As summer kicks into high gear, some of you will be trying to focus and concentrate on the receipt of PCS orders. I would like to offer a couple of the many resources that the Career and Resource Services Office has to help ease worries.

Our Plan Your Move class can help answer many of the questions you and/or your family members may have about topics like packing, expected and unexpected expenses and base housing availability.

Additionally, spouses may be interested in employment opportunities at the new duty station. Our FMEAP Program Coordinator, Ms. Patrice Bryant, can assist with resume writing and job search assistance. Please visit the Personal & Professional Development Program webpage on the MCCS Cherry Point website for more information on our classes and additional services.

Fred Mossop, P&PD Career and Resource Services Manager
Relax, Relate, Release!

Having trouble concentrating?...Can’t seem to focus? In this age of multitasking, over-committing and distractions, it’s very easy to get “off track” or go into brain overload.

Here’s an idea...STOP! Stop and allow yourself a moment to take a break and relax. It may sound odd, but sometimes when we are experiencing difficulty focusing, taking a break may be the answer. Sometimes you just need to “unplug” to become more “plugged in”.

If focus and concentration has been a challenge, I encourage you to implement some of the helpful tips below.

1. Set progression milestones for tasks: By breaking your end-goal down into smaller portions, you may feel more encouraged to stay on task.
2. Schedule some FUN to reenergize.
3. Manage your space: Are there too many distractions surrounding you?
4. Designate time to check your email & social media.
5. Make sure you are getting an adequate amount of sleep.
6. Don’t overcommit yourself.
7. Organize, Organize, Organize.

For more information on programs, services and resources, please contact Johneiquel D. Smith-Griffin, Information & Referral Specialist at (252)466-6759
Congratulations to the Graduates!

MCAS Cherry Point’s 41st annual graduation ceremony took place on June 2, 2016. This was a special time for our military community as we celebrated the educational accomplishments of Service members, their families, and DoD Civilians. A degree is more than just a piece of paper for the person it is bestowed upon; it is the reward for a long journey of demanding, challenging yet edifying work. The knowledge and skills that are gained during this time leaves graduates better equipped to enhance our current workforce, and helps provide a smooth transition back to the civilian sector.

The education program team is ready to assist you in meeting all of your education and career endeavors. With determination and focus, great achievements are possible for you too!

Please mark your calendar to join us for the 42nd annual graduation event that is scheduled for Thursday, 1 June 2017.

Education Office
T&E Bldg. (4335), Room 109
Ph. 252.466.3500
http://mccscherrypoint.com/programs/personal-professional-development/education-programs/
Focus on STEM learning!

STEM (Science, Technology, Engineering, and Math) programming at the Marine Warrior Library focuses on promoting learning, exploration, critical thinking, and problem solving skills. In order to promote STEM learning within our community, the library is now offering a variety of exciting new resources. Patrons interested in new trends in engineering have a professional grade 3D printer at their disposal, alongside an array of powerful CAD based software applications. In addition to our 3D printing stations, our community can expect STEM based classes for all ages, including basic programming, robotics, and circuitry design.

If you are interested in developing your critical thinking and problem solving skills, visit the Marine Warrior Library and learn more about the outstanding resources we offer. Remember, everything the library offers is totally FREE, so there is no harm in exploring with us!
FOCUS ON FINANCES: – when purchasing a vehicle!

Purchasing a vehicle is a large investment that can have significant impact on an individual’s short-and long-term financial circumstances. It is important that buyers understand and focus on the specific steps involved in making a financially wise car purchase.

Tip 1: VISIT THE WEB NOT THE DEALERSHIP
Many people begin the car buying process by visiting a dealership, which should be one of the last things they do. In most cases, unfortunately, the process often ends the same day with the purchase of an unaffordable car at too high of a price. Dealers will ask about financing and trade-ins before offering a bottom-line price so they can calculate their profit to the buyer’s disadvantage. You can save yourself hundreds if not thousands of dollars on your next purchase by doing some homework before you step onto the lot. Then, you will be in control of the buying process.

