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Navy Wounded Warrior-Safe Harbor wishes everyone a Happy New Year and success in your goals for 2017. Begin the New Year by taking positive steps toward financial wellness. **January** is Financial Awareness Month, followed by Military Saves in **February**. Read further and learn where to find the resources to improve your finances, helping improve your overall quality of life. **March** is Brain Injury Awareness Month. Everyone is at risk for concussions and traumatic brain injuries (TBIs); know the signs and seek treatment. Learn tips and hear advice from the amazing caregivers who assist those suffering with TBIs to better understand and cope with this injury.



Wounded Warrior and Caregiver panelists share their stories at the Naval District Washington Family Symposuim.

Naval District Washington (NDW) shined a spotlight on Caregivers at its third annual Navy Wounded Warrior-Safe Harbor (NWW-SH) Family Symposium at Walter Reed National Military Medical Center (WRNMMC) on November 9, 2016. Five caregivers/family members, along with two service members, spoke at the event held in conjunction with Warrior Care Month.

The panelists spoke about how caregivers and family members make many sacrifices to assist service members with multiple needs during an illness or injury. Two of the family members shared the challenges of being overseas during



Financial Wellness Message

Sound personal financial management provides freedom of choice for Sailors and family members. Through information, education, training and financial counseling the Navy's Personal Financial Management program address the financial education needs of Sailors and their families while addressing the Navy's need to keep personnel focused on mission readiness. Available services include information and assistance with:

• PERSONAL PLANNING -

DEVELOPING A SPENDING

PLAN

- PAYDAY LOAN AWARENESS
- SAVINGS AND INVESTMENTS
- CONSUMER AWARENESS
- THRIFT SAVINGS PLAN (TSP)
- **IDENTITY THEFT**

Please contact the Personal Financial Manager (PFM) at your local FFSC for more information.



NAVAL DISTRICT WASHINGTON FAMILY SYMPOSIUM



FAMILY SYMPOSIUMS (CONTINUED)

their loved one's illness or injury and the added stressors of returning to the United States while the service member is transferred to a new medical facility. They spoke about the difficulties of the moving process, leaving other family members behind, establishing child care and finding new schools for children. Another caregiver shared her story about being away from home for a year, as she has moved with her son from one hospital to another throughout his recovery and rehabilitation journey. Finally, another family member talked about delaying his college education to stay home and support the family unit, including helping with a younger sibling's home schooling.

Some words of advice from our Caregivers: (1) Take care of yourself! Often, caregivers become so overwhelmed with appointments for the service member and caring for the children that they ignore their own health and well-being. Take time to visit your own health care provider and get necessary treatment. (2) Trust your instincts. Despite the well-intentioned advice from friends and family, sometimes it is best to trust your own instinct to know what is best for your family. (3) Ask NWW-SH for help in prioritizing the Comprehensive Recovery Plan (CRP) by highlighting items of highest importance. With so many distractions, both caregivers and service members stated that having only one or two items to focus on at a time was easier to manage than the entire list. (4) Take advantage of available programs that offer support, services, social events and outings to help relieve the stress and provide a respite from the day-to-day challenges faced by caregivers, family members and service members.

The next Family Symposium with be hosted by Navy Region Northwest on January 26, 2017 at Naval Base Kitsap-Bangor Plaza. For more information, contact LCDR Chris LeBlanc at <u>christopher.leblanc@navy.mil</u>. Planning is also underway in Navy Region Southeast for a Family Symposium and other family activities on March 23, 2017. For more information contact LCDR Guevara at <u>ruben.h.guevara@navy.mil</u>.

FROM ONE CAREGIVER TO ANOTHER



REPETITION, REPETITION, REPETITION BY: JASMINE SHANNON

Traumatic brain injuries can be challenging to deal with not only for the person diagnosed but also for those who take on the role as caregivers. Three years ago my husband had an incident, was diagnosed with TBI and I became his caregiver. Through trials and tribulations I have found the things that work best for us are visuals, repetition, and patience. Visuals became a huge part of our lives after my husband's diagnosis and remain with *us.* Anything that he may need to remember will be written down for him to see and put somewhere where I know he will look. For instance.

all appointments, important dates, or any other information he may need to see is written on a calendar hanging in the kitchen. It took a while for him to remember to look at the calendar but now that he knows it's there, it has been very helpful.

