



My

CFAY

Weekly

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Jan. 22, 2026

CNIC Visits Fleet Activities Yokosuka



Photos by Sheryl Sullivan and Quinton A. Lee, CFAY Public Affairs

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for the New Year**

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FFSC Classes**



AROUND CFAY

Starting Fresh: Your Financial Reset for the New Year

Story by CNIC FFSC and CFAY Public Affairs

The holidays are behind us, and many families are taking a hard look at the impact of gift-giving, travel and celebrations on their budget. If you relied on credit cards, personal loans or “buy now, pay later” options to get through the season, you are not alone. January is when the bills arrive and when the stress often follows. At the same time, the start of the year is a good reminder that unexpected events can affect pay schedules or household income. Strengthening your financial readiness now means you will be better equipped to handle whatever comes your way. Below are practical steps to reset, recover and prepare so you can move into the new year with confidence.

Take stock of your holiday spending. Before you jump into a plan, get a clear picture of your holiday-related debt. List every balance tied to your holiday spending, including credit cards, personal loans, “buy now, pay later” accounts, store financing, and anything else you used to pay for gifts, travel, or celebrations. For each debt, write down the current balance, the minimum payment and the interest rate. If you used several credit cards, group those balances together so you can see the total in one place.

This step is simply about giving yourself clarity. When everything is organized in front of you, it becomes much easier to create a repayment plan that feels realistic and manageable.

Pick a repayment style that works for you.

The DoD’s Debt Destroyer® Tool is a powerful starting point for anyone looking to regain control over their debts after the holiday season. This tool lets you enter your balances, interest rates and payment amounts so you can instantly see different payoff paths and choose the one that fits your style and pace. After you have explored your numbers in the Debt Destroyer® Tool, you can decide which repayment method feels right for you and your household.

- The avalanche method:** This strategy focuses on paying off the debt with the highest interest rate first while making minimum payments on the rest. It is the most efficient choice because it saves the most money over time.

- The snowball method:** This approach focuses on eliminating the smallest balances first. Each payoff gives you a quick win and removes a monthly bill from your list.

The most important thing is choosing a plan that feels realistic and sustainable. Your payoff strategy should support you, not exhaust you. When you combine your preferred method with the Debt Destroyer® Tool, you get a clear, personalized roadmap that helps you stay focused and steadily move toward financial relief and stability.

For CFAY community members looking to put that plan into action, Fleet and Family Support Center Yokosuka offers free, practical support and classes to help you build a payoff strategy and stay on track.

Local to CFAY: Get help tackling debt with FFSC counseling and classes

If your goal is to take control of holiday debt early in the year, FFSC Yokosuka's Debt Destroyer class is a strong next step. The class walks participants through building a realistic payoff plan using the Debt Destroyer approach and helps translate good intentions into a month-by-month path you can follow.

• **Debt Destroyer (in-person):** The next session is scheduled for April 22 at 1p.m.

FFSC Yokosuka also offers free, instructor-led financial readiness classes throughout the year,

including:

- Saving & Investing (virtual)
- Million Dollar Sailor
- Tax Prep 101 (virtual)
- Survivor Benefit Plan
- Planning Your Financial Future (virtual)

In addition to classes, FFSC provides one-on-one financial counseling to help with budgeting, debt payoff strategies and goal setting.

How to register or get help:

Contact FFSC Yokosuka (CRC, Building 3365, fourth floor) at 046-816-3372 or ffscinfo@us.navy.mil.

Scan the QR code to get started with the Debt Destroyer® Tool.



For more than 75 years, CFAY has provided, maintained, and operated base facilities and services supporting the U.S. 7th Fleet's forward-deployed naval forces, tenant commands, and thousands of military and civilian personnel and their families.



Did You Know: Traffic Safety Trivia

- A. One-way**
- B. Left turn ok**
- C. Turn left**
- D. Turn left or go straight**

1. 
2. 
3. 
4. 



Answers: A-3, B-4, C-2, D-1



SURVIVOR BENEFIT PLAN



**JANUARY 29 AT 1:00 P.M.
CRC BLDG., 4TH FL. HARU RM**

This course provides information on the key provisions of the Survivor Benefit Plan (SBP). Service members and their spouses will gain valuable information that will assist in making informed decisions about SBP's role in their retirement plan.

