

QUANTICO FAMILY ADVOCACY PROGRAM NEWSLETTER

JANUARY 2024

WELCOME TO

2024

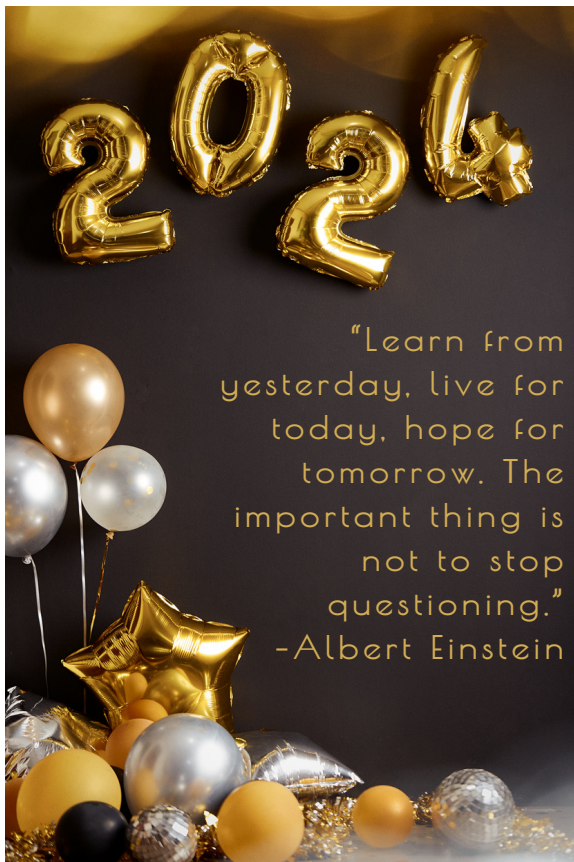
we're so glad you're here!

New Year, New Mindset

Last year was tough! Lots of stressors, major life changes and other challenges! This year we're starting fresh with a positive outlook on the year ahead. We're not carrying the burden of negative things that happened last year, with us forever.

Adopting a new mindset of positivity and happiness can change our life, in totality. Take time showering people with love, develop deeper friendships, find greater meaning in your life, increase self-care, work with passion, find what inspires you, and be a fully engaged and loving friend and partner.

Learning new skills takes time and positive thinking is something that must be learned, practiced, and repeated. Adding positive thinking to your New Year's goals can help you stay on track and achieve your other resolutions!



"Learn from yesterday, live for today, hope for tomorrow. The important thing is not to stop questioning."
-Albert Einstein

New Year, New Job?

As the year changes, so do opportunities for new beginnings. Whether you're aspiring for a career change, pursuing professional growth, or seeking a new adventure, The Family Member Employment Assistance Program (FMEAP) is here to help you along your professional journey. Their services include, but are not limited to:

- Resume & Job Application Assistance
- Job Search & Career Advice
- Employment Readiness Workshops
- Employer Contacts & Employment Referrals

- Interview Techniques & Practice Sessions
- Education & Training Opportunities

For more info scan the QR code or call 703-784-4963/3306.



Credit & You

This New Year, add one more resolution to your list, managing your credit report and credit score. Boosting your credit score doesn't happen overnight or in a few weeks. It takes time and 15% of your credit score is based on time or length of your credit history.

First, pull your credit report from the three credit reporting agencies at annualcreditreport.com. Review them thoroughly and make sure they're accurate. If they're not, each credit bureau has instructions on handling discrepancies. Were there things you weren't aware of? Like, an open account you believed was closed. This is usually one of the bigger comments. Be mindful of the impact your credit score will have if you close an account, because 30% of your credit score is based on your Credit Utilization Ratio (CUR).

Often people have store cards they received during promotion sales and then close them. By closing one account, how much will this impact your score? CUR is the available credit or debt you have available on your revolving credit accounts if carrying over debt on your credit cards. CUR is one of the ways you can make an impact on your credit score. If you're able to, use a pay increase to pay down or pay off your credit card debt. Since CUR affects 30% of your credit score, by paying more toward your debt, your utilization ratio goes down and credit score goes up.

Making your payments on time is also important because your payment history accounts for 35% of your score. If you're unable to make a payment, be proactive with making payment arrangements rather than waiting for creditors to contact you.

A better credit score/history can save you more money. Better scores may yield better interest rates on credit cards, loans, and mortgages. If you plan to purchase a home, having at least one late payment on your credit report within the last 12 months, is usually a nonstarter or disqualifier for VA home loan. Or potential employers could pull your credit when looking for new employment.

If you would like to have a one-on-one financial counseling session, have questions about your finances or want to set out a road map to financial freedom, contact the MCB Quantico Personal Financial Manager.



-Robert Bieri, USMC (Ret)
RICP, CASL, CLU, CHFC, REBC
MCB Quantico Personal
Financial Manager
703-784-2650

UPCOMING CLASSES/WORKSHOPS

CENTURY ANGER MANAGEMENT

Thursdays, Jan. 4th – Feb. 22nd
9:00 am – 11:00 am
Little Hall

IDC TRAINING

Fri., Jan. 5th
8:15 am – 12:00 pm
Little Hall

TRIPLE P PARENTING

Tues., Jan. 9th
9:00am – 3:00 pm
Little Hall

ONE DAY STRESS MANAGEMENT

Wed., Jan. 10th
9:00 am – 3:30 pm
BPAC

MARRIED & LOVING IT

Fri., Jan. 26th
9:00 am – 4:00 pm
Little Hall

CO-PARENTING WORKSHOP

Tues., Jan. 30th
9:00 am – 3:00 pm
Little Hall

