

# THE SOLDIER/FAMILY DEPLOYMENT SURVIVAL HANDBOOK



OPERATION  
**READY**  
Resources for Educating About Deployment and You



# **The Soldier/Family Deployment Survival Handbook**

## **Family Deployment Readiness for the Active Army, the Army National Guard, and the Army Reserve**

This handbook is a new publication of the Operation READY (Resources for Educating about Deployment and You) materials developed under a contract with Headquarters, Department of the Army, Community and Family Support Center, and the Texas Cooperative Extension of the Texas A&M University System.

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## **Operation READY: Resources for Educating About Deployment and You**

**Texas Cooperative Extension  
The Texas A&M University System  
in cooperation with  
The United States Army  
Community and Family Support Center**

**2002**

## HOW TO USE THIS HANDBOOK

This handbook is divided into three sections:

- The first is an information section covering the many details of deployment separation that families need to know. Read this for information so you'll be ready for the deployment when it comes.
- A special section for Guard and Reserve families is included, with information unique to their situations.
- The third section contains resources, including an alphabetical listing of local services, agencies, and programs; checklists for soldier and spouse; and a financial worksheet.

The resource section also includes problem-solving matrices, showing solutions to some of the common problems experienced in a deployment. If you're having a problem in one of these areas, find the problem area in the Table of Contents that fits your situation, and follow the arrows on that matrix to the solution. Note the section that applies to families living overseas (USAREUR). The information there is applicable to their unique situations.

Units may customize this handbook by providing local phone numbers, unit information, and adding other items the unit sees as appropriate for their soldiers and families. **This should be a living document, updated regularly, and reissued for each deployment.** The following items should be customized by each unit:

- "Alphabetical Listing of Services, Programs, and Centers" (page 51).
- "How Can I Get Medical Attention?" (page 78). Add your local medical services information on this page.
- "How Can I Solve Problems with My Children?" (page 86). Add your Family Advocacy phone number to this page.

*Due to the various types of printers being used in the units, please note that this file was reformatted to your printer when it was opened, which may have caused the page numbers mentioned in this document to be slightly different. We have tried to minimize this problem by referring you to specific items in the Resources section rather than to specific page numbers. However, you may want to verify the accuracy of the following page numbers that have been mentioned:*

- *the page numbers mentioned in the previous paragraph,*
- *the Table of Contents, and*
- *the page numbers listed on the problem-solving matrix "How Can I Help a Distressed Person?" on page 81.*

## ACKNOWLEDGMENTS

We are grateful to Fort Hood Army Community Service for the use of information from Fort Hood PAM 608-3, *Soldier and Family Readiness Guide*, and to Fort Bragg Army Community Service for information from their *Family Readiness Handbook*.

Darmstadt Army Community Service provided the Problem Solving Matrix, which we are delighted to employ to help other Army families solve their deployment problems.

## OPERATION READY MATERIALS

The Operation READY curriculum is a series of training modules, videotapes, and resource books published for the Army as a resource for Army Community Service (ACS), State Family Program Coordinators (SFPC), and Army Reserve Family Readiness Program (FRP) staff in training Army soldiers and families who are faced with deployments.

This revised curriculum includes the following training modules and reference materials:

- The Army Family Readiness Handbook
- The Army Leaders' Desk Reference for Soldier/Family Readiness (new)
- The Soldier/Family Deployment Survival Handbook (new)
- The Army FRG Leader's Handbook
- Family Assistance Center
- Predeployment and Ongoing Readiness
- Homecoming and Reunion

Videos developed for the Operation READY curriculum by University of California–Riverside Cooperative Extension, to supplement the above materials are:

- *Army Community Service: To Get the Most Out of Life, Think ACS* (new)
- *Introduction to Operation READY* (new)
- *Family Assistance Center*
- *Family Readiness Groups—A Place to Belong*
- *Practical Readiness—Smart Ways to Minimize Deployment Hassles*
- *Coping with Stress*
- *Making Your Reunion Work*

Children's Workbooks for use by parents with their children.

These materials have been distributed to all U.S. Army installations throughout the world, as well as to U.S. Army Reserve and National Guard commands. The materials are distributed in hard copy form as well as stored on CD-ROM disks. They are also available through the virtual Army Community Service website, [www.goacs.org](http://www.goacs.org). For copies of the above materials, check with your local Army Community Service, Mobilization and Deployment office, SFPC and FRP offices.

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## **ARMY ACRONYMS**

Whoever said the Army speaks an entirely different language wasn't kidding! In your daily interaction with "America's Army," you may hear words or phrases that are unfamiliar. Don't be intimidated. Ask what they mean. The following list provides some of the acronyms most commonly used by your soldier.

<b>AAFES</b>	<b>Army and Air Force Exchange Service</b>
<b>ACAP</b>	<b>Army Career and Alumni Program</b>
<b>ACS</b>	<b>Army Community Service</b>
<b>AER</b>	<b>Army Emergency Relief</b>
<b>AFAP</b>	<b>Army Family Action Plan</b>
<b>AFTB</b>	<b>Army Family Team Building</b>
<b>APF</b>	<b>Appropriated Fund</b>
<b>APO</b>	<b>Army Post Office</b>
<b>AR</b>	<b>Army Regulation</b>
<b>ARNG</b>	<b>Army National Guard</b>
<b>AUSA</b>	<b>Association of the United States Army</b>
<b>AWOL</b>	<b>Absent Without Leave</b>
<b>BAQ</b>	<b>Basic Allowance for Quarters</b>
<b>BAS</b>	<b>Basic Allowance for Subsistence</b>
<b>BDE</b>	<b>Brigade</b>
<b>BDU</b>	<b>Battle Dress Uniform</b>
<b>BN</b>	<b>Battalion</b>
<b>CDR</b>	<b>Commander</b>
<b>CDS</b>	<b>Child Development Services</b>
<b>CFS</b>	<b>Command Financial Specialist</b>
<b>CFSC</b>	<b>Community and Family Support Center</b>
<b>CG</b>	<b>Commanding General</b>
<b>CO</b>	<b>Commanding Officer/Company</b>
<b>CPO</b>	<b>Civilian Personnel Office</b>
<b>CYS</b>	<b>Children and Youth Services</b>
<b>DA</b>	<b>Department of the Army</b>
<b>DANTES</b>	<b>Defense Activity for Non-Traditional Education Support</b>
<b>DCA</b>	<b>Director of Community Activities</b>
<b>DECA</b>	<b>Defense Commissary Agency</b>
<b>DEERS</b>	<b>Defense Eligibility Enrollment Reporting System</b>
<b>DFAS</b>	<b>Defense Finance and Accounting System</b>
<b>DI</b>	<b>Drill Instructor</b>
<b>DoD</b>	<b>Department of Defense</b>
<b>DPCA</b>	<b>Director of Personnel and Community Activities</b>
<b>EDRE</b>	<b>Emergency Deployment Reaction Exercise</b>
<b>EDS</b>	<b>Education Services</b>
<b>ERP</b>	<b>Employment Readiness Program</b>
<b>ETS</b>	<b>Estimated Time of Separation</b>
<b>FAC</b>	<b>Family Assistance Center</b>

FAO	<b>Finance and Accounting Office</b>
FAP	<b>Family Advocacy Program</b>
FCP	<b>Family Care Plan</b>
FORSCOM	<b>Forces Command</b>
FRG	<b>Family Readiness Group</b>
FRL	<b>Family Readiness Liaison</b>
FTX	<b>Field Training Exercise</b>
HQDA	<b>Headquarters Department of the Army</b>
HRSC	<b>Human Resource Service Center</b>
IG	<b>Office of Inspector General</b>
IVC	<b>Installation Volunteer Coordinator</b>
JAG	<b>Judge Advocate General</b>
JFTR	<b>Joint Federal Travel Regulation</b>
LES	<b>Leave and Earnings Statement</b>
MIA/POW	<b>Missing in Action/Prisoner of War</b>
MOS	<b>Military Occupational Specialty</b>
MRE	<b>Meals Ready to Eat</b>
MTF	<b>Military Treatment Facility</b>
MWR	<b>Morale, Welfare and Recreation</b>
NAF	<b>Non-Appropriated Funds</b>
NCO	<b>Noncommissioned Officer</b>
NLT	<b>Not Later Than</b>
OCONUS	<b>Outside Continental United States</b>
OTSG	<b>Office of the Surgeon General</b>
PAC	<b>Personnel Administration Center</b>
PAO	<b>Public Affairs Officer</b>
POA	<b>Power of Attorney</b>
POC	<b>Point of Contact</b>
POV	<b>Privately Owned Vehicle</b>
PX	<b>Post Exchange</b>
QTRS	<b>Quarters (living area)</b>
RD	<b>Rear Detachment</b>
RDC	<b>Rear Detachment Commander</b>
REG	<b>Regulation</b>
SBP	<b>Survivor Benefit Plan</b>
SDO	<b>Staff Duty Officer</b>
SJA	<b>Staff Judge Advocate</b>
SOP	<b>Standard Operating Procedure</b>
STARC	<b>State Area Command</b>
TDY	<b>Temporary Duty</b>
TRADOC	<b>Training and Doctrine Command</b>
TRICARE	<b>Military Medical Health Plan</b>
UCMJ	<b>Uniform Code of Military Justice</b>
USAPA	<b>United States Army Publishing Agency</b>
USARC	<b>United States Army Reserve Command</b>
USO	<b>United Service Organization</b>

## **WHAT IS A FAMILY READINESS GROUP (FRG)? HOW CAN I BENEFIT FROM IT?**

### **Why Have a Family Readiness Group?**

Commanders of deploying units discovered that while their units were highly trained to fight, little if anything was done to train and prepare families to better cope with the stresses and unique problems that often arise during extended and oftentimes unexpected deployment of their spouses. Some type of organization was needed within units to address this serious shortcoming in peacetime so families would be better able to take care of themselves in a time of crisis. Therefore, the concept of the Family Readiness Group was born.

### **What is a Family Readiness Group?**

The official definition of a family readiness group is, “An organization of family members, volunteers, and soldiers belonging to a unit that together provide an avenue of mutual support, assistance, and a network of communication among the family members, the chain of command, and community resources.”

### **How Does the FRG Work?**

Family Readiness Groups are managed differently in every unit. How they are managed depends upon many things: the personality of the leaders, the number of families involved, available resources, etc. The core of the FRG is the unit, for this is where the rubber meets the road. All FRGs throughout the Army share the same purpose—to support Army families.

### **No Rank in the FRG**

There is no rank in the FRG. The active role of our enlisted and officer wives in the support group has been the key to our success. The FRG is not a club. **All soldiers and family members are members of the FRG.**

### **Your Place in the FRG**

The role you play in your FRG is your choice. You are welcome to participate as much as you would like to, or are able to. There are many projects to become involved in, each of them important in their purpose, such as communications, newsletters, hospitality, social functions, and fundraising to support the FRG.

### **Your Invitation**

Your FRG extends a sincere invitation for you to join in and participate. You can never have too much information, too much support, or too many friends. The FRG is your opportunity for all this and more. It is an incredible feeling to be able to make a

contribution to another person, to touch their lives in such a positive way, and to have the added benefit of helping your own family at the same time.

*Family Readiness Groups:*

- empower families to become more knowledgeable and self-reliant;
- promote more efficient use of community resources;
- reduce soldier and family member stress;
- increase the soldier's ability to devote his full attention to the mission by offering reassurance that the family members have close, reliable, and friendly support;
- care for each other;
- provide a helping hand when needed;
- provide answers to questions;
- give moral support;
- establish a sense of family within the unit;
- access information and resources to help you solve problems;
- provide an effective way of gaining information, support, and control during deployment and other times;
- help family members develop a more positive attitude toward themselves, the unit, the deployment, and the Army;
- increase morale;
- foster increased levels of cohesion and confidence for family members and deployed soldiers; and
- utilize other family programs designed to improve the quality of life.

*Family Readiness Groups Are Not:*

- part of the casualty notification service,
- a babysitting service,
- a surrogate parent,
- a social worker,
- a taxi or bus service,
- a loan agency,
- a lending service,
- a welfare agency, or
- all things to all people.

## How to Use the FRG Telephone Roster (Chain of Concern)

You will be notified through the Family Readiness Group telephone roster (chain of concern) of important information pertaining to the unit and the FRG. The FRG chain of concern is your *primary link* with the Army in the event of a deployment, and it is a means to communicate very important information. Reasons for the chain of concern can range anywhere from planning unit social functions, passing on general information, passing on information on deployment, homecoming, or emergency information. It is one of the most efficient ways of getting the correct information to you in a timely manner. Sending information home through the soldier seldom works effectively.

*Participation is not mandatory.* The chain of concern, however, functions to keep you in-the-loop and armed with the most up-to-date information concerning the unit. More importantly, it is a means of emergency notification. All spouses, therefore, are strongly encouraged to participate by completing a FRG questionnaire. Ensure that the FRG leader has your current mailing address and telephone number. If you want to keep your phone number confidential or unlisted, just let the FRG leader know of your decision, in writing, on your questionnaire. This way your number will not be printed on the roster; it will only be given to the FRG leader and your unit POC (Point of Contact).

If you plan to leave the area during a deployment, please contact the unit FRG leader with a telephone number where you can be reached in the event of an emergency. Please do not put us in a situation where we have to search for you or where we are unable to contact you in an emergency situation. Time is precious during the emergency notification process.

In the event of a deployment, *as soon as the information becomes available*, the rear detachment commander (RDC) will contact the battalion's FRG leader, and they will initiate the FRG communications network to get the information to you.

In many of our Family Readiness Groups, the FRG leader will contact the unit POCs, and they will personally call each of the families in their chain of concern. **If your telephone number or mailing address changes, contact your key caller to let them know!**

If you have not received a copy of the current FRG phone roster, have your spouse pick one up from the unit commander's office to keep near your telephone. Remember, **this roster is strictly confidential**. It should not be used for solicitations or mailing lists of any kind. It is only to be used for FRG purposes. Public access to the telephone numbers on this list could pose a safety risk to FRG members during a deployment, so be careful to **thoroughly destroy outdated copies** of the roster whenever you receive an updated copy, and **keep your current copy secure and near your telephone**.

## Call the Unit to Stay Informed

If you are a spouse and have not been contacted by Family Readiness, then be proactive in letting them know you are interested in being informed. Often, servicemembers make

the decision for their spouse not to be contacted by the FRG. Make your own informed decision, and learn what the FRG can offer you.

Remember, each FRG is different. If you have been involved with a FRG in the past and it left a negative impact on you, try the FRG again when you move to a new duty station. If you don't like the way the FRG is going, then you can make a difference by voicing your opinion and becoming an active participant and volunteer.

**Check out the following websites for additional information:**

FRG Information: [www.armyspouse.org](http://www.armyspouse.org)

FRG Resources: Family Liaison Office:  
[www.hqda.army.mil/acsimweb/family/family.htm](http://www.hqda.army.mil/acsimweb/family/family.htm)

Army Family Team Building: [www.aftb.org](http://www.aftb.org)

Army Regulations On Line: [www.usapa.army.mil](http://www.usapa.army.mil)

Army Reserve FRG Regulation: <http://www.army.mil/usar/pdfs/usarc608-1.pdf>

FRG Leaders' Handbook: [www.ari.army.mil](http://www.ari.army.mil)

Army FRG Leaders' Handbook, in Operation READY: [www.goacs.org](http://www.goacs.org)  
Go to Mobilization/Deployment

**Other Resources:**

The FRG Leaders' Handbook (Operation READY, available through ACS)

Video, "Family Readiness Groups—A Place to Belong" (Operation READY)

## SAFETY PRECAUTIONS

Follow these tips whether your spouse is home or not. To suddenly change the way you conduct your home and yourself may advertise your spouse's absence.

### Use Good Judgment

- Do not tell people that your spouse is gone.
- Do not discuss your spouse's absence in public, even with friends, because someone with ill intent may overhear you.
- When someone calls on the telephone and asks for your spouse, **never** tell the caller that your spouse is not home. Tell the caller that your spouse is sleeping or can't come to the telephone, and offer to take a message.
- If someone calls and claims to be an official military spokesperson requesting social security verification or the social security numbers of the family members, ask them to mail you a form and you'll fill it out and return it to the proper agency. Don't give social security numbers to persons over the phone unless you are requesting a service or information that requires it.

### Security

- Keep emergency phone numbers and your address by all the phones in your home.
- Always lock your doors and windows; draw your shades at night, and leave a few lights on.
- Leave lights on outside, and inside, whenever possible.
- Install motion-detector lights or dawn-to-dusk lighting outside.
- Have a deadbolt lock installed. It is the most difficult to pick. Make sure your door has a peephole and a safety chain. (A safety chain is **not** adequate protection in case someone tries to force a door open.)
- Never open your door even a crack for anyone uninvited or unexpected. Use a peephole. If they claim it is an emergency, make the phone call for them.
- Do not allow salespeople, repair people, delivery people, or any stranger into your home when you are alone. If you are expecting one, have another person with you, and call the company when the employee arrives.
- Use caution. Remember, neighbors and acquaintances do not come with credentials.
- If you are not certain if someone else may have keys to your home, have the locks changed (consider previous tenants and their friends or neighbors with extra keys).
- Discontinue paper delivery if you will be away. Ask the post office to hold your mail until you return.

- Instruct children, family, and babysitters not to give out information about who is home, who is out, or for how long.
- Do not leave your keys hidden outside your home. They are too easily found.
- Most burglars and intruders enter homes through either **open** doors or windows or doors and windows that are easily jimmied.
- Keep your doors locked at home when you are not there and when you are home.
- Keep your car doors locked when it is unoccupied and when you are in it.
- If you notice strangers loitering in your neighborhood, notify the police; include a time, place, and description.
- To discourage burglars, have items (such as televisions, stereos, cameras, etc.) engraved with your name and social security number. Check with your local police for more information and current recommendations about engraving.
- If you suspect your home has been broken into, **do not** go in. Call the police from a neighbor's home.

## Safety

- Do not go places alone, especially at night. Use the buddy system.
- Do not bring in your mail, newspaper, or gather clothing in from your line after dark.
- When going to your car, have your keys in your hand.
- Look under the car as you approach it.
- Look inside the car before you put the key in the door.
- Once inside the car, lock all of the doors.
- If your car breaks down, put up the hood, turn on the emergency flashers, and stay in the car with the windows up and the doors locked. If someone stops to help, give them a phone number to call.
- If you travel, consider a cellular phone.
- When approaching a stop, look all around; leave enough room to be able to pull around the car in front of you in an emergency.
- If someone hits your car from the rear, do not get out of the car in an unsafe place. Instead, go to a well-lit, populated area. If you have a cellular phone, use it.
- While walking, keep your head up and your eyes open. Being aware of what is going on around you is your best defense.
- Be aware of your surroundings when shopping at night.
- Change your routes to stay out of obviously bad areas.



- If you think you are being followed while walking, cross to the other side of the street and change your route to a well-lit, populated area. If you are driving, go to the police station.
- Stay well away from bushes, parked cars, alleyways, beggars, and bums.
- When you go anywhere, ask yourself, “What would I do if I were attacked in this situation?” Be prepared.

## **Precautions for Avoidance of Terrorist Attacks**

### *Before an Attack*

1. Learn about the nature of terrorism.
  - a. Terrorists often choose targets that offer little danger to themselves and areas with relatively easy public access.
  - b. Foreign terrorists look for visible targets, with high “shock” impact potential, where they can also avoid detection before or after an attack such as international airports, large cities, major international events, resorts, federal and government buildings, schools, and high-profile landmarks.
2. Learn about the different types of terrorist weapons including kamikaze vehicles, explosives, kidnappings, hijackings, arson, and shootings.
3. Prepare to deal with a terrorist incident by adapting many of the same techniques used to prepare for other crises.
  - a. Be alert and aware of the surrounding area. The very nature of terrorism suggests that there may be little or no warning.
  - b. Take precautions when traveling. Be aware of conspicuous or unusual behavior. Do not accept packages from strangers. Do not leave luggage unattended.
  - c. Learn where emergency exits are located. Think ahead about how to evacuate a building, subway, or congested public area in a hurry. Learn where staircases are located.
  - d. Notice your immediate surroundings. Be aware of heavy or breakable objects that could move, fall, or break during an explosion.
4. Prepare for a Building Explosion
 

The use of explosives by terrorists can result in collapsed buildings and fires. People who live or work in a multi-level building can do the following:

  - a. Review emergency evacuation procedures. Know where fire exits are located.
  - b. Keep fire extinguishers in working order. Know where they are located and how to use them.
  - c. Learn first aid. Contact the local chapter of the American Red Cross for additional information.

- d. Keep the following items in a designated place on each floor of the building: portable battery-operated radio and extra batteries; several flashlights and extra batteries; first aid kit and manual; several hard hats; and fluorescent tape to rope off dangerous areas.
- e. There may be bombs being sent through the mail. A package bomb sent to a school or public building might be a technique used by terrorists. Check all packages, and watch for:
  - tampering or re-taping of a box;
  - sender unknown to you; not usual supplier;
  - stains or unusual odors coming from the box;
  - heavy, unbalanced contents;
  - addressee unknown; and
  - generic address (“Customer, Occupant,” etc.).

## 5. Know How to Handle Bomb Threats

If you receive a bomb threat, get as much information from the caller as possible. Keep the caller on the line, and record everything that is said. Notify the police, building security, and building management.

After you’ve been notified of a bomb threat, do not touch any suspicious packages. Clear the area around any suspicious packages, and notify the police immediately. In evacuating a building, avoid standing in front of windows or other potentially hazardous areas. Do not restrict sidewalks or streets to be used by emergency officials.

### *During an Attack*

1. In a building explosion, get out of the building as quickly and calmly as possible.
2. If items are falling off of bookshelves or from the ceiling, get under a sturdy table or desk.
3. If there is a fire:
  - a. Stay low to the floor, and exit the building as quickly as possible.
  - b. Cover your nose and mouth with a wet cloth.
  - c. When approaching a closed door, use the palm of your hand and forearm to feel the lower, middle, and upper parts of the door. If it is not hot, brace yourself against the door and open it slowly. If it is hot to the touch, do not open the door—seek an alternate escape route.
  - d. Heavy smoke and poisonous gases collect first along the ceiling. Stay below the smoke at all times.

## *After an Attack*

If you are trapped in debris:

- Use a flashlight.
- Stay in your area so you don't kick up dust. Cover your mouth with a handkerchief or clothing.
- Tap on a pipe or wall so rescuers can hear where you are. Use a whistle if one is available. Shout only as a last resort—shouting can cause a person to inhale dangerous amounts of dust.

## *Assisting Victims*

Untrained persons should not attempt to rescue people who are inside a collapsed building. Wait for emergency personnel to arrive.

## *Chemical Agents*

Chemical agents are poisonous gases, liquids, or solids that have toxic effects on people, animals, or plants. Most chemical agents cause serious injuries or death. The severity of injuries depends on the type and amount of the chemical agent used, and the duration of the exposure.

