

Introduction to Return and Reunion Summary Briefs

Return and Reunion (R&R) Summary Briefs are condensed versions of Modules 2 – 7 of the *Instructor Guide*. These three- to five- minute informational briefs can be used when operational considerations and time constraints preclude the facilitation of the full 30-minute modules. They provide a basic overview of the course content, including tips and resources, how to request additional information and invites Service members to visit the FFSC upon returning home. They can also be used as a brief to encourage Service members to attend a regular 30-minute session.

Summary Briefs can be given at anytime, anywhere: during morning muster, on the mess decks or in conjunction with a meeting. They are designed for all audiences of all sizes. No other materials are needed, only the script.

The R&R Summary Briefs include:

- Module 2: Overview of Singles Returning to Homeport
 - Module 3: Overview of Reintegrating with Partners
 - Module 4: Overview of Reintegrating with Children
 - Module 5: Overview of New Parents
 - Module 6: Overview of Consumer Awareness
 - Module 7: Overview of Car Buying Strategies
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SUMMARY BRIEF

Singles Returning to Homeport

Singles! There are three questions you should ask yourself as you prepare for homecoming. What has changed? How will I spend my time during my first 24 hours home? How can I reduce the chance of accidents, assaults or injury?

Change

Let's start with the first question: "What has changed?"

Returning home after a deployment is a lot like entering a parallel universe. Things may look the same, but in reality, a lot has changed. Think about all the ways you have changed since the deployment began. How might those changes affect family and friends? If possible, discuss these differences with those closest to you before you return home. This will ensure no one is caught off guard and everyone has the opportunity to adjust before you reunite.

Time

Question 2: How will you spend your time during your first 24 hours home?

Some of you may be "thrill seekers" and are planning to do something exciting and adventurous, and some of you may be "chill seekers" and plan to do something quiet and relaxing.

Whether you are seeking thrills or wanting to chill, be sure to check out the local attractions sponsored by MWR, ITT and local ticket vendors. When planning, keep in mind that the most successful homecomings are those that incorporate a balance of fun and quiet time shared with family and friends, as well as some quality time alone.

Chance

Question 3: How can you reduce the chance of accidents, assault and injury?

When planning your homecoming, it is easy to forget about personal safety and assume nothing bad will happen when we are out having fun. However, the reality is that keeping service members safe after a deployment continues to be a challenge for the military. Here are 10 tips that can help you have an incident-free homecoming.

1. Use the buddy system.
2. Drive safely.
3. Limit alcohol consumption.
4. Practice safe sex.
5. Prevent sexual assault.
6. Trust your instincts and use common sense.
7. Keep your cellphone charged.
8. Park in well-lighted areas.
9. Date sensibly.
10. Pay attention to your surroundings.

The three most common causes of death among young adults are accidents, assaults and suicide. Following these 10 tips will help to prevent most accidents and assaults. Now, let's address suicide.

If you believe a fellow shipmate is contemplating suicide, remember to ACT.

- **A = ASK** them if they are thinking of suicide.
- **C = CARE** by listening, offering hope and not being judgmental.
- **T = TREAT** the situation by taking action. Do not leave the person alone; get assistance.

If you have feelings of hopelessness and thoughts of suicide, please know that your life is worth living. Talk with someone you trust or call the Veterans Crisis Line. The Veterans Crisis Line has qualified responders that are available 24 hours a day, seven days a week, 365 days a year.

- **Toll-free hotline:** 1-800-273-TALK (8255), Option 1
- **Online chat:** www.veteranscrisisline.net
- **Text:** 838255

To learn more about being safe, planning your homecoming and adjusting to change...

1. Attend the *Singles Returning to Homeport* workshop [provide dates and times].
 2. Visit the FFSC upon returning to homeport.
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SUMMARY BRIEF

Reintegrating with Partners

Service members returning to partners, here's a riddle: I stick, but I'm not sticky. I am drawn to my opposite and push others away. What am I?

Answer: A magnet.

If you have ever tried to get two positive or two negative poles of a magnet to stick, you know it never works! Magnets are attracted by their opposite poles. Although you and your partner have been living opposite lives during deployment, your different experiences can be magnetic!

Here are some tips to help you and your loved one connect like magnets in three areas: communication, managing change and restoring intimacy! As I provide the tips, take note of the ones you want to apply and discuss them with your partner.

Communication

One of the most important ways to re-establish connections with your partner is through open communication. Believe it or not, face-to-face communication after a long separation can be awkward at first. Some things you may want to talk about include:

- Deployment experiences.
- Homecoming expectations.
- Personal and relationship goals.
- Finances.
- Spirituality.
- Intimacy.
- Change.

