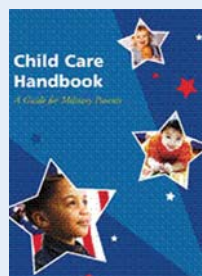




Learn Your Military Child Care ABCs

Finding high-quality child care is a top priority for any working parent. Military parents face the added challenge of finding child care that can accommodate shifting work schedules, extended hours, weekend duty, deployments and frequent PCS moves.



Our *Child Care Handbook: A Guide for Military Parents* gathers what military families need to know about child care, both military and nonmilitary, in order to make the choices that are best for their needs.

Written in clear, easy-to-read language, with a glossary of child care terms at the back, the *Child Care Handbook* helps parents identify the kind of child care they need, understand their options in both military and civilian communities, and understand child care costs. And it guides parents step by step through evaluating different options (with worksheets to keep information organized), deciding on an arrangement, and nurturing a good parent-provider relationship.

The *Child Care Handbook* joins our ever-growing suite of child care materials available online at www.MilitaryOneSource.com. (Click on "Parenting," then on "Child Care" for a complete list.) Be sure to check out our newest articles:

- *Questions to Ask About Military Child Care Waiting Lists and Costs*
- *Certification and Accreditation: Quality Standards for Military Child Care*
- *Military Child Care Programs*

Like all of our Military OneSource products and services, the *Child Care Handbook: A Guide for Military Parents* is available at no cost to all active-duty, Guard, and Reserve members and their families. Just call 1-800-342-9647 or order online from www.MilitaryOneSource.com.

Tame Tax Stress with Military OneSource

Tax season can push people's buttons in pretty serious ways. And this year's financial climate is bound to crank up the stress even more. Military OneSource is here to help tame that stress—with expert tax consultations and e-filing services, absolutely free to active duty, Guard, and Reserve members and their families.

To use TaxCut Basic

To use TaxCut Basic, free, for online filing, just

1) Register for a Military OneSource account

If you've never created a Military OneSource account, register for one at www.MilitaryOneSource.com.

2) Log in to your Military OneSource account

If you already have a Military OneSource account, just log in.

3) Go to TaxCut Basic

Once you're registered and logged in to Military OneSource, go to H&R Block TaxCut Basic Online. (You won't be able to access this page unless you're logged in.)

To set up an appointment with a tax consultant

Military OneSource tax consultants can help you, at no cost, with personal tax-related questions and financial planning. To schedule an appointment, just call 1-800-730-3802 or use the "E-Mail a Consultant" feature on www.MilitaryOneSource.com.

For additional expertly prepared information that can help you during tax time be sure to read these articles at www.MilitaryOneSource.com: *Filing Taxes When a Service Member is Deployed* and *Quick Tips for Using Your Tax Refund*.

Military OneSource

By phone, online, and face-to-face
You name it. We can help - 24/7!
1-800-342-9647

Overseas: xx-800-3429-6477 (Country access codes can be found online)

Collect from Overseas: 484-530-5908
(Dial an international operator first)

En español llame al: 1-877-888-0727

Quick Tips for Using Your Tax Refund

The following is excerpted from “Quick Tips for Using Your Tax Refund” available at www.MilitaryOneSource.com.

It pays to plan ahead and spend your tax refund wisely. Here are some ideas:

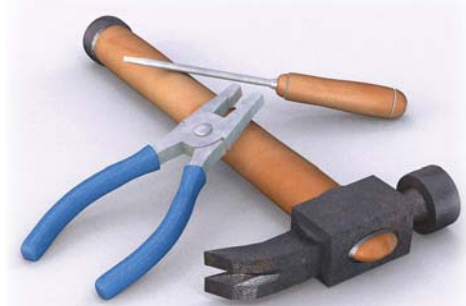
- **Retire your debts.** Put your refund towards the balance on high-interest credit cards.
- **Start an emergency savings account.** Financial experts recommend keeping a savings account with 3 to 6 months pay to cover emergencies.
- **Save for a down payment on a home or vehicle.** If home or vehicle ownership is one of your long-term plans, a larger down payment will lower your monthly payments and interest costs.
- **Do some preventive maintenance or improvements.** Minor home or car repairs you make now could spare you a bigger future expense.
- **Save for college.** If you have children, you can contribute to a college 529 savings plan for future college expenses.
- **Make an extra car or house payment.** Just be sure there are no prepayment penalties and tell your lender to apply the extra funds to the principal balance, not the interest.
- **Reconsider your W-4 withholdings if you receive a large refund.** Instead of giving the government an interest-free loan, make sure those funds go into your paycheck every month.
- **Consult with a financial planner.** Make an appointment with an expert and do some long-range planning.
- **Wait for your refund to arrive before spending it.** If you do plan on splurging, don't spend it in advance—pay cash after you receive your refund.

Are You Handy with Tools?

Even if you don't know a wrench from a saw, you'll be able to use our Military OneSource Online Toolkits with ease. They contain articles, resource guides, and selected Web links that help you and your family get a full range of information on an area in a snap.

Go to www.MilitaryOneSource.com and click on “Search & Decision Tools,” then on “Military OneSource Toolkits.” You'll find timely, practical tools that help with:

- Applying to College
- Internet Safety
- Parenting as a Team
- Surviving the First Three Months (for new parents)
- Weight Loss
- New to the Military (for parents of recruits)



About Military OneSource

This free 24-hour service from the Department of Defense is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. Free face-to-face counseling in the local community (up to six sessions per issue) is also available to service members and family members. To reach the program call 1-800-342-9647 or access the Web site at www.MilitaryOneSource.com.