



LIFELINK

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Resolve to Reduce Financial Stress in the New Year

*Editor's note: The following is an article from **NavyNavStress**, the official blog of the "Every Sailor, Every Day" campaign. For the latest content about Operational Stress Control, subscribe to the blog [here](#).*

The new year is here! You may feel a sense of calm and relief now that the holidays are over and you can get back into your regular routine. But perhaps your holiday spending wasn't ideal, and you need to get back on track financially. Don't worry! While it may take some work, fixing your finances post-holiday season isn't an insurmountable task.

"Improvement" doesn't equal drastic changes; it could be a few small steps to help relieve some financial stress. Remembering this can help you stay on track during the process and keep your current financial situation from affecting how you see your value as a person.

People who connect their personal value with their financial state may consider a threat to their finances a huge stressor and threat to their self-worth, according to a **study** by Dr. Lora Park of the University of Buffalo. You've probably heard the phrase: "Money doesn't buy happiness." Achieving your definition of financial stability is important, but it won't make other life stresses and issues disappear.

A **study** by Dr. Matthew Monnot of the University of San Francisco found that human connections contribute to happiness more than money and that tying personal worth to extrinsic or external entities such as wealth can cause less satisfaction in life. A focus on intrinsic or internal needs like relationships and community can more positively impact well-being. So, while working on your relationship with your finances, work on your relationships with friends and family, too.

Here are some tips to help get back on track after holiday spending from Every Sailor, Every Day contributor and financial expert Stacy Livingstone-Hoyte:

Be proactive about understanding your spending and how to recover. Look through receipts and other records of transactions to see what you spent, make sure your **statements** are accurate, and then figure out what reasonable changes you can make to recover financially, get your savings in check and avoid additional debt. **Military OneSource**, **MilitarySaves** or the



Personal Financial Manager (PFM) at your installation's Fleet and Family Support Center (FFSC) can assist.

Figure out the financial balance that's right for you. Making sure bills are paid each month and saving money for the future are important, but having some of your hard-earned money set aside for the fun stuff is good, too. When working on your budget, make reasonable room for all three. Having everything categorized can help you be prepared for unexpected expenses.

Think ahead and look for bargains. The holiday season isn't the only time you may find yourself buying gifts. Plan ahead for birthdays, anniversaries and other celebrations by setting reminders a month in advance so you don't scramble at the last minute to find a gift you hadn't budgeted for. Also consider your relationship with the recipient, and think of non-monetary gifts that may be more meaningful. Incorporate ways to save in all of your shopping. Compare prices, use coupons and take other steps to save on gas, groceries and other daily needs.

Following these steps and **others** that work for you can put you on the right track to getting your finances closer to where you want them to be. Recovering financially after the holidays is a process, but dedication and the right mindset make it minimally stressful. Creating and maintaining a budget, determining what financial security is for you, saving daily and realizing that money doesn't determine your worth are key steps to making the improvements you want to see in 2020.



Lifelink Spotlight

Suicide Prevention Chief Shares Real-Life Mental Health Experiences

By Mass Communication Specialist Seaman Apprentice Bodie Estep, USS George H.W. Bush (CVN 77) Public Affairs

PORTSMOUTH, Va. (NNS) -- Chief Personnel Specialist Katrina R. Connor starts every command indoctrination course she teaches with a story. "I've known my friend since I was about nine years old," Connor, the suicide prevention coordinator aboard USS George H. W. Bush, says. "She came from a background that wasn't very healthy ... She struggled with emotional abuse, physical abuse, parental abuse and this little girl attempted suicide. She just felt like nobody loved her and she was alone, so why live?"

Connor goes on to explain that the little girl survives. She grows up, joins the military and has a happy life with her husband and her children. However, tragedy finds its way back to her.

"She lost a child," Connor said. "She lost a 3-year-old daughter, died in her arms." Connor began having negative thoughts again. Fortunately, a master chief petty officer saw the signs and reached out. She got the help she needed and was able to fight through this new struggle. Connor finishes her story with a simple sentence: "That person is me."

Connor tells her story to new GHWB Sailors in the hopes of showing that anyone can overcome any struggle and they don't have to do it alone. There are people who care, and it is important to build a support system. Connor uses her own story as an example. After losing her child, she joined a support group.

"We became a family," Connor said. "And I tell you, if I didn't have that support, I don't know what I would do."

Aviation Boatswain's Mate (Fuel) 1st Class Cora Collins, the president of the Command Resiliency Team (CRT), suggests finding someone to talk to if experiencing stress or trauma. "We have to come out of our shells," Collins said. "If something is bothering you, you need to talk about it. Utilize a mentor." The CRT is consistently looking at trends, starting at command level and working down to work centers. Commands also offer a variety of resources such as Fleet and Family services, chaplains and Command Managed Equal Opportunity (CMEO) Managers.