Managing Change

Speaking of change, many service members indicate that they experience "culture shock" when they return home. This happens when you expect to be on the same magnetic pole as your partner after being separated for so long. Like magnets on the same magnetic pole, you will repel instead of attract. To make connection easier when you return, you and your partner must manage your expectations and accept that life may be different.

Ask your partner about changes in the following areas:

- Home environment.
- Daily routines.
- Personal (e.g., hair, career, habits, emotions, etc.).
- Social life.

To minimize the culture shock, talk with your partner about these changes before you return home. This will help you prepare mentally.

Restoring Intimacy

With homecoming around the corner, it is normal to start thinking—or even fantasizing about—your first encounter with your partner. So let's talk about intimacy.

There are many forms of intimacy: intellectual, emotional, physical, and of course, sexual intimacy. Deployment created the opportunity to enhance intellectual and emotional closeness with your partners (e.g., through letters, email, phone calls, photos, videos and care packages). Homecoming gives you the opportunity to rediscover physical touch and sexual intimacy.

This can be a source of anxiety and stress for couples. It is normal to have concerns about intimacy, especially when you have been separated from your partner for an extended time. Here are some tips from couples who have experienced deployment.

- Court your partner before homecoming day through letters, emails and phone calls.
- Do things with and for each other (e.g., cleaning the car, cooking meals, etc.)
- Expect intimacy to be awkward at first. Start with tried-and-true techniques.
- Tell your partner how much you love and appreciate them.
- Respect and trust each other.

We have just provided an overview of reintegrating with your partner through communication, managing change and restoring intimacy! Remember, opposites attract. Accepting that you and your partner have been on opposite poles will help make reconnecting easier. Appreciate the differences you both bring, and celebrate your similarities. Be patient. Most couples indicated they discovered a new “normal” within four to six weeks after homecoming.

To learn more about reconnecting with your partner...

1. Attend the *Reintegrating with Partners* workshop [\[provide dates and times\]](#).
 2. Visit the FFSC upon returning to homeport.
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SUMMARY BRIEF

Reintegrating with Children

Parents returning to children please pat your head and rub your stomach!

It has been a long time since you have parented in person. No matter how many times you have deployed, re-establishing connections with your children may feel a bit unnatural at first — like patting your head and rubbing your stomach.

If you are like most parents, you may be concerned about...

- Whether your children will know you.
- How they are going to act.
- How you will become part of the family again.
- Whether your absence hurt your children.
- How you can make up for lost time.
- Whether you and your children will get along.

These concerns are normal, and if you have apprehensions, you can bet your children do, too. Here are some common homecoming reactions of children from birth to 18 years old.

Concerns and Reactions

Infants	Your infant has not had an opportunity to bond with you, so they may cry, fuss or pull away when you try to hold them.
One- to 3-year-olds	Your toddler may not recognize you; they may be shy or clingy, may throw temper tantrums or may regress to bed-wetting or thumb-sucking behaviors.
Three- to 5-year-olds	Your preschooler may need time to warm up to you. They may misbehave to get attention or need proof that you are real (e.g., poking, playing with eyeglasses, etc.).
Six- to 12-year-olds	School-age children are generally excited about homecoming. Depending on their personality, some may be extremely talkative, while others may be quiet and reserved at first.
Teenagers	Your teenager has probably acquired a social life since you have been gone. They may be happy to see you, but they are focused on friends and may be “too cool” to show their excitement. So, try not to take it personally if they disappear a few hours after you arrive home.

Here are some tips to consider, whether your child is an infant or a teen.

- Do not change rules or routines as soon as you get home.
- Get involved with your child and help with caretaking.
- Thank your children for their cards and letters; commend them for helping at home while you were away.
- Approach discipline as a team with your partner, co-parent or caregiver.
- Ask your partner, co-parent, or caregiver about the changes and activity levels of your child.

Celebrating Growth and Change

Think about how your children may have changed since you last saw them. Chances are they have become more independent since you left and have probably grown physically, emotionally and socially. Here are a couple tips about adjusting to change.

Tip 1: Openly talk about what has changed and how the changes affect the family.

Tip 2: Acknowledge your child's growth and celebrate as a family.

Communication

The last topic we want to discuss is communication. Re-establishing face-to-face communication can be intimidating for you and your child. Remember, kids are kids. You should not expect them to engage in intense conversations. Here are two tips to help with communication.

Tip 1: Try communicating with your child while enjoying time together. It is easy to slip in a question or two while playing a game, during mealtime or when shopping.