Repetition, repetition, repetition. I cannot begin to explain how important this is. We have multiple reminders for everything. I mentioned visuals above, along with the calendar, we have phone alerts the day prior to an engagement as well as an hour or two before, and I myself remind my husband multiple times leading up to anything he may need to be reminded of. While the repetition can at times seem to be bothersome, it has helped my husband stay on task and not miss anything scheduled.

Finally, patience. This may be rough when first beginning to care for your warrior. Not only will there be many doctors' appointments in the beginning, but our warriors are also learning to now live with their TBI. **Pictured Above:** Jasmine with husband, Ryan and two sons, Kamden and Kaeden.





TAKE TIME TO LAUGH TOGETHER AND CELEBRATE LIFE BY: GRACE MOHAMMED

I met my husband, MA2- Retired Adrian Mohammed in 2014 and we were married in June 2015. I knew when we started dating that he had TBI but it took some time for me to really understand how that impacted his daily life and how I, as his caregiver, could help him. Although I'm still learning myself, here are a few things I've learned over the past few years about how I can best support Adrian with his TBI.

First, remember that a TBI is a disability. I know this sounds so basic but realizing that my husband's forgetfulness wasn't his fault, changed our marriage in a wonderful way. Once I really embraced this mindset, my reactions to his "TBI Moments" as we began to call them, became more patient and loving. Before I really understood how his TBI impacted him, I wasn't very patient with him when he forgot things and I could tell he felt so defeated when I responded out of frustration. Realizing that he can't help it when he forgets things and responding with compassion and understanding when a TBI Moment occurs will go a long way to help your wounded warrior not feel shamed or embarrassed. Also, you can't hold your wounded warrior to the same standards as you did before the TBI- that's not realistic or fair. While it can be painful to accept the changes that come with a TBI, doing so, and acting accordingly, will help empower your wounded warrior and will lessen the strain on your relationship.

Be patient and gentle. One of my favorite proverbs says "a gentle answer turns away wrath" and I think this applies so perfectly to caring for someone with a TBI. There will be plenty of frustrating situations that occur: you may go to the VA for an appointment on the wrong day, you may be having the same conversation for the third time in as many days, or a load of laundry was done without detergent being added to the washing machine. But as a caregiver, the way you respond to these situations can determine how your wounded warrior reacts. If you get angry and lash out, your wounded warrior may feel embarrassed, ashamed, or get angry back at you. But if you can keep calm and respond to the situation in a gentle, patient way, you can avoid unnecessary conflict and work together to find ways to help your wounded warrior. **Be organized!** We have lists for everything in our house. While I am not naturally a highly organized person, I realized that if I wanted to help keep my husband safe and healthy, and empower him to help out more around the house, then I needed to become more organized. We have a huge master calendar with appointments, date nights, due dates for bills, and other important dates. I have a list of leftovers that are in the refrigerator and freezer and the date it needs to be eaten by. We have lists of minor home projects that need to be done, and a corresponding budget posted. We also have a weekly meeting where we go over what appointments we have coming up and create a loose plan for the week. Being this organized is a lot of work but I find it helps so much. It gives him a sense of control and he loves having input in what we do as opposed to me just telling him.

Keep track of the TBI Moments because you can learn a lot from them. Once I realized there were certain things my husband consistently had a hard time remembering, we were able to work together to come up with ways to help him remember that particular thing. If you can think creatively and are willing to work together, you can find ways to help your wounded warrior retain some independence and stay safe, even if their memory fails at times. Remember to attack the problem, not the person.

Finally, don't forget to have fun with your wounded warrior! Life with a TBI can be so serious but don't get so wrapped up in being a caregiver that you forget the primary relationship you have with your wounded warrior: spouse, sibling, parent, and friend. Take time to laugh together and celebrate life. Photo Above: Grace and husband, Adrian.

CREATING MORNING BRIEFINGS: 7 TIPS FOR TBI CARETAKERS BY: A NAVY CARETAKER

The following advice is from a Navy caregiver who knows that no two people or injuries are the same. Her husband has had multiple injuries and reacted differently to each one. She shares these valuable tips:

Learn what they are feeling! I pray the person you are caring for is open and communicates easily . . . but that is rarely the case. They might not even know what to say. If you can, go to their doctor appointments or at least get a report that spells out the physical symptoms. Then sit down and have an open and HONEST conversation. You can ask, "How are you feeling?" and the answer might be "fine," or "nothing's changed." This is not helpful. Push for specific, even itemized answers. Early in the recovery process I called it my "Morning Briefing."



