



LET'S GET MOVING

YOUR STEP-BY-STEP PCS TIMELINE

Pre-Move Checklist:

These are the first steps to take as soon as you receive PCS orders.

Contact relocation or family support at your	Request current school transcripts
new base	Cancel current utilities
Create a budget for moving	Locate a real estate agent and loan officer
Research your new area, especially schools and cost of living	(if purchasing off-base)

One Month Before:

- Update DEERS
- Set up mail forwarding
- Complete vehicle maintenance
- Set up utilities in new home
- Label moving boxes
- Schedule movers

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Two Weeks Before:

- Pack all non-essentials
- Confirm schedule with movers
- Schedule final walk-through and/or cleaning services
- Separate first week essentials

Day Of: Moving Out

- Put first week
 essentials in easily
 accessed location
- Do final cleanDo a final
- walk-through
- Leave keys in agreed upon location

Day Of: Moving In

Locate keys

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- Inspect for cleanliness prior to unloading
- Put first week essentials in easily accessed places
- Unload all furniture and boxes

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CHOOSING THE RIGHT SCHOOL

A Guide for Military Families

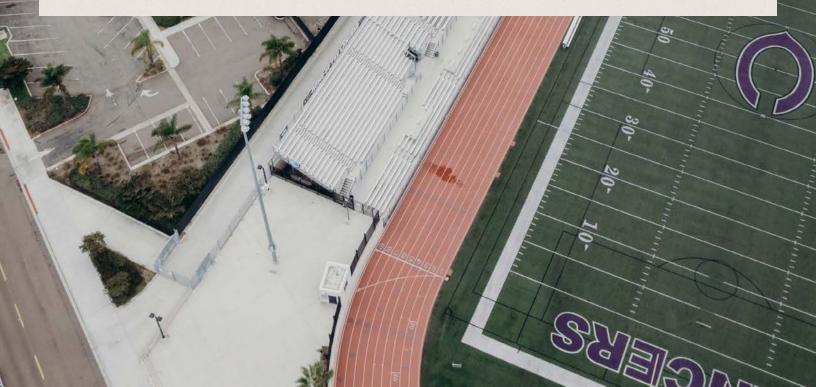






MAKE YOUR SCHOOL SEARCH EASIER

Perhaps just as important as selecting a new place to live following PCS orders is choosing the right school for your student(s). Whether your children are school age now or will be soon, every parent moving to a new neighborhood will want to know what the options are before committing to that community. We designed this guide to help military families conduct a thorough and helpful school search across neighborhoods near their new base. From commute time to school types to school ratings, here's what we advise taking a look at as you compare all the local education options. R





Over the years, education has expanded to include a few different types of schools beyond the traditional public elementary, middle or high school options. Each city or town has its own school landscape and can vary dramatically in what is offered. Here are the different types you may find at your new assignment.

Public

State and locally run public schools are what most people think of first when they weigh area school options for their children. A district can include few or many elementary, middle and high schools depending on the population served. Public schools are free and students are usually assigned to an individual school based on zip code.

Private

Many locations offer private schools that can be considered as alternatives to public schools. These are often founded and supported by nearby churches or community organizations. Private schools are able to create their own academic structure and student requirements. Private schools usually have a tuition cost and sometimes limit enrollment, making entry competitive.

Charter

STONEY POINT ELEMENTARY SCHOOL 2001

The charter school model combines government and community support to create an autonomous public school option. According to the National Charter School Resource Center, charter schools are exempt from significant state or local regulations where operation and management are concerned but do follow public school regulations. Charter schools are tuition-free and vary quite a bit in operation from one another.

Magnet/Specialty

You may find magnet, Montessori or other specialty schools in the communities you're interested in living. These schools could be public or private and typically have either a defined academic approach or focus on certain types of curriculum such as math and science, arts or vocational.

COMMUTE

Commuting convenience will make a dramatic impact on you and your student's day. Mapping driving or walking times and where the bus will stop in a potential neighborhood will help make your school decision even more clear.

If you've identified potential schools more than a few minutes away, make the drive back and forth before committing to a longer travel time. If several families in a neighborhood attend a certain school, ask about carpool possibilities.

CLASS SIZE

How many students one teacher is responsible for helps determine what kind of education the students will receive. School ratings will often show student to teacher ratio or average class size to indicate one part of overall performance. Keep in mind, however, that many classrooms also include teaching aids or assistants to support the lead teacher and balance out student ratios. You may not get this information from an online source which is why it's always best to ask the school directly.









