

Three Deals of Car Buying

DEAL NO. 1: THE PURCHASE

HOW MUCH CAN YOU AFFORD?

- Total amount
- Down payment
- Monthly amount
- Prepare a spending plan
- Calculate debt-to-income ratio
- Check your credit report

WHAT TYPE OF CAR SHOULD YOU BUY?

- New or used
- Size and style
- Safety and performance
- Cost to insure

WHERE SHOULD YOU BUY?

- Dealership
- Private seller
- Internet
- Car-buying service

WHAT IS A FAIR PRICE?

- Invoice versus MSRP
- Library and Internet
- New and used car cost guides

EXERCISE YOUR LEGAL RIGHTS

- Read all the contract details
- Do not leave any blanks
- Do not buy unnecessary and unwanted items
- Use the power of the pen
- Have Legal Service Office review the contract before signing
- Take action if you have a complaint

DEAL NO. 2: THE FINANCING

WHERE WILL YOU FINANCE?

- Credit unions
- Bank
- Dealership
- Finance companies

HOW MUCH WILL THE MONEY COST?

- Simple interest
- Add-on interest

AVOID COMMON PITFALLS

- Know your credit rating
- Know what current interest rates are
- Get pre-approved
- Know the best deal available
- Do not be rushed or pressured

NEGOTIATE A GREAT DEAL

- Do your homework
- Take your time
- Limit the information you give out
- Shop twins
- Ask for discounts
- Take a road test
- Avoid unnecessary add-ons
- 180-degree Turn

KNOW THE 'TRICKS OF THE TRADE'

- Put to ride
- Lowballing and highballing
- Bait and switch
- Padding
- Mutt and Jeff routine
- "Your car"

DEAL NO. 3: THE TRADE-IN

TRADING VS. SELLING

WHAT IF YOU OWE MORE THAN THE CAR IS WORTH?

WHAT IS A FAIR PRICE?

- What is the dealer willing to pay?
- Only negotiate after you are done with your purchase and financing on your new vehicle.

ANGER GAUGE

Estimate the amount of anger you would be likely to experience for each situation. Using the scale below, write in the number of the alternative which best describes your reaction, and add them for the total score.

1 - Little or no annoyance 3 - Fairly angry

2 - Moderately annoyed 4 - Greatly angry

1. ____ You made arrangements for someone to pick you up after work. You have been waiting 30 minutes and he/she still has not arrived.
2. ____ You are attempting to get some paperwork done and the people around you continue to talk and distract you.
3. ____ You are forced to slow down while driving to let someone return to their lane who was attempting to pass with not enough room.
4. ____ Someone crowds in front of you in line.
5. ____ You are reprimanded by your supervisor for something that somebody else did wrong.
6. ____ You are in a hurry to get somewhere when you notice that you are almost out of gas.
7. ____ You overhear some people who seem to be making fun of you.
8. ____ You notice that there is a stain on your uniform or clothing when there is not enough time to change.
9. ____ You go to the store to buy something and the sales clerk first takes care of someone, who has not been waiting as long as you.
10. ____ You need a tool that you lent to someone who failed to return it.
11. ____ Someone keeps interrupting when you are talking to them.
12. ____ You are trying to make an important phone call and the line is repeatedly busy.
13. ____ You get over-charged by the mechanic who worked on your car.
14. ____ You have just been informed that you will have to work during a time that you were to be off.
15. ____ A neighbor is playing a radio so loudly that it is distracting.

____ **TOTAL SCORE**

Those who scored in the 45 to 50 range are likely to respond to frustration with anger and annoyance. Those with scores above 50 are likely to experience chronic problems with anger. They may be viewed by others as a hothead, and angry outbursts and conflicts may be a problem.

Reprinted from the Anger Control Instructor's Guide by Behavioral Science Associates.

For more information, call (619) 556-1872

CAR BUYING STRATEGIES

Know Your Rights

- **State lemon laws** enable consumers to get a new vehicle or get their money back when the vehicle cannot be repaired to conform to the standards of the warranty. This is for new cars only.
- **Consumer Leasing Act**, a 1976 amendment to the federal Truth in Lending Act, requires disclosure of the costs and terms of consumer leases and places substantive restrictions on consumer leases.
- **Odometer reading.** It is illegal to turn back or reset an odometer, even if a new engine is installed on the car. A statement of the odometer miles is required with every purchase. The DMV can provide you with the number of owners your vehicle has had, and this information plus the age and condition of the car can help you estimate whether the mileage is suspiciously low. Average mileage per year is approximately 15,000 miles.
- **Used car rule buyer's guide, "as is" versus implied/expressed warranty.** This sticker is required by federal law to be placed in the window of all used cars sold by dealers.

