1. #BeThere for The Holidays / 29 NOV 18
Navy NavStress

Whether catching up via phone, social media or at a holiday gathering, pay attention to the subtle signs that may indicate someone is having difficulty navigating stress. Even if it seems like they’re joking or being casual, if something seems out of the norm trust your gut and ACT (Ask Care Treat).
National Suicide Prevention Lifeline 1-800-273-8255 or text 838255

2.) SRB Update Released with Pay for Performance Pilot / 13 DEC 18
Chief of Naval Personnel Public Affairs


3.) Sailors Taking January Classes Should Start Tuition Assistance Approval Process Now / 11 DEC 18
Naval Education and Training Professional Development Center Public Affairs, Ed Barker

Sailors planning to take college courses in the new year using Tuition Assistance (TA) should submit requests before the holiday stand-down period to get a head-start on the review and approval process.

4.) Servicemembers, arm yourself with basic car buying skills—Stand your guard when it comes to add-on products / 10 DEC 18
Consumer Finance Protection Bureau, Patrick Campbell

Add-ons are additional products or services offered by the dealer, and they can add significant cost to the deal. Add-ons may significantly vary in cost from dealer to dealer, so be sure to shop around if you think you want one or more of these products. Negotiating for the lowest price you can get is always a good idea.

5.) Supplemental Articles bi-weekly roll-up:
Every other week, we roll up the latest supplemental articles from around the Fleet. Below are the latest: (URLs on Last Page)

- Service Secretaries to Host Conference on Prevention of, & Response to, Sexual Harassment & Sexual Assault at U.S. Colleges & Universities
- Navy Accepting Applications for Intelligence University
- Fleet Rating Experts’ Knowledge is Key to Building Advancement Exams
- Officials Detail Steps to Improve Navy, Marine Corps Readiness

To sign up for the @USNPeople Weekly Wire, email usnpeople.fct@navy.mil, or find it online at www.navy.mil/cnp
National Suicide Prevention Lifeline 1-800-273-8255 or text 838255

According to the Suicide Prevention Resource Center, it is a commonly-held misconception that suicides increase over the holidays. This is not the case. However, the holidays are an ideal time to strengthen your connections with shipmates and loved ones – a protective factor against suicide. Whether catching up via phone, social media or at a holiday gathering, pay attention to the subtle signs that may indicate someone is having difficulty navigating stress. Those signs may include expressing feelings of hopelessness or burdensomeness, increased substance use, withdrawal from usual activities and sudden mood changes. Even if it seems like they’re joking or being casual, if something seems out of the norm trust your gut and ACT (Ask Care Treat).

ACT is Navy’s call-to-action to encourage early intervention when a Sailor is experiencing difficulty navigating stress or may be at risk for suicide. All Sailors and members of the Navy community should be able to recognize the risk factors and warning signs that indicate a potential suicidal crisis, and should feel confident in their ability to ACT:

- **Ask** – Ask directly: are you thinking of killing yourself?
- **Care** – Listen without judgment. Show that you care.
- **Treat** – Get the Sailor immediate assistance. Escort him or her to the nearest chaplain, trusted leader or medical professional for treatment.

Annual case reviews consistently reveal missed opportunities to “connect the dots” when a Sailor is experiencing the negative effects of stress, psychological health concerns or exhibiting uncharacteristic behavior. Active communication and ongoing dialogue about stress, psychological health and suicide can motivate positive action and open the door for help.

While the holiday season may be a busy time, remember that 1 Small ACT can make a difference. In addition to knowing the signs and when to intervene, encourage Sailors to get ahead of stress by practicing self-care this season, like eating a balanced diet, making time for exercise and getting adequate sleep. Like U.S. Navy Operational Stress Control on Facebook or follow @navstress on Twitter for healthy holiday tips from the: Every Sailor, Every Day campaign. For additional resources, messages and materials, download the FY-19 1 Small ACT Toolkit.

Help is always available through the Military Crisis Line. Call 1-800-273-TALK (press 1), text 838255 or visit www.militarycrisisline.net

Like U.S. Navy Operational Stress Control on Facebook or follow @navstress on Twitter for healthy holiday tips.

Visit www.suicide.navy.mil for additional resources.
WASHINGTON (NNS) -- The Navy updated the Selective Reenlistment Bonus (SRB) award plan for Active Component and Full Time Support Sailors and announced a pay for performance pilot program in NAVADMIN 302/18, released Dec. 13.

