THE PREPARED AMERICAN

Official Newsletter of The Family Protection Association

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fpa* | Family Protection ASSOCIATION

Family Protection Association (FPA) provides **information, tools, training, and support** for the welfare of American families.

There are more threats to our safety and security than ever before, and we want to unite members with our common goal of **protecting our families at all costs**. Let's keep our families healthy, safe, and secure.

SUMMER MONEY SAVING GUIDE

Depending on whom you listen to, this summer might or might not be spent with restrictions on travel and activities.

But even if you do end up spending the summer at home, it's all too easy to let your spending get the better of you.

This is why we put together a quick summer money-saving guide to kick this month's newsletter off!

Article continued on page 4

Family Protection ASSOCIATION

The Prepared American is the official monthly publication of the **Family Protection Association** (FPA). We provide you with the **information, tools, training, and support** you need to succeed.

WHY WE EXIST

We live in uncertain times, and now more than ever, the **health, welfare, and safety** of the American family is threatened like never before.

OUR MISSION

We equip you with the **tools, insights, and community** to protect your family from all threats, at all costs. From **health and safety to self-preparedness**, and invitations to test new gear, FPA has you covered. We aim to provide **10x the value** of your modest membership fee.

OUR MEMBERS

Our members are hard working Americans like you, from all walks of life and backgrounds, united in the same cause.

Over the years, FPA has helped over **100,000 people** care for and protect the safety, security, and success of their families.

Let's continue working together to **keep your family safe.**

YOUR ELITE MEMBER BENEFITS:

* The option to **test and keep gear** valued at up to $150.00 for FREE (just cover the shipping cost). Look out for our emails, text notifications and announcements in the Facebook community.

* Thousands of **discounts, savings and giveaways** on movie tickets, oil changes, pizza, car rental and much much more. Members often tell us they're saving $150+ a month! Visit: **www.FPAdiscounts.com** and fill in your information.

* This **monthly printed publication** delivered to your door, with **articles, tips and training on developing new skills,** along with a **test** to evaluate your progress.

* Online Member Dashboard with unlimited access to member exclusive, downloadable Course Library and information. Also includes Podcast and Video library and member forums.

* The **online community** on Facebook, where our members share ideas and tips about family protection. To join, visit **www.FPAmembers.com** and click on the **+Join Group** button. Please allow 24 hours for approval.

* Some other **surprise gifts** from time to time!

CHANGE OF ADDRESS? CONTACT US:

Email: support@familyprotectionassociation.com

Call: 512-900-3151 (7am-11pm CST M-F, and 10am-7pm Sat)

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MEET THE EXPERTS

CRAIG CAUDILL

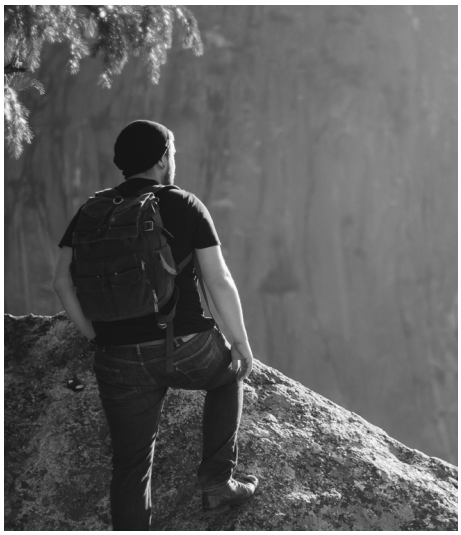
Craig Caudill has spent a lifetime practicing and teaching survival, preparedness and self-reliance skills. He is the director of the Nature Reliance School and teaches these skills in the midwestern and southeastern U.S.

He is an incredibly active blogger and writer for several different blogs and self-reliance magazines. He has appeared on educational television teaching self-reliance skills multiple times.

He has a worldwide student base who study with him through his online self-reliance school. Craig considers himself a student in all things and is regularly studying with other instructors, thinking and practicing outside the box of conventional wisdom, and honing both his abilities and teaching methods.

His students have included military operators, law enforcement special response units, and many average ordinary law-abiding citizens.

DAVE SCOTT



Dave is the Program Director and Lead Instructor at Earth Native Wilderness School. Dave found a lifelong love for nature as a young child exploring Texas' wild places with his brother, Michel. As a teenager, a passion for wilderness survival skills and self-reliance grew while he was involved with his county's local search and rescue team.

