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USAG Poland Financial Readiness Program



The Christmas markets are in full swing, and the shimmering tree lights at each FOS remind us that the holiday season is here. Army Community Service and the Financial Readiness Program would like to share our wishes to all of you for a joyous holiday season leading into a prosperous 2025.

The holidays are a time for reflection as well as looking forward to new goals and ambitions. Often, we get lost in the commercial nature of the holiday and allow ourselves to be overwhelmed by all of the expectations of expenses.

Be kind to yourself and your bank account and remember that the best gifts are often the ones that cost the least. Make memories, make a difference, and make the holidays meaningful in your own special way.

Happy Holidays from our Family to Yours

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United States Army Garrison Poland
The Army's Home on the Eastern Flank





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Budgeting for the 2025 Gift-Giving Season

In 2024, the Average American is projected to spend an average of \$1,638 on gifts, travel and entertainment this holiday season. If you think that sounds out of line, take a moment, and add up everything that you spent visiting Christmas markets, shipping packages, ugly sweaters, holiday events, cards, Elf on a Shelf, and gifts for Family, friends, and others. These expenses can really add up. If traveling home for the holidays, or a special excursion is part of your plan, the costs are even higher. For military Families, holiday travel costs are considerable, especially on a tight budget. With these things in mind, the idea of gift-giving for our loved ones may require a little bit of a makeover.

Perhaps you have spent your holiday budget and don't feel like you have done enough, especially when you have spent so much time away from home. Maybe you haven't been able to send any gifts home at all. Gift-giving can create anxiety when money is tight.

We all want to give our Family a holiday to remember, but gifts are not the focus of the holiday season. There are ways to make the holidays special without breaking the bank, even when you cannot be physically present. However, if you want to ensure that you do not have to scale back next year, here are some things to consider:

Your Financial Well-Being

The last thing you want to do is spend so much on presents that you can't pay your bills. Develop a spend plan that allows you to get a clear picture of your personal money situation. Taking this important step can help you understand what you can and can't afford. Knowing this will help you plan how much to spend on gifts. As you consider your holiday budget, also include expenses like decorations, stocking stuffers, cards, matching Family PJ's (if that's your thing), food, baking supplies, holiday festivities, and

The next step is to determine who you plan to give gifts to and assign a portion of your gift budget to each person. It is not about the number of gifts, the intention of the gift is what is truly important. Start shopping early so that you can find something meaningful that will be treasured. The intent is not to fill the space under the tree, the intention is to show the people in your life how much you care.

Once your holiday spend plan is developed, build savings for that purpose into your spend plan. As a Soldier, you may want to start an allotment from your pay to a special account specifically for that purpose. Many banks and credit unions offer holiday club accounts that help make savings automatic with routine deposits throughout the year (see inset QR code). The accumulated savings are then withdrawn before the holiday season to provide funds for holiday shopping and other expenses, like travel. There are lots of ways to save but when the money is set aside throughout the year the financial stress of the holidays is reduced and you can find joy in giving instead of the stress of paying off credit cards in the New Year.

Remember, you don't have to spend a lot to have a beautiful, holiday season. Memories made over money spent, are an investment that will certainly grow in value over time.

Author's note: My favorite gift was given to me at a time when my father was out of work and without income. He gave me a trunk owned by my great-grandmother that had mementos of her life inside. As we went through the items, he shared his memories of her with me and my daughters. For me, that was worth so much more than anything that can be found at the mall. Perhaps the most precious part of it, was the time we spent together, and the connection that developed as he shared Family history and the things that made his Christmas special as a child.



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Setting Gift Expectations and Building Contentment

If you're on a tight budget, the best thing you can do for your kids is keep them in the loop. In other words, they need to know if holiday gifts will be a little lighter this year. You might need to kindly say, "I know you really want a _____ this year, but it's just not in our budget."

This is especially true if you've given a lot of gifts in the past. If you set a high bar last year, your kids might think this year will be just like last year—or better. If all their friends are asking for—and getting expensive gifts, they might expect the same thing. Be clear with your kids ahead of time, and you'll help avoid any big disappointments.

It can be easy to get caught up in the hustle and bustle of the holidays. If you're not careful, scrolling through Pinterest, keeping up with the Joneses, and trying to buy everything on your kid's list, it is possible to completely lose sight of the true meaning of the holiday season. Here are some steps you can take to teach your kids about contentment:

Be grateful

- The holidays are a great opportunity to take a deep breath and be thankful for everything you have. In the middle of the hustle and bustle of the season, you can take a minute to simply be content—and teach your kids about the power of contentment. Contentment is simply a state of happiness and satisfaction.

Keep things in perspective

- As much fun as new stuff is, the novelty can wear off pretty fast. That's why it's important for you to help your kids keep the importance of holiday gifts in perspective. As much fun as presents are, pretty soon they'll be just another toy in the toy box. Help your kids find contentment by putting some focus on being generous to others and remembering the reason for the season.

Set a positive example

- If your kids see you stressed throughout the holiday season, frantically rushing around buying lots of stuff, guess what? They'll probably think about the holidays as a season of stress rather than a season of joy and peace. But if you spend time enjoying the holiday season instead of being stressed out, your kids will notice that too.
- We're all unique, and how we parent our kids is also unique. When it comes to raising kids and celebrating holidays, more is caught than taught. That means your kids will see your example as you give generously and receive graciously. So it's not a matter of how many gifts they open on Christmas morning—it's the spirit of how they're given!

Give generously

- While you're thinking about all the gifts you want to give your kids, take some time to show them how much giving to others matters too. Being generous not only helps others but also changes your heart in the process. Clean out your closet and the toy chests and give to those who can appreciate them.

Happy Holidays from USAG Poland Financial Readiness Program and ACS!!