CURRICULUM

While the core curriculum - literacy, mathematics, science and social studies - is consistent across schools, extra class offerings can vary considerably. Languages, music, art, physical education, engineering, mechanics, telecommunications and many other types of special education may or may not be offered at a particular school. If your child has an interest in learning a subject outside of the core offerings, you will want to make sure it is available.



SCHOOL RATINGS

If you'd like to see which schools perform best based on test scores, student growth, class sizes and other benchmarks, you can access several school rating websites. Sites like greatschools.org, publicschoolreview.com and niche.com all have their own grading and results for individual schools.

Keep in mind that while these rating websites are helpful, they may not always be up to date and do not disclose the full picture of a student's experience at a school. Newer schools may also be left out or given low scores because of a lack of data. Here's what these sites and similar resources use to rate schools.

- Standardized test scores
- Expected grade progression
- Student-to-teacher ratio
- Availability of advanced courses and special class offerings

- Diversity
- College readiness
- Athletics

SCHOOL COMPARISON SITES

Niche.com

PublicSchoolReview.com

greatschools.org

INDIVIDUALIZED EDUCATION PROGRAM OR 504 PLAN

Children with special education needs will be given an Individualized Education Program (IEP) or 504 plan. These are protected by federal law and must remain consistent across schools.

If your child has been given an IEP, a school change will mean ensuring their IEP is communicated and followed at the new location. Before committing to a school, reach out to their leadership to talk through what this will look like so you can be comfortable with the process and experience a smoother transition.

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FIND THE RIGHT NEGHBORHOOD

An Off-Base Home Buying Guide



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OFF-BASE LIVING: WHAT TO CONSIDER

Finding a place to live once you've received PCS orders or buying a home after renting first can be an exciting and overwhelming experience, especially as you think through the needs and desires of each family member. School districts, employment opportunities for spouses or older children, proximity to amenities and access to child care are all primary reasons to explore communities off - but still accessible to - base.

If you and your loved ones are considering off-base living, you're in good company. Many military families are shopping neighborhoods outside of base and finding excellent options. In fact, reaching out to other off-base families for recommendations is a great way to start looking, but you'll want to determine your list of must-haves before diving too deeply into your home search.

As experienced military home buying guides, the team at Movement Military can help make it a little less stressful by leading you through the main considerations of searching for home, sweet home, off base.





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COMMUTE

Time spent commuting to and from base, as well as the conveniences available on your route can make a big difference to quality of life. While many bases seem surrounded by sprawling communities and endless property options on a map, knowing how long you're willing to commute will help narrow the possibilities. Here's what you can do to prevent wasted time pouring over home options that would be inconvenient day-to-day.

Identify base gates or entrances

Knowing where entrances to the base are and which one is best for your assignment will go a long way toward a convenient commute time. Be sure to become familiar with base before doing any serious home shopping, even if you're not planning to live there.

What's on the way?

Do you anticipate needing to make regular stops to or from base? Picking up dinner, the kids from school or running errands will be more of a hassle if your frequently used amenities are not on the way.

Can you carpool?

Landing in a neighborhood where other servicemen and women reside is great for building community and comes with the added benefit of carpool opportunities - either to base, school, the office, recreation or shopping.

AMENITIES

If you have favorite routines or places built into your current schedule - or you've dreamed of being near a certain destination or hotspot, now is your chance to make sure those amenities are convenient to home. Parks and greenways, preferred eateries, shopping, pet services, sports teams or amusement attractions that are a big part of your life should take a high priority in your search for your next home.

three amenities are:





EDUCATION

If you have school- age children, the quality of local schools is a big deal when scouting neighborhoods. Even if your children are very young or you plan to have children in the future, being familiar with school options where you may be purchasing a home is strongly recommended. Here's what is important to know about the schools in a potential home's district.

Quality of academics

There are a variety of factors that go into ranking a school's academics but if the school is consistently ranked low, students struggle to perform well on tests or meet expected milestones, you may want to explore other options for your child.

Tutoring or learning assistance

Should your child need tutoring or assistance learning certain skills, it's helpful to know which schools have this available and if it's offered during normal school hours or takes place before or after school.

Student to teacher ratio

How many students one teacher is responsible for helps determine what kind of education the students will receive. School rankings will often show student to teacher ratio or average class size to indicate a big part of overall performance.

Pre-K or after school programs

If you need pre-K or after school programs for your children, now is the time to find out if any of the local schools offer these, how much they cost and how successful they are.