Tip 2: DETERMINE HOW MUCH YOU CAN AFFORD
Knowing what you can afford means understanding how much you can REALISTICALLY spend on the car and on the costs of upkeep! It is important to remember that a vehicle costs more per month than just the loan payments. There are operating costs, maintenance and insurance that you need to include in your monthly living expenses. Your total monthly costs related to your vehicle should be less than 25 percent of your net income. Also, consider a substantial down payment on your vehicle, even if it means delaying the purchase and saving. The more money you put down, the less you have to finance and the lower your monthly payment.

Tip 3: DON’T FALL FOR THE SALES TACTICS
Auto dealers and private individuals have a right to make a reasonable profit on the sale of a car. What constitutes a reasonable profit? To know this, you must know what constitutes a fair price for the vehicle you desire. Price your vehicle at dealer invoice, subtract any dealer holdbacks or incentives, add 3 to 5 percent dealer profit and start your offer there. When working with a dealer who provides you with pricing information, make sure you know the source — it could be biased. Your best bet will be to do price research on your own from sources you know are reliable. Check out internet sites, such as www.edmunds.com, www.nada.com, www.kbb.com, IntelliChoice and Consumer Reports. These sites provide price information for both new and used cars and also have information on buying and selling, financing and insurance.
The dealership will try to convince you that independent websites are not accurate but these sites do provide close estimates. A dealer could also say “We can’t make any money if we sell it for that”. Don’t let any of the talk fool you, stick to your plan and research! The Federal Trade Commission (FTC) has developed Mobile-Friendly Videos to help consumers shop for vehicles. The four new 60-second videos can help a buyer shop with confidence at every stage of the car-buying process. The videos are available at [www.ftc.gov/cars](http://www.ftc.gov/cars). Another great place to obtain FREE resources is at the Marine Warrior Library.

**Tip 4: REMEMBER TO NEGOTIATE THREE SEPARATE DEALS:**
The purchase price of the car, the financing, and then the deal on the trade-in. This will save you money! Ideally, you should arrange your financing ahead of time and get preapproved for a loan at your credit union or bank. But in the interest of shopping around, it doesn’t hurt to see what the dealer has to offer. If you walk in with a preapproved loan and interest rate, you may be able to negotiate a lower interest rate with the dealer!

Finally, if you have questions or do not understand or trust every word in the contract, take it to the Legal Services Support Team office for an explanation before you sign. If the dealer refuses to let you take it with you before signing, walk away — this is a sure sign something is wrong.

Almost every Marine will purchase a new or used car while on active duty. They will spend more of their disposable income on automobiles than on virtually anything else except food and shelter. It is important to focus in and to arm yourself with every resource available before you begin the car buying process. Remember, everything is negotiable!

If you are interested in learning more about the Personal Financial Management Program and our upcoming workshops stop by the Training and Education Building 4335, Room 217, or contact us at 252-466-5837/4201.
Focus on Success!

Success is often measured by what you accomplish, one’s educational level achieved or career status. When it comes to describing success, descriptions vary based on individual prospective. Education level and career achievements are two areas that most people use to measure success. Both areas require two main elements; concentration and focus. Whether the focus is on pursuing a degree/certificate or obtaining a career vs a job, focusing on your goals is essential to obtain positive results. If education is the goal, one must concentrate and focus on the curriculum. If a career is the objective, following an established plan to reach the goal is imperative. In either situation, staying focused will help one reach their desired destination.

As a military family member, various resources and opportunities are available to you. The answers lie within leaning on the support of those who know how to assist you in reaching your goals. Such support comes by way of the Family Member Employment Assistant Program. This program supports military family members in making effective career and education decisions by providing assistance and referral services. As a certified career coach and job search trainer, the FMEAP Coordinator can assist with career and skill assessments and provide guidance on educational and career opportunities. Knowledge is power, but you cannot be held responsible for not knowing what you don’t know. Your FMEAP Coordinator can provide tips and tools to help you maintain your focus and accomplish the mission.