For more information or to register:



046-816-3372

FFSCinfo@us.navy.mil



TAX PREP 101

**January 29
at 9:00 a.m.
Virtual**

Filing taxes can be confusing – but understanding basic tax filing terminology will make filing easier. Join our Tax Prep 101 class to learn more and feel confident when you prepare your taxes!



To register, please call or 243-3372
or email FFSCinfo@us.navy.mil



FFSC WEEKLY

More details on CFAY FFSC YOKOSUKA FB page



TAP Core Curriculum

January 26-28 at 8:00 A.M.

Emergency Evacuation Program Overview (EEP)

January 26 at 10:00 A.M.

Everyday Japanese

January 26 at 10:00 A.M.

Emergency and Disaster Preparedness

January 26 at 11:00 A.M.

7 Lucky Gods Tour

January 27 at 8:00 A.M.

AOB/ICR

January 27-29 at 8:00 A.M.

Navy Spouse in Transition

January 27 at 10:00 A.M. (Jp)(Hybrid)

Ikego Japanese Language Series

January 27 at 12:00 P.M.

SAPR VA Refresher

January 27 at 1:00 P.M.

Active Japanese

January 28 at 3:00 P.M.

My Vocational Track

January 29-30 at 8:00 A.M.

Tax Prep 101

January 29 at 9:00 A.M. (Virtual)

Survivor Benefit Plan

January 29 at 1:00 P.M.

Planning Your Financial Future

January 30 at 9:00 A.M. (Virtual)

Zushi-Hayama Tour

January 30 at 10:00 A.M.

Preparing Children for Deployment

January 30 at 1:00 P.M. (Virtual)

See something you like? Sign up via email: ffscinfo@us.navy.mil

PLANNING YOUR FINANCIAL FUTURE

January 30 at 9:00 a.m.
Virtual

This course provides the background and tools to develop financial goals and a written plan to achieve your goals.
Taught by an accredited financial advisor.



To register please call 046-816-3372
or email FFSCInfo@us.navy.mil



(F) FAMILY
(E) EMPLOYMENT
(R) READINESS
(P) PROGRAM

NAVY SPOUSES IN TRANSITION



Join us for a transition workshop created
specifically for Navy spouses.

Learn about:

- Career Transition
- Finances
- Final Move
- Benefits
- Managing Culture Shock

The class will be taught in English
and Japanese.

January 27 @ 10:00 a.m.
in-person: CRC Building, 4th floor
**Option to attend virtually

To register email ffscinfo@us.navy.mil
or call 046-816-3372

日本語 Japanese: mika.nakamura2.ln@us.navy.mil
or call 046-816-8512



オンライン参加希望はご相談ください

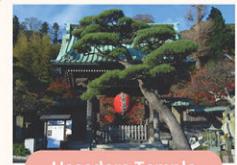


7 Lucky Gods

Kamakura

Jan 27 at 8:45 A.M.

Meet at JR Yokosuka station



Hasedera Temple



Join us as we embrace Japan's New Year cultural tradition by embarking on the 7 Lucky Gods Tour.

Hasedera Temple

Daikokuten: Harvest and good Luck

Goryo Shrine

Fukurokuju: Prosperity of descendants, health and wealth

Jochi-ji Temple

Hoteison: Successful business

Registration Required



For more information, please call 046-816-3372
or email FFSCInfo@us.navy.mil.



1° OF SEPARATION

"1 Degree of Separation" is not your average mental health talk — this one comes with punchlines.

Blending real talk with big laughs, it brings tough topics like depression, education, and suicide prevention into the spotlight. Come for the laughs, stay for the feels — it's comedy that hits... and heals.

All shows are **FREE**.



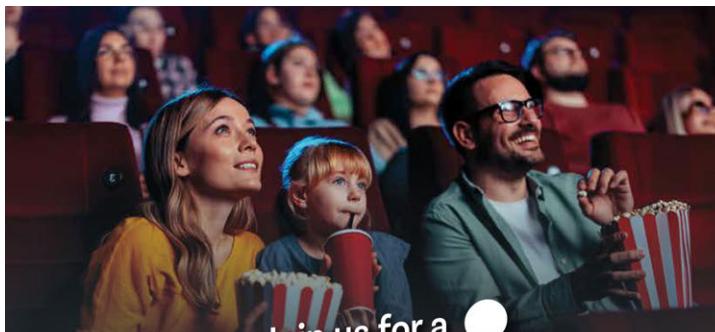
Benny Decker Theater - February 25

10 a.m. - USS George Washington (Ships' Company Only)

2 p.m. - Active Duty Only

6 p.m. - All Hands (Family Friendly 12+)





Join us for a Movie Night

FLEET THEATER
BENNY DECKER THEATER

Dollar Tuesdays

Watch blockbuster movies every Tuesday for \$1.