After spending five years in the US Army, Dave began pursuing his true passions full time, studying wilderness survival, wildlife tracking, youth and adult mentoring, naturalist studies, and sustainable living skills at wilderness schools across the country.

Dave has worked in Environmental Education since 2003 and, in addition to Earth Native Wilderness School, has instructed at several wilderness schools across the country including the Wilderness Awareness School and Alderleaf Wilderness College. Dave is currently one of only 20 individuals in North America qualified as a Track and Sign Specialist through the Cybertracker Conservation evaluation system, an international standard for gauging and enhancing in-field knowledge of wildlife behavior and track and sign identification.

Dave is the co-author of Bird Feathers: A Guide to North American Species and gives classes on feather ID and Bird Track & Sign throughout the state. As an educator, Dave's passion is to help his students reconnect with the natural world through wildlife tracking, increased sensory awareness, wilderness survival skills, and the development of a strong sense of place.

KAT TRETINA

Kat Tretina is a professional writer based in sunny Orlando, FL. Her passion for personal finance and security is reflected in her work in the home protection industry, where she is a well respected authority.

Kat has a Master's degree in Communications and has also studied self-defense for over 15 years.

She also is active in the dog training community, working with potential protection animals and therapy dogs.

Continued from page 1

1. Make Every Little Bit Count

It's difficult to start saving. This is especially true now that most of our transactions are cashless - we do almost all of our payments with a card or online.

But there's a way to mimic the jars of coins you probably remember from your childhood.

For example, Bank of America has a Keep the Change program that allows you to automatically round your purchases up to the next dollar. The "change" gets transferred to your bank account for you!

2. Use the "Pay Yourself First" Method

This one can be especially tricky if your income has been affected by the COVID-19 pandemic. But if you're able to, use the "pay yourself first" method to reduce expenses and put money aside.

The idea is simple: decide how much money you want to save every month and put it aside before paying any of your bills. This way, you're less tempted to spend the money on unnecessary luxuries.

It might be a good idea to use a free budgeting tool to help you figure out how much you can afford to save.

3. Turn it into a Game

Get the whole family involved in finding ways to spend less money!

It can be as simple as walking instead of driving (if your destination is close enough). The key is to brainstorm. You might be surprised to find your kids have workable ideas you didn't think of!

And if you haven't already started doing so, this is a great opportunity to teach your kids about money and why saving is important.

Here are a few actionable ideas you can use to get started:

- Walk (or ride a bike) instead of using your car when running errands
- Combine errands to reduce the number of trips you need to make
- Try using the same car when leaving the house, instead of you and your partner each using one
- Start shopping smart by looking for the cheapest options
- Grow your own vegetables
- Save a lot of money on energy bills by turning your thermostat up a few degrees and turning it off when no one is home
- Keep curtains closed to block out the sun and keep your home cooler
- Switch from cable TV (which averages at $120+/month) to online streaming platforms, which are cheaper

4. To Invest or Not to Invest?

You might have heard you'll make

more money by investing 10% of your salary than by saving 90%.

But one of the most important rules of investing is to never invest what you can't afford to lose. This is why financial experts will usually tell you to make sure you have enough savings set aside before starting to invest.

So don't let the prospect of higher returns tempt you into investing right away. Start by focusing on savings and make investments your next goal!

Conclusion

How many other ways can you think of to save money this summer?

No doubt, you and your family will come up with some great ideas to test out! And if you find they're working, why not implement them year-round?