Were a chemical agent attack to occur, authorities would instruct citizens to either seek shelter where they are and seal the premises or to evacuate immediately. Exposure to chemical agents can be fatal. Leaving the shelter to rescue or assist victims can be a deadly decision. There is no assistance that the untrained person can offer that would likely be of any value to the victims of chemical agents.

## *Biological Agents*

Biological agents are organisms or toxins that have illness-producing effects on people, livestock, and crops.

Because biological agents cannot necessarily be detected and may take time to grow and cause a disease, it is almost impossible to know that a biological attack has occurred. If government officials become aware of a biological attack through an informant or warning by terrorists, they will most likely instruct citizens to either seek shelter where they are and seal the premises or to evacuate immediately.

A person affected by a biological agent requires the immediate attention of professional medical personnel. Some biological agents are contagious, and victims may need to be quarantined. Also, some medical facilities may not receive victims for fear of contaminating the hospital population.

**Check out the following websites for additional information:**

American Red Cross: [www.redcross.org](http://www.redcross.org)

Military information: [www.defenselink.mil](http://www.defenselink.mil)

Community information and assistance: [www.worldpages.com](http://www.worldpages.com)  
For community listings, check the front section of your telephone directory for assistance and information provided by “talklines.”

Family safety: [www.lifelines2000.org/services/safety/index.asp](http://www.lifelines2000.org/services/safety/index.asp)

Disaster preparedness: [www.reeusda.gov/f4hn/fdrm/crisis.htm](http://www.reeusda.gov/f4hn/fdrm/crisis.htm)

Disaster preparedness: [www.nsc.org/issues/prepare.htm](http://www.nsc.org/issues/prepare.htm)

Federal Emergency Management Agency:  
<http://www.fema.gov/library/terror.htm>

National Security Institute:  
<http://nsi.org/Library/Terrorism/bombthreat.html>

Environmental Protection Agency:  
<http://www.epa.gov/swercepp/cntr-ter.html>

# PREDEPLOYMENT CONSIDERATIONS

## Personal and Family Readiness

Being a military family can afford pride in serving one's country and provide many rich and new experiences. Military families may experience special challenges related to their unique lifestyle.

Pressures and frustrations often result from:

- lengthy separations or deployments,
- single parenting during a spouse's absence,
- separation from friends and families,
- a strained family budget,
- constant adjustment to varying duty schedules, and
- career changes at retirement.

Nearly every military family has difficulty coping with problems from time to time. Pressures may become so great that they affect many areas of life. The military provides a number of helping agencies to assist families in coping with the stresses unique to their lifestyle. Asking for help is **not** a sign of weakness. It shows that you care about your family and are willing to take action to solve any problems.

## What Is Deployment?

Deployment is the movement of a unit or individual from home base to an area for training or an actual mission. This can include:

- short-term training;
- extended temporary duty (TDY) of four to six months;
- unaccompanied tours (12 months); and
- stability or support operations to various areas of the world, such as Kuwait, Bosnia, or war zones.

## Rear Detachment

The rear detachment staff consists of unit military members who stay on post during deployment. They are responsible for the remaining personnel and equipment, and for providing assistance to families of deployed soldiers, including:

- coordinating with on and off-post agencies to meet families' needs,
- working with the unit's FRG to plan family briefings and share information,
- communicating with the deployed unit,

- facilitating mail to deployed soldiers, and
- distributing leave and earnings statements (LESs).

During a deployment, keep the FRG and rear detachment informed of any address or telephone number changes if you go out of town.

### **Unaccompanied Tour**

Your spouse may be assigned to a location to which family members may not be allowed to accompany him/her. You can ease the burden of this major separation by:

- attending outbound briefings with your spouse for important information, and
- communicating and participating with your spouse's former unit and FRG. (They will remain your point of contact for support and information during your spouse's unaccompanied tour.)

### **Prepare for Deployment Now**

Resolve family problems before the separation; otherwise, they may be worse at reunion. Work out any differences you may have with each other. Time does not heal all wounds or necessarily make the heart grow fonder.

- Express your feelings and encourage others to do the same ("I love you," "I'll miss you," "I'm frightened").
- Recognize that anger is okay, but do **not** take your anger out on your spouse or your children.
- Plan a family activity or a special family time without distractions.
- Work through the Soldier's Checklist and Spouse's Checklist (located in the Resources section of this handbook) to cut down on potential household management problems.
- Set personal goals to meet during the deployment.
- Attend the unit predeployment briefing.

### **Get Organized**

- Complete your Soldier/Spouse's Checklist (located in the Resources section of this handbook).
- Complete a calendar with important dates written in it, such as birth dates, holidays, anniversaries, vehicle safety inspection renewal dates, vehicle tag renewal dates, date for filing taxes, payment due dates and amounts, etc. (Each of you keep a copy.)
- Discuss how you plan to keep in contact during the deployment. (You may consider pre-addressing envelopes and purchasing stamps ahead of time.)

- Flowers or gifts can be ordered in advance to arrive on special dates, or make arrangements with a friend to deliver gifts on special occasions or holidays.
- Make certain that important documents and information are in order and accessible.
- If you have a full-time job and children, make arrangements for childcare during your work hours, or if you are military, during duty hours, field duty, and periods of mobilization. Does the person caring for your child have a Power of Attorney to assure necessary medical care?
- Your family will best deal with the stress of deployment by remaining in your home, maintaining familiar routines, and not moving to another location to stay with relatives. This is always more costly, disrupts the children's schooling and their emotional stability, and takes the family away from their military support and problem-solving network. Staying in your current home is almost always a better way to survive deployments.

### **Preparing the Children**

Communication is necessary to help children cope with their parent's absence during deployment.

- Spend time talking with your child about the deployment. At your child's level, explain why dad/mom is going, where, with whom, and for how long.
- Sit down with the whole family and talk about feelings. Let each member of the family express how they feel about the separation.
- Discuss the rules of the house. Make them "house rules" rather than mom's or dad's rules.
- Encourage the older children to talk with the younger ones about previous deployments—how long it seemed, what they did, how they felt while dad/mom was away and when he/she returned.
- Encourage dad/mom to spend time individually with each child: play a game, go for a walk, or go out for an ice cream cone—just the two of you.
- Take pictures of each child with dad/mom, and display the pictures at your child's eye level.
- Have dad/mom read stories and talk to the children on a tape player.

### **Dual Military and Single Parent Deployments**

Dual military and single parent families on active duty must carefully plan for their children.

- Always have your approved Family Care Plan ready.
- Give the person caring for your child a Power of Attorney for medical care.
- Make financial arrangements for all the extra child-related expenses.

- Make sure the rear detachment commander has up-to-date information such as your current address, phone number, and Family Care Plan.
- Keep in touch with teachers. Work together to evaluate and avoid or redirect behaviors resulting from dad/mom’s absence.
- Even though it does not require approval by the unit, it is a good idea for the parent staying behind to have a plan in writing in the event of an emergency. List who will care for your children should you become ill or be involved in an accident, and how to reach that person. Post this in a place that your FRG leader or rear detachment commander can easily find it—near your telephone or on your refrigerator, for example.

**Check out the following websites for additional information:**

Deployment information: <http://deploymentlink.osd.mil>  
<http://tradoc.monroe.army.mil/nobleagle>

Deployment preparation and help: [www.sgtmoms.com](http://www.sgtmoms.com)  
[www.afcrossroads.com](http://www.afcrossroads.com)  
[www.armyspouse.org](http://www.armyspouse.org)  
[www.goacs.org](http://www.goacs.org)  
[www.defenselink.mil/ra/family/toolkit](http://www.defenselink.mil/ra/family/toolkit)

**Other Resources:**

Operation READY training module, “Predeployment and Ongoing Readiness,” available at ACS/Mobilization and Deployment

Videos, “Practical Readiness—Smart Ways to Minimize Deployment Hassles” and “Coping with Stress,” both from Operation READY and available from ACS/Mobilization and Deployment



## HOW CAN I MANAGE SEPARATION?

### Stages of Separation

There is no denying that the military lifestyle, especially unexpected deployments, can disrupt the family unit. Feelings associated with separation commonly come in stages. As soldiers prepare to deploy and leave, military families may experience:

- denial, shock, disbelief, and numbness;
- anger, frustration with preparation demands, guilty feelings about the spouse's departure, and resentment of the military, spouse, and job;
- guilt for **not** saying or doing more before deployment, or the children may feel they caused the departure;
- depression, intense sadness, fatigue, loss of appetite, and withdrawal from routine; or
- acceptance, realizing and accepting the situation, resolving to continue on positively, confidence in handling day-to-day living, awareness of increased self-esteem and personal abilities.

Knowing these feelings are normal can help families cope. These stages occur in a universal order; however, a number of causes can trigger setbacks to previous stages. Individual situations and types of deployment can influence the intensity and duration of each stage.

### How to Manage Separation

To manage separation:

- Take good care of yourself.
- Make sure you eat right.
- Shop and cook for nutrition.
- Get enough rest.
- Make time for physical exercise. Walk daily; join an aerobics class, jog, bowl, etc.
- Treat yourself to a special outing, but stay within your budget.
- Try to set aside time to do something you enjoy everyday.
- Avoid trying to do everything yourself.
- Take advantage of military community support.
- Participate in programs such as Army Family Team Building (AFTB), Mobilization and Deployment, and Family Readiness Training.
- Contact family, friends, neighbors, and spouses of other deployed soldiers whenever you need practical or emotional support.
- Set goals.

- Get involved in an activity, a hobby, a project, church, or volunteering. Volunteers may receive free childcare while doing their volunteer work.
- Try to hang in there when the going gets rough. Returning to your parents' home is only a temporary solution and can be expensive!
- Talk about your feelings, doubts, and fears with a trusted friend, neighbor, co-worker, etc.
- Seek professional help if you feel overwhelmed by your emotions or if you suspect that someone in the family is having emotional problems.
- Know at least three of your neighbors. You may need their help during an emergency. They can also be a wonderful source of day-to-day support.
- Set goals for yourself, and then pursue them!
- Stay busy during the separation with church, school, sports, volunteering, and friends.
- Travel! New scenery and a change of pace, even if only a day trip, does wonders for the spirit. Plan on taking a friend. Don't wait for the phone to ring—take the lead!
- Stick to your budget.
- Get up earlier to allow yourself more time before starting the day.
- Prioritize what is critical; then pace yourself according to your own understanding of the way and the time you function at your best. Be realistic and kind to yourself.
- If you are under great stress, plan with your limitations in mind. (It will help avoid feelings of guilt, etc.)
- Find another military spouse in similar circumstances; time passes much faster with a friend.
- Do not try to please everyone. Learn to say “no.”
- Exercise regularly. Get plenty of sleep. It's okay to go to bed early!
- Admit when you have made a mistake. It's easier than covering up or feeling guilty.
- Treat yourself like you treat your closest friend. Give yourself permission to be less than perfect or to take a break.
- Always have something to look forward to.
- Use your brain! Keep learning!
- Anticipate stress, and prepare for it.
- Simplify.
- Avoid power struggles.
- Provide consistent limitations and feedback to children (and some adults).

- Be honest.
- Learn about your acceptable/comfortable stress level. Some stress is normal and necessary. (It gets you out of bed in the morning.)

## **Children and Separations**

Children experience the same psychological patterns as their parents due to their own feelings of loss and their awareness of the overall emotional situation. They often test parents to find out if they bend more when the spouse is gone, particularly at the time of departure and again upon return. Some spouses overcompensate for their mate's absence by becoming permissive or overprotective with their children.

Keep discipline consistent. Some decisions are harder to make alone, but children need stability. Look at it this way: if one of the two most important people in your life were constantly coming and going—here two weeks, gone four to eight months, home two days—wouldn't your security be shaken? Imagine what it does to children. Insecurity, loss of status, and change in routine all add up to two complex emotions: hurt and anger, which are usually directed at the returning parent.

Children express their feelings in different ways:

- Their outward behavior is **not** always a good reflection of what is going on emotionally.
- Some children cover up their true feelings while others are more open.

### *Preparing the Children*

Get the Operation READY children's storybooks and activity books, and go through them **with your children**. The Operation READY children's materials include information and activities to help parents like you understand and deal with your children's actions and reactions.

- Use the suggested activities to prepare for the deployment.
- Talk to your children:
  - about where, when, and for how long, at their level—in words they understand;
  - about feelings—yours and theirs;
  - about how things will change and what will stay the same.
- Spend some special time as a family and alone with each child.
- Leave something with your children:
  - take pictures with the child, and
  - make audio or videotapes.
- Inform your children's teachers, daycare providers, and youth leaders.

- Children’s reactions to a parent’s absence are just as complicated as adults’ but are more distressing because of their limited ability to understand what they are experiencing.
  - Accept all of children’s reactions and emotions as valid.
  - Help children identify their feelings.
  - Encourage them to express and control feelings in acceptable ways.
- Children’s behavior can run the gamut from withdrawal to acting out to regressing to younger behavior.
  - They may be angry or sad.
  - They may test the limits of rules and discipline or be reluctant to stray from the remaining parent or caregiver’s side.
- Keep discipline routine and rules as consistent as possible
  - Don’t confuse consistency with rigidity. Remember, some changes, like taking more time to talk, hug, cuddle, and reassure, may be necessary and useful.

Whether or not your children seem to be having difficulty with the separation:

- Keep talking about feelings—yours and theirs.
- Keep busy.
- Help your children stay in contact with the absent parent.
  - Each child needs his/her own separate, special, individual letters and other contact from the deployed parent
  - Play the audio and videotapes.
- Keep in touch with teachers and other youth leaders to identify and help with changed behavior or problems.
- Encourage new activities and opportunities for growth and development.
  - Start a new family adventure, routine, or outing like a weekly hike, monthly trip to the museum, building a birdfeeder, and watching the birds.
  - Try something new like scouting, bowling, arts and crafts classes, youth sports, tours, etc.
  - Have each child choose one of dad/mom’s usual chores as a special contribution to the family.
  - Contact Children and Youth Services (CYS) about youth support groups, where children talk with and support each other.

**Check out the following websites for more information:**

Information for and about children: [www.thefamilycorner.com](http://www.thefamilycorner.com)  
[www.redstone.army.mil/armyouth/atp.htm](http://www.redstone.army.mil/armyouth/atp.htm)  
[www.areyouintoit.com](http://www.areyouintoit.com)  
[www.tckinteract.net/militarykids.html](http://www.tckinteract.net/militarykids.html)  
[www.bgca.org](http://www.bgca.org)

**Other Resources:**

*Jody's Daddy Is in the Army*, a storybook about Army families and how they cope with deployment, and an accompanying activity book (*Activity Book for "Jody's Daddy Is in the Army"*) containing parent information and hands-on activities to help children manage preparation, deployment, and reunion. See ACS for these and other children's workbooks.

## **STAYING IN TOUCH DURING A DEPLOYMENT**

### **Letter Writing**

The need for two-way communication continues though you are separated by distance. The following is a guide that may make it easier to talk with each other by letter.

- Answer all questions. Write with your spouse's letter and picture in front of you, as though you are talking directly to him/her. Let your spouse know how much you appreciate the letters, tapes, pictures, etc. In each communication, mention one or two things that made you feel especially close.
- Remember that the need to express affection does not diminish with the miles. "I love you" means just as much when it is written during a deployment as it does when spoken in person.
- Share your feelings as openly as you can without indulging in self-pity. Let your spouse know that you would like him/her to share his/her feelings. Try to communicate the feelings of love and appreciation that you feel. Let your spouse know how and why you love them.
- Above all, express yourself clearly so he/she won't have to think, "I wonder what she/he meant by that?" On the other hand, don't try to read between the lines or interpret a puzzling remark. If you don't understand, ask questions in your next letter.
- Some husbands and wives number their letters to eliminate confusion.
- Have dad/mom send separate letters to each child in the family. It will help maintain and strengthen their relationships. Children love to receive their own mail.
- Try to send photographs.
- Let children make a tape recording.
- Play calendar tag, which involves sending a small fold-over calendar back and forth in letters so the deployed parent and child can take turns marking off days.

### **Tape Recording**

If letter writing is difficult for you, consider purchasing a pair of tape recorders so you and your spouse can send "talking" letters. Younger children can also say "Hello, Dad/Mom" in their own words.

### **Telephone Calls**

Telephone calls are a quick way to communicate, but remember, long distance and overseas calls can be very expensive. Purchase phone cards for long distance calls both ways. Remember the difference in time zones as well.

### *Time Conversion Chart*

To learn the time where your spouse is stationed, first find the time where you live. Then read across under the location of your soldier. This will tell you the time at his/her location. For example, if it is 1900 hours (7:00 P.M.) for you in the Central Standard Time zone, then it is 0400 hours (4:00 A.M.) for your soldier in SWA (Southwest Asia), or 1000 hours (10:00 A.M.) for your spouse in Korea.

Korea	Hawaii	Pacific Standard Time	Mountain Standard Time	Central Standard Time	Eastern Standard Time	GMT	Germany	SWA
0100	0600	0800	0900	1000	1100	1600	1700	1900
0200	0700	0900	1000	1100	1200	1700	1800	2000
0300	0800	1000	1100	1200	1300	1800	1900	2100
0400	0900	1100	1200	1300	1400	1900	2000	2200
0500	1000	1200	1300	1400	1500	2000	2100	2300
0600	1100	1300	1400	1500	1600	2100	2200	2400
0700	1200	1400	1500	1600	1700	2200	2300	0100
0800	1300	1500	1600	1700	1800	2300	2400	0200
0900	1400	1600	1700	1800	1900	2400	0100	0300
1000	1500	1700	1800	1900	2000	0100	0200	0400
1100	1600	1800	1900	2000	2100	0200	0300	0500
1200	1700	1900	2000	2100	2200	0300	0400	0600
1300	1800	2000	2100	2200	2300	0400	0500	0700
1400	1900	2100	2200	2300	2400	0500	0600	0800
1500	2000	2200	2300	2400	0100	0600	0700	0900
1600	2100	2300	2400	0100	0200	0700	0800	1000
1700	2200	2400	0100	0200	0300	0800	0900	1100
1800	2300	0100	0200	0300	0400	0900	1000	1200
1900	2400	0200	0300	0400	0500	1000	1100	1300
2000	0100	0300	0400	0500	0600	1100	1200	1400
2100	0200	0400	0500	0600	0700	1200	1300	1500
2200	0300	0500	0600	0700	0800	1300	1400	1600
2300	0400	0600	0700	0800	0900	1400	1500	1700
2400	0500	0700	0800	0900	1000	1500	1600	1800

### **E-Mail**

E-mail is probably the most popular method of quick communication. It's very inexpensive and versatile; however, it can enable bad news to travel at the speed of light. Be careful of using this method of communication for an emotionally laden message. It's better to compose it, park it for a few hours, review it for clarity and kindness, and then send it. It still can't replace the letter for personal and romantic communication. And remember, e-mail is not secure—it can be read by anyone who uses the computer.

## Video

During some deployments, the unit will be given access to video teleconferencing. There will also be some opportunities to exchange videos of the FRG and videos of spouses at work.

## Mail

Letters from home boost morale and provide assurance of the family's welfare. Care packages are great pick-me-ups for lonely soldiers. Use any post office or the soldier's unit mailroom to mail letters to your spouse.

Address letters correctly; include:

<b>Information Needed</b>	<b>Soldier's Address</b>
Rank, Name	
Social Security Number (optional)	
Unit Identification	
Exercise Location	
Zip Code	

## Mail Release

Any family member holding an identification (ID) card can pick up mail addressed to deployed soldiers at the unit mailroom when:

- the soldier completes the Mail Release form (located in the Resources section of this handbook), and
- the soldier or family member delivers the release form to the unit mailroom.

**Check out the following websites for more information:**

Communicating with family: Dads at a Distance: [www.daads.com](http://www.daads.com)  
Moms over Miles: [www.momsovermiles.com](http://www.momsovermiles.com)  
Couples: [www.longdistancecouples.com](http://www.longdistancecouples.com)  
Parenting: [www.parentsoup.com](http://www.parentsoup.com)



## **FINANCES: HOW DO WE TAKE CARE OF EACH OTHER?**

The Finance and Accounting Office (FAO) provides information concerning a soldier's pay to the rear detachment. If a problem with pay arises, such as a non-deposit of funds at the bank, contact the rear detachment commander.

In planning a budget, remember that separate rations **may** be taken from the soldier's pay for the duration of the deployment.

### **Financial Difficulties**

If financial difficulties arise while the spouse is away, contact the rear detachment and the unit Command Financial Specialist (CFS) or the Army Community Service (ACS) financial readiness section.

### **Financial Support for Spouses**

Ways of providing financial support to spouses during deployment are:

- Soldiers should establish a joint checking or savings direct deposit account that the spouse maintains.
- Beware; due to distance and difficulty of communication, a check overdraft may occur if both the soldier and spouse write checks drawn on the same account. Consider opening a separate checking account in addition to the joint account.
- The soldier may elect to start an allotment to the separate checking account or have the spouse make monthly deposits to the account.
- Send an allotment to the spouse. Ensure the allotment covers all the expenses necessary to maintain a household.
- Establish a deployment budget with a predetermined dollar amount for the deployed soldier's expenses.
- Direct questions concerning military pay to the unit Command Financial Specialist or the Family Readiness Liaison (FRL).

### **Basic Allowance for Subsistence (BAS)**

BAS is the amount the Army pays the soldier for meals while living at home. Since he will be taking meals in Army facilities while deployed, BAS may terminate for the period of deployment; the soldier's pay decreases accordingly. **Plan for this in your budget.**

### **Separation Allowance**

If deployed or on TDY for more than 30 days, a soldier with qualified dependents receives a separation allowance. Upon his/her return, the soldier should apply for the separation allowance through the unit Personnel and Administration Center. In case of an actual wartime deployment, a separation allowance begins during the soldier's deployment.

## Family Member Information

Family members:

- can contact the rear detachment or the CFS for information;
- cannot get casual pay;
- should contact the rear detachment commander for information;
- with assistance from the CFS or ACS Financial Readiness, can go through Army Emergency Relief (AER) or the American Red Cross (ARC) for assistance if problems arise.

## PX Star Card Account Information

### *Army and Air Force Exchange Service (AAFES) Military Star Contingency Deployment Policy*

AAFES policy requires that commanders provide a copy of the Joint Chiefs of Staff (JCS) travel order. The policy ensures that qualified servicemembers continue to receive the benefit of the Exchange Credit Program deployment policy.

Outlined below is the new Military Star Contingency Deployment Policy. The Military Star deployment policy provides deployed servicemembers whose account is in good standing (i.e., not in “collection” status) two options:

**Option 1:** A 6 percent interest rate and the ability to continue to use the account during the deployment period while making no payments.

**Option 2:** A 0 percent interest rate during the deployment period, while making no payments. Under this option, no charges can be made against the account during the deployment period.