Updates include adding award levels for 19 skills in 10 ratings, increasing award levels for 35 skills in 12 ratings, decreasing award levels for 59 skills in 27 ratings and removing award levels for 11 skills in 7 ratings from the SRB program released May 2018, in NAVADMIN 119/18.

Increased award levels are effective immediately and decreased levels, including deletions, are effective 30 days after the release of NAVADMIN 302/18.

The NAVADMIN also announced a pilot program for Sailors in seven ratings who will receive an additional 0.5 multiple or “kicker” to their reenlistment bonus, based on demonstrated superior performance. The pilot is a Sailor 2025 initiative and is part of Navy’s effort to incentivize and promote superior performance through its bonus programs.

To be eligible for the performance kicker, Sailors must:

- Be in one of the following ratings – Electrician’s Mate (EM), Engineman (EN), Gas Turbine Systems Technician (GSM), Machinist’s Mate (Surface) (MM(SW)), Damage Controlman (DC), Hull Maintenance Technician (HT) and Machinery Repairman (MR)
- Have received two early promotes (EP) on their three most recent regular periodic evaluations – transfer, concurrent or special evaluations will not qualify
- Have not received a non-judicial punishment within the last three years
- Have not failed any part of the physical fitness assessment in the last three years

The NAVADMIN also realigns the SRB reenlistment window to 180 days of a Sailor’s end of active obligated service (EAOS) vice one year, for those who are eligible for combat zone tax exclusion and Sailors with an early promote on their most recent regular periodic evaluation.

Eligible Sailors looking to reenlist under SRB are encouraged to work with their command career counselor, command master chief and chain of command to discuss timing and procedures for their reenlistment well before their EAOS. Requests are required to be submitted a minimum of 35 days prior to the requested reenlistment date.

Sailors can stay informed of award changes through the Navy’s SRB webpage at http://www.public.navy.mil/bupers-npc/career/enlistedcareeradmin/Pages/SRB.aspx.

For a complete listing of skills award levels eligible for SRBs and reenlistment requirements, read NAVADMIN 302/18 at http://www.npc.navy.mil/.
3.) Sailors Taking January Classes Should Start Tuition Assistance Approval Process Now / 11 DEC 18

Naval Education and Training Professional Development Center Public Affairs, Ed Barker

VIRGINIA BEACH, Va. (NNS) -- Sailors planning to take college courses in the new year using Tuition Assistance (TA) should submit requests before the holiday stand-down period to get a head-start on the review and approval process.

According to counselors at the Navy College Virtual Education Center (NCVEC), the primary reason for problems with TA requests is late applications, and Sailors who get an early start on their applications have the best chance of having their requests approved. Service members are required to obtain approval for TA funding before the official start of a course.

“December is the perfect time to select courses and apply for your Tuition Assistance/Navy College Program for Afloat College Education (NCPACE) Distance Learning (DL) funding,” said Chris Cruz, Navy Voluntary Education (VOLED) Virtual Education Capabilities director. “TA/NCPACE DL applications may be created, command approved, and submitted in the My Education module (https://myeducation.netc.navy.mil) website as early as 120 days, but no later than 14 days in advance of your school’s published term start date.”

Cruz added that TA applications are funded on a first-come, first-served basis - there’s no risk in applying early; the NCVEC can modify or cancel the TA voucher after the fact if necessary with no harm to the Sailor.

“If TA requests are received by the VOLED team on or after the class begins, the TA requests will be automatically denied in accordance with policy guidelines, putting Sailors in a potentially tough financial situation if the course is not dropped,” said Cruz. “That’s why early TA submission, coupled with a well-defined education/degree plan is strongly recommended.”

Sailors planning to attend college classes are required to complete the following training (once per naval career):

1) “Navy Tuition Assistance” training: This covers Navy TA policy and the WebTA application process. For NCPACE, “NCPACE Policy and Procedures” training covers the NCPACE DL policy and application process.

2) “Navy Virtual Counseling 101” training: This helps Sailors establish education and career goals, select and apply to an academic institution, and understand the higher education life cycle. This training will help prepare for academic counseling with a Navy college education counselor.

These training products are available in the My Education section of the Navy College Program website. More details can be found in NAVADMIN 243/17, also on the website.

