



SEPTEMBER 2023

### HENDERSON HALL EFMP TEAM

Email: [efmphh@usmc-mccs.org](mailto:efmphh@usmc-mccs.org)

#### Website:

<https://hendersonhall.usmc-mccs.org/marine-family-support/military-family-life/exceptional-family-member-program>

#### EFMP

**Amy Proce**

Program Manager:  
703-693-6510

**Yecica Mazariegos**

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**Claudia Quinby**

Family Case Worker:  
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**Vacant**

Training, Education, &

Outreach Specialist:

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Administrative Specialist:  
703-693-7195

# HAPPY LABOR DAY!

## MONDAY, SEPTEMBER 4, 2023



As we roll into September, school has started for most children and for many families this means their children will be riding the bus to and from school. Take a look at some safety tips for school bus safety and ways to keep your children safe.

Click on the links below for more information:

<https://www.nhtsa.gov/school-bus-safety/keeping-children-safe>

### EFMP SERVICES

- ✦ Family support/case management (including deployment support)
- ✦ Informed assignment screening
- ✦ Special housing consideration (HQMC EFMP)
- ✦ EFMP attorney assistance
- ✦ Resources and referrals
- ✦ Support at IEP meetings
- ✦ Eligibility for Tricare ECHO (with qualifying conditions)
- ✦ Transition assistance (Warm Hand-off)
- ✦ Workshops and trainings
- ✦ Lending library
- ✦ Loan locker
- ✦ Respite Care Reimbursement Program
- ✦ Family Needs Assessment (FNA) and Service Plan (SP)





SEPTEMBER 2023

## Suicide Prevention Month 2023

**“Connect To Protect: Support is Within Reach”**

**#BeThere**

Submitted by: Behavioral Health Staff

“September — Suicide Prevention Month — is a time when the Department of Defense brings added attention to the complex issue of suicide and emphasizes the valuable resources and support available year round. This year, the DoD’s theme highlights the critical role relationships and interpersonal connections to family, friends, the community, and resources can play in preventing suicide.”

*(Defense Suicide Prevention Office – 2021)*

**Please contact your Henderson Hall Behavioral Health Team for counseling or stress management resources or if you would like to schedule an appointment with one of our Counselors.**