### *Revised Army and Air Force Exchange Service Military Star Contingency Deployment Policy*

1. This policy addresses the treatment of Military Star accounts while an AAFES Military Star account holder or AAFES associate is deployed.
2. Deployment is defined as travel to an overseas location in conjunction with a JCS deployment order. The travel must be for at least 90 days.
3. Unit commanders or their representative will notify the Exchange Customer Contact Center by providing a copy of official orders that reference the JCS message that directs support of a JCS deployment order for the unit or an individual.

**Note 1:** Option 1 (6 percent interest rate and ability to use account) will automatically be selected for accounts on the deployment listing. If the servicemember prefers

Option 2 (0 percent interest rate and account blocked), he/she must contact the Exchange Customer Contact Center.

**Note 2:** Requests submitted by individual servicemembers will not be processed. The unit must submit the request.

4. Deployment must be a minimum of 90 days to have the account coded as deployed and receive the benefits of this program. If the listing contains the deployment time frame, the account will be coded with the date provided. If the time frame is not provided, the accounts will be coded for a maximum of 90 days.
5. No payments will be required for deployed account holders. Additionally, account holders submitted on the deployed listings will automatically have their interest rate reduced to 6 percent. These customers will still have full charge privileges. If a customer elects **not** to use their account during the deployment, they can receive a 0 percent interest rate for the duration of the deployment.
6. Customers who prefer not to use their account and receive the additional benefit of a 0 percent interest rate must contact the Exchange Customer Contact Center by one of the methods listed above. Otherwise, the interest will be reduced to 6 percent, and the charge privileges remain intact.
7. Interest will revert to the normal rate on the balance and new purchases when the deployment end date or 90 days is reached.
8. If an account is in an overdue status when the Exchange Customer Contact Center is notified of the deployment, the account will be re-aged so that the account will not go to collections. If the account is in collection status, it will remain in the status until the customer cures the delinquency. Charge transactions are not permitted on accounts in collection status.
9. If a customer is on Check Verification System (CVS) hold for returned checks, they will not be able to use the account until the checks are paid.
10. To update accounts during deployment for address change, authorized users, or credit line increases (hardships only), the customer will need to contact the Exchange Customer Contact Center, the local store's customer service, or write to the Exchange Customer Contact Center by using the mail, fax, or Internet address.
11. The unit commander should notify the Exchange Customer Contact Center if the deployment is extended.
12. The major advantage to the Exchange Credit Programs' prior deployment policy was to **not require payments** during the period of deployment and **to reduce the interest rate** under certain conditions. The **revised policy** keeps the **no payment feature** but provides the customer with a **choice to reduce his interest and continue using the card or to eliminate all interest charges by agreeing not to use the card.**

<b>How to Contact AAFES if You Have Questions</b>	
<b>CONUS (including Alaska and Hawaii)</b> 1-877-891-STAR (7827) FAX: 1-214-312-3040	<b>Europe</b> Germany 0800-812-4690 Italy 8008-72683
<b>AAFES Phone Numbers for Star Card Accounts</b>	
UK 0800-96-1843 Belgium 0800-1-6374	<b>PACRIM</b> Okinawa 00531-114239 Korea 00308-130663 Japan 00531-114239 Guam 1800-546-7195
<b>or contact AAFES online: <a href="http://www.aafes.com">http://www.aafes.com</a></b>	

## **IDENTIFICATION (ID) CARDS: THE KEY TO BENEFITS**

### **Replacement ID Cards**

The Division/Installation Adjutant General Customer Service Section can:

- verify family member status, and
- complete the DD Form 1172 (Application for Uniformed Services Identification and Privilege Card).

The spouse must bring copies of each of the following:

- the marriage license;
- a picture ID (driver's license, passport, or someone with a military ID card who can identify the spouse); and
- the child's birth certificate, if applying for an ID card for a child.

When verified, the forms are taken to the ID Card Section to have the ID card issued.

### **Temporary ID Cards**

If the required documents are **not** available for verification, a temporary ID card may be issued.

- Temporary ID cards are valid for 30 days.
- Temporary ID card requests are considered on a case-by-case basis.

## EMERGENCY RESOURCES: GETTING HELP WHEN NEEDED

### Military Medical Emergency

“What if I have a medical emergency”? The military defines an emergency as:

- The death, critical illness, or injury to an immediate family member.
- *Critically ill or injured* is the possibility of death or disability.

Immediate family members are:

- spouse,
- parents,
- children,
- grandparents, and
- guardians who raised you (In-Loco-Parentis).

The birth of a child, a broken limb, or the flu is **not** considered an emergency.

### Army Emergency Relief (AER)

AER can provide emergency financial assistance to soldiers and their family members with legitimate financial emergencies, such as:

- rent to prevent eviction,
- utilities to prevent shut-off,
- emergency travel, and
- food.

AER considers other emergencies on a case-by-case basis. For assistance:

- Contact your unit CFS or financial readiness branch of ACS.
- Get and complete a DA Form 1103 (Application for Army Emergency Relief Financial Assistance).
- The rear detachment commander must sign the form.
- Provide appropriate documentation.

If family members:

- have a Power of Attorney (POA), a loan can be made after approval by the AER officer.
- do not have a POA, the soldier must be contacted.

For emergency food, contact ACS.

## **American Red Cross (ARC)**

ARC may be able to assist family members who need emergency financial assistance for emergency transportation—for example, due to illness or death of an immediate family member, upon verification.

ARC tries to contact the soldier before a loan is made (this may be difficult during deployment). If ARC is not able to assist, the family member will be referred to AER.

**Check out the following websites for additional information:**

American Red Cross: [www.redcross.org](http://www.redcross.org)

Army Emergency Relief: [www.aerhq.org](http://www.aerhq.org)

**Other Resources:**

Video, “Practical Readiness—Smart Ways to Minimize Deployment Hassles,” available from ACS/Mobilization and Deployment

## REUNION: THEY'RE BACK! WHAT DO I DO NOW?

*This information has been augmented from the Family Readiness Handbook, published by Fort Bragg ACS, Ellen Bowman, FR Coordinator, August 2000.*

### Readjustment

Reunion is a time of readjustment after separation, whether long or short, planned or unplanned. Reunion can be both joyful and stressful because it is a big change that affects everyone.

### What We at Home Can Do

- Remember that your spouse has been subjected to daily regimentation and routine. Schedules and preplanned events may not be a good idea upon his/her return. Leave some room for spontaneity.
- Your spouse may have trouble sleeping for a while due to the change from routine field life, the presence of other people in a barracks, or a time zone change.
- Do not be defensive about the way you have handled the children. Discuss any criticisms calmly.
- It could take time to reestablish sexual intimacy.
- Remember that people change, and we notice these changes more after a long separation.
- There will be a time of readjustment for everyone.

### Ideas for Family Members

To ease readjustment:

- Avoid tight schedules.
- Understand the soldier's discomfort and exhaustion.
- Allow time to adjust.
- Stick to your budget.
- Expect unusual feelings.

### Make it Easier for Children

Don't forget to get the Operation READY children's books and activity books.

Make reunions easier for children by:

- recognizing that reunion may be the **most difficult** time for them—harder than either getting ready for or getting through the deployment;
- involving them in preparing for the reunion;



- giving them time;
  - they may feel shy;
  - they may be confused;
- expecting them to test limits;
- planning family time to “get used to being a family again”;
- planning individual time with the returning parent “to get used to each other,” but don’t force the issue if the child isn’t ready to spend time alone with the returning parent yet;
- staying involved with school activities and the interests of the child; and
- getting back in the swing of family routine and activities just as soon as possible

### **Preparing for Reunion**

Reunion is an exciting event; but like separation, it requires adjustments. Help make the adjustments easier by considering expectations, role changes, and budget changes.

Expectations:

- Do not expect things to be perfect after a reunion.
- Allow time.
- Be understanding, and enjoy each other’s company as much as possible.
- Remember, open and honest communication can help solve problems or conflicts.

Role changes:

- Roles and responsibilities may never return to “predeployment” status (people grow and change as time passes).
- Discuss responsibilities until roles are clearly defined again.

Budget changes:

- Reunions add expenses to your budget, such as higher food bills, greater transportation costs, etc., so plan carefully.
- Draft a “reunion budget” to help point out new spending limits.

### **Tips to Make Reunion Day Joyful**

Make reunions a joyful time by:

- creating reasonable expectations,
- asking for time to readjust, and
- communicating your feelings.

Expect the unexpected:

- The soldier's arrival may reveal surprises to all.
- Try to avoid making judgments.

Go slow:

- Set aside family time during the first few days rather than planning a busy schedule of events.
- Although reunion is exciting, it can be stressful too.

Think before you spend:

- There may be a natural tendency to shower each other with expensive gifts and fancy meals. Unless you can afford such luxuries, it is important to try to stick to your budget.
- Don't disturb a family setup that has been working well without you. Ease back into the system gradually. Enjoy being an "honored guest" for a while.
- Take it easy on the children, especially where discipline is concerned. It may be best for children to have a consistent routine, so let the current rules stand.
- The family may be a little envious of your travels, so go easy on the descriptions of the seven-course Asian banquets or German beer-fests, etc.
- If your sexual relationship is awkward between you and your spouse at first, talk it over.
- Your spouse may appear to be different. She/He may be a more confident and independent person. Just because your spouse can cope without you **does not** mean that she/he wants to.

## Postdeployment Stress

The homecoming and reunion of soldiers, friends, and family has its own brand of stress. The following techniques may help restore a sense of belonging and control:

- Talk openly about problems.
- Find people who can help with emotional support and day-to-day problem solving (friends, chaplain, social worker).
- Cut big problems into smaller parts, and use the step-by-step approach—look for solutions.
- Join social activities.
- Accept some setbacks (emotional, financial, physical, or job related).
- Avoid excessive self blame for readjustment problems.
- Do not use alcohol and drugs to escape or forget problems.

**Other Resources:**

“Homecoming and Reunion” training module (Operation READY), or sign up for a class in reunion dynamics.

Check out the video, “Making Your Reunion Work,” (Operation READY) available from your ACS service center.



# **Army National Guard and U.S. Army Reserve**



## **BACKGROUND INFORMATION**

Your soldier is going away for a time. It's something that happens when reserves are called up to assist active duty in performing a mission for our country.

Your country is grateful for your soldier's willingness to serve. You will be called upon to make sacrifices as well, but the difficulties you will encounter can be met with the information found in this handbook.

### **Help is Available**

You will have more support and help in a deployment than any Army family in U.S. history. The Army has vastly improved the support to families since the last war, Operation Desert Storm, and recent peacekeeping deployments. Now we have even more information for you, and there is additional support for you in your Army and community networks. The key is to access that information and support.

### **Stay with Your Network**

Keep in touch with your network, beginning with the unit, the Family Readiness Group, and the Family Assistance Center nearest you. Keep in touch with the armory or reserve center. It is the source of all unit information. If there is an active Army installation nearby, the support provided through Army Community Service is one-stop shopping for most family needs and problem solving. Any other nearby military installation (U.S. Navy, U.S. Air Force, etc.) offers similar family services and can help you with most of your family needs. Add your sponsor or spouse's employer to your information network. Keep them posted on your sponsor or spouse's status, and stay in touch with the employer for information regarding benefits and job status.

Your community will be your network of support, beginning with the American Red Cross. Stop by and visit your local chapter, or get their phone number if you don't have a chance to visit. Check out the various state agencies dedicated to assisting families. You can turn to them in time of trouble.

Add phone numbers to the alphabetical listing in the Resources section. Then keep this handbook nearby as your "smart book" for Army-related matters and problems.

### **Take Care of Finances**

Initially, finances may not work properly. Sometimes there is a delay in getting the Army pay started. Hope for the best, but prepare for delays in pay. Try to have a savings account to draw from if the Army pay doesn't arrive promptly.

### **Thank You**

You are not alone. There is always someone to talk to—stay in touch. And thank you for sharing your soldier with the United States Army as we stand united together in defense of our country.

## INFORMATION TO ASSIST NATIONAL GUARD AND U.S. ARMY RESERVE FAMILIES

Within this section of the handbook, you will find information on these topics:

- **Soldier/Sailor Civil Relief Act (SSCRA).** This information pertains to the law that assists mobilized reservists in dealing with finances and protects them from creditors, bankruptcy, civil prosecution, eviction, foreclosure, and divorce.
- **Letter to creditor for 6 percent interest rate.** This is a sample letter to send to creditors requesting the 6 percent maximum interest rate allowable under the Soldier/Sailor Civil Relief Act.
- **Mortgage rate cut article.** This article describes how to get your home loan reduced to 6 percent under the Soldier/Sailor Civil Relief Act.
- **Employer Support of the Guard and Reserve (ESGR) article.** This organization works with employers of mobilized reservists and guard members to keep employers informed.
- **Uniformed Services Employment and Reemployment Rights Act (USERRA).** This describes the rights guardsmen and reservists have in returning to their jobs following a mobilization and deployment.
- **Important resources: agencies' addresses, phone numbers, and websites.** From American Red Cross, TRICARE program and enrollment, and Dental Care Program—it's all here.





must appoint a lawyer prior to the default judgment if the defendant is or may be in military service. Prior to a default, the servicemember can assert SSCRA protection to a default being taken. The servicemember has a right to reopen a default judgment if a default is awarded during the service period or within 30 days thereafter. The servicemember can make application to the court that issued the default judgment to set aside the default. The servicemember must:

- show he was prejudiced by not being able to appear in person;
- show he has a good and legal defense to the claims against him;
- assert reopening within 90 days after termination of military service; and
- have made no previous appearance in court either personally or by attorney.

### **How can I use SSCRA?**

- SSCRA can be used to stop an eviction from rental property. This applies only when rent does not exceed \$1200 per month.
- SSCRA can stop repossession of goods bought on an installment basis. This applies only to contracts entered into *prior* to military service. Under SSCRA, the court can terminate the contract and require repayment of all prior installments and deposits as a condition to repossession; order a stay of proceedings until the servicemember is available to answer; or grant such relief as may be equitable to conserve the interests of all parties.
- SSCRA can be applied to mortgages, trust deeds, or other security interests on either real or personal property. SSCRA is applicable if the obligation commenced prior to entry into military service; the property was owned by the servicemember or his dependent prior to start of military service; and the property is still owned by the servicemember or his dependent. The servicemember must show that the inability to pay is due to entry into military service and that such military service has materially affected the ability to pay on time. The nature of relief can include a stay of proceedings until the servicemember can be available to answer; an extension of the mortgage maturity date to allow reduced monthly payments; granting the foreclosure subject to being reopened if it is challenged by the servicemember; or extending the period of redemption by a period equal to the member's military service.
- SSCRA allows the servicemember to terminate a lease at a time 30 days after the next rental payment due date. The servicemember is not responsible for lease payments thereafter. The servicemember must provide written notice of the proposed termination to the lessor. The lessor must refund any prepaid rent or security deposit. The servicemember must have entered into the lease *prior* to entry into active duty, and the leased premises must have actually been used by the servicemember and/or his dependents. The servicemember does not have to show "material effect."
- Life insurance pledged as collateral applies to those with whole life insurance policies or other policies having a "cash value." If the policy is pledged as collateral, SSCRA can be invoked to suspend redemption of the policy by a creditor for non-payment of installments.

**What happens to my insurance?** Upon recall to active duty, the U.S. Government (through the Veterans Administration) will guarantee the payment of insurance premiums on commercial life insurance policies. SSCRA provides only a standby guarantee. The servicemember is required to repay all unpaid premiums and interest within two years after expiration of his term of military service. If the servicemember fails to repay premiums, the policy will be surrendered for cash value, if any, and the U.S. Government will reimburse the insurance company for the balance of premiums still owing. The U.S. Government will then have a claim against the servicemember.

### **What about my taxes?**

- SSCRA protects military income from double taxation. Military income is taxable only by the servicemember's state of domicile. A servicemember neither acquires nor loses domicile based on his/her presence in a given state pursuant to military orders.
- SSCRA does not protect non-military pay, income to spouses of servicemembers, or real estate, which is always subject to tax by the state where it is located.
- The servicemember is subject to "property" tax only in the state of domicile on personal property owned exclusively by the servicemember. The host state can levy "sales" tax and "use" taxes on personal property. Personal property jointly owned by the servicemember and spouse, or exclusively by the spouse, is subject to double taxation. Motor vehicles are not subject to license or registration fees of the host state *so long as* the vehicle remains currently registered in the servicemember's state of domicile. The host state can levy use fees or license fees not amounting to a tax on the vehicle itself if registration in the home state is not maintained.

## Sample Letter to Creditor on 6 Percent Interest Rate

Date

Creditor Name and Address

Re: Client Name  
Client Account Number

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 526 of the Soldiers' and Sailors' Civil Relief Act, hereinafter referred to as the SSCRA, I request that interest on the above-referenced debt be reduced to 6 percent. I entered active duty on (state your Active Duty Commencement Date) and am presently on active duty assigned to (state your Client Unit).

I incurred this debt prior to my entry into the Armed Forces, at a time when I was earning substantially more than I am now. My entry into military service has substantially affected my ability to meet this obligation at the original interest rate.

The SSCRA sets a 6 percent per annum ceiling on interest charges (including service charges, renewal charges, and fees) during the period of a servicemember's military service for obligations made prior to the date of entry into active duty when the active duty materially affects the ability to pay. Since entering active duty, I have experienced a decrease in salary, adversely affecting my ability to pay. Thus, the balance of my obligation may not have interest charged at a rate greater than 6 percent per annum. Interest above 6 percent must be forgiven and not accrued. Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn.

Please be further advised that you may not repossess for nonpayment of an installment obligation without first complying with the provisions of 50 U.S.C app. § 531 of the SSCRA.

Thank you, in advance, for your cooperation in this matter.

Sincerely,

**25 Sep 01**

## **Secretaries Martinez and Rumsfeld Announce Mortgage Rate Cut for America's Military**

WASHINGTON — Reservists and members of the National Guard called to active duty will receive a cut in their home loan interest rates for the first time since the Gulf War, U.S. Housing and Urban Development Secretary Mel Martinez and Defense Secretary Donald H. Rumsfeld announced today at a Pentagon briefing. Under the 1940 Soldiers' and Sailors' Civil Relief Act, HUD is advising all FHA-approved lenders to reduce mortgage interest rates to no more than six percent for military personnel on active duty. "When our sons and daughters in uniform are called upon to serve this great nation, we will stand behind them. We want to reassure our servicemen and women that while they are focused on protecting America, we will do everything we can to protect their families' housing needs," said Martinez today in a joint appearance with Rumsfeld. "Today's announcement with the Department of Defense is another example of the cooperation we've seen throughout the federal government as we look for ways to assist American families." "During this crisis, it is important that the Department of Defense and Department of Housing and Urban Development work together to develop inter-agency programs to assist uniformed men and women and their families to relieve their mortgage burden," said Rumsfeld. "The Soldiers' and Sailors' Civil Relief Act will enable our military forces to focus on combating terrorism and not have to worry about their families' financial security at home. The Department of Defense and the U.S. Government will do everything they can to support our troops as they serve and sacrifice for our country." Reservists and Guardsman on active duty should immediately contact their lenders to take advantage of the mortgage rate cap. The Soldiers' and Sailors' Civil Relief Act prohibits any mortgage lender from initiating foreclosure action against persons in military service while on active duty and three months thereafter without court approval or an agreement between the parties. Some active duty military personnel may also qualify for this interest rate cap if they incurred their mortgage debt prior to their active duty. In addition to the mortgage rate reduction and expanded foreclosure protection, Martinez is taking the extraordinary step of encouraging mortgage lenders to postpone principal payments for all servicemen and women during their activation and three months thereafter. Martinez also reminded military members that the Soldiers' and Sailors' Civil Relief Act provides renters a measure of protection against eviction and the ability to terminate their leases during this recall period. Beginning on Tuesday, September 25, HUD will activate a toll-free number for servicemen and women with questions concerning their mortgage. For more information, call 1-888-297-8685 between the hours of 7 a.m. and 7 p.m. on weekdays.

## **Employer Support Vital to Army Reserve, National Guard**

WASHINGTON (Army News Service, Oct. 19, 2001) —As reservists mobilize and say farewell to their bosses, the Employer Support of the Guard and Reserve offers guidance to those employers who are losing workers.

ESGR is a Department of Defense organization located in Arlington, Virginia. It is made up of 35 full-time soldiers, sailors, Marines and Air Force personnel, and has more than 4,500 volunteers nationwide.

ESGR's primary mission is to serve as a liaison between the military and the business community by getting timely, relevant and clear information out to employers, said officials. Since the Sept. 11 attack on the nation, ESGR's website, [www.ESGR.org](http://www.ESGR.org), has increased from 6,000 visitors a week to more than 40,000.

Along with talking to employers, ESGR officials answer media inquiries.

A reporter from the New York Times recently called, wanting to know how are employers reacting to the nationwide call-ups, said Maj. Hunt Kerrigan, ESGR's public affairs officer.

"They are patriots," Kerrigan said referring to employers. "I also talked about the avalanche of calls we are getting from employers who want to know how to better support their reservists."

"Although employers are not obligated by law, they can make up the difference between military pay and civilian pay and keep the medical benefits coming. That's a great way of showing support."

"Can employers fire their Reservists if they are called to duty?" asked an Associate Press reporter.

"No," Kerrigan explained, "In fact, the employer must hold jobs for their reservists and must not penalize them for their service." Kerrigan said he added that, "Who would fire their military employees who are risking their lives to defend America?"

(Editor's note: This story was submitted by the Public Affairs Office from the National Committee for Employer Support of the Guard and Reserve, Arlington, Va.)

18 Sep 2001

## Uniformed Services Employment and Reemployment Rights Act (USERRA) Servicemember's Information Paper

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) is a federal law that gives members and former members of the U.S. armed forces (active and reserves) the right to go back to a civilian job they held before military service.

**Who gets USERRA protection?** You probably qualify for USERRA protection if you meet all five of these tests:

1. **Job.** Did you have a civilian job before you went on active duty? *All* jobs are covered, unless your employer can prove the job was truly a temporary position. USERRA applies to all private employers, state governments, and all branches of the federal government.
2. **Notice.** You (or a responsible officer from your military unit) must give advance notice to your employer before leaving for active duty. Notice can be oral or in writing, but you can best protect your rights by sending a letter by certified mail or by having your employer sign your copy of your letter, acknowledging receipt.
3. **Duration.** You can be gone from your civilian job for up to five years (total). Any absences from your employer protected under the previous law (VRRRA) count towards your total. Most periodic and special Reserve and National Guard training does not count towards your five-year total.
4. **Character of service.** If you are discharged, you must receive an honorable or general discharge. This test does not apply if you remain in the reserve component, but your employer can still require some proof from your unit that your period of service was honorable. A letter from your commander will suffice.
5. **Prompt return to work.** If you were gone up to 30 days, you must report back to the first shift that begins after safe travel time from your duty site plus eight hours to rest. If you were gone 31 to 180 days, you must apply in writing for work within 14 days after completing military service. If you were gone 181 days or more, you must apply in writing for work within 90 days. Tell your employer you worked there before, and you left for military service.