Before completing each higher education level - certificate, associate’s, bachelor’s, or masters - Sailors must also complete the following:

1) Receive academic counseling from a Navy College Virtual Education Center (NCVEC) or overseas Navy College Office (NCO) counselor. Sailors may schedule appointments via the online appointment scheduling tool on the My Navy Portal website at https://www.mnp.navy.mil/group/training-education-qualifications/appointment-scheduler.
2) At a minimum, upload an unofficial education plan to your My Education record before enrolling in any classes. Once an official education plan or Servicemembers Opportunity Colleges Degree Network System (SOCDNS) Student Agreement is issued by your academic institution, please upload to My Education. This is required after the first nine semester hours, or equivalent, of instruction.

Sailors may take advantage of Expedited TA/NCPACE DL funding if they meet the following conditions:

1) The Sailor's Academic Institution (AI) has uploaded their courses and tuition costs in the Academic Institution Module (AIM) on the Navy College Program website.

2) The Sailor selected course and tuition information for their application from the My Education course and tuition pick lists, rather than manually entering in courses. Expedited funding cannot happen if the Sailor made manual entries.

3) All Navy requirements are met (training, counseling, EAOS, no missing grades, etc.)

4) The application is command approved.

Once the application process is complete, My Education automatically sends the service member a link within My Education to locate and print the authorization voucher for signing and delivery to the AI.

For additional information on the Navy College Program, visit www.navycollege.navy.mil to start the education process, complete required training, submit a Help Request through the Navy College Virtual Education Center (NCVEC), initiate a Live Chat session, or review knowledge management articles. The NCVEC can be reached Monday-Friday 7 a.m.-7 p.m. Eastern Time toll free 1-877-838-1659; DSN 492-4684. For OCONUS Navy College Office (NCO) information, visit: https://www.navycollege.navy.mil/contact.htm.

The Navy College Program Mobile Application offers access to the NCP planning tools, including required training and the counseling scheduler. Sailors can download the app from iTunes or Google Play store at no cost. Search 'NCP App' in the stores. The URL for the Navy College Program website is: https://www.navycollege.navy.mil.

An additional program - Navy Credentialing Opportunities On-Line (Navy COOL), provides information about licenses and certifications applicable to all Navy occupations, offering resources and funding to help Sailors gain appropriate civilian desired, and in many cases required, credentials.

For more information about Navy COOL, visit www.cool.navy.mil/ or call (850) 452-6683.

Navy College Program improvements are part of the Manpower, Personnel, Training and Education (MPT&E) Transformation, a modernization effort that will overhaul the way human resources services are provided to all Sailors, their families, and future recruits. Over the next several years, the Transformation will change how services are offered throughout a Sailor's entire "Hire-to-Retire" life cycle, by streamlining processes and systems to improve the speed, accuracy, and quality of HR services.

Sailors can also get the latest information by following Navy Voluntary Education on Facebook at https://www.facebook.com/NavyVoluntaryEducation/

Additional information about the Naval Education and Training Professional Development Center can be found via https://www.netc.navy.mil/netc/netpdc/Default.htm

Get more information about the Navy from US Navy Facebook or twitter.
4.) Servicemembers, arm yourself with basic car buying skills—Stand your guard when it comes to add-on products / 10 DEC 18
Consumer Finance Protection Bureau, Patrick Campbell

Like a well-prepared servicemember, you did your homework. You shopped for auto financing. You decided whether a new or used car was right for you. If you traded in your old car, you got a great offer and the right price for the car you wanted. You worked out a great rate. As you near closing the deal, and are dreaming about taking a victory lap in your new car or truck, the car dealer may bring up another topic: how many and which add-on products they might interest you in.

Add-ons are additional products or services offered by the dealer, and they can add significant cost to the deal. They may be physical additions to your car like window etching; rustproofing; security items; or accessories like spoilers, pickup truck bed covers, or pin or racing stripes. Add-ons can also include extended warranties; service contracts; guaranteed auto protection (GAP); or tire, dent, paint, and fabric protection packages. When promoting these items, some dealers may emphasize the utility of these and other add-ons to servicemembers or military families.

Add-ons may significantly vary in cost from dealer to dealer, so be sure to shop around if you think you want one or more of these products. Negotiating for the lowest price you can get is always a good idea. Also, unless you’re paying cash for these add-ons, the extra items will increase your monthly payment and the total amount financed on the car.

These add-on products and services are generally optional, so you’re not required to purchase them. Be ready to say “No, thank you” if you’re offered add-ons that you don’t want or need. And be certain to review your contract to ensure it doesn’t include items you don’t want.