Employment Assistance Services

• Interviewing skills
• Resume adaptations based on job
• Wage negotiation techniques
• Job search strategies
• Assessing the current labor market
• Career counseling/assessments
• Filling unemployment gaps
• Monthly Career Fairs
• Employment Lab

For more information contact: Patrice Bryant, the Family Member Employment Assistance Coordination for the Personal and Professional Development Program at 252-466-5836
Transition Assistance

THE KEY TO A SUCCESSFUL TRANSITION: Focus and Concentration

For Service members who are separating or retiring, we recommend attending a Transition Readiness Seminar (TRS) at least 12 months from their separation or retirement date. This outcome-based seminar provides standardized learning objectives that challenges Service members to think about their future, to focus on what they want to achieve, and to concentrate on what is required to reach their goals. One of the job related skills training seminars is provided by the Department of Labor Employment Workshop (DOLEW). It is a 3-day workshop that focuses on obtaining employment in today’s job market, resume preparation, job search skills, and interview skills practice.

IT’S TIME TO CONCENTRATE
DROP THE MILITARY JARGON AND EMBRACE
THE CORPORATE LINGO

A key to getting the job is fitting in – not only do you have to demonstrate the right skills, but you also need to adopt the right body language and speech:

TDY/TAD → Business travel
PCS → Relocation
Fitness Report → Performance Appraisal
MOS → Career Field
Commanded → Supervised, Directed
Battalion, Unit, Platoon → Organization, Agency, Department
Subordinates → Employees, Co-Workers

NOW FOCUS
NETWORK—HOW ARE YOU COMING ACROSS?

Networking is about being genuine and authentic, building trusting relationships, and seeing how you can help others. Having a clear understanding of what you do and why and for whom is what makes you unique to organizations. In order to get referrals, you must clearly understand what you bring to a professional relationship, but you must be able to express your worth to others. Remember, when seeking employment you must be able to articulate what you are looking for and how others may benefit from you knowledge, skills and abilities.
THE KEY TO A SUCCESSFUL TRANSITION: Focus and Concentration

According to the Bureau of Labor Statistics (BLS), the unemployment rate for male veterans as of 2015 is currently 4.5 percent while female veterans are at 5.4 percent. Additionally, among the 495,000 unemployed veterans in 2015, 57% were age 45 and over, approximately 37% were ages 22 to 44, and 5% were between the ages of 18 to 24. Lastly, more than 1 in 3 employed veterans with a service-connected disability worked in the public sector compared to about 1 in 5 veterans with no disability.

“Everything you do now is for your future think about that.”
- Unknown –

For more information on services provided by the Transition Readiness Program, please call 252.466.4201 or check out our webpage at [click here](#).
Please stop by the Retired Services office located in the Training and Education Building, Room 213, or call (252) 466-4201 for more information.
HOW TO FOCUS CAREER GOALS IN A RAPIDLY CHANGING WORLD

I just returned from the National Career Development Association Conference (NCDA) in Chicago where I spent four days learning and sharing tips and techniques for career advising. Interestingly in the swirl of information overload, I find myself pondering a common theme from the conference: how quickly occupations and WORK is changing. Consider all the jobs that did not exist 20 years ago; for example, social media manager, instructional technician, or big data manager. The WORK environment is changing so quickly the Department of Labor is struggling to maintain a classification system that includes all the new occupations (You will not find Uber Driver on O*Net). So how is the Department of Labor making accurate future employment predictions that we base a portion of our career decisions on? The answer is they cannot!

So how can we focus our career decisions and goals on unstable information? Start by accepting that the future of work will be volatile, uncertain, complex, and ambiguous. No matter where you start in your career path, success requires you to ALWAYS be learning and adapting. Expect your occupational field to add positions and duties, subtract duties and positions, and sometimes make you feel overwhelmed with inaccurate information because the job market is operating the opposite of where you started. Additionally, you will most likely work in a results orientated environment. Understanding a company’s mission and how to turn that information into measurable results should be a desired trait. And do not forget to maintain adaptability because if an initial change does not produce measurable results than expect another change to occur.

Also, future success depends on high performance, innovation, and technical savvy. No matter what career path you choose, develop your time management skills, practice efficiency, and promote cooperation among co-workers. Always go beyond your job description to look for new ideas and find new ways of doing business. Of course, embrace technology by plugging into “guru networks” to learn from the experts.