You are entitled to protections both while you are gone and when you return to work.

1. **Health insurance during service.** If you ask for it, your employer must continue to carry you and your family on the company health plan for up to 30 days of service, at the normal cost to you. *TRICARE does not cover family members for tours of 30 days or less.* You can get up to 18 months of coverage, but your employer can pass on the full cost (including the company's share) to you.
2. **Prompt reinstatement.** You get your job back immediately if you were gone 30 days or less. After longer service, you must get your job back within a few days.

3. **Status and seniority.** For purposes of status, seniority, and most pension rights (including pay rate), you are treated as if you never left for military service. If your peers got promotions or raises while you were gone, you do, too.
4. **Training and other accommodations.** Your employer must train you on new equipment or techniques, refresh your skills, and accommodate any service-connected disability.
5. **Special protection against discharge other than for cause.** If you are fired within a protected period, your employer must prove the firing wasn't because of military service. Your protected period varies with how long you were gone.
6. **Immediate reinstatement of health benefits.** You and your family may choose to go back on the company health plan immediately when you return to your civilian job. There can be no waiting period and no exclusion of pre-existing conditions, other than for VA-determined service-connected conditions.
7. **Antidiscrimination provision.** USERRA prohibits discrimination based on military service or military service obligation.
8. **Other benefits.** USERRA guarantees you certain rights. It does not eliminate any other benefits you may have from state law, contract, or collective bargaining agreement.

### *Enforcement*

1. The National Committee for Employer Support of the Guard and Reserve (ESGR), (800) 336-4590 or (703) 696-1400. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. Their website, <http://www.esgr.org>, provides tips for reserve members and employers.
2. The U.S. Department of Labor Veterans Employment and Training Service (VETS), (202) 219-9110. The Department of Labor is responsible for resolving and/or investigating reemployment issues. Their website, [www.dol.gov/dol/vets](http://www.dol.gov/dol/vets), has a Non-Technical Resource Guide to USERRA.
3. Contact your legal assistance attorney. Remember, your military legal assistance attorney may not act as your personal attorney in reemployment disputes.
4. USERRA gives you the right to sue your employer in federal court. See 38 U.S.C. §§ 4301-33. If your lawsuit is successful, you may be able to recover court costs and attorney fees from your employer.

If you need additional information, contact USERRA online:  
<http://www.dol.gov/elaws/userra0.htm> .



## Important Resources for National Guard and U.S. Army Reserve Families

### American Red Cross

Armed Forces Emergency Service: 1-800-987-4272; <http://www.redcross.org>

### Army Emergency Relief (AER)

Call the American Red Cross if no local AER office (on all military installations) is nearby.

AER provides emergency financial help to alleviate privation problems.

<http://www.aerhq.com>

### Army Knowledge On-Line (AKO)

E-mail accounts: <http://www.us.army.mil>

### Employer Support of the Guard and Reserve (ESGR)

Reemployment rights National ESGR Committee: 1-800-336-4590; <http://www.esgr.org>

### ID Cards/DEERS/RAPIDS

Check eligibility with military sponsor's social security number: 1-800-538-9552;

website to find the closest RAPIDS terminal: <http://www.dmdc.osd.mil/rsl>

### TRICARE

Enrollment information: 1-888-585-9378

Program information: <http://www.tricare.osd.mil>

<i>TRICARE Regional Contractors</i>			
Region	States Covered	Toll-Free Number	Service Provider
Northeast	CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT, Northern VA, Eastern WV	1-888-999-5195	Sierra
Mid-Atlantic	NC, Southern VA	1-800-931-9501	Anthem
Southeast & Gulfsouth	AL, FL, GA, Eastern LA, MS, SC, TN	1-800-444-5445	Humana
Heartland	IL, IN, KY, MI, St. Louis, MO, OH, WV, WI	1-800-941-4501	Anthem
Southwest	AR, Western LA, OK, TX	1-800-406-2832	FHFS
Central	AZ, CO, Southern ID, IA, KS, MN, MO, MT, NE, ND, NM, NV, SD, El Paso, TX, UT, WY	1-888-874-9378	TriWest
Southern CA & Golden Gate	CA	1-800-242-6788	FHFS
Northwest	Northern ID, OR, WA	1-800-404-0110	FHFS
TRICARE Pacific	AK, HI, Puerto Rico, Latin America, Canada, Europe	1-888-777-8343	FHFS/Humana

TRICARE Dental Program (TDP): 1-800-211-3614

TRICARE Family Member Dental Plan (TFMDP): 1-800-866-8499

United Concordia: <http://www.ucci.com>

Veterans' Employment & Training Services (VETS)

(212) 352-6184 or <http://www.dol.gov/dol/vets>

### *TRICARE Benefits for Activated Reserve/National Guard Families*

(These benefits apply to National Guard and Reserve component members ordered to active duty in support of operations that resulted from the terrorist attacks of 11 September 2001.)

New benefits have been extended to reserve component families when their military sponsor is activated for 30 days or more.

Activation Period	TRICARE Benefits
30 to 178 days	Family members are eligible for <b>TRICARE Extra and Standard</b> . <ul style="list-style-type: none"><li>— Annual deductibles waived.</li><li>— \$1000 maximum out-of-pocket expense.</li><li>— Statement of non-availability not required.</li><li>— Non-participating providers can bill 15 percent above TRICARE rates and receive payment.</li></ul>
179 days or more	Family members are eligible for <b>TRICARE Prime</b> , the least costly and most comprehensive plan. (No deductibles)

Enrollment is effective on the first day of the sponsor's active duty. Some reserve families may want to continue their relationships with providers who are not in the TRICARE Prime network. In these cases, enrolling in TRICARE Prime may not be the best choice. These families may elect to enroll in TRICARE Standard.

### *TRICARE Dental Benefits*

Family members of activated reservists are eligible for enrollment and coverage under the TRICARE Dental Program on the same basis as family members of active duty servicemembers. Activated reservists must take action to enroll family members. United Concordia Companies, Inc. (UCCI) administers the Dental Program. Contact UCCI at (888) 622-2256 or through <http://www.ucci.com/tdp.htm>. On-line enrollment is available.

For answers to questions, contact the TRICARE Network in one of the regions listed previously.

# Resources



**Army Community Service (ACS)**

***Real Life Solutions for  
Successful Army Living***



## ALPHABETICAL LISTING OF SERVICES, PROGRAMS, AND CENTERS

AAFES Facility .....	
Action Line .....	
AIDS Hotline .....	800-342-2437
Alcohol and Drug Abuse Prevention and Control .....	
Alcoholics Anonymous (24 hrs) .....	
Ambulance .....	911
Animal Control on Post .....	
Animal Shelter .....	
Army Career and Alumni Program (ACAP) .....	
Army Continuing Education System (ACES) .....	
Army Community Service (ACS) .....	
Army Emergency Relief .....	
Army Family Team Building (AFTB) .....	
Auto Craft Shop .....	
Better Opportunities for Single Soldiers (BOSS) .....	
Bowling Center .....	
Boy Scouts .....	
Budget Counseling Class .....	
Carlson Wagonlit Travel .....	
Chaplain Office (24 hrs) .....	
Chaplain .....	
Child Abuse Hotline Information and Referral .....	

Child Abuse or Neglect (County reporting).....

Child Abuse or Neglect (Military reporting) .....

Child Abuse or Neglect Information.....

Child Development Services.....

Childcare Development Center.....

Club, Officer's (mgr) .....

Club, NCO (mgr) .....

Community Life Program.....

Community Recreation Division .....

Community Youth Liaison .....

Credit Reports: Equifax 800-525-6285; Experian 800-301-7195; TU 800-680-7289

Credit Union.....

Crime (Report a Crime) .....

Crisis Line (24 hrs) .....

Commissary (Main) .....

Command Financial Specialist NCO .....

Debt Counseling (Financial Man. and Emergency Assistance) .....

Directorate of Public Works and Housing .....

Domestic Abuse and Prevention.....

Domestic Abuse Hotline..... 800-799-SAFE

Domestic Disturbance Assistance .....

Domestic Violence Shelter .....

Drug and Alcohol (Risk Reduction Program) .....

Education Center.....

Electric Company.....

Electrician .....

Emergency Room.....

Emergency Financial Assistance (AER).....

Emergency Food .....

ENT Clinic .....

Exceptional Family Member Program (EFMP).....

Family Advocacy Program .....

Family Housing.....

Family Member Employment .....

Family Readiness Group Program .....

Financial Counseling .....

Financial Management and Emergency Assistance.....

Financial Planning/Consumer Affairs/Assistance .....

Fire Prevention.....

First Aid Classes .....

Fisher House .....

Food Stamp Program (Screening Only) .....

Gas Company.....

Girl Scouts .....

Golf Course.....

Health and Safety Classes.....

HELP.....

Health Clinic .....

Hospital Information.....

Housing - Mayors .....

Housing Office .....  
Housing: Off-Post Referral .....  
Housing: On-Post.....  
Housing Maintenance .....  
Ice Skating Rink .....  
I.D. Card Facility .....  
Information .....  
Information Referral and Follow Up .....  
Installation Volunteer Program.....  
Job Assistance Program .....  
Legal Assistance .....  
Lending Closet.....  
Library (Main Post).....  
Library .....  
Mental Health.....  
Military Police Desk (MPs) .....  
Morale, Recreation and Welfare (MWR) Office .....  
Movie Information.....  
Music Instruction .....  
MWR.....  
New Parent Support Group.....  
Painter .....  
PCS Pre-Move Briefing .....  
Pharmacy .....  
Plumber .....



Poison Control .....	800-848-6946 800-672-1697
Post Exchange (PX) .....	
Post Locator .....	
Post Office .....	
Rape Crisis .....	
Recreation Areas .....	
Recreation Equipment Checkout Center .....	
Red Cross (Local) .....	
Red Cross for emergency reporting and verification— Armed Forces Emergency Center (24 hrs) .....	1-877-272-7337
Relocation Assistance Program .....	
Roofer .....	
School Administration Office .....	
Skating (on post) .....	
Social Work Services .....	
Sports Office .....	
Spouse Abuse .....	
Suicide Help Line .....	
Swimming Pools .....	
Taxi (Military) .....	
Taxi (Cab Cards) .....	
Tickets and Tours Office .....	
Time .....	
Tour and Travel Center .....	

Transportation Management Office .....  
TRICARE Service Center and Healthcare Finder ..... 1-800-931-9501  
TRICARE Healthcare Information ..... 1-800-213-5453  
TRICARE Pharmacy Services ..... 1-800-922-1557  
Veterinarian.....  
Veterinary Treatment Facility (on post) .....  
Volunteer Opportunities.....

**Cut this page out; write the information in the blanks;  
laminates, and attach to your refrigerator!**

## OFFICE DUTY NUMBERS

HHC .....

A Company .....

B Company .....

C Company .....

D Company .....

Rear Detachment Commander .....

Rear Detachment Commander Home .....

Battalion Chaplain .....

Chaplain after Duty/Emergency .....

Rear Detachment Chaplain .....

Help Line .....

Battalion Staff Duty NCO.....

Legal Assistance .....

Armed Forces Emergency Service.....

(American Red Cross), 24 hr Toll-Free Number ..... 877-272-7337



## SOLDIER'S CHECKLIST

### Automotive:

- \_\_\_\_\_ Proper periodic maintenance up-to-date (oil change, lubrication, tune-up, fluid levels)
- \_\_\_\_\_ Equipment in good condition (brakes, tires, battery, lights)
- \_\_\_\_\_ Insurance policy adequate (liability, medical, uninsured motorists, damage to automobile)
- \_\_\_\_\_ Road service policy (if desired; provides assistance with flats, lock-outs, and other emergencies)
- \_\_\_\_\_ Vehicle registration/license (on post and state) and renewal dates current/known
- \_\_\_\_\_ State annual safety inspection current and renewal date known
- \_\_\_\_\_ Driver's license for spouse current and renewal date known
- \_\_\_\_\_ Spouse has automotive papers (tire warranty, battery guarantee, insurance policy, road service card)
- \_\_\_\_\_ Spouse has automobile information: warranties/guarantees in effect and from whom; correct tire pressure and how to inflate and check tires; oil to use and how to fill and check dipstick; gasoline to use; where to go for maintenance and repair services; how to get emergency road service; where car keys and spares are located
- \_\_\_\_\_ Spouse familiar with bus routes and alternative transportation in case the family car is out of service

### Family:

- \_\_\_\_\_ Unit has the complete current address and telephone number for your family, along with the names, addresses, and telephone numbers of one or two relatives, neighbors, or friends who will know where your family is living (if you do not have a phone, list neighbors' numbers)

### Make sure spouse has:

- \_\_\_\_\_ Name, address, and telephone number of your landlord or mortgage company
- \_\_\_\_\_ Names, addresses, and telephone numbers for your commander, Army Community Service Center, Guard or Reserve Family Program Coordinator, rear detachment commander, and Family Readiness Group representatives

## Soldier's Checklist—Page 2

- \_\_\_\_\_ Current ID cards for each member of your family (check expiration dates)
- \_\_\_\_\_ Keys (house, car, garage, personal storage company, safety deposit box)
- \_\_\_\_\_ Marriage certificate
- \_\_\_\_\_ Birth certificates
- \_\_\_\_\_ Insurance policies (life, home, automobile)
- \_\_\_\_\_ Family social security numbers
- \_\_\_\_\_ Deeds and/or mortgage papers
- \_\_\_\_\_ School registration papers
- \_\_\_\_\_ Proof of service documents
- \_\_\_\_\_ Copies of orders and all endorsements
- \_\_\_\_\_ Shipping documents and/or household goods inventory
- \_\_\_\_\_ Court orders for support and custody of legal dependents
- \_\_\_\_\_ Unit mail card

### And if appropriate:

- \_\_\_\_\_ Naturalization papers
- \_\_\_\_\_ Divorce decree and separation agreements
- \_\_\_\_\_ Adoption papers
- \_\_\_\_\_ Death certificate

### Financial:

- \_\_\_\_\_ Class EE Savings Bond allotment applied for (if desired)
- \_\_\_\_\_ Bank or credit union accounts in both names with an “or” rather than an “and” between the names (checking, savings, and any other accounts)
- \_\_\_\_\_ Spouse has account number, bank books, checkbooks, ATM card
- \_\_\_\_\_ Spouse has credit cards, bills, information on amounts due, and when and how to report lost cards
- \_\_\_\_\_ Spouse knows amounts due on loans, monthly payment dates, addresses and phone numbers of loan companies
- \_\_\_\_\_ Spouse is aware of savings bonds and securities owned, where they are, and how to gain access to them if needed

### **Soldier's Checklist—Page 3**

- \_\_\_\_\_ Spouse has a signed release from the soldier to pick up a copy of LES
- \_\_\_\_\_ Spouse is aware of all bills that need to be paid routinely, with address and telephone number for each (rent or mortgage, car payment, telephone, electricity, appliance/furniture payments, water, credit cards, garbage collection, all types of insurance, debt repayment, cable television, dues and subscriptions, and so on)
- \_\_\_\_\_ Spouse has access to copies of state and federal income tax returns for the last five years; the name, address, and telephone number of the person or company who helped you with your return last year, along with information, forms, and tax deductible receipts for the current year
- \_\_\_\_\_ Spouse knows where to go for financial assistance in times of crisis: Army Community Services, Army Emergency Relief, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

#### **Legal:**

- \_\_\_\_\_ Spouse has the name, address, and telephone number of your private or military attorney or legal advisor
- \_\_\_\_\_ You and your spouse have current wills to specify how you want your property handled and distributed in the case of the death of either
- \_\_\_\_\_ If needed, spouse has Power of Attorney giving him or her the right to sign your name and do the things you could do if you were actually present; may be specific or general
- \_\_\_\_\_ Spouse has copies of all insurance policies, along with the name and telephone number of your insurance agents
- \_\_\_\_\_ Spouse has information on where to go for legal aid: Legal Assistance Office, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

#### **Medical:**

- \_\_\_\_\_ Spouse has family medical cards/knows how to get medical records
- \_\_\_\_\_ Spouse has family immunization records; shots are up to date
- \_\_\_\_\_ Spouse knows medications/allergies of all family members
- \_\_\_\_\_ Prescriptions (medical and optical) are readily available
- \_\_\_\_\_ Rear Detachment Officer/ACS knows of family members with special needs, Exceptional Family Member Program, or chronic medical condition

## Soldier's Checklist—Page 4

\_\_\_\_\_ Spouse has phone numbers for medical and dental services: emergency care, outpatient and inpatient medical care, pharmacy, routine or emergency dental care, and health benefits advisor for assistance with TRICARE

### Security/Safety:

\_\_\_\_\_ Military or local police crime prevention survey for your quarters has been conducted

\_\_\_\_\_ Your home or apartment has at least a front door “peephole” and adequate locks on all doors and windows

\_\_\_\_\_ Your family's name is on the Military Police Quarters Checklist

\_\_\_\_\_ Your smoke detector is working and has a new battery

\_\_\_\_\_ Fire extinguishers are charged and are in good working condition; family members know where they are and how to use them

\_\_\_\_\_ Your family is familiar with alternate exits they can use to leave the home from each room in case of fire or other emergency

\_\_\_\_\_ Spouse knows how to reach police, MPs, fire department, ambulance, poison information center, chaplains, help line; locate numbers by the telephone

\_\_\_\_\_ Spouse and older children know how to turn off electricity, water, and gas in case of an emergency



## **TO THE SPOUSE**

Once a unit has deployed, it is too late to realize you need your spouse's signature or don't know where things are or how important tasks are done. These problems can easily be avoided. The best solution is to be totally prepared.

True family readiness comes from a series of minor tasks accomplished well in advance rather than a sudden "crash" program begun after receiving an unexpected deployment notice. Last-minute rushing produces needless family worry and stress. It causes many parts of the family readiness plan to be left undone.

By looking ahead and anticipating the likelihood of a deployment, you and your loved ones can adequately plan for this separation. Remember, once your soldier has been deployed, the responsibility for your family transfers directly to you. Ultimately, you are responsible for knowing your rights and privileges and what resources are available to you as an Army spouse.



## SPOUSE'S CHECKLIST

- \_\_\_\_\_ Take AFTB classes
- \_\_\_\_\_ Get to know community resources, services, and locations

### **Automotive:**

- \_\_\_\_\_ Get automobile key (and spares)
- \_\_\_\_\_ Get garage key (and spares), if applicable
- \_\_\_\_\_ Have oil changed, new oil and air filter installed, and car lubricated; know the mileage reading when the oil should be changed next
- \_\_\_\_\_ Make sure all fluid levels are up to normal (oil, transmission fluid, brake and steering fluid, water); know how to check and fill them yourself (if needed) and what gasoline to use
- \_\_\_\_\_ Make sure all vital equipment is in good condition and working order (including brakes, tires, battery, belts, hoses, headlights/high and low beams, tail lights, brake lights, turn signals)
- \_\_\_\_\_ Review your insurance policy to make sure it provides adequate coverage (liability, medical, uninsured motorist, damage to your car and others); know the renewal date, cost of renewal, who to contact to renew the policy (name, address, and telephone number)
- \_\_\_\_\_ Investigate a road service policy (if desired) to provide assistance with flat tires, towing, stalled engine, being locked out of your car, and other emergencies; know what your policy covers, when it expires and has to be renewed, cost of renewal, who to contact to renew (name, address, and telephone number); know what to do if you don't have this coverage and one of these events happens
- \_\_\_\_\_ Look into the renewal of state and on-post vehicle registration (year, cost, where to go, what to do)
- \_\_\_\_\_ Check your state driver's license expiration date, cost to renew, where to go, what to do
- \_\_\_\_\_ Check your annual state automotive safety check, if required (when it expires, cost to renew, where to go, and anything that may have to be repaired or replaced to pass this inspection)
- \_\_\_\_\_ Take possession of automotive papers (car registration, safety inspection, tire warranties, battery guarantee, insurance policy and certificate of insurance, road service card); know where they are, what they mean, how to use them
- \_\_\_\_\_ Learn where to go, who to see or call when you have problems with the automobile (routine maintenance, auto repair, tires, oil changes, and lubrication)

## Spouse's Checklist—Page 2

\_\_\_\_\_ Learn what alternative transportation is available (on post, car pools, taxis, city buses, friends)

\_\_\_\_\_ Prepare a list of automotive “do’s and don’ts” and hints on car care

### Family:

\_\_\_\_\_ Make sure your spouse’s unit has your name, address, and telephone number, along with the name, address, and telephone numbers of one or more people who will know where you are at all times (even if you travel or move)

\_\_\_\_\_ Get the name, address, and telephone number of your landlord, mortgage company, or government housing office

\_\_\_\_\_ Get the names and telephone numbers of key members of your Family Readiness Group, your unit’s rear detachment commander and chaplain, Family Assistance Center, Guard or Reserve Family Program Coordinator

\_\_\_\_\_ Make sure you have a military ID card for each member of your family

\_\_\_\_\_ Get the keys to your house, safety deposit box, personal storage company

\_\_\_\_\_ Know when ID cards expire, and have required forms signed by sponsor before departure

### Make sure you have (if appropriate):

\_\_\_\_\_ Marriage certificate

\_\_\_\_\_ Birth certificates

\_\_\_\_\_ Insurance policies (life, home, auto)

\_\_\_\_\_ Family social security numbers (including your children’s)

\_\_\_\_\_ Rental or lease papers (if appropriate)

\_\_\_\_\_ Deeds and/or mortgage papers (if appropriate)

\_\_\_\_\_ School registration papers (if appropriate)

\_\_\_\_\_ Spouse’s proof of military service documents

\_\_\_\_\_ Copies of your spouse’s orders and all amendments

\_\_\_\_\_ Shipping documents and/or household goods inventory

\_\_\_\_\_ Court orders for support and custody of legal dependents

\_\_\_\_\_ Unit mail card

\_\_\_\_\_ Copy of your most recent allotment request (if appropriate)

\_\_\_\_\_ Naturalization papers (if appropriate)—know the expiration date and prepare paperwork in advance

### Spouse's Checklist—Page 3

- \_\_\_\_\_ Divorce decree (if appropriate)
- \_\_\_\_\_ Adoption papers (if appropriate)
- \_\_\_\_\_ Death certificates (if appropriate)

#### **Financial:**

- \_\_\_\_\_ Take possession of appropriate bank books, ATM cards, checkbooks, credit union papers or books, credit cards
- \_\_\_\_\_ Know how to report lost credit cards and how to request replacements. If a credit card is lost or stolen, report it immediately to the issuing company AND the credit-reporting agencies listed in the front of the Resources section of this handbook.
- \_\_\_\_\_ Make sure you can make deposits and withdrawals with only your signature. If the account shows an “and” between your spouse’s name and yours, it requires both signatures; an “or” ensures you can make deposits and withdrawals in the absence of your spouse. This can be changed only while the soldier is here.
- \_\_\_\_\_ Keep a list of automatic deposits and withdrawals or payments made to financial accounts (paycheck, insurance, loan, or bill payments)
- \_\_\_\_\_ Have your spouse apply for a Class EE Savings Bond allotment (if desired and appropriate), and keep a copy of the signed application