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The best Christmas gifts are not material things but gifts of *listening*,
of *showing kindness*,
of *remembering*,
of *visiting*,
of *forgiving*,
of *giving time*.

Let Your Presence be the Present

Do you ever find yourself caught up in the whirlwind of gift-giving during the holiday season? Our gift list can seem endless. There are significant others, children, parents, siblings, friends, neighbors, teachers, co-workers, friends' children, and..... All of the holiday frenzy may seem overwhelming when you are separated from loved ones

The desire to express your heartfelt thoughts, can sometimes leave you feeling frustrated because there is no real gift that can convey everything you feel. Your budget may not support purchasing a gift for everyone on your list and the financial toll can seem immense when trying to buy gifts for everyone who means something to us.

But there's a beautiful alternative that costs nothing yet means everything – the gift of your time. Instead of a pair of gloves or a decorative candle, you offer your undivided attention and presence. Instead of worrying about the bill, you create lasting memories that both you and the recipient will treasure. Or you simply take the time, to write a meaningful and personal note to share your feelings of appreciation.

The truth is, it's not about the price tag; it's about the sentiment behind the gesture. We all appreciate thoughtful presents, but what often lingers in our hearts are the moments we've shared with loved ones. Additionally, we all have so much stuff. In the end what matters most and helps us get through the most difficult times in life are the meaningful connections we have made.

By giving the gift of your time, you're showing your loved ones that they are a priority in your life. You're offering them the most precious resource you have – your presence. Let them choose how they want to spend that time, whether it's using an app like Discord® to watch your favorite holiday movie, opening a video chat so they can see the Christmas market from your perspective, or just being truly present during communication in whatever method you prefer. The connection built in this moment can not only make a difference now, but it can make a real difference as you transition back home.

Consider being a part of Family holiday moments via video chat so you can see the smiles and excitement. Perhaps you can read a Christmas story to young Family members on Christmas Eve, ask to see the decorated cookies and praise the designs, sing Christmas carols together, or find a way to be a part of a special holiday tradition for your Family. During these moments, remove distractions like the TV, radio, or scrolling through socials. Despite the distance, the connection can be made stronger than ever. Take the time to let everyone know how much you miss them and what their presence in your life means to you.

The holidays are about the spirit of the season and that can occur any time of the year. You may be able to make the season last even longer by planning some special events for after you return. Remember that your presence is the most valuable present of all. The moments made while in Poland can be some of the most meaningful holiday memories of all.



The greatest gift
you can give
someone is your time,
because when
you give your time
you are giving
a portion of your
life that you will
never get back.



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Secondary Dependency Benefits

There are times when a military member (including active-duty and reserve personnel, members of the National Guard, retired members, and deceased members) will need to support Family members other than a spouse or a (non-primary) dependent. These additional dependents can increase financial responsibilities. The guidelines and application process for secondary dependency has been updated.

If a sponsor can prove that they are providing over 50 percent of living expenses, the sponsor may be able to claim the individual as a secondary dependent. Determining the support requirement can be calculated by determining if the amount you contributed to that individual's support with the entire amount of support that person received from all sources. See the inset QR Code for information on how to prove financial dependency.

Some examples of secondary dependents include:

- Incapacitated Child (21 years of age or over)
- Parent(s)
- Student (Age 21 or 22)
- Ward of the Court (Under 21 years old)

Benefits and allowances to you and your secondary dependents may include:

- Increased Basic Allowance for Housing (BAH) not to exceed full BAH with dependents
- Uniformed Services Identification and Privileges Card (USIP) Note: In-loco parentis dependents are not entitled to a USIP card
- Travel allowances
- Morale, welfare, and recreation privileges
- Commissary and Exchange

When to Apply for a Secondary Dependent?

- Sponsors can apply for secondary dependent benefits by submitting the applicable information at anytime during the calendar year.

Upon receipt of application and prior to registration in the Defense Enrollment Eligibility Reporting System (DEERS), a financial verification will be performed to determine whether the Family member, seeking Secondary Dependency, is in fact dependent on the sponsor. Once the dependency determination is approved and the individual is registered in DEERS, the non-primary dependent will be immediately entitled to the dependency status and the associated benefits/privileges.

Annual redetermination is required for a secondary dependent claiming housing allowance (BAH) and redetermination is required for a secondary dependent who receives an ID card every four years.

Failure to re-certify any secondary dependent will result in the suspension of benefits received on behalf of that dependent and the potential for a debt.





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AER to Offer Full Grants for Emergency Travel Airfare

Airfare is the most expensive cost associated with Soldiers' emergency travel, so to help ease that burden, Army Emergency Relief will offer full grants effective Jan. 1.

The emergency travel airfare grants are capped at \$2,000 within the continental United States and \$4,000 outside the continental United States. Remaining costs exceeding those caps will be offered as zero-interest loans.

Tony Grinston, AER CEO and 16th Sergeant Major of the Army, has firsthand experience with the stresses of emergency leave.

"We updated this policy because the last thing a Soldier should have to think about when needing to get home is the cost of a plane ticket," he said.

AER's current policy offers emergency travel airfare as half-grants, half-interest free loans. The policy change aims to provide the most assistance in the form of a grant, and the option most advantageous to the Soldier will take precedence.

AER is focusing its numerous assistance categories into five Areas of Support to better serve Soldiers, retired Soldiers and Army Families by helping alleviate financial stress and promoting economic stability. Those categories are:



Care During a Crisis

Basic Needs and Housing

Health and Wellness

Supporting Families

Workplace Development



Emergency travel falls under Care During a Crisis, along with disaster assistance, funeral expenses and safe travel from domestic violence. Read AER Policy Memo 2024-4 outlining the emergency travel airfare assistance update.