CREATING MORNING BRIEFINGS (CONTINUED)

For Example, his experience: He has a horrible migraine with nausea which may lead to vomiting. He can feel his pulse so strongly in his face that he thinks it is actually visible to others. He feels like there are a bunch of needle beds sticking his arms and face that always tickle but violently penetrate the skin when touched, sometimes triggered by clothing. Every sound is magnified: The air conditioning kicks on but sounds like a jet landing in the living room; a child laughing in the next room sounds like the Joker is in his face. Loss of balance: He feels like he is on a ship, so much so that his body visibly sways to keep in time with the movements in his mind. If he looks up he feels like he is



falling backwards, even when sitting still. He experiences anxiety, panic attacks, no sleep, fatigue, anger and depression. He has feelings of "I used to run things and now I'm messing up just sitting here."

My experience: We're sitting on the couch, watching a calm woodworking show, while the kids are playing nicely together in the playroom down the hall. It's a nice relaxing evening. I never would have known what he was going through while 'just sitting here' if I had not asked him to give me an itemized list. This list changes frequently so I ASK, every day. Some days if he didn't sleep at all, the kids being in the house can just be too painful for him. That's when I take them to the park for a picnic to give him a chance to meditate or nap.

2. Don't micromanage! I found (still too often find) myself micromanaging everything. You can't. All I did was exhaust myself and make my nerves even more raw than they already were, and that didn't benefit anyone. I found focusing on one thing at a time helped. I made a chalkboard, hung it in our kitchen, and listed all of our appointments and events on it by date and decided I would not look at or worry about anything except that top line. This has helped me (my micromanaging, control freak self) a Lot!

3.Take time for yourself! Find a friend, a family member or a group and have scheduled vent sessions. Bare your soul. Swear. Yell. Cry. Take a deep breath and do it again next week.

4. Therapy. I mean it! Find a psychologist. I would recommend finding one who treats people like the one you are caring for. In my case, it's TBI. My psychologist treats TBI patients and also happens to be former military. I will admit, I'm more open with my friends, but my psychologist has offered me insight into how the mind works and is constantly helping me find a new way to look at our problems and try new things. Also, a psychiatrist may be helpful as well. I never knew what a panic attack was until I went to my doctor convinced that I'd been having heart problems. Stress, anxiety, & depression are just as real and risky for caregivers as they are for the ones we care for!

5. FRESH AIR! Shower. Go sit outside. Go run. Take the dog for a walk. Go sit on your porch. No phone. Just go sit by yourself.

6. Ask for help! Anything from babysitting services, to in-home therapy, caregiver support, and treatment supplies. The Semper-Fi Fund sent us some therapy tools- ours to keep. I cried! This has made a huge difference in how my husband feels and acts. If he gets overwhelmed or his head is spinning, he can go meditate with this headset on and 30 minutes later, it's like he actually slept for 6 hours (which never happens anymore). Go to your doctor, local groups, Fleet Family Support, or even your local child care facility. Our base's daycare has a ton of great information on local support groups and they also offer support and counseling programs for kids and some free hours of childcare for young children of wounded vets as well. This comes in handy for all of those appointments... and vent sessions.

7. Find simple tools to help with other symptoms. There are so many different symptoms but one that has caused a lot of headaches, arguments and just all around frustration for us is memory loss... "Babe. This is the third time we've discussed this today," or "Why are we overdrawn on our account? You double paid the bills!" Oops. Yeah, it will happen. I found something as simple as texting him helped. He couldn't hear me over the background noise, but I could sit next to him and carry out a conversation via text. He could then look at it later and remember what we discussed or what he needed to pick up at the store, etc. Family share apps have been very helpful for us as well. More specifically, the 'Buy me a pie' app for the IPhone is a great grocery list app that updates on both of our phones simultaneously. The 'Wunderlist' app which we use for chores, moves, storm season preparations, etc., also synchronizes on both of our phones. These are really great tools for anyone with memory problems.

