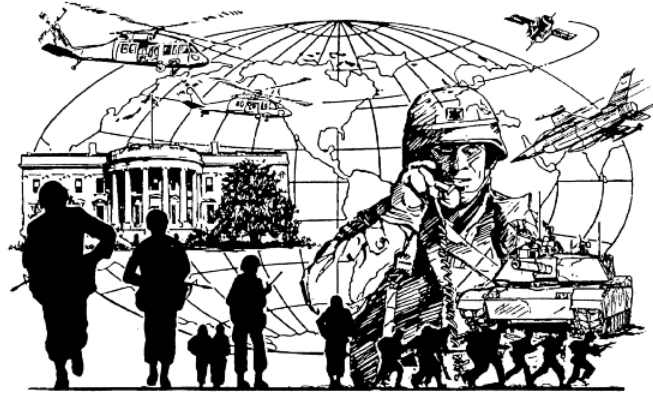


SO, YOU'RE BEING DEPLOYED

Deploying is never easy, but preparation can help make it smoother for you and your loved ones. The following are items to address before you deploy.



FINANCIAL

Budget

- Review or create your current budget
- Identify all your debts and determine your debt status/load
- Revise your budget to account for deployment changes (pay, allowances, deductions, expenses, etc.)
- Prioritize financial needs and identify strategies to reduce expenses and debt and increase savings, investments, and insurance and asset protection

Insurance

- Assess insurance needs and providers for accuracy (medical, dental, life, mortgage/renter/ property, auto, etc.)
- Ensure insurance policies are up to date (auto, life/SGLI, property, etc.)
- Update beneficiaries

Credit

- Notify credit card companies, check credit report, establish Active Duty Alert, etc.
- Become familiar with Servicemembers Civil Relief Act (SCRA) protections (loan interest rate cap, home foreclosure protection, vehicle repossession protection, lease termination, etc.)

Savings and Investments

- Review and evaluate savings and investments
- Consider participating in the DoD Savings Deposit Program
- Develop SMART goals to implement financial strategies
- Determine who will take care of financial affairs during deployment and discuss financial preferences
- Ensure designated person(s) has access to *myPay*, *Direct Access*, etc.)
- Establish appropriate power(s) of attorney, etc.
- Set up direct deposit, online bill payment, deployment credit card, etc. to simplify money management

Taxes

- Be aware of changes in tax liabilities and benefits (tax-free combat pay, TSP contributions, etc.)
- Understand tax filing extensions (Combat Zone/Contingency Operations, non-combat zone extensions)
- Determine how to review your credit report, monitor budget, track paycheck changes, monitor bank and credit accounts, monitor financial plan.

MILITARY

- Ensure DEERS is up to date
- Review military family and survivor benefits (SGLI, SBP, DIC, etc.)
- Ensure allotments are current and correct, contact your pay office for changes
- Update DD Form 93, Record of Emergency Data

- Determine the best way to optimize TSP contributions with tax-free pay
- Ensure service record is up to date and proper beneficiaries designated
- Update Family Care Plan

LEGAL

- Obtain or update:
 - will,
 - living will,
 - guardianship documents,
 - appropriate powers of attorney (POAs), etc.
- Ensure beneficiary designations (life insurance, IRAs, TSP, bank, etc.) are up to date
- Ensure auto title/registration, mortgage documents, birth certificates, Social Security documentation, and citizenship paperwork are available as necessary

HOME & HOUSING

- Review housing options (on-base, off-base)
- Notify the landlord as necessary
- Complete outstanding home or car maintenance
- Is the alarm system working?
- Arrange for maintenance services such as lawn, pool, snow removal, etc.
- Ensure the caretaker knows how to handle home emergencies
- Develop or update property inventory
- Cancel s utility/subscription services that won't be used
- Submit a change of address or mail hold request to the post office

TIPS FOR SPOUSES/PARTNERS

- Attend deployment/mobilization meetings and take notes
- Know how to contact unit representatives for assistance
- Have copies of member's orders, stored appropriately for security purposes
- Know member's travel itinerary (may be sensitive information)
- Participate in creating emergency/family plans
- Ensure you have house and car keys, appropriate passwords, etc.

WHEN YOU RETURN

- Ensure special deployment pay arrangements are terminated accordingly
- File income taxes
- Adjust budget for non-deployment income
- Modify special financial arrangements as needed (POA, credit alert, allotments, TSP contributions, insurance)
- Review finances: pay off high-interest debt, build savings, major purchases, contribute to investments, etc.
- Plan for time to adjust to being back home and in a new routine

RESOURCES

Financial

- Dept. of Veterans Affairs (SGLI)

- Equifax, Experian, TransUnion (credit report tools)
- Servicemembers Civil Relief Act (SCRA)
- DoD Savings Deposit Program
- myPay, Direct Access (military pay sites)
- IRS Pub. 3, Armed Forces' Tax Guide

Military

- Thrift Savings Plan website

Spouses/Partners

- United Services Organization (USO) (variety of military-friendly events)
- Armed Services YMCA (programs for military families)
- Project Evergreen (assists military families with lawn care, snow removal)
- Tutor.com (free online tutoring K-12)
- Operation Hero (free after-school program for grades 2-5)
- American Red Cross (emergency messages to deployed service member)
- Military One Source (professional counseling)
- Suicide Hotline/Veterans Crisis Support Line