For your protection, an outside mechanic should inspect any used car before you buy, and any promises made by a dealer should be put in writing. Few assurances are provided by "implied" warranties, and you want everything to be "expressed." The buyer's guide sticker states:

- If there is a warranty, what protection the dealer provides.
 - If there is no warranty, that the car is bought "as is" and the dealer will not be responsible for any subsequent problems.
 - That any car can be subject to major problems and lists them.
 - A warning against reliance on spoken promises that are not confirmed in writing.
- **Magnuson-Moss Warranty Act.** A federal law that protects the buyer of any product that costs more than \$25 and comes with an express written warranty. This law guarantees a car buyer that certain minimum requirements of warranties must be met and provides for disclosure of warranties before purchase. A consumer may pursue legal action in any court of general jurisdiction in the United States to enforce rights under this law.
 - **State Automobile Repair Facilities Act.** Many states have enacted laws that deal specifically with businesses that repair vehicles. The laws, which vary from state to state, may deal with issues such as required disclosures on written estimates, unauthorized charges, invoices, disposition of replaced parts and unlawful acts and practices. To find out whether your state has an auto repair facilities act, contact your state attorney general, consult the Consumer Action Handbook or use a search engine on the Internet.



CAR BUYING STRATEGIES

This Is How We Roll ...

Buying a new car is exciting, but there are many opportunities to make unwise choices if you do not learn about the process before you buy. Use this handout to evaluate your car buying strategy and take notes on what you learn so you can be a savvy auto consumer.

Four things you need to know before you step onto a car lot:

1. _____
2. _____
3. _____
4. _____

Know What You Can Afford

Total Price	
Monthly Payment	
Down Payment	
Upkeep	



CAR BUYING STRATEGIES

Understanding Finance Charges

There are different types of interest that might apply to your loan. Interest is expressed as an annual percentage rate but is computed in several different ways. It is important that you can talk knowledgeably about these financing terms.

Add-on interest:

Add-on interest is interest for the total amount of the loan computed for the length of the loan and added to the principal. This is an expensive option, since you pay interest on the entire loaned amount even though you are reducing the balance you owe each month. For example, financing \$1,000 for one year at 12 percent add-on interest would result in a finance charge of \$120. Adding this to the principal results in a loan of \$1,120 and a monthly payment of \$93.33.

Simple interest:

Interest paid on the outstanding balance only is called simple interest and is by far the most reasonable to the consumer. Credit unions are required by federal law to charge simple interest only. For example, financing \$1,000 for one year at 12 percent simple interest would result in a finance charge of \$66.19 over the life of the loan. The monthly payment on the loan would be \$88.85.

Usury laws:

State usury laws limit the amount of interest that can be charged on a loan. Know what the limits are in your state and read contracts thoroughly before signing. The federal Truth in Lending law requires that the annual percentage rate be disclosed in the financing documents. Read the fine print and have contracts checked by your installation Legal Service Office or an attorney before signing.

Consumers have basic rights under federal laws, but their rights vary in each state. The best legal preparation is to research the car purchase and know what you are agreeing to before signing any contracts.



Debt-to-Income Ratio

Follow the instructions below to calculate your debt-to-income ratio.

1. Write down your net income (gross monthly pay minus taxes only; i.e., federal taxes, state taxes and Social Security). 1. _____
2. List your monthly installment credit payments (Include charge accounts, car payments, advance pay, overpay, etc. Do not include rent, mortgage, utilities or insurance payments.)

Creditor Monthly Payment

A.	_____	\$ _____
B.	_____	\$ _____
C.	_____	\$ _____
D.	_____	\$ _____
E.	_____	\$ _____
F.	_____	\$ _____
G.	_____	\$ _____
H.	_____	\$ _____
I.	_____	\$ _____
J.	_____	\$ _____

2. _____
Total Payments

Divide the total payments in Step 2 by the net income in Step 1 and multiply by 100.

$$(2) \text{ _____ } \div (1) \text{ _____ } \times 100 = \text{ _____ } \%$$

Total

Percent

Less than 15%

15–20%

21–30%

Greater than 30%

Status

Some additional credit may be used with caution.*

Fully extended.

Overextended.

Seriously overextended. Seek help!

* Will the additional monthly payment put you over 20 percent? Large families may have a difficult time with 16 percent or more.

Financial Planning Worksheet Checklist

Items you will need in order to complete your *Financial Planning Worksheet*:

- ☐ Current Leave and Earnings Statement (LES)
- ☐ Other pay statements
- ☐ Record of any other monthly income
- ☐ Monthly bills and payments
 - Electricity/gas
 - Phone (home/cell)
 - Cable/satellite
 - Internet
 - Water/sewage/garbage
 - Insurance
- ☐ Debt payments (showing minimum payment, balance, APR)
 - Car loans
 - Personal loans
 - Student loans
 - Credit cards
 - Any other debt
- ☐ Current bank statements
- ☐ Current statements of investments (including TSP)
- ☐ Recent credit report (www.annualcreditreport.com)
- ☐ Values of your home and any property (www.homegain.com)
- ☐ Value of your cars and vehicles
 - www.kbb.com
 - www.nada.com
 - www.edmunds.com

Other items needed:

- ☐ *Financial Planning Worksheet*
- ☐ Calculator
- ☐ Pencils

Resources:

- Command Financial Specialist
- Fleet and Family Support Center financial counselors
- Navy-Marine Corps Relief Society





FINANCIAL INFORMATION & EDUCATION

Additional Resources on Reverse —→



FREE AND LOW-COST LEGAL SERVICES

Additional Resources on Reverse —→

Hints for Happy Homecoming

Reuniting after a long deployment is fun, exciting and one of the best things about Navy life. Enjoy homecoming and be prepared to renegotiate your relationship as you reconnect.