Sensory Friendly Films

Join us at the Benny Decker Theater every third Saturday of the month for our Sensory Friendly Film. During the movie, we will not turn the volume up as loud or lower the lights completely, making it easier for families with small children or children with special needs to enjoy the movies.

Cinema Celebrations

Let us help you celebrate the birthday or special event of a child, friend, or yourself! Whether you're looking to enjoy just a show or to add snacks, MWR Theaters is the destination for celebrations! For details on special party packages, contact the Theater Manager or visit the MWR website. We can't wait to host your special day!

Call 046-816-6703 for the movie schedule or visit our website at navymwryokosuka.com

CPO CLUB



Lunch Buffet • Monday - Friday • 11 a.m. - 2 p.m.
Daily lunch buffet includes two main entrées, soup, salad, dessert, coffee, tea or lemonade. On Thursdays, we feature everyone's favorite pasta station, two kinds of soup, salad and dessert bar. Check out our CPO Healthy à la carte menu as well. Adults \$12.95 / Children (Ages 6 - 11) \$7



New York Street Chicken Over Rice
Mondays • 4 - 8 p.m.
Well-seasoned and slightly charred chicken served on top of yellow rice with lettuce, tomato, and onion topped with our house sauces. This is a quintessential staple dish of New York City street vendors. Regular or spicy is available. \$12



Smoked Prime Rib Night • Tuesdays • 4 - 8 p.m.
Juicy hickory smoked prime rib seasoned to perfection, cooked to your liking. Served with hearty vegetables, soup, salad, baked potato and dessert. \$19



Mongolian BBQ • Wednesdays • 4 - 8 p.m.
Treat yourself to Mongolian BBQ with a wide selection of meats, fresh vegetables and variety of sauces. Served with soup, steamed rice, pancit and garlic rice. 85c/oz



Texas Style Smoked Brisket • Thursdays • 4 - 8 p.m.
Juicy and tender, melt-in-your mouth brisket, slow-cooked and smoked to perfection with our blend of spices. Served with pulled pork, white bread and your choice of side. \$12.50

For details call 046-816-5506. Bon Appétit!

Drink responsibly, do not drink and drive.

CPO CLUB



Grilled Salmon with Honey Mustard Sauce

Fridays • 4 - 8 p.m.

Grilled salmon topped with sweet and tangy honey mustard sauce, served with your choice of side and seasonal vegetable. \$14



Saturday Brunch • 9 a.m. - 2 p.m.

This all-you-can-eat buffet includes a breakfast section with waffle and omelet stations, bacon, sausage, eggs made to order, fresh baked breads, rolls and croissants. Also, everyone's favorite pasta station, two CPO special carving stations, and a Japanese food station. Reservations not required but highly recommended. Adults \$19.95 / Ages 6 - 11 \$10.95 / Ages 5 & under Free



Brisket Sandwich • Saturdays • 4 - 8 p.m.

Delicious brisket slow smoked to perfection, sliced thin and put on a sandwich. Served with BBQ sauce and coleslaw. \$15



Cruise Inn • Monday - Friday • 6 a.m. - 2 p.m.

Saturdays, Sundays & Holidays • Closed

Stop by and experience our world-famous breakfast menu, only here at Cruise Inn!



Cove Bar

The only full-service standing Chief's Club in the world is right here in Yokosuka! Relieve some of that work stress as you socialize with friends and enjoy complimentary finger food every Friday from 5 - 7 p.m.

Authorized patrons only.

For details call 046-816-5506. Bon Appétit!
Drink responsibly, do not drink and drive.

CLUB TAKEMIYA

January Events



Lunch

Monday - Saturday • 11 a.m. - 1:30 p.m.