### Henderson Hall Behavioral Health Contact Information



**Behavioral Health Branch:** (front desk) **703-614-7204**

**(M-F 0730-1630)**

**Military Family Life Counselor (MFLC):** 703-414-9885

**Substance Abuse Program:** 703-614-8961

**Family Advocacy Program:** 703-693-3845

**New Parent Support Program:** 703-614-7204

**Victim Advocate Program and 24/7 Victim Advocate Hotline:**

**202-439-6038**

**Sexual Assault Prevention & Response (SAPR):** 202-439-5827

**SAPR 24/7 Support Line:** 202-498-4009

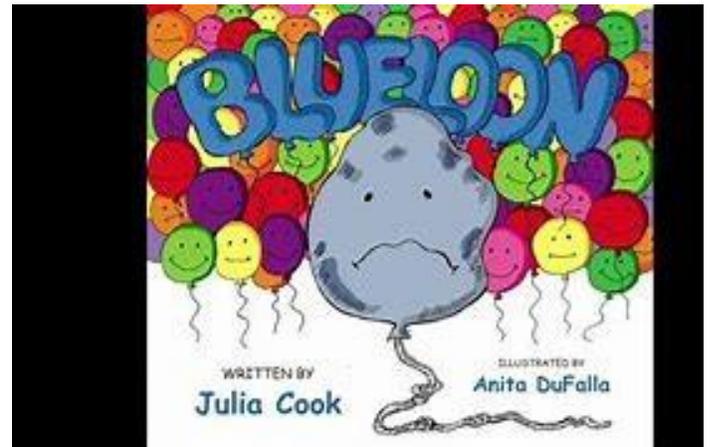
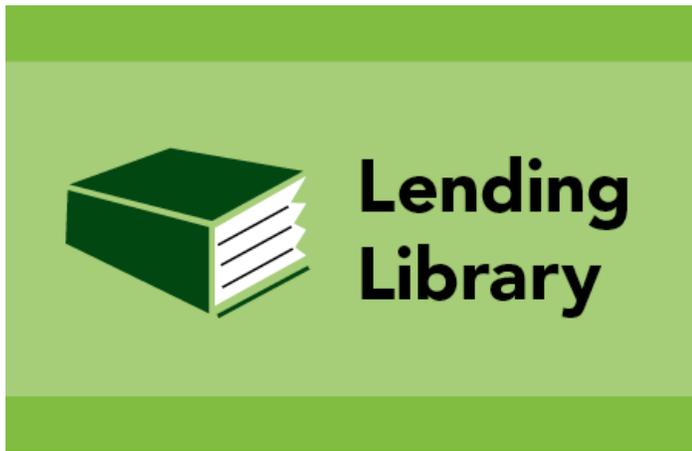
#### Additional Resources:

**Military One Source Counseling Services:** 1-800-342-9647 [www.militaryonesource.mil](http://www.militaryonesource.mil)

**DSTRESSLINE:** 877-476-7734 [www.dstressline.com](http://www.dstressline.com)

**Be There: Peer Support Call and Outreach center:** 844-357-7337

**Source:** <https://hendersonhall.usmc-mccs.org/marine-family-support/military-family-life/exceptional-family-member-program>



The author is Julia Cook, M.S. who is a national award-winning children’s author, counselor and parenting coach. Meet Blueloon a sad little balloon who is suffering from depression. With help from the wise rock, Blueloon learns what he can do to "bounce back" to being the way he used to be bright, round, and full. Social Emotional Learning can occur by sharing feeling states between people of differing ages. A child may relate to the Blueloon character, and the adult can read it aloud and mirror the feelings or share a personal connection to the child. Give this book a try to share what it feels like to be sad, “blue” or depressed.



Did you know that the month of September is National Deaf Awareness Month. Let’s discover how sign language can improve all of our communication. Check out **The Let’s Learn Sign Language** set from Henderson Hall Exceptional Family Member Program Loan Locker and Lending Library!

The illustrations on the front of the flashcard show how the sign is formed and on the back is a brief description of the action in words.

# What is a 529 Plan?

Written by: Anonymous contributor

In discussing how to save money for a child's college education, the 529 Plan often pops up. **So, what is a 529 Plan?**

A **529 plan** is a tax-advantaged savings plan designed to help pay for education. Originally limited to post-secondary education costs, it was expanded to cover K-12 education in 2017 and apprenticeship programs in 2019. The two major types of 529 plans are savings plans and prepaid tuition plans. Contributions grow tax deferred and tax free if used for qualified education expenses. You do not need to have earned income to contribute to these plans. Prepaid tuition plans allow the account owner to pay in advance for tuition at designated colleges and universities, locking in the cost at today's rates. 529 plans are also referred to as qualified tuition programs and Section 529 plans.

The plans are administered by the 50 states and the District of Columbia. Anyone can open a 529 account, but they are typically established by parents or grandparents on behalf of a child or grandchild, who is the account's beneficiary. In some states, the person who funds the account may be eligible for a state tax deduction for their contributions. A very convenient aspect of these accounts is that they remain in the control of who opens them (normally a parent or grandparent) until the funds are dispersed for education. The money in the account grows on a tax-deferred basis until it is withdrawn. As long as the money is used for qualified education expenses, as defined by the IRS, those withdrawals aren't subject to either state or federal taxes. Contribution limits recently ranged from \$235,000 to over \$525,000. In the case of K-12 students, tax-free withdrawals are limited to \$10,000 per year and are restricted to tuition only. There are also no earnings restrictions on contributing to the account.