School Comparison Sites

Niche.cor	n
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PublicSchoolReview.com

greatschools.org

COMMUNITY

Many neighborhoods appear similar at first glance but what they offer, what the residents are like and required costs can vary tremendously. From rural single-family homes to busy apartment complexes to suburban townhomes, each community has its own distinctions that a new buyer won't fully realize until living there.

A great way to assess neighborhoods is to contact a local real estate agent who is familiar with the area. When you speak to them, they're likely to ask what your top priorities are in the place you land. To help you create this list of must-haves or must-avoids, here are some common community amenities.

Mark your top wants to indicate which you can live without.

- Parks and green spaces
- Sidewalks
- Maintenance-free
- Private pools
- Tennis courts
- Basketball courts
- o Clubhouse
- Homeowners Association (HOA)
- Dog parks
- Spacious backyard
- Paths to retail or restaurants
- Bike paths
- Playground
- \circ Wooded areas
- Walking distance to downtown
- Lakes or ponds
- Water views or frontage
- Convenient bus stops (school bus or city bus)
- Gated entrances





CRIME

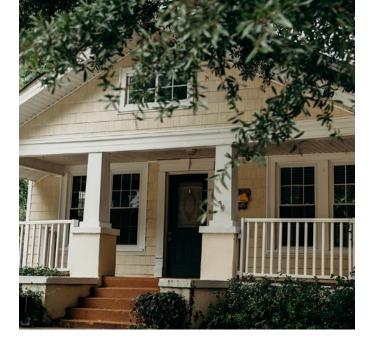
Another important factor to consider when you're searching for off-base living is crime rate. Even minor offenses like car break-ins and loitering can become a concern when they're happening in your place of living. Be sure to ask a real estate agent and nearby residents about crime activity before committing to a property purchase.

HOUSES

How many bedrooms does your family need? Do you prefer single-story or two-story? Open floor plan, large rooms, spacious kitchen vs. updated master bath, half baths, back yard, front porch...

The list of home preferences can be endless so we recommend defining your highest priorities to save on search time.

My primary house needs are:
of Bedrooms:
of Bathrooms:
Open floor plan: Y/N
Back yard: Y/N
Garage: Y/N
Handicapped accessible Y/N
Price range:







AFFORDABILITY

Along with commute time, conveniences, school options and community perks, affordability should play a critical role in where you end up living. Your neighborhood wishlist will give you insight into any costs outside of your mortgage that you will want to make room for. This is a great list to take to a mortgage professional in starting the home loan process.

We strongly advise contacting a loan officer with military VA loan experience early in your home search. Your loan officer should be able to equip you with a reliable pre-approval so you can know exactly what you can afford and place any property bids with confidence. Having considered the major factors in your off-base home buying decision, use this chart to compare neighborhoods and finalize your search.

Neighborhood	Commute	Choice Amenities	School Rating	Community	Houses	Overall Rating
 (name)	To gate: To To	1 2 3 4 5	 High Avg Low 	 Love Like Dislike 	Pros: Cons:	 Love Like Dislike
 (name)	To gate: To To	1 2 3 4 5	 High Avg Low 	 Love Like Dislike 	Pros: Cons:	 Love Like Dislike
(name)	To gate: To To	1 2 3 4 5	 High Avg Low 	LoveLikeDislike	Pros: Cons:	 Love Like Dislike

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THE POWER OF A VALOAN

A Guide for Military Homebuyers





WHY YOU SHOULD CONSIDER A VA LOAN

As a military homebuyer, you may be eligible for the unmatched advantages of a VA Loan: The possibility of lower-than-average interest rates, no down payment requirements and no private mortgage insurance (PMI) requirements for qualified borrowers. This powerful loan option can help you finance a home you love with benefits that may result in major savings.

In this guide, you'll learn everything you need to know about VA Loans so that you can decide if VA financing is the right fit for you.



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VA LOAN FACT CHECK

No matter what you've heard about VA Loans, the best way to understand how they work and what the benefits are is to talk with an experienced mortgage professional. Here are some of the things we want every military homebuyer to know:

- VA Loans are some of the safest loans available with a track record of low foreclosure rates
- > VA Loans can be used for a new build or fixer-upper
- > A VA Loan is backed by the Veterans Administration
- VA Loans, on average, are not slower to close than conventional types
- VA loans do not require a down payment for qualified borrowers
- You may qualify for a VA Loan if you are a surviving spouse
- VA Loans do not require private mortgage insurance (PMI)

VA Loans are a type of residential home loan offered to qualifying military homebuyers. VA Loans can be secured through a variety of banks and lenders, but all VA loans are backed by the Veterans Administration. It's the VA who guarantees the loan and is ultimately responsible for making sure it's paid back to the issuing bank.

