



the Almanac

"I have not yet begun to fight!" USS BONHOMME RICHARD LHD 6

March 2, 2012



MAKING BANK

While On Deployment

Story by MC1(SW) Duke Richardson

Deployment is normally a time where Sailors can make and save a good amount of money. This is especially true if there are long periods spent out to sea away from port and if they are earning extra money from allowances such as family separation pay, hazardous duty pay, or doing time in a tax free zone.

Once Sailors do pull into port, there is a temptation to go wild with their newfound fortunes, or as the old saying goes, "spend money like a drunken Sailor." However, in order to make cents (sense) while on a deployment, Sailors need to

have a bit of self discipline as well as a realistic plan so that they will have a little extra "bank" in their wallets once cruise is left in their wake. The key is to make a savings plan and to be honest with what your financial goals are.

"They need to be realistic about where they spend their money," said AT1 Collette Regaldo, one of USS Bonhomme Richard's (LHD 6) com-

mand financial specialists. "Write everything down for a week then take a look at how money is spent. After that is done you can see where you can cut down (unnecessary expenses) and save money."

Although it is really never too late to save, the best time to lay a sav-

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ings plan into motion is when you are young, according to Regaldo. "Junior Sailors generally have less bills than senior Sailors, they need to take advantage of this and start saving while they are young," she said. "Saving and investing as little as \$100 a month in your early 20s would give you the same amount of money as someone in their 30s who started saving \$300-\$400 a month."

Instead of falling into the usual "traps" deployed Sailors usually fall into when on liberty in the upcoming foreign ports or when out to sea, there are cheaper alternatives to find fun and personal satisfaction during the current mini WESTPAC. "Limit the amount of money you spend on

geedunk, take advantage of the food being served on the mess decks and instead of drinking a lot of soda or energy drinks, drink more water," said Regaldo. "When we get to port, enjoy the MWR tours. They will allow you to see different sights at a good cost and will also greatly lessen the chances of you getting into

a bad situation while on liberty." There are a good number of resources available for Sailors to save, such as savings bonds, TSP, money market accounts, etc. BHR's command financial specialist team is available to provide assistance to Sailors with any financial matter in an effort to help them make plenty of "cents" during the current deployment.

THE ALMANAC



1st class petty officer candidates test their knowledge during the March 2012 advancement exam.

E5 exams - 08 March 12

E4 exams - 15 March 12

Photo by MC3 Marcus Stanley

Movie Schedule Friday, March 2



CH. 2 Command Information --- CH. 5 AFN Sports
CH. 6 AFN News --- CH. 7 AFN Prime

ch.3

0600/1800 Cop Out
0800/2000 Drag Me to Hell
1000/2200 Friday Night Lights
1200/0000 Letters to Juliet
1400/0200 Quantum of Solace
1600-Our Family Wedding

ch.4

0600/1800 Night at the Museum
0800/2000 Other Peoples Money
1000/2200 Piranah 3
1200/0000 Predators
1400/0200 No Strings Attached
1600-Sex Drive

ch.8

0600/1800 Abduction
0800/2000 In Time
1000/2200 Nightmare on Elm St
1200/0000 Shark Night
1400/0200 The Expendables
1600-Xmen Wolverine



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