Cooperation

Each of you has been making daily decisions for yourself. Now you'll have to relearn cooperation. What television show are you going to watch? What do you want for dinner? What time are you going to get up in the morning?



Responsibilities

Homecoming provides a great opportunity to re-evaluate and reassign family chores. Who manages the money, mows the grass, does laundry and walks the dog are the types of daily chores that must be done. Discover which family member enjoys doing a particular chore and fairly divvy up the unpleasant jobs.

Friendships

You both may have made some very good friends during the deployment. You may miss the camaraderie and daily connection.

New Stresses

Physical, social and psychological consequences of combat deployment may present challenges. The birth of a child, a serious illness in the family, a possible surge deployment, PCS move or other significant change can be stressful. If you need assistance in dealing with stress contact your local Fleet and Family Support Center, a chaplain, Military OneSource, a psychologist, or psychiatrist through your local medical department.



Communication

Learning to cooperate can be challenging because your communication skills may be rusty. Service members may have to soften their communication style as they are used to giving and receiving orders without much discussion.



You're not used to reading your partners non-verbal skills. "What did he mean by that sigh?" "Did she roll her eyes when I said that?" Watch for those non-verbal signals and calmly ask if you're not sure what is being "said."

Those at home may have to help their service member "catch up" with missed experiences. Sailors may have to "clean up" their language and social skills. You may have to adjust to different access to privacy than was experienced during deployment.

Tips from Experienced Navy Couples

- Be careful not to get caught in the "Who Had It Worse" game.
- Plan time together as a couple.
- Share your feelings. It's natural to have mixed emotions at this time — excitement and happiness together with nervousness and insecurity.
- Be realistic. The perfect reunion fantasy is just that — a fantasy.
- Expect to be more tired than you think. With all the excitement and preparations, fatigue is a common homecoming reaction for everyone.
- Intimacy involves emotional, as well as physical closeness. Talk about each other's expectations for reconnecting physically.
- Communicating openly and honestly with your partner about your feelings, expectations, needs and worries is a sure way to help make this homecoming the best it can be!
- If homecoming day is also a duty day, plan to make the best of it. Have dinner together!



Provided by



REINTEGRATING WITH PARTNERS

Scenarios: Intimacy Journals

Scenario 1

Spouse/Partner: My partner returned home from deployment with sex on the brain! That would be great if our parents weren't visiting and we didn't have three children. I told my partner that I do not feel comfortable having sex in a house full of people. On top of that, I am exhausted from taking care of everyone. He thinks I am just coming up with excuses. He says our parents expect us to have sex and that the kids can't hear us. Why doesn't he get it?

Service member: During deployment, I had these incredible fantasies about being intimate with my partner. I don't know if I set myself up for failure or what, because sex has been nothing like I imagined it to be. Every time I try to be intimate with my partner, something gets in the way. Our parents came for back-to-back visits, and of course, our three children. I wish my partner would just relax.

Scenario 2

Spouse/Partner: Since my partner returned home, sex has been fantastic! But I have noticed that when we are not being intimate, we don't talk at all. I still don't know what my partner's deployment experience has been like. And my partner doesn't seem interested in hearing what life was like for me at home juggling things while they were away. We both have changed so much. Outside of the bedroom, I feel like we don't know each other anymore. I just want us to hold each other and have a meaningful conversation.

Service member: Since coming home, sex has been incredible! Unfortunately, that is the only thing worth bragging about. Nothing else is as I expected it to be. I don't agree with some of the changes my partner made while I was away, but I don't want to be offensive changing everything back to the way it was before. Having sex is far better than having an argument.

Scenario 3

Spouse/Partner: My partner has returned from deployment and doesn't seem interested in sex at all. Our love life was great before the deployment began, so it must be because of the weight I gained while we were apart. My partner says I look fine, but I don't believe it. If I were attractive, we would make love more often. I am trying to lose weight, but it's hard.

Service member: Deployment was tough. I'm happy to be home, but I am physically and mentally tired and, quite frankly, sex is the last thing on my mind. My partner has gained some weight and thinks that is the reason why. I tried to explain that this is not true. I just need some down time. I want to relax in my comfortable bed, soak in the tub and catch up on doing nothing. I want to talk about my experience, but no one understands what I've been through.

Scenario 4

Spouse/Partner: My partner returned home from deployment two weeks ago. So far, we have only been intimate once and it was extremely awkward. I know my partner wants more sex, but I'm just not in the mood. I thought by now we would have readjusted roles in the family but I am still managing the entire household. Sex feels like another chore. My partner is getting impatient and has even accused me of having an affair. I wish I wanted to have sex, but I am just not interested.

Service member: I was deployed to a combat zone and returned home two weeks ago. My partner and I had sex once and it was bad ... OK, it was really bad! I can't blame her for not wanting to try again, but on top of all the other stress in my life, I am sexually frustrated. I am starting to believe my partner had an affair while I was risking my life! When I confronted her about being unfaithful, she broke out crying. What in the world does that mean? Was she unfaithful or not?