HOW DOES THE VA LOAN COMPARE TO TWO OTHER POPULAR LOANS?

VA LOAN	CONVENTIONAL LOAN	FHA LOAN
0% down payment*	Minimum 5% down	Minimum 3.5% down
No PMI required**	May require PMI	Requires MPI
Generally, lower rates when compared to FHA or conventional loans	Needs good financial standing to keep interest rate low	Generally higher interest rates when compared to VA loans

*for qualified borrowers

**VA loans have a funding fee that is paid upfront, but otherwise don't require require 'mortgage insurance'

VA LOAN LIMITS, FEES & ENTITLEMENT

Most home loans come with quite a few limits: The maximum amount someone can borrow, what type of property the loan can be applied to and even under which circumstances the loan can be used. This information can become a little overwhelming so we strongly recommend talking to a Movement loan officer.

However, to help you determine if a VA Loan is right for you, here are the key parameters.



VA Loan Limits

The Veterans Administration does not put loan amount limits on the loans they guarantee, but your lender may apply limits based on their institutional guidelines, your financial standing and any limits that are enforced in your location. The VA does limit property type to a single-unit primary residence.

VA Loan Funding Fee

Your loan officer will explain closing costs and funding fees when you apply for a home loan, but it's good to note that the VA applies a standard funding fee to each of their loans. If you're obtaining a VA Loan for the first time, the fees are about 2.15%* of the purchase price. This fee increases with each VA Loan you use.

It's possible to have the funding fee waived if you're a veteran receiving disability or an unmarried surviving spouse.

Use of More Than One VA Loan

If you're not a first-time homebuyer and already had or have a VA Loan, you may face more limitations in getting approved for an additional loan. If this applies to you, talk to a loan officer about your eligibility.

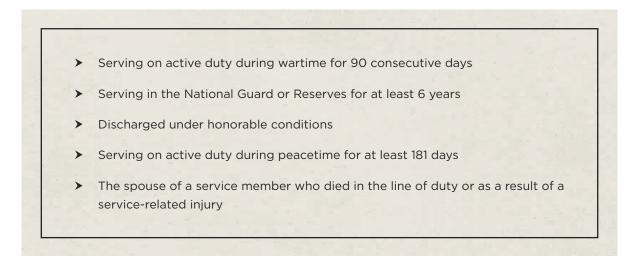
*va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs/your eligibility.



DO YOU QUALIFY FOR A VA LOAN?

Eligibility Checklist

You may be eligible for a VA Loan if you meet one or more of these requirements:



Your mortgage loan officer can help you obtain a Certificate of Eligibility or COE, which is required to prove eligibility for a VA Loan. A COE may also be requested at ebenefits.va.gov.

In addition to having a COE, you'll need to go through a typical loan process which includes consulting with a loan officer, applying for the loan, submitting financial documents, getting a credit report completed and identifying the approximate or exact amount you'll need for the loan. Keep reading to see this process in detail.

THE VA LOAN APPROVAL PROCESS

Step 1: Talk to a loan officer	Contact a loan officer, preferably one experienced in VA Loans. This is key to a smooth loan process and avoiding costly mistakes or a delay in loan approval.
Step 2: Get pre-approved	Get a pre-approval from a loan officer. A quality pre-approval will ensure you are a good candidate for a home loan as well as provide a reliable estimate of what loan amount you can afford so you can shop for homes in the right price range. Having a pre- approval may also encourage a seller to accept your offer.
Step 3: Home shopping	Make an offer on a home and/or identify multiple homes to make an offer on if it's a competitive market.
Step 4: Finalize your application	 Your loan officer will help you submit everything you need for the full application. Some items you need to have handy are: Tax returns from the previous two years Employment W-2s Proof of income Bank statements from the previous two months Proof of additional assets (investments, retirement, etc.)
Step 5: Loan approval	 Loans typically take 30-45 days to be approved, but a home lender with a speedy process can reduce that time considerably if all goes smoothly. Here's what happens during the approval process: All financial documents are reviewed Any outstanding requirements are requested Home appraisal is ordered to determine value Home inspection is ordered to ensure safety Any issues with the home will be addressed An underwriter will have final say on approval
Step 6: Close on your Ioan	Once your loan is approved, it's time to go to the closing table - or digital esign. Many modern lenders offer digital document signing or a mix of online and in-person closing procedures.
Step 7: Move into your new home!	Now it's time to celebrate the completion of your VA Loan and enjoy being a homeowner.