**Types of 529 Plans.** Savings plans are the more common type. The account holder contributes money to the plan, which is typically invested in a selection of mutual funds. Account-holders can choose the funds they want to invest in, and how those funds perform will determine how the account grows (or, worst-case scenario, shrinks) over time. Many 529 plans also offer target-date funds, which adjust their holdings as the years go by, becoming more conservative as the beneficiary gets closer to college age.

A 2019 federal law, the SECURE Act, expanded tax-free 529 withdrawals to include registered apprenticeship program expenses and up to \$10,000 in student loan debt repayment for both account beneficiaries and their siblings. Prepaid Tuition Plans Prepaid tuition plans are offered by a limited number of states and some higher education institutions. They vary in their specifics, but the general principle is that they allow you to lock in tuition at current rates for a student who may not be attending college for years to come. (Prepaid plans are not available for K-12 education.) As with 529 savings plans, prepaid tuition plans grow in value over time, and the money that eventually comes out of the account to pay tuition is not taxable.

**Unlike savings plans, prepaid tuition plans do not cover room and board.**

**Prepaid tuition plans** may have other restrictions, such as which particular colleges they may be used for. The money in a savings plan, by contrast, can be used at just about any eligible institution.

You aren't restricted to investing in your own state's 529 plan, but doing so may get you a tax break, so check out that plan first. Tax Advantages of 529 Plans. The earnings in a 529 plan are exempt from federal and state income taxes, provided the money is used for qualified educational expenses. For any other withdrawals for other than education purposes, the earnings are subject to taxes plus a 10% penalty, with exceptions for certain circumstances, such as death or disability.

The money contributed to a 529 plan isn't tax-deductible for federal income tax purposes. However, more than 30 states provide tax deductions or credits of varying amounts for contributions to a 529 plan. In general, you'll need to invest in your home state's plan if you want a state tax deduction or credit. If you're willing to forgo a tax break, some states will allow you to invest in their plans as a nonresident.

# What is a 529 Plan?

(continued from page 4...)

529 plans have very specific transferability rules, governed by the federal tax code (Section 529). The owner (typically you) may transfer to another 529 plan once per year unless a beneficiary change is involved. You are not required to change plans to change beneficiaries. You may transfer the plan to another family member, defined as:

- Son, daughter, stepchild, foster child, adopted child, or a descendant of any of them
- Brother, sister, stepbrother, or stepsister
- Father or mother or ancestor of either
- Stepfather or stepmother
- Son or daughter of a brother or sister
- Brother or sister of father or mother
- Son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law
- The spouse of any individual listed above
- First cousin

## Other Considerations

As with other kinds of investing, the earlier you get started, the better. With a 529 savings plan, your money will have more time to grow and compound. With a prepaid tuition plan, you'll most likely be able to lock in a lower tuition rate, since many schools raise their prices every year.

If you have money left over in a 529 plan—say the beneficiary gets a substantial scholarship or decides not to go to college at all—you'll have several options. One is to change the beneficiary on the account to another relative. Another is to keep the current beneficiary in case they change their mind about attending college or later go on to graduate school. Or, you may keep the funds dormant and use for future grandchildren. The funds in the account will not expire. If worse comes to worst, you can always cash in the account and pay the taxes and 10% penalty, on the EARNINGS of the account.

Opening a 529 account should be discussed with a financial investment advisor. If you have general questions about saving for college (or any other personal finance questions) please contact your Henderson Hall Personal Financial Management Office at (703) 614-6950, [pfmhh@usmc-mccs.org](mailto:pfmhh@usmc-mccs.org)

Sources: [www.irs.gov](http://www.irs.gov), “*IRS Publication 970, Tax Benefits for Education.*” [www.irs.gov](http://www.irs.gov). (n.d.). [www.irs.gov](http://www.irs.gov).