Tip 2: Meet your children where they are by discovering their interests and participating in their favorite activities.

Most kids are resilient and can readjust easily. Your responsibility as a parent is to ensure your children feel loved and safe. If you have concerns about your family's readjustment, contact the FFSC, speak with a school counselor or with your child's pediatrician. Getting help is a sign of resilience.

Speaking of help, the FFSC and the New Parent Support Home Visitation Program (NPSHVP) are excellent resources to help build resilience with children. The NPSHVP is available to parents who are expecting a child through parents with children younger than age 4. Because of your deployment status, your family may be considered for priority services.

To learn more about resuming your face-to-face parenting role:

1. Attend the *Reintegrating with Children* or *New Parents* workshops [provide dates and times].
 2. Visit the FFSC upon returning to homeport.
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SUMMARY BRIEF

New Parents

Are you a new parent?

Meeting the newest addition to your family is a remarkable feeling, and raising them is an incredible journey! So congratulations, parents, and welcome to your exciting new role in your baby's life!

Baby Trivia

You may have heard that babies do not come with instruction manuals. This may be true, but there are things that we do know about babies. Here are three trivia questions to see how much you know.

Interact with participants by asking the group questions and responding to their answers.

1. Babies recognize their mother's voice at birth. How long does it take a baby to recognize their father's voice? **Answer:** 14 days.
2. How old are most babies when they sleep through the night? **Answer:** Anywhere from six weeks to two or three years old.
3. True or false. A well-baby check is a budget for monitoring baby expenses. **Answer:** False. Well-baby checks are an important way pediatricians help to monitor your baby's growth and development.

Baby Costs

Although a well-baby check has nothing to do with budgeting, caring for your baby will affect your finances. The average cost for a baby's first year is approximately \$23,000 (not including health care). Some of your expenses will include:

- Baby equipment (e.g., crib, car seat, stroller, etc.).
 - Food (e.g., formula and baby food).
 - Day care.
 - Clothes.
 - Diapers and wipes.
 - Toys.
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Baby Care

Let's discuss some serious topics about loving and caring for your baby. I know you cannot fathom ever harming your baby. However, you must be aware of the dangers of shaking your baby. Shaken baby syndrome (also known as non-accidental head injury [NAHI]) is a head trauma that results from the violent shaking of an infant.

Shaking your baby is a form of child abuse that can cause death or severe disability. The number one reason parents or caregivers shake a baby is the child's inconsolable crying. Not being able to console or soothe your baby does not make you a bad parent.

If your baby is not ill and you have tried everything you can think of to soothe your baby, it is OK that you cannot stop your baby from crying. This is true even if the crying lasts for hours. Here are three strategies to help you during these times:

1. Carrying, walking and talking with your baby may help reduce crying, although not stop it altogether.
2. If the crying becomes too frustrating, it is OK to put the baby in a crib for a few minutes, walk away and calm yourself.
3. Never shake or hurt your baby, whether in play or in frustration.

When putting your baby to sleep, the safest way is to ...

- Place them on a firm sleep surface (e.g., safety-approved crib).
- Lay your baby on his or her back.
- Make sure nothing covers your baby's head.
- Remove pillows, blankets and crib bumpers from your baby's sleeping area.

It is not safe to sleep with your baby in a bed, couch or chair. Also, do not smoke or let anyone smoke around your baby. Following these simple guidelines can help protect your baby against sudden infant death syndrome (SIDS).

Sometimes we need extra support to help us bond with our babies. The FFSC and the New Parent Support Home Visitation Program (NPHVSP) are excellent resources to help moms and dads balance the demands of parenting with the military lifestyle. The NPHVSP is available to parents who are expecting a child through parents with children younger than age 4. Because of your deployment status, your family may be considered for priority services.

We hope this brief session has helped raised your baby IQ! To raise your IQ even higher ...

1. Attend the *New Parents* workshop [provide dates and times].
 2. Visit the FFSC upon returning to homeport.
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SUMMARY BRIEF

Consumer Awareness

Money, money, money! We all have some of it and most of us want more! One way to keep more money in our pocket is by being a savvy consumer.

A savvy consumer makes sound financial choices and wise purchases. Not only do they deter, detect and defend against fraud and rip-offs, they also know how to get the best deals! A savvy consumer is informed about:

- Identity theft
- Credit management
- Insurance
- Predatory lending
- Savings

Are you a savvy consumer?

Identity Theft

Identity theft is what happens when someone steals your personal information and uses it without your permission.

A savvy consumer ...