Take a break and let us do the cooking! Club Takemiya offers a full lunch menu including appetizers, salads, burgers, wraps, rice bowls, pasta, steak and more.



Mongolian Buffet

Tuesdays • 11 a.m. - 9 p.m.

85c / oz (Minimum price: Ages 12 and up - \$8 / Ages 4 - 11 - \$4) Guess the price to within 5c and the meal is free!



Wings Wednesday

Wednesdays • 11 a.m. - 9 p.m.

Choose your flavor, tossed or on the side, Buffalo, Mild Buffalo, Super-Hot, Club T Original, Garlic Parmesan, Tokyo Night, BBQ Sauce or Plain. Served with celery sticks, plus your choice of dipping dressing: Ranch, Blue Cheese or Honey Mustard. Choose two dressings from the selection if you order an 8-piece Wings or 10-piece Chicken Strips. Wings (4pcs) \$5 / Wings (8pcs) \$9.50 / Chicken Strips (5pcs) \$7 / Chicken Strips (10pcs) \$14



Thursday Lunch Special

Thursdays • 11 a.m. - 2 p.m.

Specials served with a standard beverage of your choice. Please check in every Thursday to see what is on offer. \$11



Rib Eye Steak Special

Thursdays • 11 a.m. - 9 p.m.

Tender and flavorful rib eye steak (10oz) served with your choice of side and vegetable of the day. \$18



Fab Fridays!

Fridays • 4 p.m. - Midnight

Kick-start your weekend with friends at Club T! Enjoy delicious cocktails, great music, free pool and more!

DJ twice monthly • 7 p.m. - Midnight • Social Hour • 6 - 7 p.m.



Sunday Brunch

Sundays • 9 a.m. - 2 p.m.

Wrap up your weekend with Club Takemiya's Sunday Brunch, featuring a delightful spread of hot entrées, made-to-order omelets, and pancakes. Take-out is not available. Adults \$12 / Children (ages 6 - 11) \$6 / Children (ages 5 and under) Free

Club Takemiya is open Monday - Sunday. For details call 046-806-8077.

Drink responsibly, do not drink and drive.

BEYOND THE GATE

Mt. Takeyama Hatsufudo

Jan. 28 (Wednesday)

7 a.m. to 4 p.m. | Mt. Takeyama summit (40-minute walk from Ikkizuka Bus Stop. 30-minute bus ride, bound for Nagai or Misakiguchi from Keikyu Yokosuka Chuo Station, KK-59) Hatsufudo is a Buddhist holiday held every year on Jan. 28 and celebrates Fudo-myoo, which is dharma body incarnate. It is revered by the local fishermen and you can enjoy fugashi sweets hung from a bamboo branch, symbolizing fish and a fishing rod respectively.



40th Anniversary Dragon Ball Genkidama Festival

Jan. 25 (Sunday)

9 a.m. to 6:30 p.m. (Last entry 5 p.m.) | Makuhari Messe (3-minute walk from the north exit of JR Kaihin Makuhari Station, JE-14)

It's been four whole decades of the Dragon Ball. The Dragon Ball Genkidama Festival is taking over Makuhari Messe for one day only. This is the franchise's biggest gathering of the year. The main stage will feature major first-look at announcements about the future of Dragon Ball, with Masako Nozawa (the voice of Goku). Expect new project reveals and a special live performance by Hironobu Kageyama, the voice behind classic series themes.



Jogashima Narcissus Festival

Jan. 25 (Sunday)

10 a.m. to 3 p.m. | Jogashima Prefectural Park (30-minute bus ride from Keikyu Misakiguchi Station, KK-72) On Prefectural Jogashima Park and Narcissus Road, from the park to the vicinity of Jogashima Lighthouse, you can enjoy a walk while wrapped in a sweet scent. There will be a freshly harvested local vegetables sale. A Taiko performance will be held starting at 11 a.m. and 1 p.m.



The Jewel of Shonan

Until Feb. 28 (Saturday)

Weekdays: 5 p.m. to 8 p.m.; Weekends and Holidays: 5 p.m. to 9 p.m. | Enoshima Sea Candle (25-minute walk from Enoshima Station, EN-06)

The Enoshima-Katase Coast's winter event attracts guests from all over the country and has been the scene of many holiday romantic dramas and comedies. The one-of-a-kind scenery highlights Shonan's natural beauty and is considered one of the three major illuminations in Kanto Region. For more information, please visit <https://enoshima-seacandle.com/event/shonanno-hoseki>.