# CRAFT OF THE MONTH

## *Crayon Vase or Candle Holder*

*By: Crissy Johnson-Carroll*

Are you looking for a bright, colorful back-to-school themed centerpiece or gift for your child's new teacher? Make this fun, multi-purpose crayon craft for under \$10.00 from items you might already have at home or can easily find at any local store.

### **You will need:**



Coffee can or tin can with the label removed

40 new crayons

Hot Glue Gun & Glue Stick (A low temperature glue gun is recommended.)

Silk or Real Flowers (optional)

Ribbon (optional)

1 small bag of rice

Large 3 wick candle (optional)

### **Directions:**

- 1.) Wipe down coffee can or tin with a damp cloth and dry completely.
- 2.) Use your hot glue gun to carefully glue crayons one next to the other around the entire can. Press each crayon firmly to the can for about 10 seconds after applying hot glue to allow adequate drying time.
- 3.) Once the can is completely decorated with crayons you can choose to add a ribbon at the base, top, or middle of the can for added decoration and add a bow, using your hot glue gun to secure the ribbon. This step is optional.
- 4.) Pour one package of rice into the can.
- 5.) Add silk flowers or a 3 wick candle to the center of the can. You can also use the can to store pens and pencils or other school supplies.



# SEPTEMBER 2023

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
27	28	29	30	31	1	2	
3		4 Lunch and Learn Establishing Permanent Dependency 11:30—12:30	5	6	7	8	9
	10	11	12	13	14	15	16
17	18	19 Lunch and Learn Building Networks of Support 11:30—12:30	20	21	22	23	
24	25	26	27	28	29	30	

Henderson Hall Sponsored Events—For questions please contact  
 Ms Amy Proce at amy.proce@usmc-mccs.org or 703-693-6510

# SEPTEMBER 2023

## COMMUNITY SPONSORED EVENTS

<i>Date</i>	<i>Time</i>	<i>Workshop/Event</i>	<i>Description</i>	<i>Location</i>
Tues., Sept. 5th	6:30 PM	Presented by Parent Education Advocacy Training Center (PETAC) in partnership with Parent Resource Center– Prince William County Public Schools  <b>Successful Transition Planning and the IEP</b>	This workshop will encourage active participation in developing a meaningful and useful transition plan to help students in preparing for life as an adult when they finish school. A transition plan is a required part of the IEP for Virginia students aged 14 and older. Attendees will learn what needs to be in the transition plan and what the Individuals with Disabilities Education Act (IDEA) says about transition services.  To register visit:  <a href="https://us02web.zoom.us/webinar/register/WN_arjFIDbjSmiGWgtAgezMPw">https://us02web.zoom.us/webinar/register/WN_arjFIDbjSmiGWgtAgezMPw</a>	Virtual
Wed. Sept. 20th	5:00 PM	PEATC Workshop:  <b>Disability Benefits: VA's Medicaid Waivers</b>	It's important to understand the benefits available for individuals with disabilities such as personal assistance and community support and the important role these benefits can play in planning for the future. Navigating state disability services can be difficult, time-consuming, and overwhelming. This workshop explains Virginia's Medicaid Waivers, eligibility for services, and how to obtain this state benefit.  To register visit:  <a href="https://tinyurl.com/3hrtj2b9">https://tinyurl.com/3hrtj2b9</a>	Virtual
Thurs. Sept. 14th	8:00 am - 12:30 pm	Alexander T. Augusta Military Medical Center (formerly FBCH) - Autism Resource Clinic	All military parents/guardians of children with Autism Spectrum Disorder are invited to attend FBCH Autism Resource Clinic. There will be a variety of local experts each month from medical, local schools, military, and community to provide a plethora of resources for newly diagnosed families, newly relocated families, and families that just need more support. For more information please contact:  Please call Tiffany Brown, MSA at 571-231-2364 to schedule.	Alexander T. Augusta Military Medical Center (formerly FBCH) Medical Library S1.901