#### **Important documents you should have:**

- \_\_\_\_\_ Get a Power of Attorney, unit mail card, and military ID card if you will have to pick up your spouse’s paycheck and/or mail from the unit
- \_\_\_\_\_ Prepare a list of outstanding payments, loans, and other obligations with due dates, amount owed, who to pay, contact person, address and telephone numbers
- \_\_\_\_\_ Prepare a list of investments such as securities or bonds with their value, contact person’s name, address and telephone number; know how to cash these in an emergency
- \_\_\_\_\_ Get copies of the past five years’ state and federal income tax returns and everything needed for the next filing, including due dates and who to contact for assistance in preparing the returns
- \_\_\_\_\_ Prepare a list of military and community organizations that offer financial advice, counseling, information, and assistance

## Spouse's Checklist—Page 4

### Legal:

- \_\_\_\_\_ Get the name, address, and telephone number of your military or private attorney or legal advisor
- \_\_\_\_\_ Get a Power of Attorney (general or limited) if you will need to sign documents or act on your spouse's behalf during the deployment
- \_\_\_\_\_ Make sure your will and your spouse's will are up to date and valid
- \_\_\_\_\_ Get copies of all insurance policies, and find out what is covered and to what extent; get contact person's name, address, and telephone number; ask whether you need a Power of Attorney to file a claim during your spouse's deployment
- \_\_\_\_\_ Secure a list of military and community organizations that offer legal advice, counseling, information, and assistance

### Medical:

- \_\_\_\_\_ Make sure you have family medical cards for you and your children
- \_\_\_\_\_ Make sure you have family shot records for you and your children
- \_\_\_\_\_ Make sure current prescriptions for medicine and glasses or contact lenses are available
- \_\_\_\_\_ Get a list of military, community, state, and federal organizations that offer medical, mental or emotional, dental, and optical assistance

### Security/Safety:

- \_\_\_\_\_ Request a military or local police crime prevention survey for your home
- \_\_\_\_\_ Add a "peephole" to at least your front door and adequate locks to all of your doors and windows
- \_\_\_\_\_ Place your family's name on the Military Police Quarters Checklist (or notify the local police if you live in a civilian community) if your family will be away from home for an extended period
- \_\_\_\_\_ Install a smoke detector (or check existing detectors) in key areas of your residence (kitchen, bedroom, living room, shop/garage)
- \_\_\_\_\_ Install a fire extinguisher (or inspect existing extinguisher) in key areas of your residence (also recommended for your automobile)
- \_\_\_\_\_ Discuss with your family alternate exits they can use to leave your home from each room in case of a fire or other emergency
- \_\_\_\_\_ Get a list of military and community organizations that offer security/safety advice, counseling, information, and assistance

## MONTHLY FINANCIAL WORKSHEET

**Name of Bank:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Checking Account Number:** \_\_\_\_\_

**Income:**

Base Pay	\$	
Quarters Allowance (BAH)	\$	
BAS (Basic Allowance for Subsistence)	\$	
Other Allowance	\$	
<b>TOTAL</b>	<b>\$</b>	

**Deductions:**

Federal Withholding Tax	\$	
State Withholding Tax	\$	
FICA Tax (Social Security)	\$	
SGLI (Servicemen's Group Life Insurance)	\$	
Allotments	\$	
Other Deductions (dental, etc.)	\$	
<b>TOTAL</b>	<b>\$</b>	
<b>AVAILABLE INCOME (Income minus Deductions):</b>	<b>\$</b>	

**Monthly Expenses:**

	<b>Amount</b>	<b>Due Date</b>
Rent/Mortgage	\$ _____	
Utilities:	\$ _____	
Gas	\$ _____	
Electricity	\$ _____	
Telephone	\$ _____	
Heating oil	\$ _____	
Water	\$ _____	
Food (all groceries, including pet food)	\$ _____	

## Monthly Financial Worksheet—Page 2

### Monthly Expenses:

	Amount	Due Date
Clothing Purchase	\$ _____	_____
Clothing Care (laundry, dry cleaning)	\$ _____	_____
Personal Items (hair care, toiletries)	\$ _____	_____
Installment payments:		
Car	\$ _____	_____
Furniture	\$ _____	_____
Appliances	\$ _____	_____
Insurance (all types)	\$ _____	_____
TV (cable)	\$ _____	_____
Newspaper/Magazines/Books	\$ _____	_____
Gasoline	\$ _____	_____
Recreation (movies, bowling, restaurants)	\$ _____	_____
Children’s Allowance (including lessons)	\$ _____	_____
Childcare	\$ _____	_____
Dental and/or Medical Costs	\$ _____	_____
Gifts	\$ _____	_____
Contributions to Church or Charity	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Savings	\$ _____	_____

**Total Expenses and Savings** \$ \_\_\_\_\_

**Total Monthly Income:** \$ \_\_\_\_\_

**Difference (+ or -):** \$ \_\_\_\_\_



## MAIL RELEASE FORM

Mail Release  
(Please Print)

I \_\_\_\_\_, assigned to \_\_\_\_\_  
(rank/name) (unit)

authorize \_\_\_\_\_ to pick up mail addressed to me  
(spouse's name)

at the unit mail room during the period \_\_\_\_\_  
(first day)

through \_\_\_\_\_.  
(last day)

\_\_\_\_\_  
signature



# PROBLEM SOLVING

**Financial Problems**

**Housing Problems**

**Medical Needs**

**Legal Problems**

**Dealing with Distressed People**

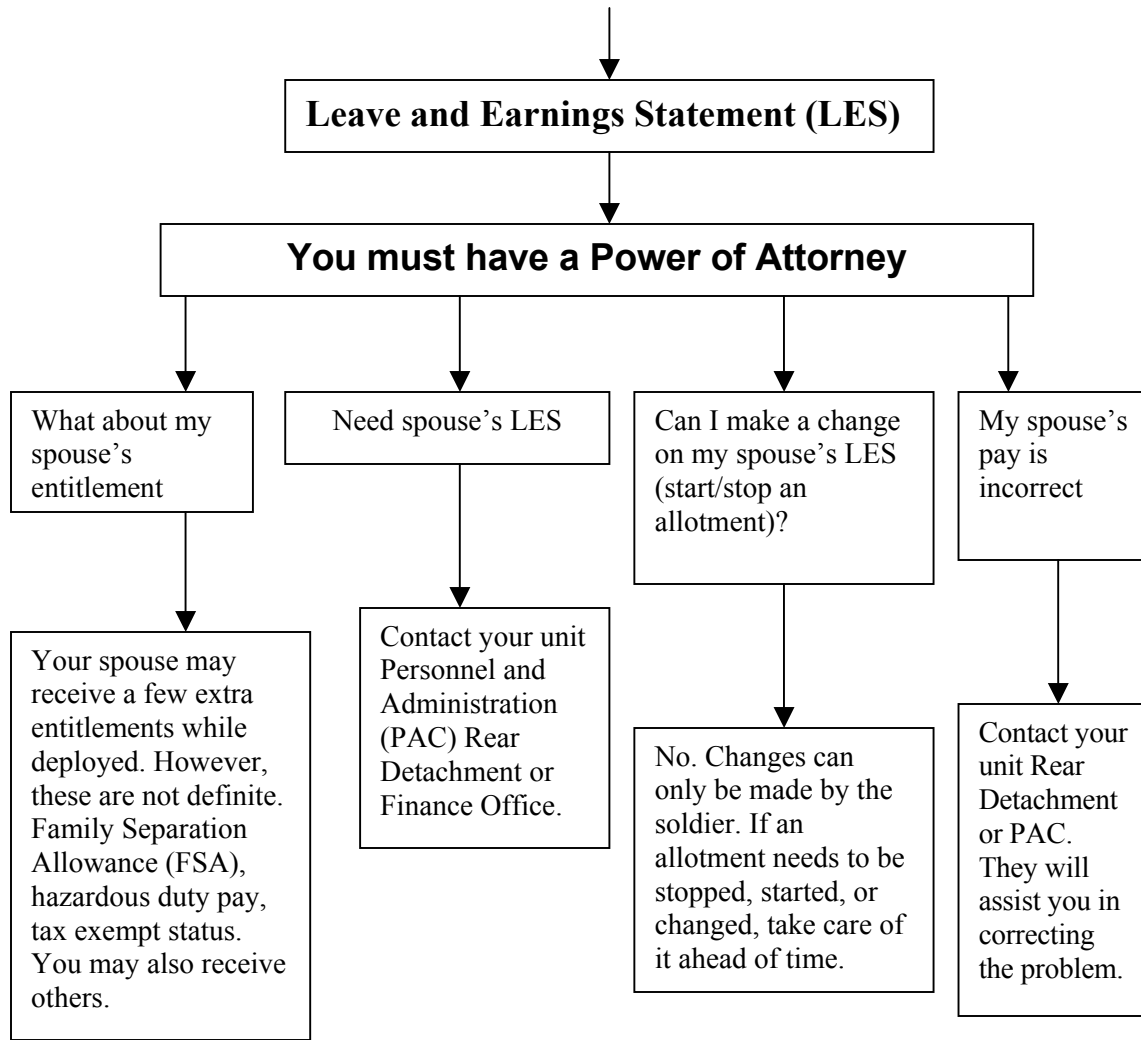
**Problems with Children**

**Family Readiness Group Issues**

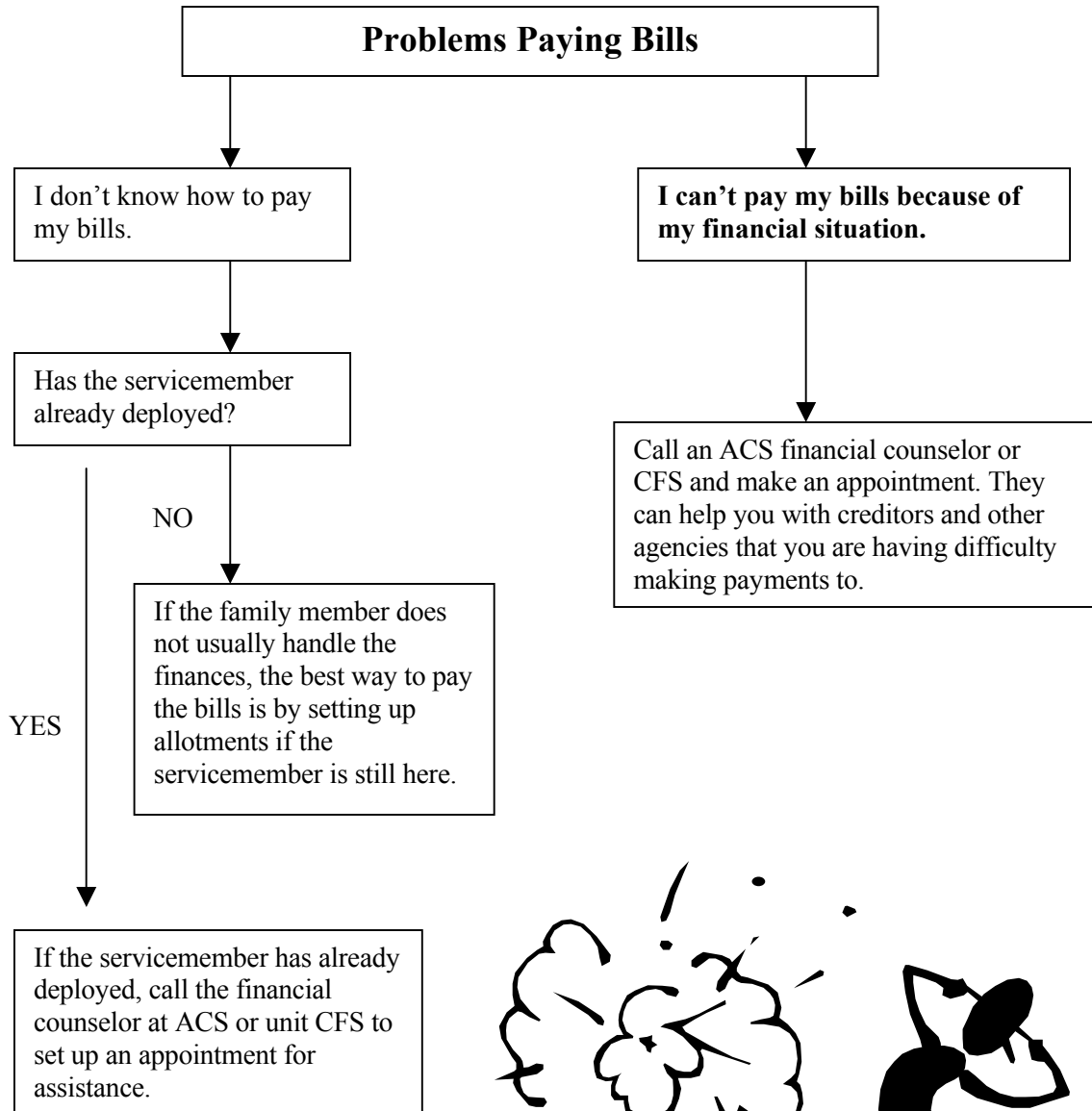
**Contacting the Deployed Spouse**



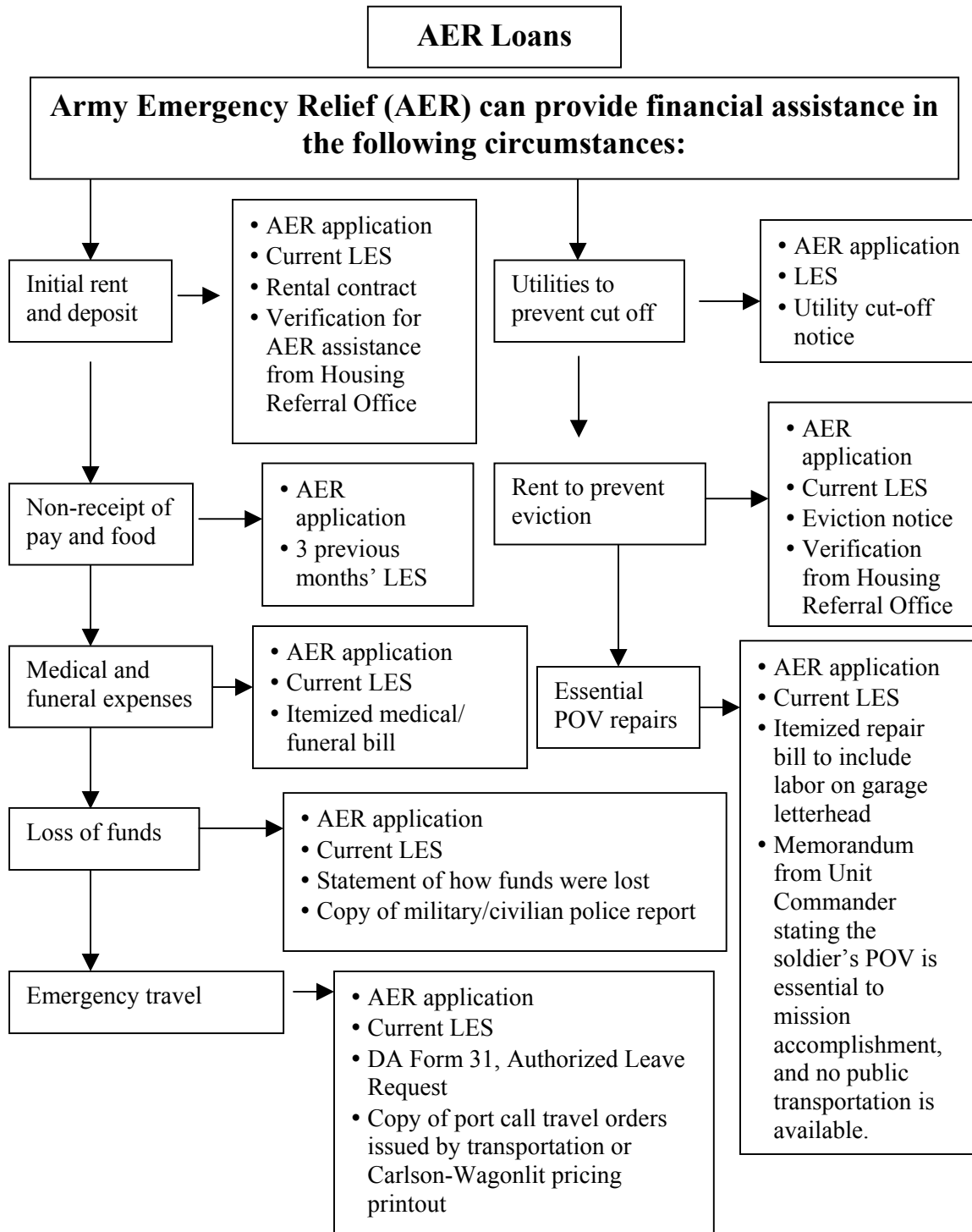
# How Do I Solve Pay Problems?



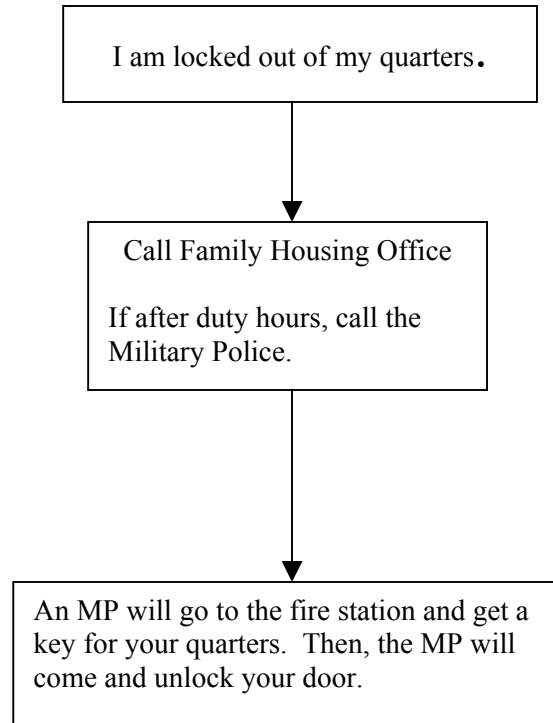
# How Do I Solve Problems in Paying My Bills?



# How Can I Get Emergency Financial Help?



# Help! I Am Locked Out of My Quarters!

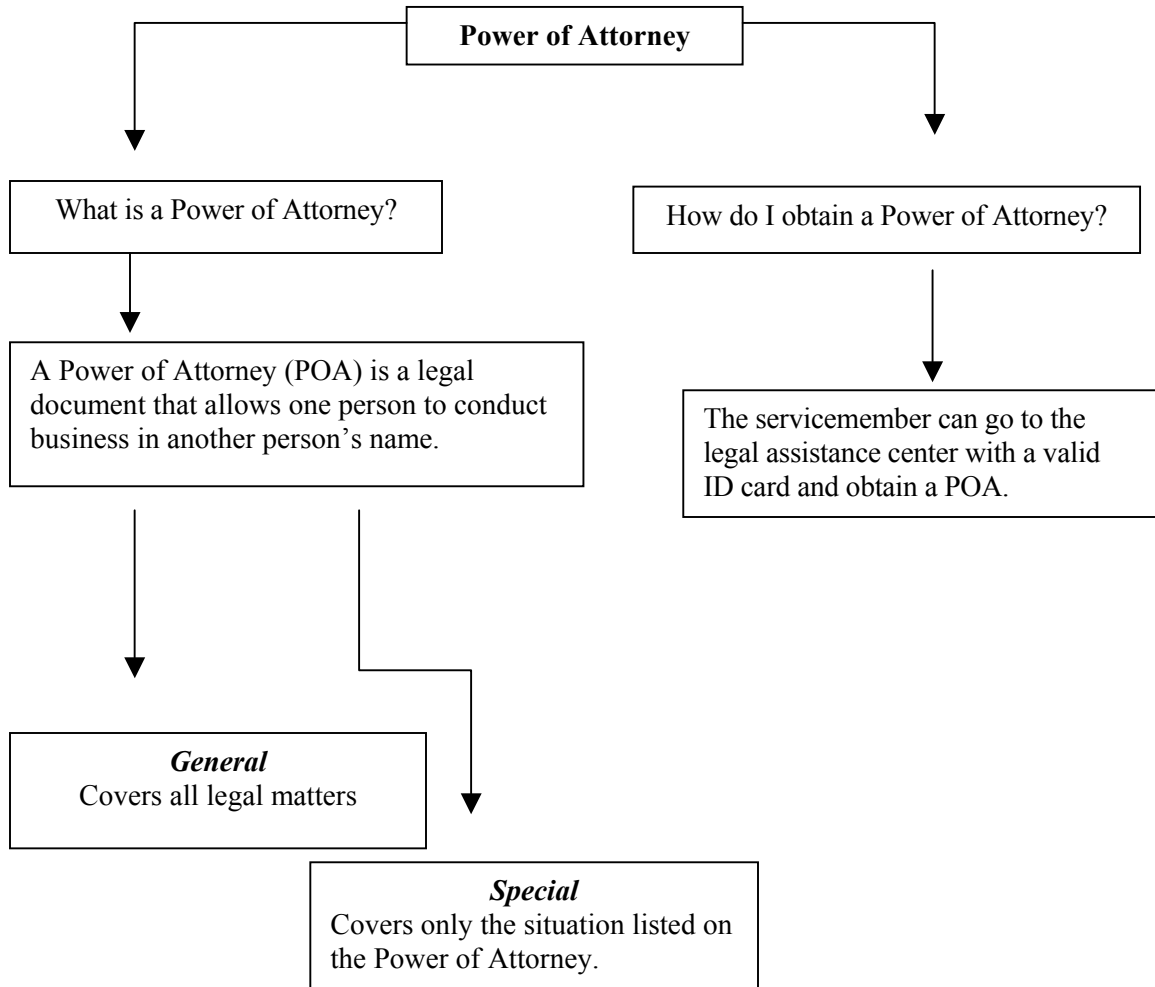


# **How Can I Get Medical Attention?**

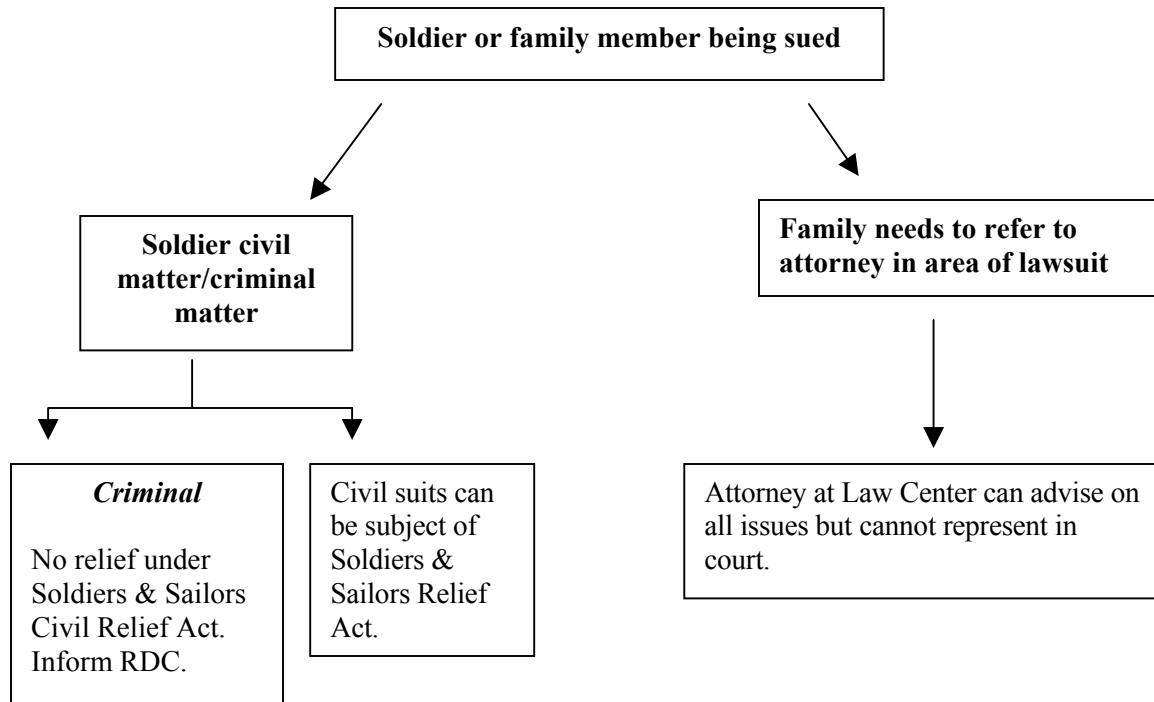
**Insert local medical  
information on this page(s).**