WHAT TO LOOK FOR IN A VA LENDER

While many mortgage companies and banks offer VA Loans, some are a cut above the rest. Here's what you should look for to ensure your experience is the best it can be.

VA Loan Experience

Chances are a loan officer located near a military base will have worked with VA Loan applicants before. Start your search by finding loan offices close to the military community you're PCSing to.

A Faster-Than-Average Closing Time

A lender who demonstrates faster-than-average loan closings usually has a smooth process and dedicated operational staff who are working hard to close loans quickly. This will be a huge advantage to you.

A Quality Pre-Approval

Pre-approvals are not all the same. A quality preapproval will be a more thorough assessment of your eligibility to borrow than a quick calculation on the fly. Beware of pre-qualifications or pre-approvals that are just a loan officer's guess.

As you search for a great lender and loan officer to assist you with your VA Loan, here are some questions to ask:

- 1. What kind of VA Loan experience do you have?
- 2. What are your average loan closing times?
- 3. What is required for your pre-approval and what makes it reliable?
- 4. What is your loan process like?
- 5. Do you have customer reviews I could read?
- 6. What are common loan issues you've had to solve and how do you troubleshoot those?
- 7. What upfront costs or fees can I expect?







GET TO KNOW MOVEMENT MILITARY

We're dedicated to a special cause - moving our heroes home.

Movement Military is a mortgage experience built for military families, by military families. Our VAexperienced mortgage professionals understand the specifics of military home buying. We're here to make the process easier for you!

Let us guide you through VA Loan approval as well as help you take advantage of these incredible benefits:



No down payment*



Varying credit and qualifying standards



Competitive interest rates



No private mortgage insurance

Click or go to **<u>www.movementmilitary.com</u>** to check your eligibility and start your quote.

*For qualified borrowers

Get a Quote >

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NEW SCHOOL Action plan

1. Most bases offer several PCS support staff so check to see if your new base assignment has a school liaison officer or family readiness contact.

2. Interview your top school choices. Here are a few questions you can use to learn more about potential schools and vet their fit for your student.

- Does this school serve many students from the (insert new neighborhood) community?
- What is the student-to-teacher ratio?
- What does tuition cost? (if private)
- What are your grading policies?
- Are there special classes like languages, arts or technical?
- Does the school emphasize any particular type of curriculum or subjects?
- What kinds of athletic or extracurricular programs are offered?
- What is your new student enrollment process?
- Do you have buses to the (insert new neighborhood) community?
- Where can I find a school year calendar?
- What is the homework policy?
- What is a general daily schedule for a student my child's age?

If you have other questions you'd like to ask, write them here as a reminder:



See back for more info ►

NEW SCHOOL ACTION PLAN

Student Name:

Age: _____ Grade: __

My child has or needs special support:

🗆 IEP	504 Plan	🗆 ASD	D ADHD	D PT
D OT	Social skills	Gifted Ed	behavior	hearing
Sensory	attention/focus	Impulse control	🗆 language	Learning
processing				deficiency

My child is gifted in:

🗆 Math	Literacy	Languages	Art/Music	Science
D Other:				

My child does best in:

🗆 Math	Reading	Writing	Science	Humanities
Language	🗆 Art	Music	Athletics	History

My child enjoys:

Sports/Fitness	Drame/Acting	Dance	Mechanics	Photo/Video
Nature	Culinary	Design	Engineering	Fashion

My primary concerns for this move are:

Academic continuity	Social/friendships	
College readiness	IEP/504 Transfer	
□ Other:		

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U.S. AND MILITARY Holidays



JANUARY 1 New Year's Day Third Monday - Martin Luther King Jr. Day

FEBRUARY 4 USO Birthday Week of February 14 - National Salute to Veteran Patients week Third Monday - Presidents' Day 19 Coast Guard Reserve Birthday

MARCH

3 Navy Reserve Birthday
4 National Hug a G.I. Day
5 Seabees Birthday
13 K9 Veterans Day
15 American Legion's Birthday
19 National Day of Honor
25 Medal of Honor Day
30 Welcome Home Vietnam Veterans Day

APRIL Military Child Month

5 Gold Star Spouses Day
14 Air Force Reserve Birthday
23 Army Reserve Birthday
30 National Military Brats Day

MAY

National Military Appreciation Month
Military Caregiver Month
1 Silver Star Service Banner Day
8 V-E Day
Friday before Mother's Day - Military
Spouse Appreciation Day
13 Children of Fallen Patriots Day
Third Saturday - Armed Forces Day
Last Monday - Memorial Day