So how else can we ensure our career goals are focused on correctly? Dr. Rich Feller of Colorado State University stated that we should all choose HEROIC Careers. Where can you find these HERIOC Careers? They are everywhere and in all career pathways. Follow your career path with Hope, self-Efficacy, Resilience, Optimism, Intentional exploration, and Curiosity.

Alicia Durham,
P&PD Advisor
Congratulations to Patrice Bryant and Teresa Thompson-Brice on earning their Masters of Arts degrees from Liberty University!
# Personal & Professional Development
## C.A.R.S. Summer 2016 Training Schedule

### Employment Assistance Program

<table>
<thead>
<tr>
<th></th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
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<tbody>
<tr>
<td>Career &amp; Education Fair</td>
<td>15</td>
<td>12</td>
<td>16</td>
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<td></td>
<td>1000-1300</td>
<td>T&amp;E</td>
<td>171B</td>
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<tr>
<td>Civilian/LEAP Resume Writing</td>
<td>7</td>
<td>8</td>
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<tr>
<td></td>
<td>0900-1130</td>
<td>T&amp;E</td>
<td>137</td>
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<tr>
<td>Federal Resume Writing</td>
<td>7</td>
<td>18</td>
<td>8</td>
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<tr>
<td></td>
<td>0900-1100</td>
<td>1300-1500</td>
<td>T&amp;E</td>
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<tr>
<td>Spouse Transition and Readiness Seminar (S.T.A.R.S.)</td>
<td>Aug 30</td>
<td>0900-1230</td>
<td>T&amp;E</td>
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### Employment Assistance Program:

**Career & Education Fair:** The Personal & Professional Development Program hosts monthly Career & Education Fairs. Each month features different employers and schools.

**Civilian Resume Writing:** The goal of this class is to introduce various types of resumes, cover letters and thank you notes. Participants will also be introduced to the MCCS application process.

**LEAP:** Learn the MCCS employment application process. This class provides information on applying for jobs with MCCS to include understanding how to address Knowledge, Skills, and Abilities (KSAs).

**Federal Resume Writing:** This class is designed to teach the basics of the Federal Employment system. The goal is to explain the process and give practical information to assist in applying for a federal job.

**Spouse Transition and Readiness Seminar (S.T.A.R.S.):** S.T.A.R.S. is a 3½ hour seminar that addresses transitional challenges and opportunities, specifically for spouses, that consist of a standardize presentations followed by a panel of subject matter experts.

### Personal Financial Management Program

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<tr>
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<th>Jul</th>
<th>Aug</th>
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<tr>
<td>Budgeting Workshop</td>
<td>14</td>
<td>16</td>
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<td></td>
<td>1300-1500</td>
<td>T&amp;E</td>
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<tr>
<td>Car Buying Strategies</td>
<td>11</td>
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<tr>
<td></td>
<td>1330-1530</td>
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<tr>
<td>Command Financial Specialist</td>
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<tr>
<td></td>
<td>0800-1600</td>
<td>T&amp;E</td>
<td>158</td>
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<tr>
<td>Credit and Debt Management Workshop</td>
<td>7</td>
<td>0900-1100</td>
<td>T&amp;E</td>
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<tr>
<td>Home Buying &amp; Selling</td>
<td>15</td>
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<td></td>
<td>0800-1100</td>
<td>T&amp;E</td>
<td>140</td>
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<tr>
<td>Personal Readiness Seminar (PRS)</td>
<td>28</td>
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<td>0730-1200</td>
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<td>104</td>
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<tr>
<td>Saving &amp; Investing</td>
<td>19</td>
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### Personal Financial Management Program:

**Budgeting Workshop:** Provides individuals the know how to develop a personal budget, to reach identified short & long range goals, a system to pay bills on time & evaluate the personal budget to spend less & save/invest more.

**Car Buying Strategies:** Develop the knowledge and skills required in the car buying process, identify the multiple costs of vehicle ownership, identify reliable sources of information for evaluating a vehicle’s price, determine how much vehicle you can afford, discuss negotiating techniques, identify your rights as a consumer, analyze advertising techniques and sales practices and determine steps to protect yourself against fraud.