# Do I Need a Power of Attorney?

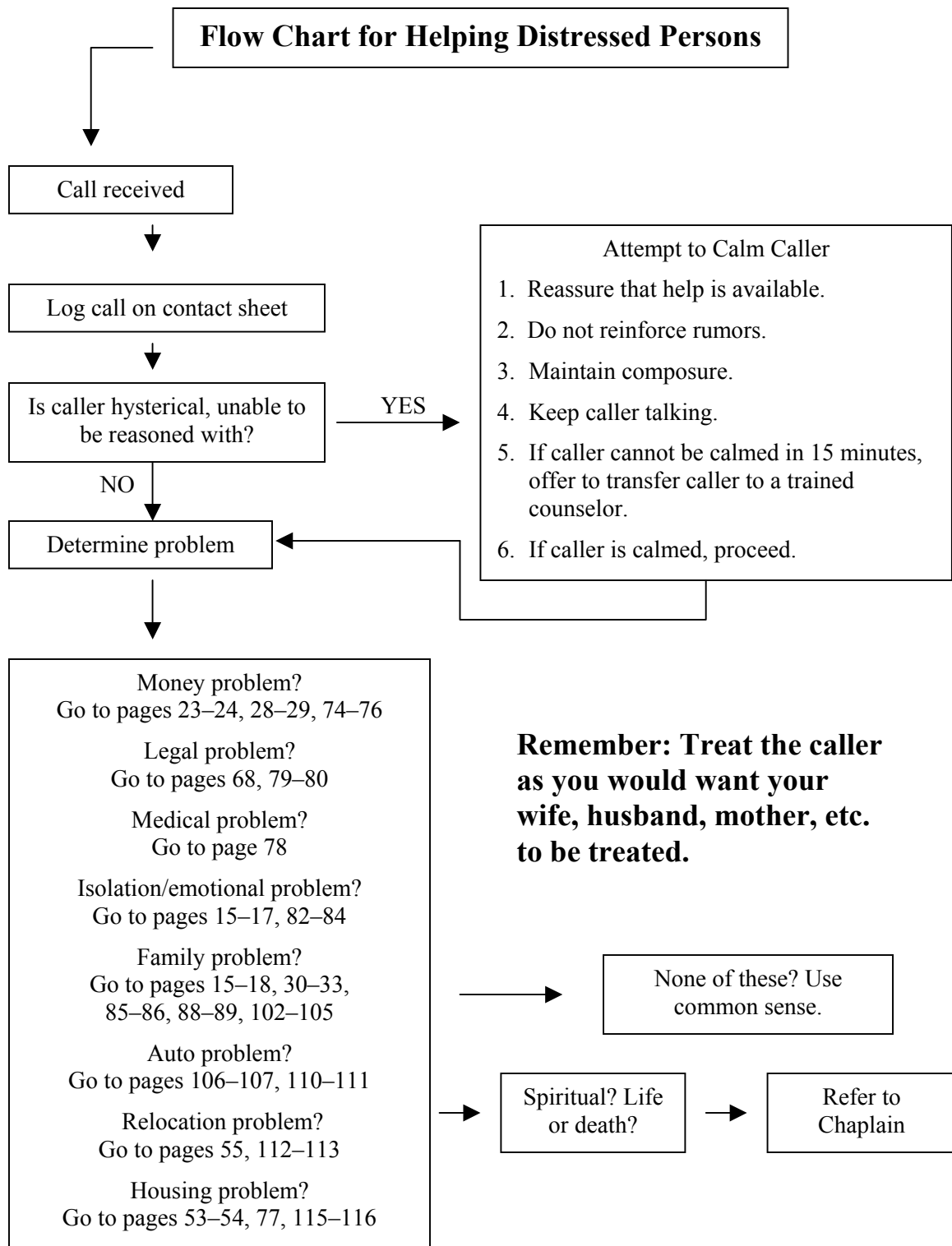


# How Can I Get Legal Help?

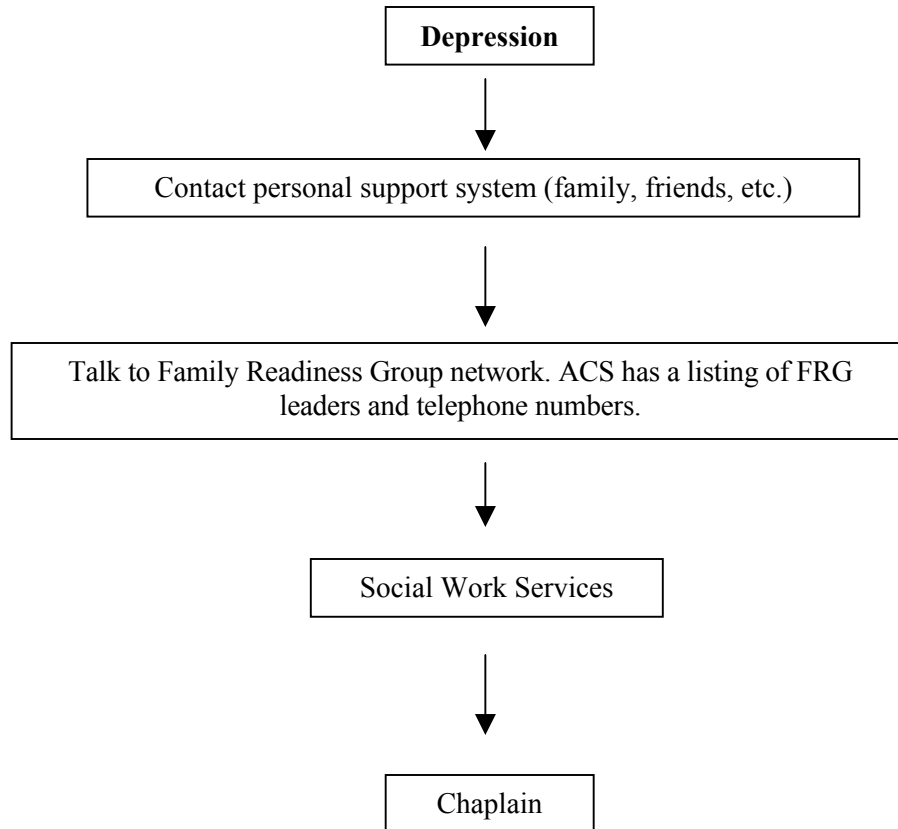


If the soldier is not being sued, then the next issue is whether the matter can be referred to another agency. If the matter is purely legal, is there a pending court date within 48 hours? If not, then have client make an appointment with the Legal Assistance Office. If the court date is within 48 hours, call an attorney at SJA.

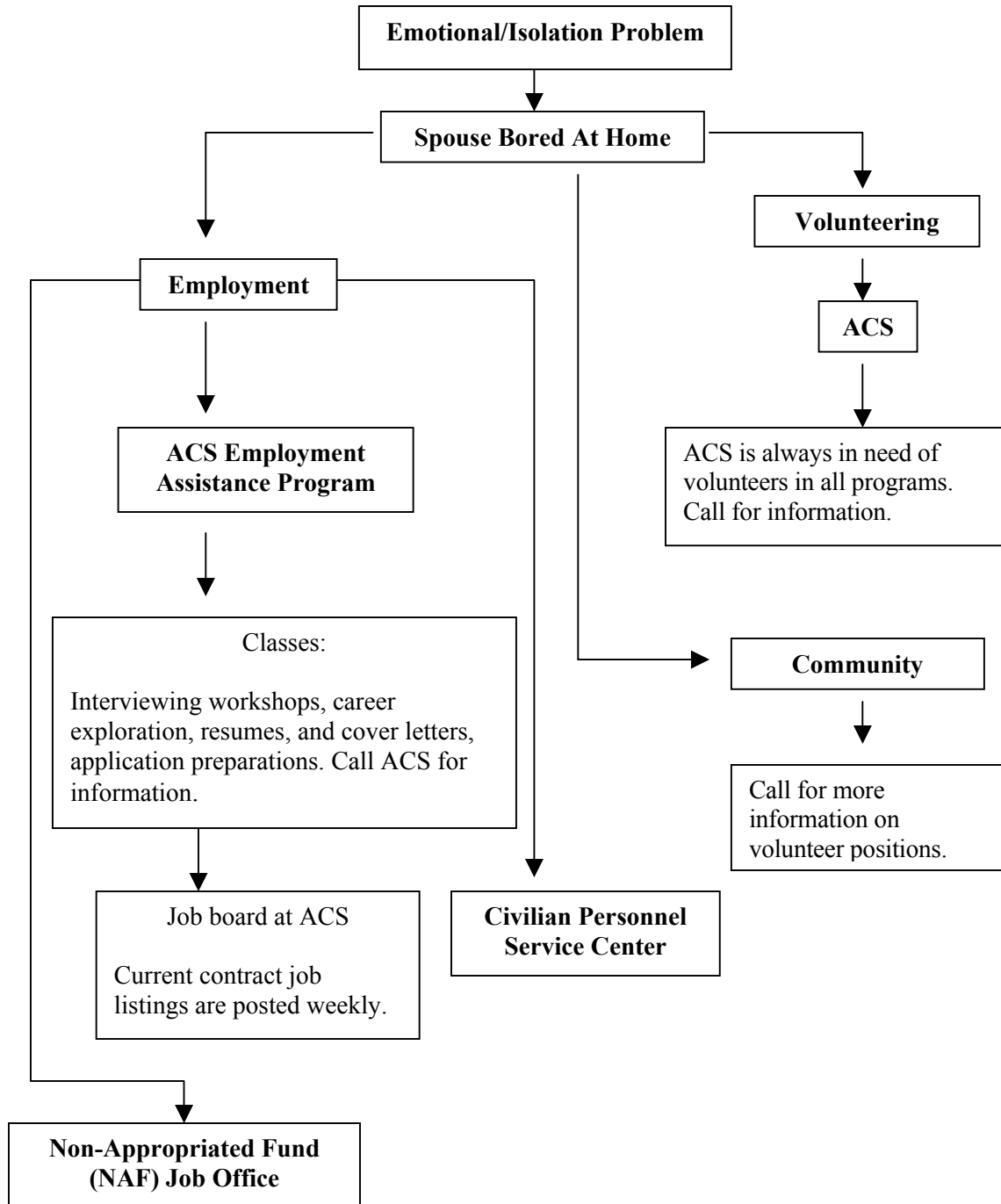
# How Can I Help A Distressed Person?



# How Can I Help Someone Who is Depressed?



# How Can I Help Someone Who is Bored and Lonely?



# How Can I Help Someone Who is Feeling Isolated?

Isolation/Emotional Problems



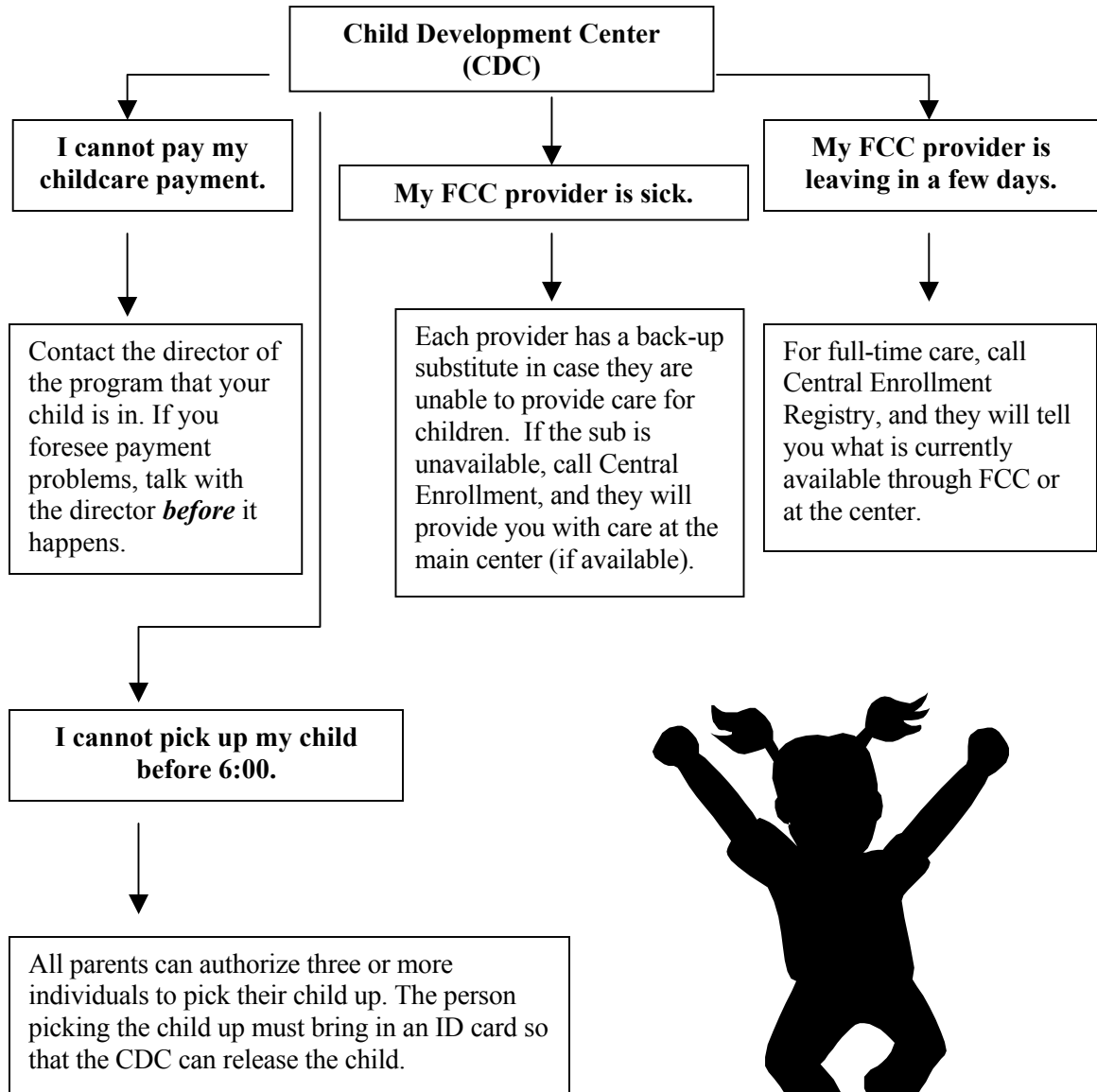
I have not heard from my spouse.



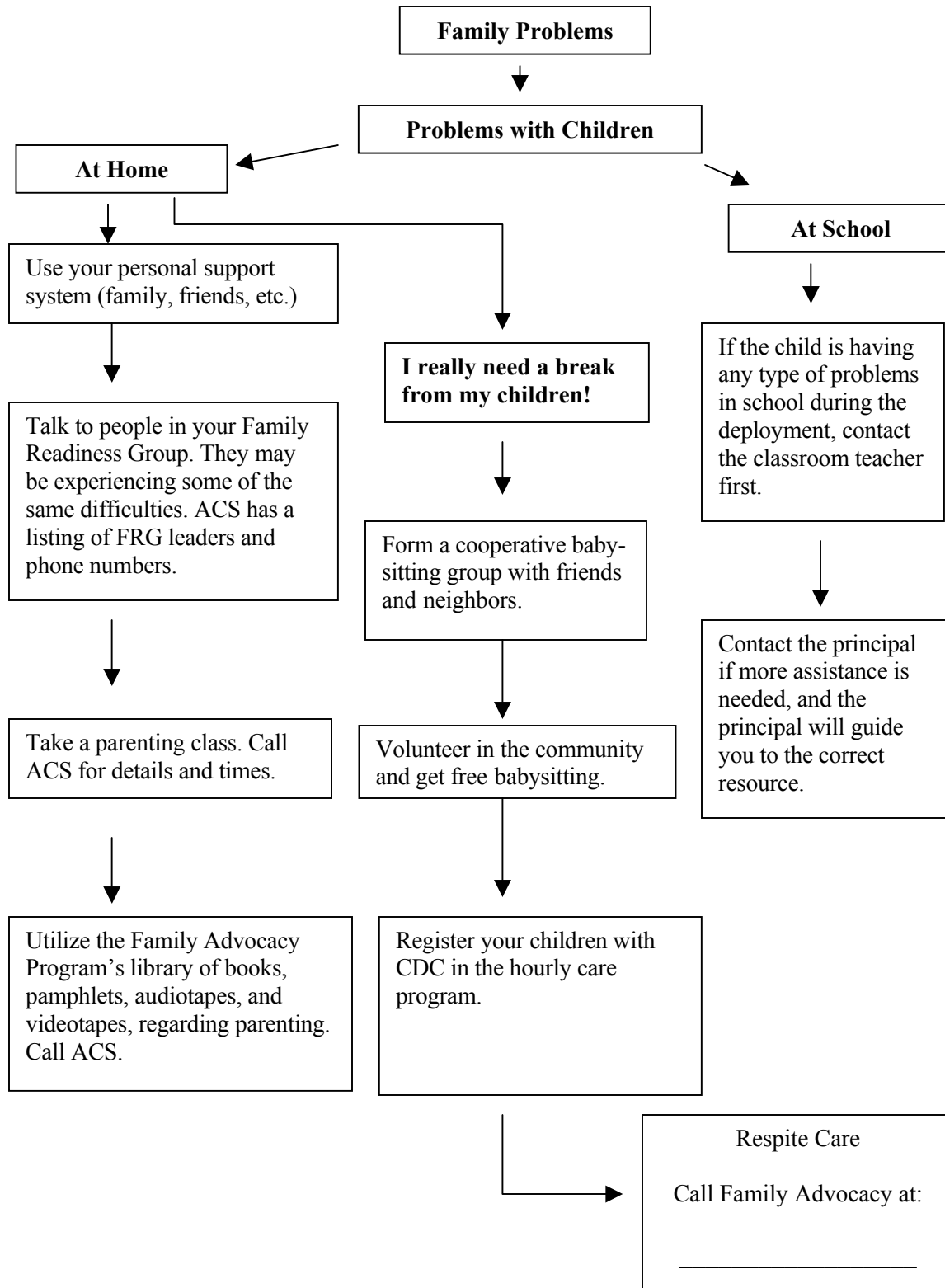
Contact your Rear Detachment Commander. ACS has a list of phone numbers. The Rear Detachment Commander is the primary point of contact for family members who have any questions or need assistance.



# How Can I Solve Childcare Problems?



# How Can I Solve Problems with My Children?





# How Can I Reach My Family Readiness Group Leader?

**I need to contact my Family Readiness Group.  
Who do I call?**



ACS has a current listing of all FRG leaders and their telephone numbers. This is confidential information only to be given to individuals within that FRG leader's unit.



# How Can I Get in Touch with My Deployed Spouse?

Contact your Rear Detachment Commander. The Rear Detachment Commander is the primary point of contact for family members who have any questions or need assistance.

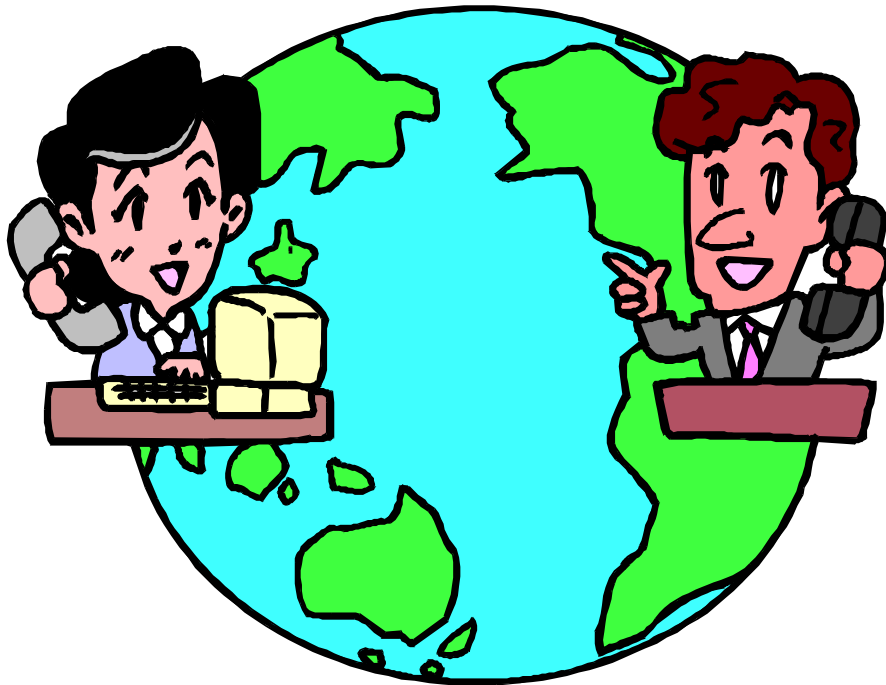
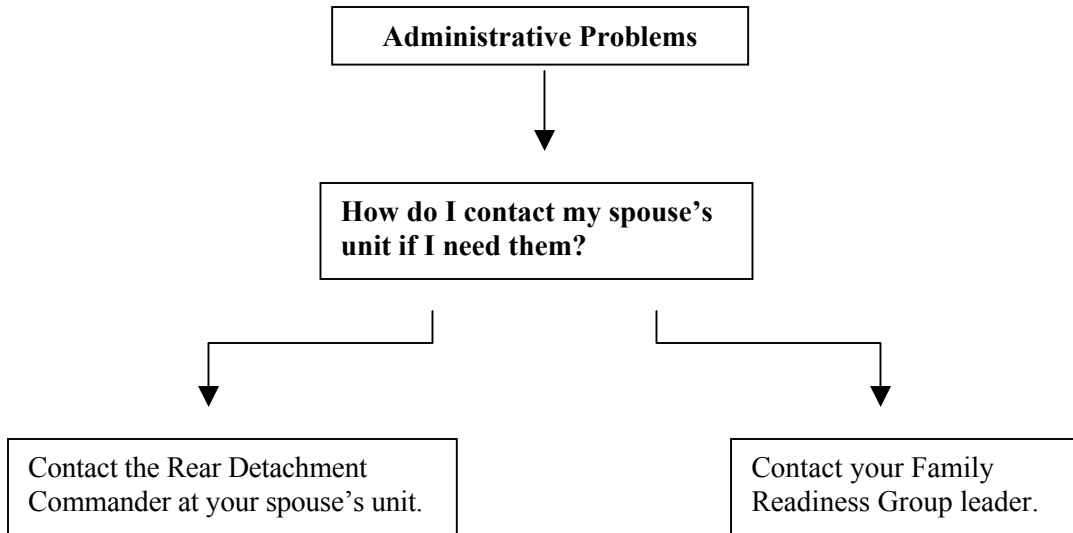


## **Rear Detachment Commander**

Contact the ACS or the sponsor's unit for this information.