NEW PARENTS

Parenting Style Assessment

1. How do you envision carrying your infant (e.g., whether in your arms or in a baby carrier)?
 - a. With your baby facing inward safe and secure to your chest.
 - b. With your baby facing outward, so they can see the world.
2. Your little baby is learning to walk! He or she falls and scrapes their knee. Do you ...
 - a. Scoop them up and kiss their boo-boo.
 - b. Tell them they are OK and to keep playing.
3. Your child has been going to the potty by himself/herself for a few months. They ask you for help wiping their bottom. Do you ...
 - a. Stop what you are doing to help them.
 - b. Say, "You're a big boy/girl, you can wipe yourself."
4. Your baby is now a toddler! For playtime, do you prefer to ...
 - a. Have a pillow fight with the sofa cushions.
 - b. Do a puzzle, color, or read their favorite book together.
5. Your 3-year-old child points to a puppy and says, "Puppy." Do you ...
 - a. Go Wikipedia on them (e.g., "That's a poodle. Can you say, 'poodle'? Poodles were originally bred in Germany as a water dog. They are skilled in many dog sports like agility, obedience, tracking and even herding.")
 - b. Start making dog sounds with your child every time you see a puppy.
6. Your child is 4! For lunch, do you ...
 - a. Give them healthy options and let them choose (e.g., "Do you want red apple or yellow banana?").
 - b. Throw together whatever you can find and expect them to eat what you prepared.
7. During dinner, are you more likely to ...
 - a. Stick carrots in your ears and green beans up your nose to make your child laugh.
 - b. Teach your child good table manners so you will have less mess to clean up later.
8. Your child is now 5! Can you believe time went by so fast! You are at the park and "mini-you" is on the jungle gym. Do you say ...
 - a. "Be careful. You're climbing too high."
 - b. "Keep going! You're almost to the top!"



SCORING:

If you have more "A" responses, your predominate style is "Nurture."

Nurture responses: 1a, 2a, 3a, 4b, 5a, 6a, 7b, 8a.

If you have more "B" responses, your predominate style is "Nature."

Nature responses: 1b, 2b, 3b, 4a, 5b, 6b, 7a, 8b

Nurturing parents tend to interact with their children in a more caring and giving way. This will help their child develop strong social skills by connecting to their own emotions and the emotions of others.

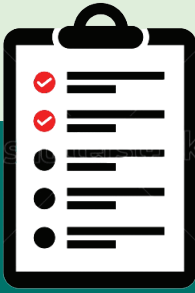
Nurturing parents:

- Focus on protecting their child and keeping them close to the family.
- Teach their child independence through oral instructions and offering choices.
- Show more empathy and compassion.
- Consider their child's feelings when making decisions.
- Explain things in detail and are willing to repeat instructions frequently.
- Ask their child questions to understand what they are thinking and feeling.
- Stick with calm, familiar routines to keep stress at bay.
- Demonstrate behaviors that place emphasis on good manners, friendliness and emotional intelligence.
- Are protective and teach their child to be cautious. "Better to be safe than sorry," may be their motto.

Naturing parents tend to interact with their child in a more spontaneous and physical way. This will help their child develop a strong awareness of their body, increase coordination and challenge their own physical abilities.

Naturing parents:

- Focus on achievement and independence.
- Teach their child independence through learning to do things on their own or with little help.
- Use direct communication when giving their child instruction.
- Expect their child to do what they already know how to do without asking for help.
- Demonstrate behaviors that place emphasis on putting forth a strong effort, goal setting and achievement.
- Are comfortable going with the flow instead of following rigid routines.
- Enjoy playful interactions such as teasing, joking around, slapstick-type humor, etc.
- Encourage their child to take risks and be inventive.
- Believes learning life's hard lessons will help their child be a successful adult.



KEY RESOURCES



Centralized Scheduling: 866-923-6478
<https://sandiego.navylifesw.com/ffsc>
<facebook.com/FFSCSD>

Fleet & Family Support Center does not endorse the contained information, provided for informational purposes only.

FOOD, CLOTHING, HOUSEHOLD ITEMS, AND MORE!

FLEET & FAMILY SUPPORT CENTER (FFSC)

FFSC has information on Relocation, Deployment, Career Services, Counseling, Personal Financial Management, Information and Referral and more. Call 866-923-6478 to book an appointment with an FFSC Consultant. Visit www.navylifesw.com/sandiego/families/ffsc/

NAVY-MARINE CORPS RELIEF SOCIETY (NMCRS)

NMCRS provides financial counseling, thrift shops, Budget for Baby workshops and scholarships. Financial assistance available in the form of no interest loans to qualifying individuals. Call 619-767-6800 or visit www.nmcrs.org

MILITARY ONESOURCE

Military OneSource has helpful resources, products, articles and tips on numerous topics related to military life. Services are available 24 hours a day by telephone and online. Call 800-342-9647 or visit www.militaryonesource.mil

211

The client's needs are assessed and then they are connected to the appropriate resource in their community. Assistance is confidential and offered in more than 200 languages and dialects. Visit www.211sandiego.org or call 211 for more information.

CHAPLAIN'S OFFICE

Information on worship services at base chapels, spiritual workshops, religious services, resource referrals, counseling, and additional support from the caring Chaplain team. For more information call Navy 311 at 855-628-9311 or visit www.navy311.navy.mil

UNITED SERVICE ORGANIZATION (USO)

USO provides ticket giveaways, holiday programs, community chest food programs, and FREE Tuesday night dinners. Call 619-235-6503 or visit www.usosandiego.org for more information.