**Command Financial Specialist:** This 5-day course is designed to train SNCO’s and Company Grade Officers on how to develop a Personal Financial Management training program at the unit level. Topics covered include but are not limited to budgeting, debt reduction, credit management, consumer awareness, saving and investing and more. Participants will receive financial software designed to assist them with unit training and individual counseling needs.

**Credit and Debt Management Workshop:** Headed for trouble with your charge cards? For a lot of people credit is both misunderstood & misused. One out of every ten families can only afford to make the minimum monthly payment — which is usually a mere 3% of their current balance. Learn how to take control of debt.

**Home Buying & Selling:** Finding a new home can be an exciting time for Service members. This housing workshop is broken into four distinct sections: Military Privatized Housing, Renting, Buying, and Selling a Home.

**Personal Readiness Seminar (PRS):** The Personal Readiness Seminar is a mandatory workshop for all First Permanent Duty Station Marines per MARADMIN 581/14, however all who are interested are welcome to attend. This interactive workshop covers resources available for career development, as well as, personal finance basics.

**Saving & Investing:** This workshop is an introduction to savings and investing. This program also explains the difference between saving & investing, the “Stock Market” & its risks, different kinds of investments & investment concepts.
# Personal & Professional Development

## C.A.R.S. Summer 2016 Training Schedule

### Relocation Services

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<tr>
<th>Plan Your Move</th>
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<td>Aug 3</td>
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<td>Sep 7</td>
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<td>Sep 20</td>
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<th>Welcome Aboard Brief</th>
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<tr>
<td>Jul 13</td>
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<td>Miller’s Landing</td>
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<tr>
<td>Aug 17</td>
<td>0900-1100</td>
<td>Miller’s Landing</td>
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<td>Sep 21</td>
<td>0900-1100</td>
<td>Miller’s Landing</td>
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### Transition Readiness Program

#### Accessing Higher Education

| Jul 20-21 | 0800-1630 | T&E | 221 |
| Sep 21-22 | 0800-1630 | T&E | 211 |

#### Boots to Business

| Aug 31-1 | 0830-1630 | T&E | 211 |

#### Career Technical Training Track

| Aug 31-1 | 0830-1630 | T&E | 210 |
| Jun 29-30 | 0830-1630 | T&E | 210 |

#### Pre-Retirement Seminar

| Jul 25-29 | 0745 | T&E | 171A |

#### Transition Readiness Seminar

| Jul 11-15 | 0715 | T&E | 171A |
| Aug 8-12  | 0715 | T&E | 171A |
| Aug 22-26 | 0715 | T&E | 171A |
| Sep 12-16 | 0715 | T&E | 171A |
| Sep 26-30 | 0715 | T&E | 171A |

### To Register Call:

**466-4201**
FOCUS AND CONCENTRATION LEADS TO SUCCESS

Most successful people will tell you that in reaching their goals they remained focused on the end prize. They will also tell you, to stay focused, they concentrated on every element of their plan.

Successful people set goals in life but these goals could not have been attained unless they buckled down and focused on their plan while concentrating on what it took to implement their strategy. It takes focus and concentration to attain a college degree, start your own business or become successful in your career field.

Both concentration and focus go hand in hand. What do I mean by concentration? I mean focusing totally on the business at hand and commanding your body to do exactly what you want it to do. Concentration is all about action or power of focusing one's attention or mental effort, so use the mental strength you have to reach the pinnacle of success. Stay diligent and you will reap the reward in the end.

Ranza Thurman (MSgt RET)
P&PD Branch Head

“What do I mean by concentration? I mean focusing totally on the business at hand and commanding your body to do exactly what you want it to do.”

-Arnold Palmer

~

“To inspire a singularity of focus, a challenge must be important to you and it must be something you feel you should do now in this moment. If it's trivial or not time-bound, you won't engage. So in selecting your next challenge in life, choose one that is meaningful and will demand your complete concentration.”

- Brendon Burchard