# How Do I Contact My Spouse's Unit When He is Deployed?



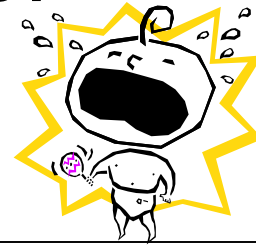


# **USAREUR Problem Solving**

**ID Cards, Passports, & Birth Certificates**  
**American Red Cross**  
**Postal Information**  
**In-Loco-Parentis Issues**  
**USAREUR Driver's License**  
**Emergency Leave in USAREUR**  
**Automobile Information**  
**Transportation of Household Goods**  
**Information on Early Return of Family  
Members**  
**Information on Housing**

The following pages are relevant to the U.S. Army in Europe. The problems and solutions are unique to soldiers and families living overseas, particularly in Germany.

# How Do I Get Birth Certificates and ID Cards for Newborns?



## Birth Registration Requirements

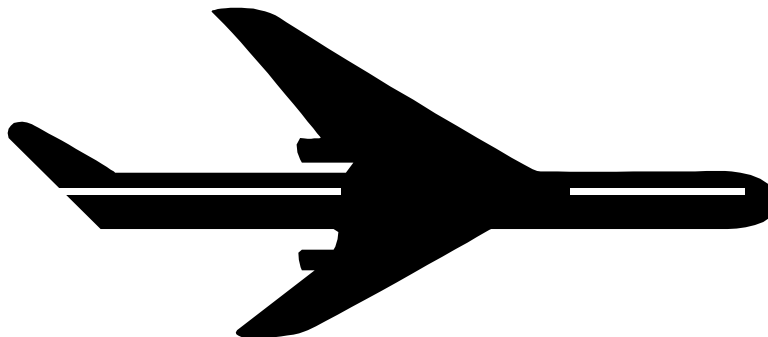
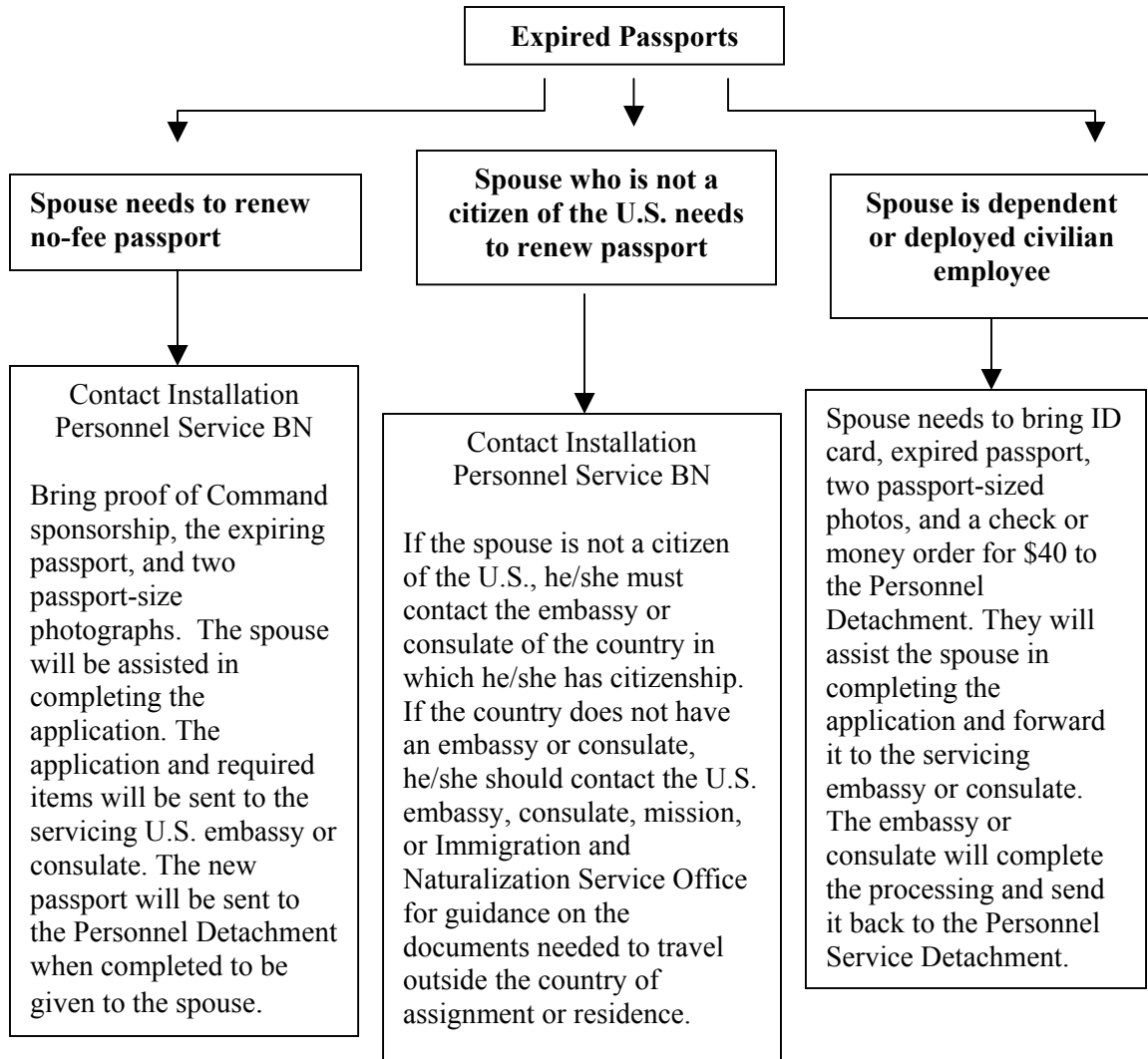
Parents must register a child born to them in USAREUR with the appropriate U.S. or foreign authorities (in some instances, with both). This registration documents the child's citizenship and enables the child to get a passport. A child must have a passport to travel in Europe and to enter the U.S.

To apply for the child's birth registration, U.S. citizen parents should report with the child, required documents, and a U.S. postal money order in the amount due to the servicing Personnel Detachment (PD) by 30 days after the child's birth (USAREUR REG608-3). The birth registration agent at the PD will help the parents fill out the birth registration application, administer the oath, assemble the application and required items, and send the packets to the servicing American embassy or U.S. consulate. The embassy or consulate will complete processing and send the child's consular report of birth to the PD. The PD will notify parents when the consular reports of birth are received. Processing of birth registration takes 2-4 weeks if correctly completed.

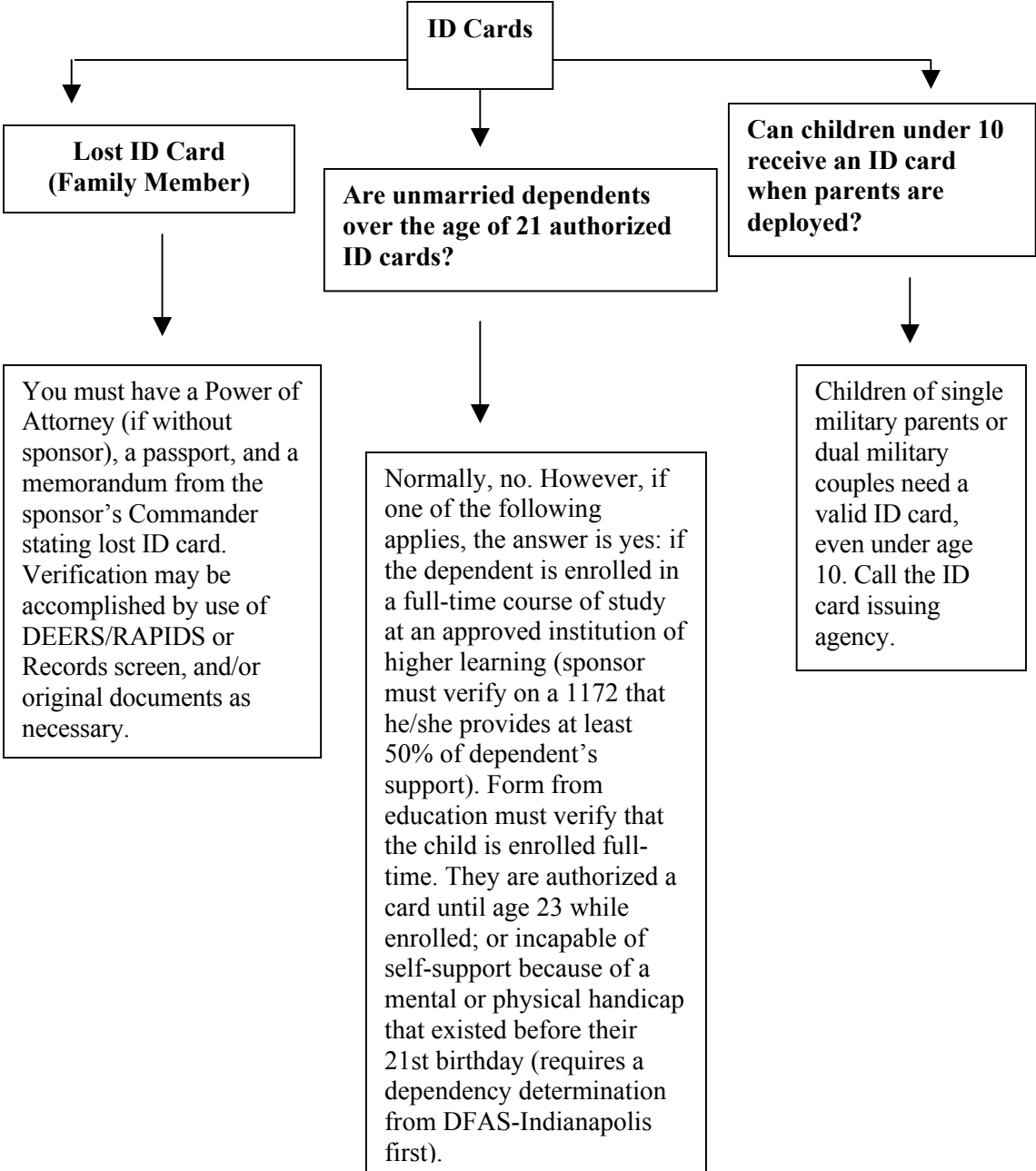
Documents required for the child's birth registration vary according to the citizenship and current and past marital status of the child's natural parents. Standard items are the child's birth certificate and the natural parent's birth certificates or evidence of citizenship. Other items may be a marriage certificate, divorce decree, and residence/paternity affidavits. The servicing PD has information on documents required for the birth registration and where to write in the U.S. for missing documents.

Non-U.S. citizen parents must contact their home country embassy or consulate authorities for guidance on birth registration procedures. If their home country does not have an embassy or consulate or their home country authorities advise that the child is not entitled to citizenship under its laws, they should contact the appropriate American embassy, U.S. consulate, U.S. mission, or U.S. Immigration and Naturalization Service Office for guidance and documents needed for the child for traveling to and from the U.S. (USAREUR SUPPL 1 TO AR 608-61, APP F).

# How Do I Get a New Passport?

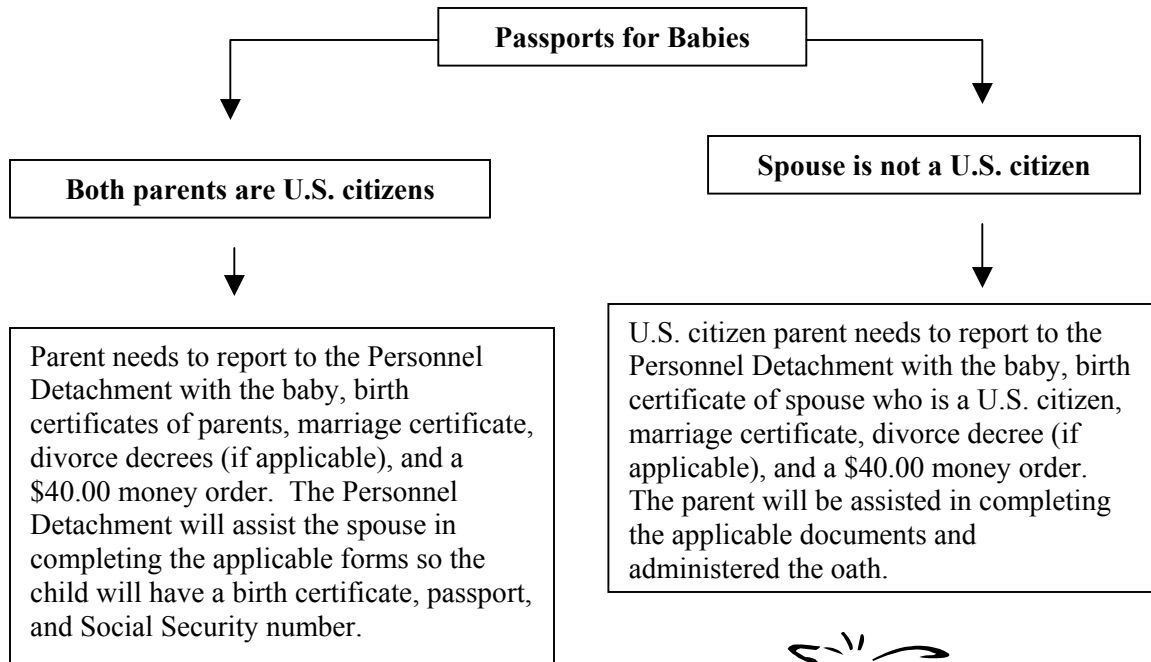


# How Can I Get ID Cards for My Family?

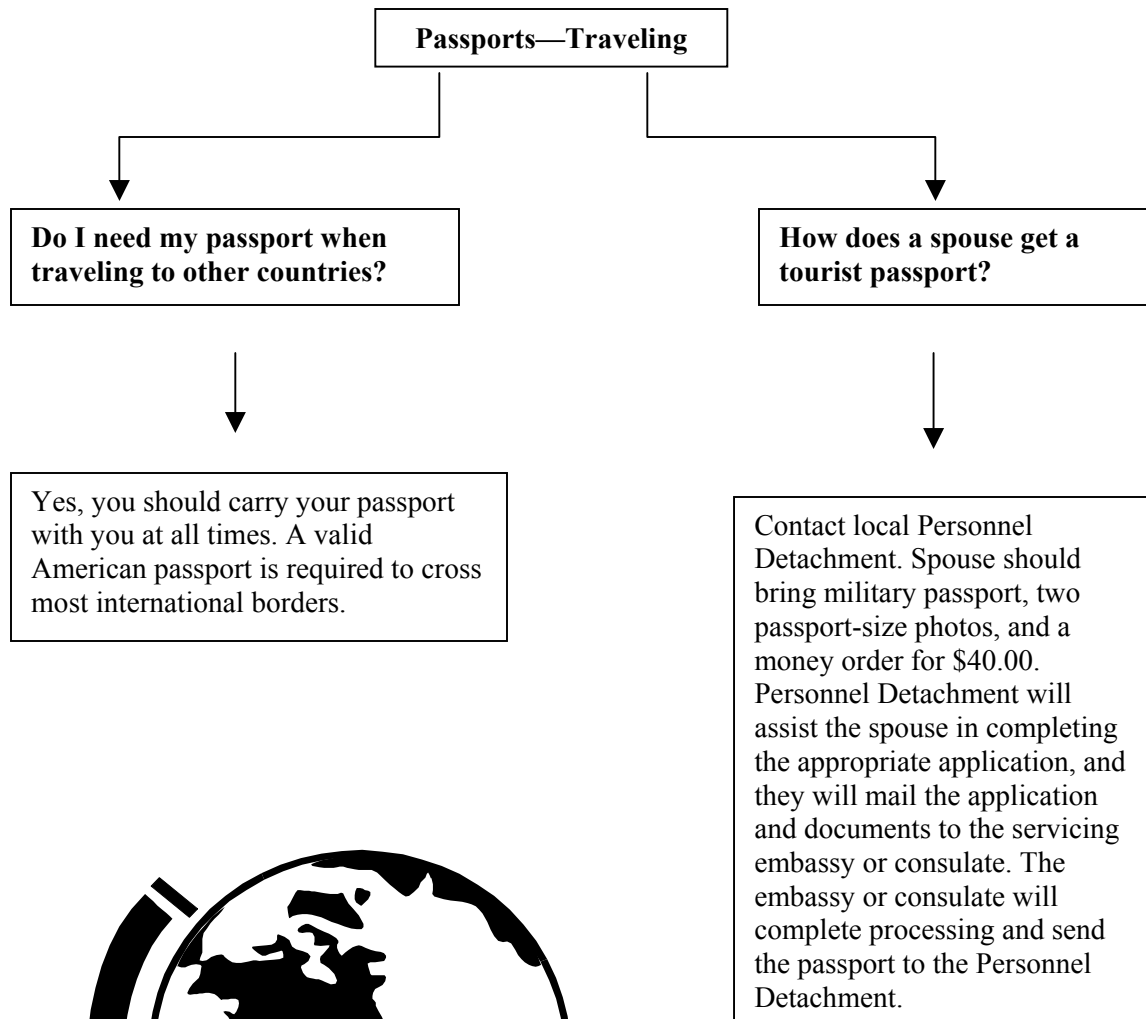




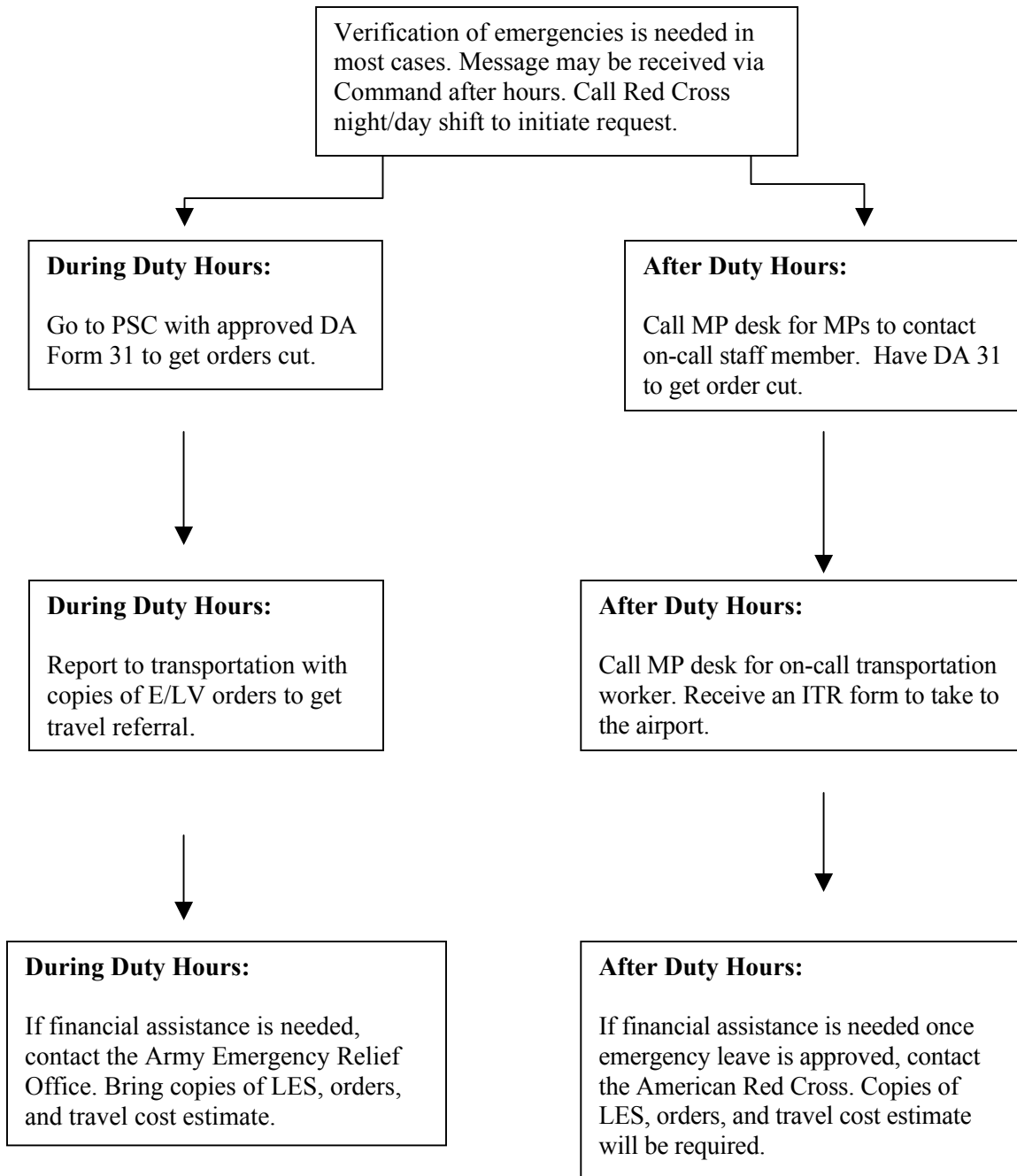
# How Can I Get a Passport for a Baby?