WOMEN, INFANTS & CHILDREN (WIC) PROGRAM

WIC provides food vouchers, consulting, nutritional advice, and support to pregnant, new moms and children 5 and under. Eligibility is based on income. Call 800-500-6411 or visit www.sandiegowic.org

SAN DIEGO FOOD BANK

Call 866-350-3663 or visit www.sandiegofoodbank.org for information about food assistance.

CALFRESH PROGRAM/ SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

For enrollment and information about food assistance call 877-847-3663 or visit getcalfresh.org

SAN DIEGO MILITARY OUTREACH MINISTRIES (SD MOM)

Call 619-461-4164 or visit www.sandiegomom.org for weekly food and bread distribution schedule.

SUPPORT THE ENLISTED PROJECT (STEP)

Provides emergency financial grants and transition assistance to junior enlisted military and their families. Call 866-424-5210 or visit www.stepsocal.org for more information.

TRICARE

Call 844-866-WEST or 844-866-9378 or visit www.tricare-west.com for medical care concerns and enrollment questions.

BE DEPLOYMENT READY ALL THE TIME!

UNITED THROUGH READING

This program helps ease the stress of separation for military families by having deployed parents read children's books aloud via DVD for their child to watch at home. To learn more or participate visit www.unitedthroughreading.org/

AMERICAN RED CROSS

Call 24/7 for emergency messages, which can be sent for: death, serious illness or birth of a child. Call toll free: 877-272-7337 or visit www.sdarc.org

OPERATION HOMEFRONT

Qualifying deployed military families can access financial assistance with car repairs, computers, moving costs, childcare costs and commissary vouchers when available. Certain restrictions apply. Call 855-282-0960 or visit www.operationhomefront.net

UNITED STATES POSTAL SERVICE (USPS) CARE PACKAGE PROGRAM

Provides flat-rate postage when mailing packages to FPO or APO boxes. The USPS will send FREE packing materials to U.S. residents to use when mailing packages to deployed Service Members. To order call: 800-610-8734.

SCHOOL LIAISONS PROGRAM

School liaison officers network and partner with local schools to enhance the education experience for military children. To find a school liaison for your child visit <https://sandiego.navylifesw.com/fleet-family/fleet-family/child-youth-programs/school-liaison-officers>

ARMED SERVICES YMCA (ASYMCA)

ASYMCA provides in-home social work visits, emergency food, volunteer opportunities, and other outreach. Operation Kid Comfort creates custom-made photo transfer quilts for children of deployed U.S. military Service Members. Call 858-751-5755 or visit www.asymca.org

MILITARY KIDS CONNECT (DEPLOYMENT SUPPORT WEBSITE)

Provides a website specifically designed to enhance the resilience of military children of all ages throughout the deployment cycle. It is a place for kids to connect online in a secure and private virtual environment. Visit <http://militarykidsconnect.dcoe.mil/> for more information

FAMILIES OVER COMING UNDER STRESS (FOCUS) PROJECT

FOCUS provides resiliency training to military children and families by teaching practical skills to meet the challenges of deployment and reintegration. Call 619-556-6075 or visit www.focusproject.org

TUTOR.COM

Tutor.com offers one-on-one learning solutions for students and professionals. All of their services are live, on demand and online. Tutor.com provides homework help, tutoring, peer coaching, professional development, training and career help. Visit www.tutor.com/military

REGION LEGAL SERVICE OFFICE

Appointment-only attorney services include wills, general powers of attorney, divorce information, adoption information, Service Member's Civil Relief Act and more. Walk-in services include special powers of attorney and notary services. Appointment hotline 619-556-2211.



FREE AND LOW-COST LEGAL SERVICES

Additional Resources on Reverse —→

NEW PARENTS

Ways to Bond with Your Baby



Sense of touch. Your baby's skin is ultrasensitive, so imagine that their skin starts 5 inches from where it really does. Your baby can actually feel your body's vibration before you touch them. Because they are so sensitive, always use a gentle touch when:

- **Holding.** Skin-to-skin contact is especially comforting to your baby. Laying your baby on your chest helps regulate their breathing and body temperature.
- **Kissing.** Although your baby may not be able to imitate a kiss until around 1 year old, they are aware of the gentle touch of your lips on their cheek, tummy or feet.
- **Bathing.** Bath time can be very relaxing for an infant, so if your baby enjoys the bath, give some extra time to splash and explore the water.
- **Massaging.** Everyone loves a good massage, including your baby! In addition to helping your baby feel loved, massaging promotes better sleep, improves blood circulation, boosts your baby's immune system and does so much more. Learn the proper technique by taking an infant massage class.



Sense of sight. Your newborn can see best at 8 to 12 inches away. They can begin to make eye contact and become familiar with your face. Your baby's eyes are sensitive to bright light, so they are more likely to open their eyes in low light. Babies like to look at:

- **Your face.** Human faces intrigue babies, so be intentional with your facial expressions and watch your baby respond.
- **Patterns and shapes.** Contrasting images, such as black-and-white pictures or toys with distinct shapes, will attract and keep your baby's interest. A simple line drawing of a smiley face will make their eyes happy and help them to focus.
- **Bright colors.** Babies prefer to look at bright, contrasting colors, as opposed to objects with many similar colors. Consider this when decorating their room and when playing with toys.
- **Slow movement.** Babies enjoy tracking slow-moving objects that are at a short distance, whether it is a mobile rotating above their crib or watching you move about the room.