TOP FACEBOOK GROUP CONTRIBUTORS THIS MONTH

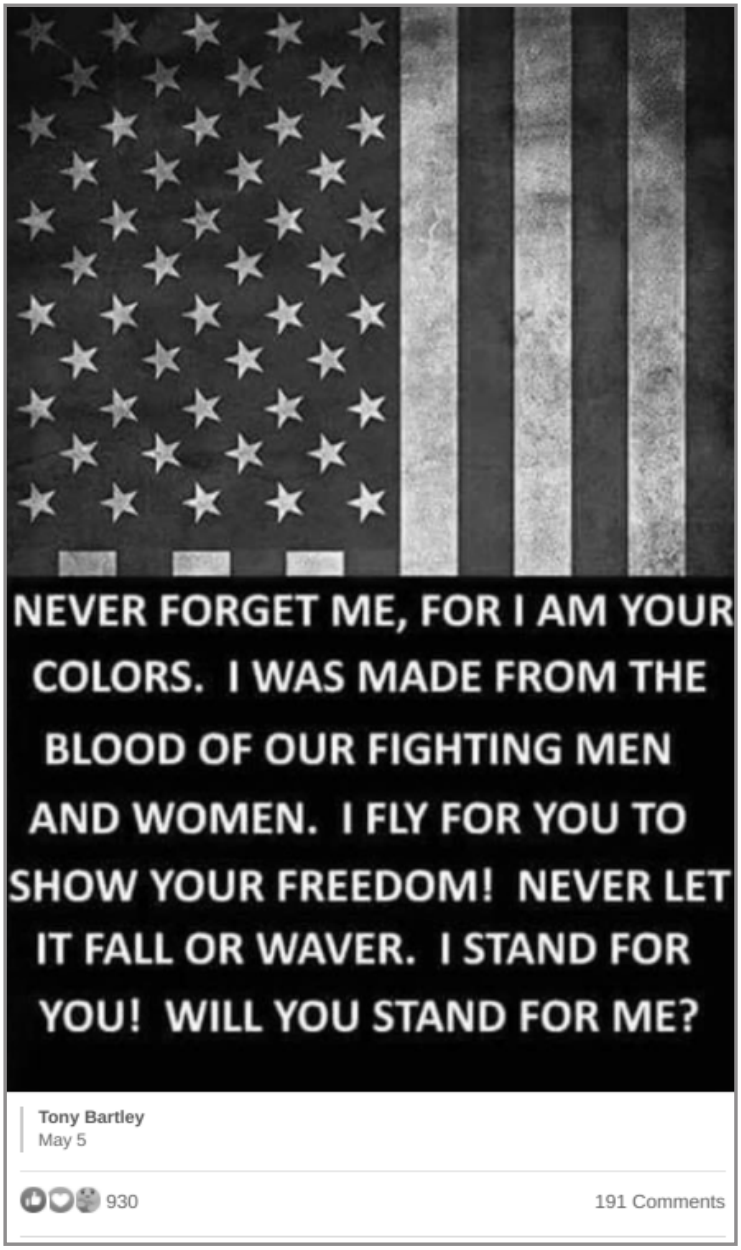
Jeri Schneider

Tyler Scott

John Erbelding

Dezi Uni

Levystein Kisha Lockett



Congratulations to the top contributors in the FPA Facebook group!

Join us on Facebook at https://www.facebook.com/groups/familyprotectionassociation/ for tips, ideas, news, and more.

Be sure to check out the latest news in your exclusive FPA Facebook community. Join us at ***https://www.facebook.com/groups/familyprotection association/***

TIPS TO AVOID CABIN FEVER

Whether you're self-isolating voluntarily or being asked to stay at home by your local authorities, don't let cabin fever get the better of you and your family!

For this month's newsletter, we've put together what we think are the most effective tips on helping you avoid cabin fever.

1. Recognize That Self-Isolation Affects Us All Differently

Before you can begin working at avoiding cabin fever, you need to understand it affects different people in different ways.

For some, staying at home with the bare minimum of interaction with the outside world for a few weeks is a dream come true. It can take far longer for them to start feeling "stir crazy."

But for others, a few days or even hours is all it takes.

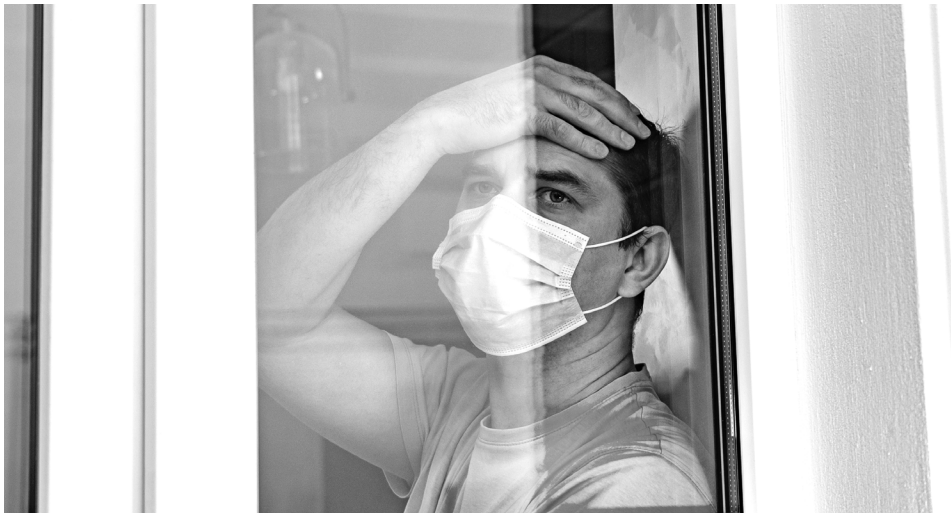
Knowing which you and your family are more likely to be can help you better prepare yourself for avoiding cabin fever's effects.