I know there is more to say and there is always more to learn. So I'll just leave you with this...and it's important: Things are not going to go back to normal. People change and people grow. Make that your goal. Growing! Just make sure you are growing together. Don't stop talking, never assume and always say, "I love you;" "I care about you;" "I'm proud of you;" "How are you? I missed your face today!" and "You are doing a good job!" Don't stop communicating! Grow together and make a new normal together!



TRAMATIC BRAIN INJURY (TBI) AWARENESS



March is Brain Injury Awareness Month and you should know that everyone is at risk for traumatic brain injury (TBI). More than 350,000 service members have been diagnosed with TBI since 2000 and over 5 million Americans currently live with disabilities resulting from TBI. A TBI is a blow or jolt to the head that disrupts the function of the brain and may be classified as mild, moderate, severe or penetrating.

For military members, common causes of TBI include motor vehicle crash, sports injury, blast exposures, bullets

or fragments, and falls. Symptoms of mild TBI can include headache, sleep disturbances, dizziness, balance problems, nausea and vomiting, fatigue, vision problems, light sensitivity, ringing in ears, poor concentration, memory problems, anxiety, depression, irritability, mood swings, and personality changes. Dangerous signs and symptoms include drowsiness or inability to wake up, a headache that gets worse and won't go away, slurred speech, weakness, numbness or decreased coordination, repeated vomiting or nausea, convulsions or seizures, unusual behavior, increased confusion, restlessness or agitation, and loss of consciousness, even for brief periods. See your medical provider for an evaluation if you experience any of these symptoms.

The Defense Centers of Excellence (DCoE) provides a Resource Catalog with information on program websites, educational materials, mobile apps, fact sheets and clinical recommendations to help service members, veterans, family member and health care providers. Download the latest copy at <u>http://www.dcoe.mil/</u><u>About_DCoE/Resources.aspx.</u>

The Defense and Veterans Brain Injury Center (DVBIC) provides medical and non-medical services and resources for service members, veterans, family members and caregivers through their TBI Recovery Support Program. For more information and locations see <u>http://dvbic.dcoe.mil/tbi-recovery-support-</u> <u>program</u>. The National Intrepid Center of Excellence (NICoE) at Walter Reed National Military Medical Center also offers inpatient and outpatient treatments with a holistic, patient- and family-centered approach. See <u>http://www.wrnmmc. capmed.mil/NICoE/SitePages/index.aspx</u> for more information.

ADAPTIVE SPORTS IN YOUR AREA!

Consider adaptive sports to facilitate your recovery, rehabilitation and recovery process. Log on to our website <u>http://www.</u> <u>navywoundedwarrior.com/</u> to view a calendar of upcoming events. This list is just a sampling of available programs. Please email Steve Girson at <u>steven.girson.ctr@navy.mil</u> for more information or help in locating a particular sport and program near you.

Military Saves Campaign 27 Feb - 4 Mar 2017

Military Saves Week is an annual opportunity for service members and their families to engage in activities sponsored by the Fleet & Family Support Centers to promote good savings behavior and a chance to assess their own saving status, set goals, and make realistic financial plans. Many educational opportunities and activities are available, as well as information, tools and tips from MilSaves. These include:

Take the Pledge

• Military Saves can help you develop your goals and take action. When you take the Military Saves Pledge, you'll receive the following benefits:

- 1. Monthly Military Saves E-newsletter with savings advice from national experts
- 2. Quarterly American Saver newsletter
- This year, you can receive a Free Credit Score from my FICO (courtesy of FINRA Investor Education Foundation - for more information please visit <u>www.saveandinvest.org</u> or see your FFSC Personal Financial Manager (PFM)

Military Saves Text Messages

• Military Saves is excited to announce the launch of the NEW goal-based text message service to Military Savers. Individuals will be better encouraged, supported, and motived to save towards their goal with the helpful tips and reminders they receive via text.

Resource Link

For more information, please visit: <u>https://militarysaves.org/for-savers/savings-tools-and-resources</u>



NWW-SH is grateful to the caregivers who took time to share their stories and advice about caring for someone with a TBI. We thank all of the caregivers who give so much of themselves every day to care for the wounded, ill and injured service members. *REMEMBER TO TAKE CARE OF YOURSELF*!

Log on to <u>http://samueliinstituteblog.org/military-caregivers/</u> to download a guidebook written specifically to support military caregivers called The Caregivers Companion to help you with this journey.