Sense of sound. While in the womb, your newborn could hear their mother's heartbeat, the murmur of her digestive system, and external sounds, such as the muffled voices of family members. Once they come into the world, their favorite sounds tend to be:

- **Your voice.** Your caring tone is your child's favorite thing to hear. When they are upset, the sound of your voice can often settle them. Talking, reading and singing to your baby will stimulate the parts of the brain responsible for speech and language development.

- **Familiar sounds.** In addition to Mom and Dad's voice, babies appreciate familiar sounds. For example, water (even from the dishwasher or washing machine) may remind them of the womb. The gentle whirring of the clothes dryer can also be soothing.
- **Music and instruments.** Music stimulates a baby's creativity. Yes, even your high-pitched squeal can be music to your baby's ear. Pay attention to your baby's preferences when listening to different styles and genre of music. Do they prefer classical or jazz? Do they like the piano or do they prefer the flute?



Sense of smell. Smell is one of the earliest senses to develop in the fetus. By the end of the first trimester, your baby can smell the food that Mom is eating. They are also clearly aware of bad smells. For example, a baby in the womb will actually cringe when they smell cigarette smoke. Once born, they acquaint themselves to the world using smell more than any other sense. Babies will respond to:

- **Familiar scents.** By the first week of life, an infant can tell the difference between the scent of their mother's breast milk and that of another mom. Babies are also aware of other familiar smells, such as Mom, Dad, older siblings and even family pets.
- **Pleasant scents.** Sweet smells, lavender and lemon are popular scents for babies.
- **Unpleasant odors.** Notice how your baby turns his or her head when they smell something unpleasant. Cigarette smoke and their own dirty diapers are smells that make a baby grimace.



Sense of taste. By the time babies are born, they have nearly double the number of taste buds of an adult. Flavors are much more intense to them, which explains why children absolutely love certain foods and absolutely detest others. Newborns tend to enjoy sweet foods and dislike sour or bitter tastes. Their reactions to salty foods appear at around five months of age.

- **Nursing or bottle-feeding.** Whether your baby is breast-fed or bottle-fed, multiple feedings throughout the day give you many opportunities to bond. While feeding, tune in to your baby's other senses by making eye contact and talking to your baby.
- **New foods.** Help your baby explore their taste buds. Sit your baby at the table during mealtime and engage them with facial expressions and words like "yum" to build their interest in new foods.

It is crucial for moms and dads to be aware of their baby's comfort and emotions. It is important to respond to your baby's cries. This, too, is a way to bond and instill trust. Your baby will become confident that you will attend to their needs.

REINTEGRATING WITH CHILDREN

Blended Families and the Military

Military life provides additional challenges for the blended family. Here are some tips from Ron Deal, a marriage and family author, speaker and therapist, to help your family succeed.



1. **STEP DOWN** your expectations of how quickly your blended family will bond and find harmony. The average stepfamily needs between five and seven years to form a family identity. In movies, love between adults and bonding with children happens quickly; in real life, it happens gradually.
 - Be patient with yourself, your marriage and the children while family members find their fit. You make a stepfamily in a slow cooker, not forcibly in a blender!
 - If you are dating, slow down on a decision about marriage. Kids need more time than adults to get used to the idea of a wedding.
1. **TWO STEP.** The couple's relationship is by far the most important in the stepfamily home, yet it is often the weakest link. Make sure your marriage does not get lost in the blender.
 - Declare your marriage the new foundation for your home and balance it with a strong commitment of time and energy to your children.
 - Become a ghost buster! Identify and deal with any painful ghosts from a previous marriage so that they will not affect trust in this relationship.
1. **STEP IN LINE** as a parental team. Stepparents must focus on relationship building with stepchildren, and ex-spouses should learn between-home cooperation.
 - Ex-spouses who communicate well and cooperate on behalf of their children make success for the new blended family more likely. Put your differences aside and focus on being good parents for your children.
 - Early on, biological parents should continue to be the primary disciplinarian to their children while stepparents build relationship, trust and respect with stepchildren.
1. **SIDESTEP** common pitfalls. Children need for their grief to be acknowledged and processed throughout their lifetime. A child who says, "You're not my mom! I don't have to listen to you" is telling you about their sadness that mom is not here to comfort them.
 - Traditions celebrating holidays and special days should be maintained when appropriate while the new stepfamily creates their own unique traditions.
 - Money matters can be confusing. Discuss how you will balance being responsible for previous individual financial obligations while combining assets for the new family.
1. **STEP THROUGH** the wilderness with trust and determination.
 - Remain dedicated to gradually forming a family identity over time, and everyone will be blessed.
 - Remember, there is a honeymoon for couples in stepfamilies; it just comes at the end of the journey, not at the beginning!
1. **STEP UP** your faith. Spiritual resources help stepfamily members find grace for each other and strength for the journey. Also, a community of faith can support you along the way.

