINIA BEACH VA 23461-1917

*When communicating with your coordinator via mail, please add NAVY GOLD STAR PROGRAM and contact column info to all mailing addresses to ensure deliver.