2. Create a Daily Schedule

Routine can be mind-numbing. But when you're stuck in the same building for a long period of time, it can be the difference between a healthy mental state and a very dark one.

It's important to create a daily schedule for yourself and your family to follow.

Try to have your meals at the same time you normally would. If you're going to be working remotely during this time, treat it



as if you were still going to the office every day (minus the traffic, of course).

This will also make going back to your normal routine easier once your self-isolation period is over!

3. Focus on Your Health

Self-isolation has been known to cause some unintended health issues.

For example, older adults who are stuck at home for any reason tend to display health issues like heart conditions more often than those who are able to get out and about.

A few weeks stuck at home aren't likely to have such drastic effects. But you do need to make sure you're still eating healthy and getting regular exercise to keep your immune system at its best!

4. Stay in Contact

Talking to someone over video call isn't the same as hanging out with them face-to-face.

But having that contact is far better than being isolated physically and online.

Staying in contact is also super important for helping you avoid less healthy coping mechanisms. Studies have shown without that social element, people are more likely to start over-eating or drinking too much.

5. Avoid Conflict

It's very easy to start snapping at your loved ones when you've been stuck with them for longer than usual.

This is the double-edged sword of self-isolating with others. Yes, it limits loneliness at first, but small things quickly start becoming annoying.

Studies suggest 20 minutes of exercise daily will help alleviate the rising tensions by giving you a boost of endorphins that also lift your mood. And if tensions do start to rise, spending just 15 minutes in separate rooms gives everyone a chance to calm down again.

Conclusion

At the end of the day, the number 1 way to avoid cabin fever is to remember to look after yourself mentally, physically, and spiritually!

PROTECTING YOUR FAMILY: 5 PROTECTION FACTORS

The Center for the Study of Social Policy (CSSP) spent a decade developing something called the Strengthening Families framework.

Based on research studies, the framework and its 5 Protection Factors are focused on helping enhance family and child development.

Other programs and institutions, as well as at least 30 state policy-makers, are adopting the same principals.

When we take a look at the 5 Protection Factors the CSSP highlights in their Strengthening Families initiative, we realize they're the same ideals and focus points we at the Family Protection Association have been promoting since our inception.

For this month's skills section, we want to key in on those 5 Protection Factors to help you strengthen bonds and protect your family.

Why Is This Important?

Now more than ever, families around the world are facing a great deal of stress.

With some areas taking drastic measures in the attempt to protect citizens from the COVID-19 pandemic, many breadwinners are finding themselves without work.

And for some, there's the very real threat that even once things start going back to normal, they won't have a job to go back to.

People react to stress in different ways. Some are able to adapt and find healthy releases, be that through their faith and/or exercise.

But for some, it can lead to angry outbursts or an increase in alcohol intake.

The 5 Protection Factors are there

to give families the knowledge and resources they need to find healthy coping mechanisms.

All families, from all walks of life, benefit from these factors, especially when working together to ensure their community is thriving on the same ideals.

1. Building Resilience as Parents

Being resilient as a parent means developing the ability to react to the challenges of family life in a healthy manner, so you can bounce back rather than crumble under pressure.

This means finding new ways to approach and overcome difficulties that arise.

It can (and should) also include building healthy relationships with each other and with your children. And, perhaps hardest of all, is the idea of knowing when and how to ask for help when you need it the most.

One of the biggest obstacles in building resilience as parents is our own past. If we didn't have a healthy family life growing up, we don't have a strong example on which to model ourselves.

This is why finding strong support systems - whether it be through your faith or elsewhere - is so important. Otherwise, we risk caving in and resorting to unhealthy coping mechanisms that lead to a continued cycle of neglect and abuse.

2. Find and Develop Your Social Connections

If your state is looking at following the international example of enacting a lockdown in response to the COVID-19 pandemic, then going out to find and develop social connections won't be easy.

But here's the thing: you already have some of those connections. You just need to know how to continue developing them in this difficult time.