Adapted from: <http://militaryreadyfamily.org/blended-families.html>

REINTEGRATING WITH CHILDREN

My, Have You Grown!



In what ways has your child grown?

Independence	Physical	Emotional	Social

How will you acknowledge and celebrate your child's growth?

Independence	Physical	Emotional	Social

REINTEGRATING WITH CHILDREN

Opportunity Ladder

*It is quite normal to feel a bit insecure about returning home and resuming your face-to-face parenting role.
The Opportunity Ladder is a brief exercise that will help you address your concerns.*

Instructions:

1. Identify a concern and write it in the space for "Concern." Consider your desired outcome. Write that in the space marked "Goal."

Example: CONCERN: Will my child and I get along?

GOAL: My child and I will get along great!

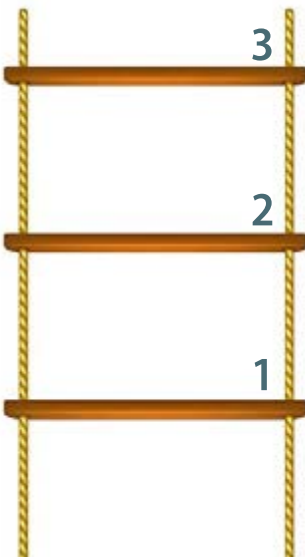
2. Start at the bottom rung of your ladder and commit to taking a baby step toward your goal.
3. Progress to the middle rung and commit to taking a more deliberate action.
4. On the top rung, commit to an action that gets you to your goal.

Example:

- **Bottom rung:** Tell my child I missed them and I am proud of them.
- **Middle rung:** Enjoy time doing something my child likes to do (e.g., playing a video game).
- **Top rung:** Ask my child to join me in my favorite pastime (e.g., fishing).

Concern _____

Goal _____



Returning to Children

Homecoming is an exciting time, yet can also be very confusing for kids. The following reactions are often observed in children when a parent returns from deployment. Remember, each child is unique. Your child may react differently.

Toddlers: Ages 1 to 3

Reactions

- May be shy and clingy.
- May not recognize the returning parent.
- May have temper tantrums.
- May regress with toilet training, sleeping in their own bed, thumb sucking, etc.

Techniques

- Don't force hugs or play.
- Give them time to warm up; they'll be curious and seek out the returning parent.
- Sit or kneel at their level.
- Snuggle with your partner; your child will soon be in the middle.
- Do daily child related tasks (change diapers, give juice, help at the potty chair, etc.).



Preschoolers: Ages 3 to 5

Reactions

- Will recognize returning parent but may need warm-up time.
- May need "proof" that returning parent is real (poking, playing with eye glasses, etc.).
- May misbehave to get attention.
- May be demanding.

Techniques

- Listen to what they tell you.
- Accept their feelings. Find out what new things they are interested in (toys, games, TV shows, etc.).
- Ask them to "wait" if they are using attention-getting techniques.
- Play together.
- Do daily child related tasks (put down for nap, take to preschool, help pick up toys, etc.).
- Reinforce your love for your child, even when you don't love his/her behavior.



School Age: Ages 5 to 12

Reactions

- May run down the pier to meet the returning parent.
- May be quiet and reserved initially.
- May feel guilty they weren't "good enough" while the returning parent was away.
- May dread parent's return, fearing they will be disciplined for all the wrongs committed during the deployment.
- May talk nonstop to bring the returning parent up to date.
- May boast about the returning parent and the military.

Techniques

- Acknowledge and appreciate what they've accomplished during the deployment.
- Spend time reviewing school work, pictures, family scrapbooks, etc.
- Try not to criticize past negative behaviors (poor grades at school, picking on their sibling, etc.).
- Eager to "show off" the returning parent at school or to friends.
- Play together.
- Do chores together.



Teenagers: Ages 12 to 18

Reactions

- May exhibit excitement if parent/teen relationship was strong prior to deployment.
- May feel guilty for not living up to “standards.”
- May be concerned about rules and responsibilities changing.
- May have changed physically.
- May feel “too old” to meet the returning parent.

Techniques

- Listen with undivided attention.
- Have respect for their privacy and friends.
- Encourage them to share what has happened in their personal life – be careful not to criticize.
- Ask them for updates about current trends, music fashion, etc.



Ease Back Into Family Life

Be Patient

- Go slowly. Don’t change rules or routines initially.
- Don’t take it personally if your child goes to the parent who did not deploy.

Discipline

- Approach discipline as a team with your child’s other parent.
- Don’t punish for behaviors that took place during the deployment.
- Don’t give into your child’s demands because you feel guilty about being away.

Get Involved

- Play with your child as it is easier for many children to talk while they are engaged in an activity.
- Help with caretaking. Insist that you can change diapers, drive to ballet practice or help a child get dressed.

Communicate

- Tell children “thank you” for sending letters, cards, packages or drawings, doing extra chores in your absence, doing well in school, cooperating with their parent.
- Give lots of hugs — even to your teenagers!
- Tell your family how much you love them and how happy you are to be home.

Get Help

- If you have concerns about your family’s adjustment:
- Talk to a guidance counselor at your child’s school.
- Contact your child’s pediatrician.
- Call your local Fleet and Family Support Center.