- Knows the signs of identity theft and takes precautions to deter it.
- Researches and reports fraud by frequenting reliable websites, such as "Looks Too Good To Be True" (www.lookstoogoodtobetrue.com).
- Protects their online information.

Predatory Lending

Predatory lenders charge extraordinarily high interest rates coupled with short payback terms. Thankfully, savvy consumers can smell these predators from a mile away. Can you?

Predatory lenders come in many shapes and sizes. Here are a few obvious, and not-so-obvious, ones:

- **Obvious:** Payday/Internet lending, auto-title loans, refund-anticipation loans, rent-to-own and pawn shops.
- **Not so obvious:** Adjustable-rate and interest-only mortgages, subprime lending, annuities as investments or as retirement plans.

Predatory lending may be unethical, but it is not illegal. To protect active-duty service members and their families, the Military Lending Act (MLA) regulates the terms of loans by capping the interest rate at 36 percent, including all fees and charges.

Credit Management

Three ways a savvy consumer manages credit are ...

- Having a working budget or spending plan, keeping it up to date and living within their means.
- Calculating their debt-to-income ratio and keeping monthly payments at 15 to 20 percent or less of their net income.
- Checking their credit report annually and keeping it spotless.

Savings

When it comes to savings, savvy consumers ...

- Have an emergency fund equal to one to three months of their living expenses.
- Avoid non-sufficient-funds transactions by tracking their expenditures and making sure they do not spend money they do not have.
- Invest in the Thrift Savings Plan (TSP) to help achieve their retirement goals.

Insurance

Savvy consumers use insurance to protect themselves, their family and their assets from losses they cannot afford to cover. This may include:

- Life insurance (SGLI and FSGLI)
- Health (medical, dental and prescriptions)
- Homeowners/renters insurance for contents of your home or apartment (whether you are deployed or not)
- Auto insurance

So, how did you do? Are you savvy consumer?

Savvy consumers like to remain informed about all things financial and use all of their available resources. For more savvy consumer tips and information...

1. Attend the *Consumer Awareness* workshop [provide dates and times].
 2. Schedule an appointment to speak with our Command Financial Specialist [provide CFS name and contact information, if available].
 3. Visit the FFSC for upcoming workshops or to speak to a financial counselor upon returning to homeport.
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SUMMARY BRIEF

Car Buying Strategies

Vehicle buyers! What is the true cost of that shiny red car, monster truck or iconic motorcycle on the dealer's lot? Everyone likes a good deal, so how can you improve your chances of getting the best bang for your buck on the next vehicle you purchase?

If you want to save money and avoid hassles, there are four things you need to know before stepping onto a car lot:

1. How much you can afford.
2. The type of vehicle you want to buy.
3. Where you will buy the vehicle.
4. A fair and affordable price for the vehicle.

To answer these questions, you must do your homework! This includes:

- Creating a spending plan.
- Knowing your debt-to-income ratio.
- Getting a copy of your credit report.
- Obtaining a pre-approved loan.
- Calculating an estimated payment.

Vehicle Type

If you are considering a new vehicle purchase, you probably have one or two makes and models in mind. Here are two major factors to consider when selecting a vehicle.

- **What type of vehicle will suit your day-to-day needs?** Do you need a sedan or a truck, or should you go ahead and get that sports car?
- **Should you get a new or used car?** Each one has positive and negative aspects. The four areas to weigh include cost, reliability, depreciation and warranties.

Where to Buy

Before making a purchase on the first car that appears to suit your needs, research a minimum of three potential sellers. If you do your homework, you should get a good deal from any type of seller, be it a dealership, an individual or the Internet.

Determining a Fair Price

To determine whether the seller is offering you a fair price for the vehicle, you will need to do some research. Reliable resources for price research include:

- Edmund's car prices buyer's guides
- Kelley Blue Book and NADA pocket guides
- Public libraries
- IntelliChoice car cost guides
- Consumer Reports/Consumers Union price reports

Sellers have the right to make a reasonable profit on the sale of a vehicle. The question is: What constitutes a reasonable profit?

Once you do your research, price your vehicle at dealer invoice, subtract any dealer holdbacks or incentives, add 3 to 5 percent for the dealer's profit and start your offer there.

If you are thinking about buying a vehicle and want to learn more about the purchase, financing, trade-in, negotiating a fair price and knowing your rights ...

1. Attend the *Car Buying Strategies* workshop [provide dates and times].
 2. Schedule an appointment to speak with our Command Financial Specialist [provide CFS name and contact information, if available].
 3. Visit the FFSC for upcoming workshop or to speak to a financial counselor upon returning to homeport.
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