NEWS AND NOTICES

SAVE THE DATE

U.S. Embassy Tokyo is coming to CFAY, Friday, Feb. 20.

What Services:

- 1. Consular Reports of Birth Abroad (CRBA) Applications
- 2. Tourist Passport Application for: Minor passports and First Time Adults
- 3. I-130 Visa Petitions

Where: Admiralty Room, 2nd floor of Officer's Club, Commander Fleet Activities Yokosuka

How: By appointment after completing an application screening at RLSO WESTPAC Yokosuka Legal Assistance Office, 2nd floor of building 1555, CFAY. Lookout for more info on checklists for each service and when screening will be available.

WINTER-TIME WOMEN'S HEALTH DAY

Winter-time Women's Health Day is Coming! U.S. Naval Hospital Yokosuka (USNH Yokosuka) OB/GYN Clinic invites all TRICARE beneficiaries and Space-A personnel to our Walk-In Women's Health Day Clinic on Jan. 29, from 8 to 11 a.m./1 to 3 p.m. Join us for convenient, comprehensive women's health services – no appointment needed.

Services Offered:

- Full Contraception Services (IUD/ Nexplanon placement and removal, OCPs, Depo shots)
- PAP Smears
- STI Screenings
- HPV Vaccines

Please note: Walk-in contraception services will not be available on Jan. 27 as we prepare for this event. Take charge of your health this winter – your readiness matters.

USNH YOKOSUKA PATIENT FAMILY PARTNERSHIP COUNCIL

Want to effect change and be a part of healthcare solutions that affect our Sailors and their families? Join the Patient and Family Partnership Council at USNH Yokosuka. Engage directly with hospital leadership in matters that concern the health and welfare of CFAY. Join us at the upcoming meetings.

- Feb. 3 (Tuesday) from 4 to 5 p.m. in the library at the Community Resource Center
- March 3 (Tuesday) from 11:45 a.m. to 12:45 p.m. in the USNH Yokosuka Command Auditorium
- April 7 (Tuesday) from 4 to 5 p.m. in the library at the Community Resource Center

If there is a specialty or any medical personnel you are hoping to meet, please let us know so we can try our best to ensure attendance. You can also send in questions beforehand to our distro email: dha.yokosuka.yokosuka-nh.list.pfpc@health.mil

INFLUENZA VACCINATION

USNH Yokosuka's Immunization Clinic will offer flu vaccines at the hospital during regular walk-in hours.

- All Eligible Patients (including Space A) Walk-In: From 8 to 10 a.m., Monday - Friday
- Active-Duty Only Walk-In: From 1 to 3 p.m., Thursday and Friday

VOLUNTEER WITH US

- Military Treatment Facility
- Disaster Team
- Special Events
- Office Support
- Youth Preparedness

- Youth Clubs

Email: yokosuka@redcross.org

ANIMAL VISITATION PROGRAM

If you have a dog, Red Cross Yokosuka needs you! For program requirements and questions, email jacee.maldonado@redcross.org or yokosuka@redcross.org. All participating dogs must successfully complete the AKC Canine Good Citizen Evaluation.

CONSTRUCTION AND CLOSURES

Yokosuka: Rickert Drive partial road closure to remove and install a new high voltage cable until March 31. Work will be conducted on the weekends to minimize impacts to the community.

- Radford Road partial road closure to remove and install a new high voltage cable until March 31.
- Vandegrift Lane full road closure until 5 p.m., Jan. 29.
- Gridley Tunnel closure. First closure (until February 2026) is for temporary high voltage power bypass. Second closure is for permanent high voltage power repairs. The second closure (from Feb. 1, 2026 to July 31, 2028) is only for vehicular traffic. Tunnel will be open for pedestrian and bicycle traffic.
- The parking lot immediately in front of ATG is secured through 2027 in support of the NSST Shiphandling Trainer construction. Additionally, half of the 12-hour parking lot is also secured to support NSST construction material laydown and management.

Ikego: Imattumi Road partial closure for general excavation work until Dec. 30, 2026.

 Commander Fleet Activities Yokosuka

 @CFAY_Japan

 cfay-information@us.navy.mil

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