Provided by



SOURCES OF HELP FOR Military Consumers

SAMPLE COMPLAINT LETTER

Describe the purchase.
Include the name of product
and serial number.
Include the date and place of
purchase.

State the problem.
Give the history.

Ask for specific actions.
Include copies of documents.

Allow time for action.
State how you can be reached.

Keep copies of all of your
letters, faxes, emails and
related documents.

Your Address
Your City, State, Zip
Date

Name of Contact Person, if available
Title, if available
Company Name
Consumer Complaint Division (if you have no specific contact)
Street Address
City, State, Zip Code

Dear (Contact Person),

Re: (account number, if applicable)

On (date), I (bought, leased, rented or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate your (state the specific action you want — money back, charge-card credit, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers and any other documents).

I look forward to your reply and resolution to my problem and will wait until (set a time limit) before seeking help from a consumer-protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office numbers with area code).

Sincerely,
(Your Name)

Enclosure(s)

HOW TO COMPLAIN EFFECTIVELY

- See your Command Financial Specialist for guidance.
- Save all purchase-related paperwork. Include copies of receipts, repair orders, warranties, canceled checks, contracts and any letters to or from the company.
- If you have a problem:
 1. Contact the business — start with the salesperson with whom you dealt or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document their response in writing.
 2. Contact the company president or a representative of the manufacturer. Use the Sample Complaint Letter. Send it by certified mail, return receipt requested.
 3. Contact industry trade associations.
 4. Contact local and state consumer advocates for further assistance. Do not give up until you are satisfied. Use the quick resource list on the reverse side of this page for consumer-protection contacts.

STOP IT!

Getting Your Name
Off Solicitation
Lists

Get Your Name Off Solicitation Lists:

Type of Solicitation	Contact	Other Information
Phone Calls	National Do Not Call Registry www.donotcall.gov 1-888-382-1222	You can file a complaint about solicitation calls after your number has been on the list for 31 days.
Junk mail and email	Direct Marketing Association www.DMAchoice.org	Included at this site: <ul style="list-style-type: none"> ■ Credit offers ■ Catalogs ■ Magazine offers ■ Other mail offers ■ Email preference service
Credit or insurance offers	www.optoutprescreen.com	The official credit reporting industry website to accept and process requests from consumers to opt-in or out of credit or insurance offers.

HOW TO FILE A COMPLAINT ABOUT A SALES CALL:

If you believe a sales call is in violation of the Federal Trade Commission rule and want to file a complaint, you can use one of the following sites:

Federal Trade Commission:
<https://www.ftccomplaintassistant.gov>

Federal Communications Commission:
www.fcc.gov/complaints or 1-888-225-5322

National Do Not Call Registry: www.donotcall.gov

Protect Your Personal Information

- Guard your Social Security number.
- Sign credit/debit cards when they arrive.
- Carry only the cards you need.
- Keep your PIN secret.
- Avoid obvious passwords.
- Store personal information in a safe place at home and at work.
- Do not give card numbers to strangers.
- Watch out for "shoulder surfers."
- Keep your receipts.
- Destroy documents that contain account information (when no longer needed).
- Protect your mail.
- Pay attention to your billing cycles and check statements against receipts.
- Check your credit report once a year.

Think Before You Click: Practice Safe Computing

- Protect your personal information online.
- Know who you are dealing with and do not give out personal information.
- Use anti-virus and anti-spyware software and a firewall, and update these programs regularly.
- Use strong passwords and keep them private.
- Back up important files securely.
- Be careful using public wireless networks (Wi-Fi).
- Lock and password protect your laptop, tablet, smart-phone and mobile devices.

WEBSITES FOR CONSUMERS

The Consumer Action Handbook: www.consumeraction.gov

Consumer Protection

Better Business Bureau: www.bbb.org
Center for Responsible Lending: www.responsiblelending.org
Consumer safety tips: www.consumer.gov
Consumer Reports: www.consumerreports.org
Federal Citizen Information Center: <http://publications.usa.gov/>
Federal Trade Commission: www.ftc.gov
Free annual credit reports: www.annualcreditreport.com
Internet Crime Complaint Center: www.ic3.gov
Kelley Blue Book: www.kbb.com
Military OneSource: www.militaryonesource.com
NADA Car Guides: www.nada.com
National Association of Attorneys General: www.naag.org
National Consumers League: www.natlconsumersleague.org
National Consumers League Fraud Center: www.fraud.org
National Legal Aid & Defender Association: www.nlada.org
Network of consumer hot lines: www.callforaction.org
Payday loan consumer information: www.PayDayLoanInfo.org
Public Citizen, consumer advocacy: www.citizen.org

Emergency Financial Assistance

American Red Cross: www.redcross.org
Navy-Marine Corps Relief Society: www.nmcrrs.org

Financial Information and Counseling

Consumer credit counseling: www.nfcc.org

Credit reporting agencies:

Equifax: www.equifax.com/home/en_us
Experian: www.experian.com
TransUnion: www.transunion.com
Free annual credit report: www.annualcreditreport.com

Navy Fleet and Family Support Programs:
http://www.cnic.navy.mil/ffr/family_readiness.html

Predatory Lending

Center for Responsible Lending: www.responsiblelending.org
Payday Loan Consumer Information: www.PayDayLoanInfo.org