JUNE

PTSD Awareness Month
6 D-Day Invasion Anniversary
14 Flag Day + U.S. Army Birthday
23 U.S. Coast Guard Auxiliary Day
27 PTSD Awareness Day
28 Operation Red Wings Observance

JULY4 Independence Day27 Korean War Veterans Armistice Day

AUGUST
4 U.S. Coast Guard Birthday
7 Purple Heart Day
16 National Airborne Day
29 U.S. Marine Corps Reserve Birthday

SEPTEMBER

First Monday - Labor Day
2 V-J Day
11 Patriot Day & National Day of Service and Remembrance
18 U.S. Air Force Birthday + Air National Guard Birthday
Third Friday - National POW/MIA
Recognition Day
Last Sunday - Gold Star Mother's Day

OCTOBER 13 U.S. Navy Birthday Second Monday - Columbus Day 26 National Day of the Deployed 27 Navy Day

NOVEMBER

Military Family Month Warrior Care Month Week before Veterans Day - Veterans Small Business Week 10 U.S. Marine Corps Birthday 11 Veterans Day Fourth Thursday - Thanksgiving

DECEMBER

Civil Air Patrol Birthday
 Pearl Harbor Remembrance Day
 U.S. National Guard Birthday
 National Wreaths Across America Day
 Christmas Day
 New Year's Eve



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MOVEMENTMORTGAGE

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Make your new house a home or gift a friend going through PCS while supporting these businesses owned by military families.

Interior Design & Home Decor

Spouse-ly.com

Spouse-ly.com is a database of businesses owned and operated by military spouses featuring everything from welcome mats to candles to throw pillows that make shopping for home easy, customizable and feel-good. www.spouse-ly.com

- Modern Rosie
 Modern Rosie offers artwork, home decor items and gifts made for military life.
 www.modernrosie.com
- Sea La Vie

Sea La Vie offers an assortment of textiles, ceramics, gifts and home decor with a nautical theme. *www.sealavieliving.com*

Outdoor Living & Landscaping

Wreath Obsessed

Wreath Obsessed is handcrafted outdoor wreaths, custom door signs, flags and more. www.etsy.com/shop/WreathObsessed

White Pine

White Pine furniture sells custom made adirondack chairs, desks, tables and more. *www.whitepinefurniture.com*

Kitchen & Pantry

Black Rifle Coffee Company Black Rifle Coffee Company is a veteran owned coffee maker and seller that gives profit away to supporting veterans, law enforcement and first responders.

http://www.blackriflecoffee.com

- Mahogany Queen
 Mahogany Queen offers coffee, tea and related items shipped to you.
 www.mahoganyqueen.co
 - Roots & Wings Designs Roots & Wings Designs creates handcrafted home gifts that include cutting boards, table centerpieces and coasters. www.spouse-ly.com

Bed & Bath

Mamas Brown Sugar

Mamas Brown Sugar offers naturally made bath products for all ages, including kids, babies and pets. *www.mamasbrownsugar.com*

• Kulture Kabinet

Kulture Kabinet is an urban apothecary selling bath and body products, candles, aromatherapy, supplements and more. *www.kulturekabinet.com*

Kids & Pets

Birdy Boutique

Birdy Boutique offers creative products and apparel that emphasize education for children. *www.birdyboutique.com*

Homefront Girl

Homefront Girl is a collection of military-inspired apparel and gifts including items for kids and pets. *www.homefrontgirl.com*

PCS Gifts

Westhouse

Westhouse has military-inspired apparel, home items and thoughtful gift sets for the families *www.shopwesthouse.com*

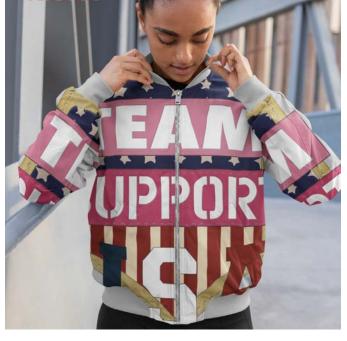
Charlie Madison Originals

Charlie Madison Originals is jewelry to mark special memories for all seasons of military life. *www.charliemadisonoriginals.com*

Brav Box

Brav Box is a monthly subscription box focused on providing active military who are deployed or away from home with healthy snack options. www.bravbox.com

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EGUAL HOUSING DEPORTUMITY

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