Your extended family, friends, maybe even your neighbors and colleagues all play a role in providing some sort of emotional support, at the very least. And thanks to technology, staying connected with them is possible even if you're physically isolating.

Remember your social connections form a community. Don't be afraid to reach out and ask for help if you need it - or to give help when you're able.

3. Setting Up Concrete Support

When we talk about concrete support, we're referring to ways that help you meet all your basic needs as a family: food, shelter, clothing, and health care.

In times like these, those basic essentials might be under a lot of pressure.

Not everyone is fortunate enough to have a landlord willing to put their rent on pause until businesses are able to operate as normal again. And you can certainly forget about the

banks ever being forgiving with mortgage payments.

This is why it's so important to have concrete support.

This doesn't only refer to "outsiders" or your social connections, though. It's one of the many reasons having savings set aside to cover (ideally) a few months' worth of expenses is essential.

Granted, it isn't possible for many either, which is where short-term investments come into play. The right investments at the right time can really help boost one's savings. But you do need to be very careful with where and how you invest.

At the end of the day, if your financial situation has left you unable to generate a lot of savings, then you need to be open to asking for help when you need it.

This can be admittedly difficult for many of us. But when it comes to protecting your family, pride should take a backseat.

4. Know What to Expect From Your Family and When

If there's one thing that can easily lead to unnecessary conflict and resentment, it's unrealistic expectations.

As a parent, it's natural to want the best for and from your children. But it's vital to remember they might not always be able to live up to those expectations.

Thankfully, there are tons of resources out there to help you learn and understand the different stages of childhood development and what you can expect at different ages.

For example, good resources might include the Child Development Institute, Healthline, and/or Parents.com.

Equipping yourself with this knowledge might not make certain behaviors any less annoying, but it can help you react appropriately.

Instead of reacting in anger, for example, you'll usually find an age-appropriate talk is far more effective in correcting bad behavior.

5. Support Your Children's Social and Emotional Development

Last, but certainly not least, protecting your family means helping your children develop socially and emotionally.

This can be very difficult if we don't have positive memories to draw from as examples. But if you find this is the case for you, it's even more important to make sure your children have a better experience.

Once again, knowing what to expect and having a good support system in place takes care of half the battle.

Of course, if you are going to be stuck at home together for a while, keeping up with their social and emotional development can be especially challenging.

But thankfully, there are online resources you can take advantage of - as well as communication tools to help your children stay in contact with friends and family members!

Some good resources available online include Child Trends and Brookes Publishing (including this list of 10 Free Social-Emotional Development Resources).

Conclusion

At the end of the day, you need to take responsibility for protecting your family. But that doesn't mean you need to (or should try to) go it alone.

We hope this training gave you a better idea of how to move forward!

TEST YOUR KNOWLEDGE

After studying this training, we encourage you to test your knowledge with this quiz. The answers are at the bottom right.

1. How many Protection Factors did the CSSP identify?

A. 5
B. 6
C. 3

2. Which of these is NOT one of the Protection Factors?

A. Parental Resilience
B. Social Connections
C. Total Self-Reliance

3. What does the first Protection Factor tell us?

A. That we need to become more self-reliant
B. That we need to develop the ability to react healthily
C. That we need to accept what comes our way

4. What is one of the biggest obstacles to Parental Resilience?

A. Our past
B. Our present
C. Our future

5. What is a good example of our Social Connections?

A. Family and friends
B. Neighbors and colleagues
C. Both of the above

6. Which of the following is NOT an example of Concrete Support?

A. Using debt to pay for essentials
B. Having savings set aside
C. Using short-term investments to boost savings

7. What is a key takeaway from the section on Concrete Support?

A. Banks will never be forgiving with mortgage payments
B. When it comes to protecting your family, pride sometimes needs to take a backseat
C. Self-reliance through savings and investments is the only way

8. What happens when we have unrealistic expectations of our children?

A. It leads to unnecessary conflict
B. It leads to long-lasting resentment
C. Both of the above

9. Which of the following is important when supporting your children's social and emotional development?

A. Drawing from your own experiences, even if they were negative
B. Knowing what to expect and how to ask for help if you need it
C. Neither of the above

10. Why are the 5 Protection Factors especially important to remember right now?

A. The current socio-economic circumstances can be very stressful
B. These values are under attack with the upcoming election
C. Both of the above

QUIZ ANSWERS
1a, 2c, 3b, 4a, 5c, 6a, 7b, 8c, 9b, 10a

Family Protection ASSOCIATION

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