If you do want certain add-ons, be sure the amount in the contract is what you agreed on. And keep in mind that you can shop and compare alternative sources for most add-ons offered by the dealer. This way, you can compare any products and services you may want, take time to consider them rather than deciding on the spot, and look at payment options that aren’t financed with the car, on which you pay interest. Certain add-ons may also be cancellable for a refund after purchase of the car. Here are some tips from the Federal Trade Commission (FTC).

Commonly offered car add-on products

**Guaranteed Auto Protection (GAP)**
GAP covers the difference—or gap—between the amount you owe on your auto financing and what your insurance pays if your vehicle is stolen, damaged, or totaled. The terms in GAP contracts vary, so if you’re interested in this product, check in to the coverage and cost from different sources.

**KEEP IN MIND**
You only need GAP during the time that you owe more on the car than it’s worth. It may be useful to find out in advance what you need to do to cancel the coverage.

You can purchase GAP from different sources. If you purchase GAP from the dealer, the amount is added to your amount financed, and you’ll pay interest on it, increasing your monthly payments and total cost. GAP is also...
offered by some insurance companies – check to see if it’s already included in your auto policy. A bank or credit union may also offer GAP if you finance with them. And you may be able to pay for GAP upfront, avoiding additional interest in your monthly payments.

If you’re considering GAP, here are some things to keep in mind:

**Overseas cars**
GAP may not cover overseas travel, including servicemembers on deployment. Check to see if there are exclusions from or conditions on coverage, including location, in any GAP plan you're considering. We heard from one servicemember who paid nearly $700 for GAP only to find out that the coverage was void if the accident occurred overseas. When his vehicle was in a crash while he was deployed in Germany, the GAP provider didn’t reimburse him for the loss.

**Missed payments**
If you don’t make regular payments when due, you could be in default and lose your coverage. One servicemember missed a GAP payment and when a family member totaled the car, the GAP provider wouldn’t pay for the loss due to the missed payment.

**Rolled-over financing**
Check to see if the GAP you’re considering covers amounts that are rolled over into the new financing, if you still owe money on your trade-in. Some plans may not cover this “negative equity” situation.

**Deductibles**
Some GAP plans may require a deductible payment before they apply. Find out if there is a deductible on the GAP you’re considering, and how much it is.

**Service contracts or extended warranties**

A service contract is a promise to perform, or pay for, certain repairs or services. Sometimes called an "extended warranty," a service contract isn’t a warranty as defined by federal law.

**SERVICE CONTRACT**

A service contract may be arranged at any time and always costs extra.

**WARRANTY**

A warranty comes with a new car and is included in the purchase price. Used cars also may come with some type of warranty coverage. Look for information about the warranty for used cars on the FTC’s Buyer’s Guide, which dealers must display on every used car for sale and must give to buyers after the sale.

While an extended warranty that you purchase might be worthwhile for some buyers, extended warranties sold at the dealership might add hundreds of—or in some instances, more than one thousand—dollars to your purchase, plus financing costs.

There may also be exclusions or conditions that apply. Look through all of an extended warranty or service contract to find out what is actually covered. Few service contracts cover all repairs. Common repairs for parts
like brakes and clutches are generally not included in auto service contracts. The best advice: if an item isn't listed, assume it's not covered. Watch out for absolute exclusions that deny coverage for any reason. For example: if the contract specifies that only "mechanical breakdowns" will be covered, problems caused by "normal wear and tear" may be excluded. If the engine has to be taken apart to diagnose a problem and during the process the mechanic discovers non-covered parts that need to be repaired or replaced, you may have to pay for the labor involved in the tear-down and re-assembling of the engine.

If you’re considering buying an extended warranty or a service contract from a dealer, be sure to ask the following questions:

- Will the warranty or service contract work overseas?
- Does the service contract duplicate any manufacturer’s warranty coverage?
- What is the length of the extended warranty or service contract?
- Who backs the extended warranty or service contract?
- How much does it cost?
- What specifically is covered?
- How are claims handled?
- Are new or reconditioned parts authorized for use in covered repairs?
- What are my responsibilities?
- Is the warranty or service contract cancellable?

If you're interested in an extended warranty or service contract, try to avoid making the decision on the spot in the dealer’s finance office. Instead, research your options and comparison shop in advance.

This is the fourth post in our blog series written in collaboration with the FTC. Read the first three posts in the series on shopping for auto financing, making the decision to buy a new or used car, and how to trade in your car. Learn more about auto financing and the car buying process at: www.FTC.gov/cars and at www.cfpb.gov/auto-loans

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