Plan of the Week Notes

Below are sample Plan of the Week notes aligning with topics covered by the Every Sailor, Every Day campaign during the month of January:

1. The FY-20 1 Small ACT Toolkit includes facts about suicide prevention, social media content and graphics, engagement and event ideas, sample plan of the week notes and additional resources to promote a culture supportive of psychological health, emotional wellness, protective factors, connectedness and seeking help on a local level. Download the toolkit at <https://go.usa.gov/xpVSq>. Find other resources to support local action throughout the year on the Every Sailor, Every Day website at <https://go.usa.gov/xpVS2>.
2. Was quitting smoking one of your New Year's resolutions? There are plenty of resources to help make quitting easier. Get helpful tips, find support and get advice from You Can Quit 2 at <https://www.ycq2.org/>.
3. January is Cervical Health Awareness Month, and it is a chance to raise awareness about how women can protect themselves from human papillomavirus (HPV) and cervical cancer. The HPV vaccine can prevent HPV, and regular health screenings can catch cell abnormalities early, before they turn in to cancer. Learn more at <https://go.usa.gov/xpVXz>.
4. The Real Warriors Campaign (RWC) promotes a culture of support by encouraging the military community to reach out for help whether coping with the daily stresses of military life or concerns like depression, anxiety and posttraumatic stress disorder. The campaign links service members, veterans and their families with care and provides free, confidential resources including articles, print materials, videos and podcasts. Know that reaching out is a sign of strength. Talk to a health care provider or start with the resources at <https://www.realwarriors.net/>.
5. The *Status of Forces Survey for Active Duty Service Members* is live. The Department of Defense (DoD) seeks feedback on topics such as deployments, job satisfaction, retention, readiness, tempo and benefits. Leadership takes the results seriously, as they will be used to help determine possible policy changes. Participation is voluntary, confidential and highly encouraged. Check to see if you've been selected at <https://www.dodsurveys.mil>. Click the button "Am I in the OPA Survey Sample?" and enter your DoD ID number from the back of your Common Access Card (CAC)."

News and Resources

Digital Safety: Considerations on Preventing Domestic Violence
[NavyNavStress](#)

New Initiative Aims to Prevent Youth Suicide
[Suicide Prevention Resource Center](#)

Spotlight on Seasonal Depression
[Psychological Health Center of Excellence](#)

NMCP Hosts "The Future of Military Medicine" Discussion
[Health.mil](#)

PTSD Symptoms and Suicide Attempts Among Military Personnel
[Suicide Prevention Resource Center](#)

Navigating the Road to Recovery through Healing Arts
[Health.mil](#)

Present-Centered Therapy Versus Trauma-Focused Treatment for PTSD
[Psychological Health Center of Excellence](#)

The "Accordion Family": How to Deal with Frequent Separations
[Human Performance Resources by Champ](#)

Security Clearances and Psychological Health Care
[Real Warriors](#)

Attention, Leaders: Help Your Team Find Purpose
[Human Performance Resources by Champ](#)

FCC Approves Proposal to Begin Process for 3-Digit Suicide Prevention Hotline
[FCC.gov](#)

Current and Upcoming Events

SPC Training Webinars

January 9, 8AM CDT
January 23, 10AM CDT
[Register here](#)

Group Workouts Boost Team Camaraderie

If reaching your physical fitness goals was one of your New Year's resolutions, look for inspiration and motivation with your team! Working out with a group can make it easier to hold team members and yourself accountable for staying in shape and sticking to an exercise program.

Be it through team sports or just going to the gym as a group, the support system of group exercise helps keep everyone invested in meeting their fitness goals. But did you know that group workouts also can help build tight bonds between teammates? Here's how:



Camaraderie is the feeling of mutual trust and friendship among people who spend a lot of time together. **Trust** is one of the principles of resilience. Trust between unit members is essential to completing the mission, which is why the military goes through great lengths to build unit cohesion. So, how exactly does working out together build camaraderie?

Particularly with team sports, camaraderie is built through things that make your team successful, such as group cooperation and social support. Cooperation is crucial for any group or team activity.

Have you ever watched a team where their passes are right, and the players always seem to know where their teammates are? Or maybe there's one superstar, but they just can't seem to get it together and execute as a team? Both are examples of good and poor teamwork. Why does the superstar try to put the team on his or her back? Maybe he or she doesn't trust the less-skilled teammates to do their jobs, or maybe the superstar thinks she or he is that much better than the others. Either way, it has a negative effect on team camaraderie. However, the opposite is true for high-functioning teams. Teammates who trust each other work better together.

Your shared commitment with teammates helps build camaraderie, too. Even though you already have shared commitment with your unit members, team activity through sports or group workouts can provide a more social outlet. For instance, if you're at a low operations tempo, there might not be much going on at work to keep your team engaged. When missions slow down, group workouts can help pick things up with a solid purpose aside from the mission. Finding **meaning** is also a principle of resilience which promotes healthy stress navigation, thoughtful decision making and better performance.

If you're interested in more ways to build camaraderie or organize group workouts, read more articles on the Human Performance Resources by Champ (HPRC) website about **building team cohesion** and **starting up a group PT session**. HPRC is a team of scientists, specialists and support staff who translate research into evidence-based resources to help Warfighters and their families achieve total fitness and optimize performance, whether at home, in the office or in theater. The HPRC website has many articles and other resources to help you optimize your performance in all domains of your life as a Military Service Member. The HPRC team also delivers in-person educational presentations and trainings and is involved in military community outreach.

There are also many resources at the Navy **Physical Readiness website**, including information for Command Fitness Leaders (CFL) and a video library of Physical Fitness Assessment (PFA) exercises. The Navy **Fitness, Sports and Deployed Forces Support website** also has information on the Navy Fitness Program and resources to take care of Sailors serving at sea or in remote areas.