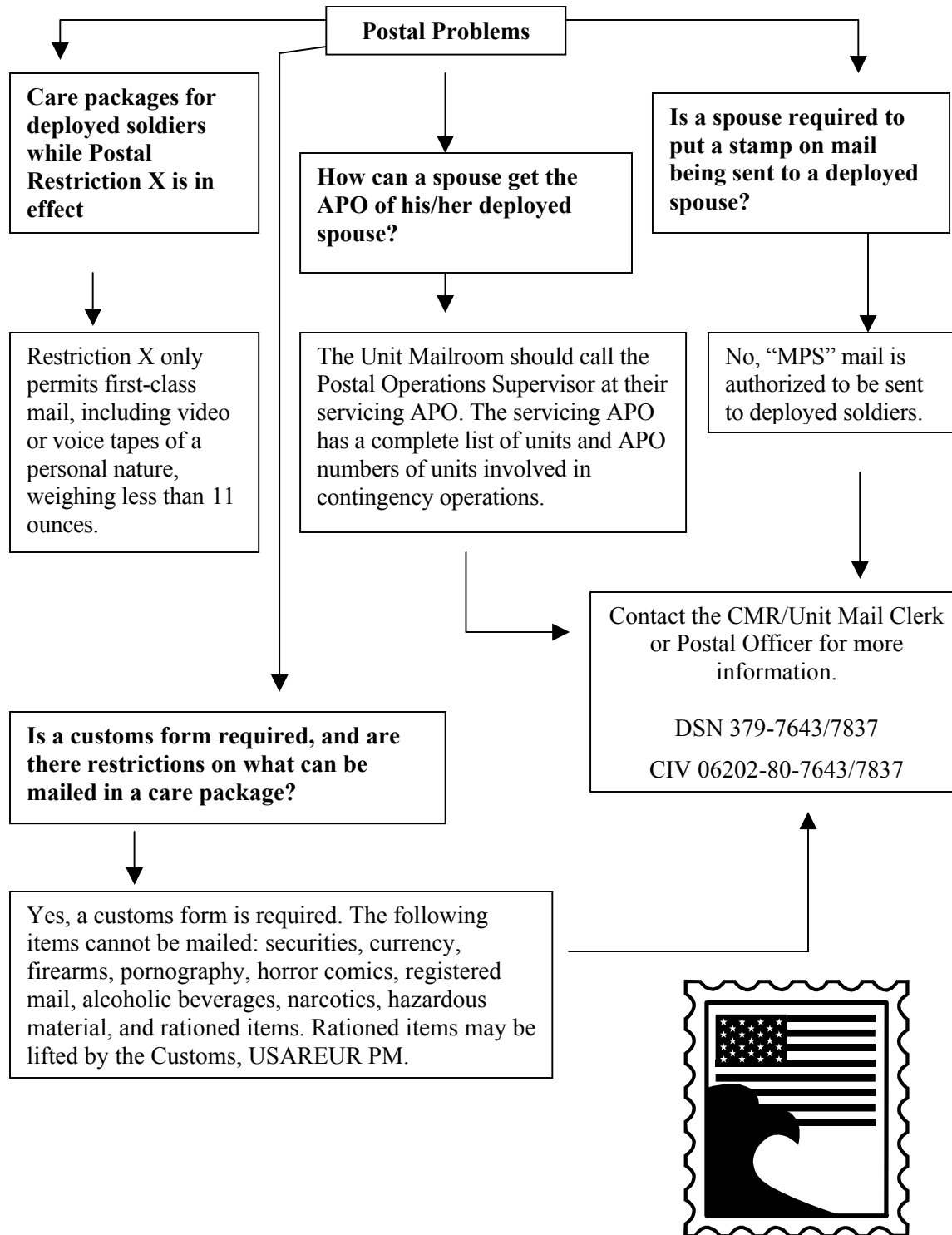
# When Do I Need My Passport?



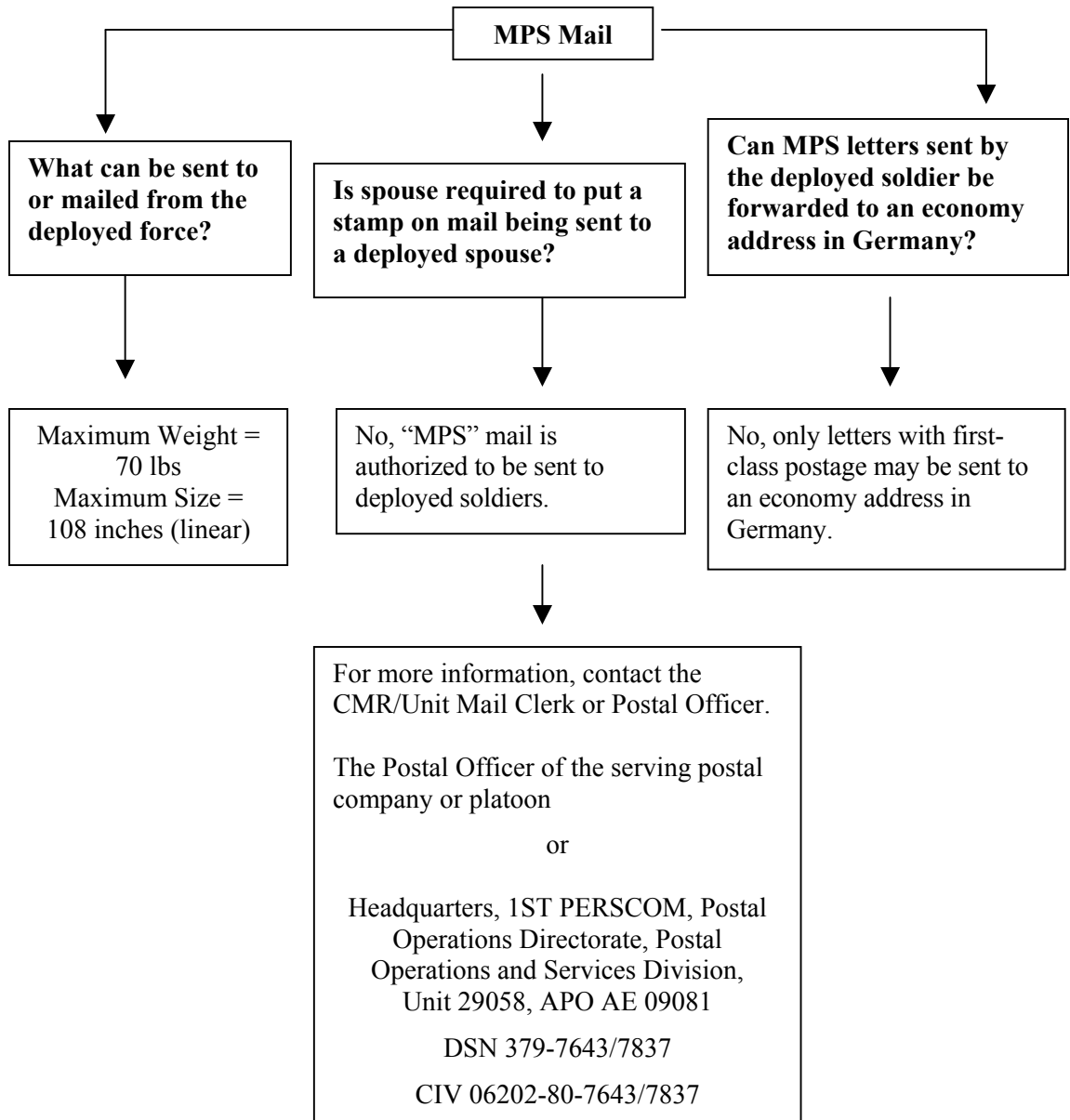
# How Can I Contact the American Red Cross?



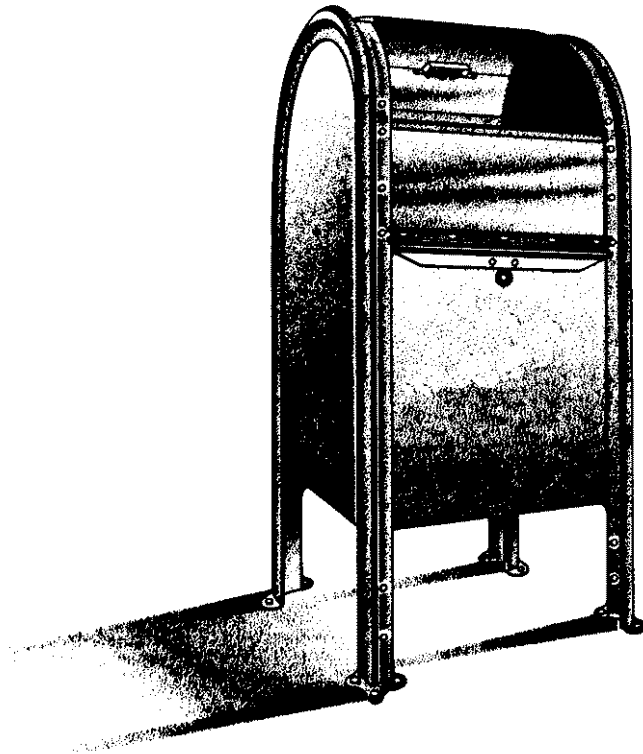
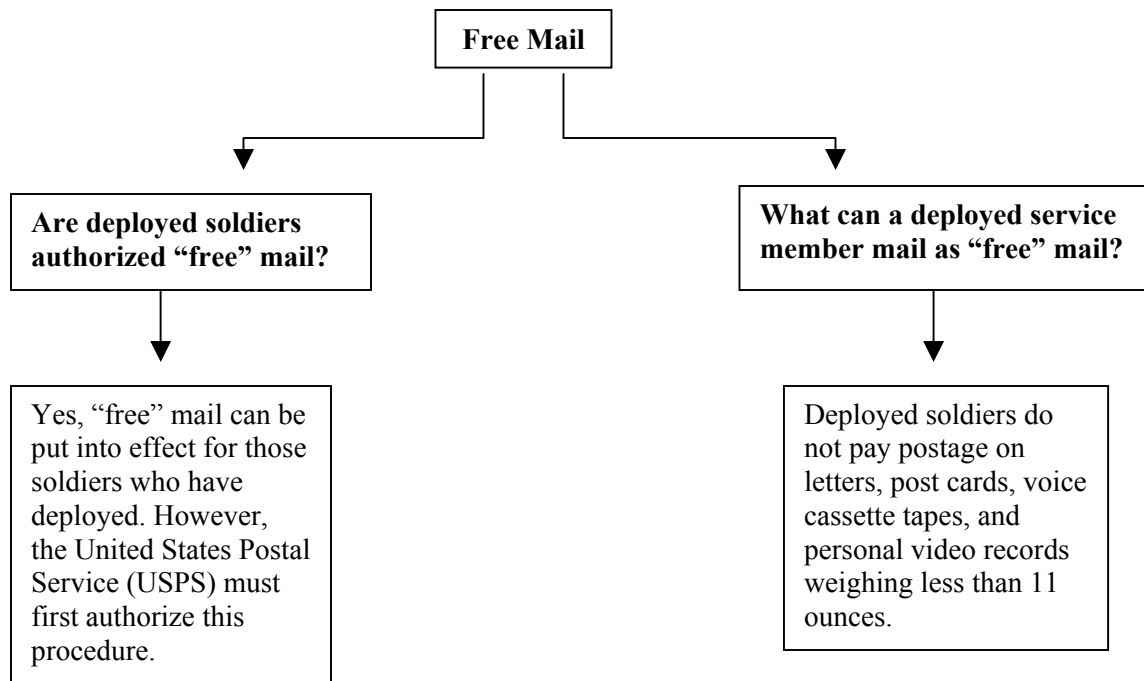
# What Are the Rules about Mailing to My Spouse?



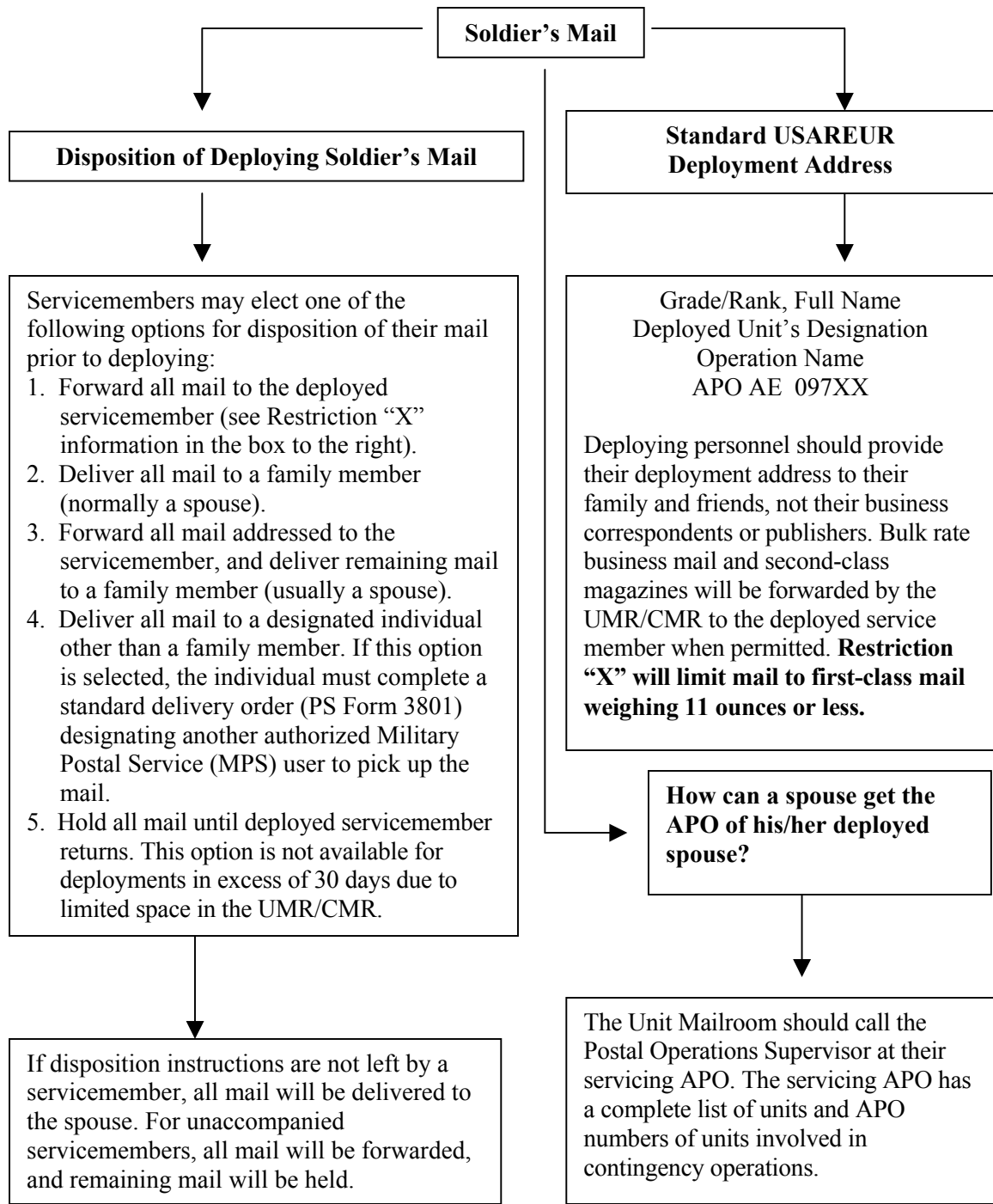
# How Can I Use the MPS Mail System Overseas?



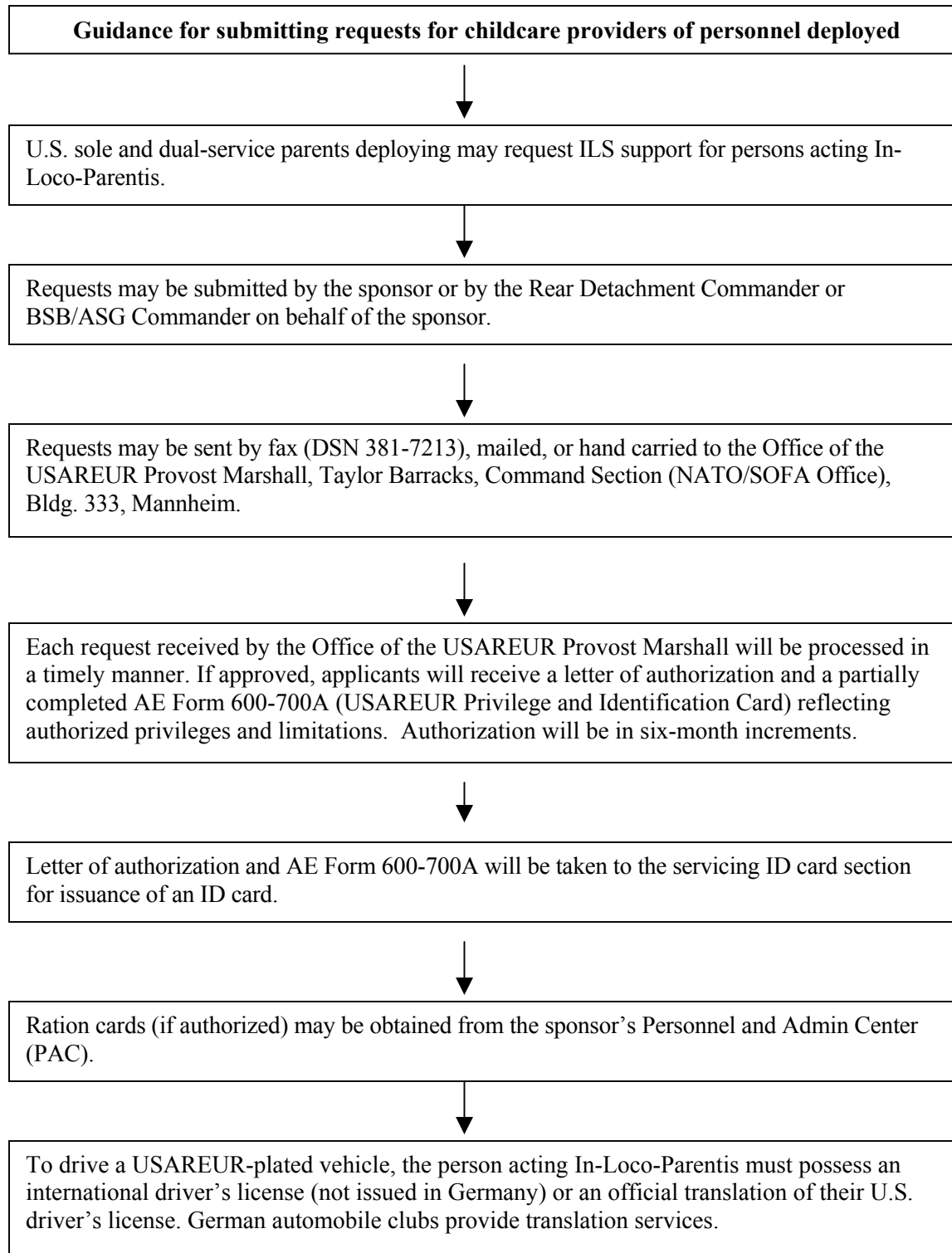
# How Can I Use Free Mail?



# What about the Deploying Soldier's Mail?



# How Can I Get In-LoCo-Parentis Status for Someone to Care for My Child?





# How Can I Get Support for In-Loco-Parentis Caregivers?

Administrative Problem



Individual Logistic Support for Persons Acting In-Loco-Parentis



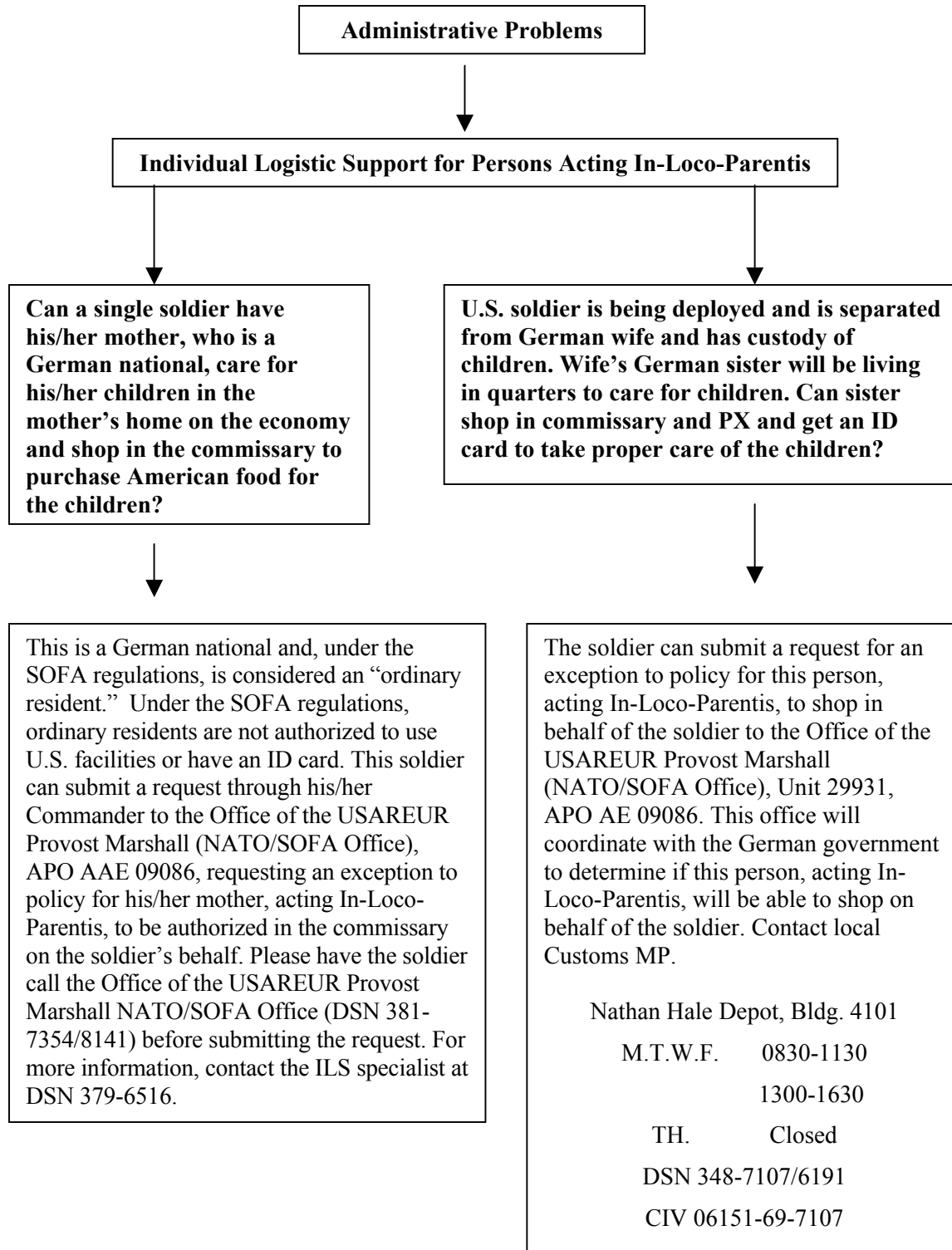
**A person acting In-Loco-Parentis has lost his/her ID card. How can he/she get another one?**



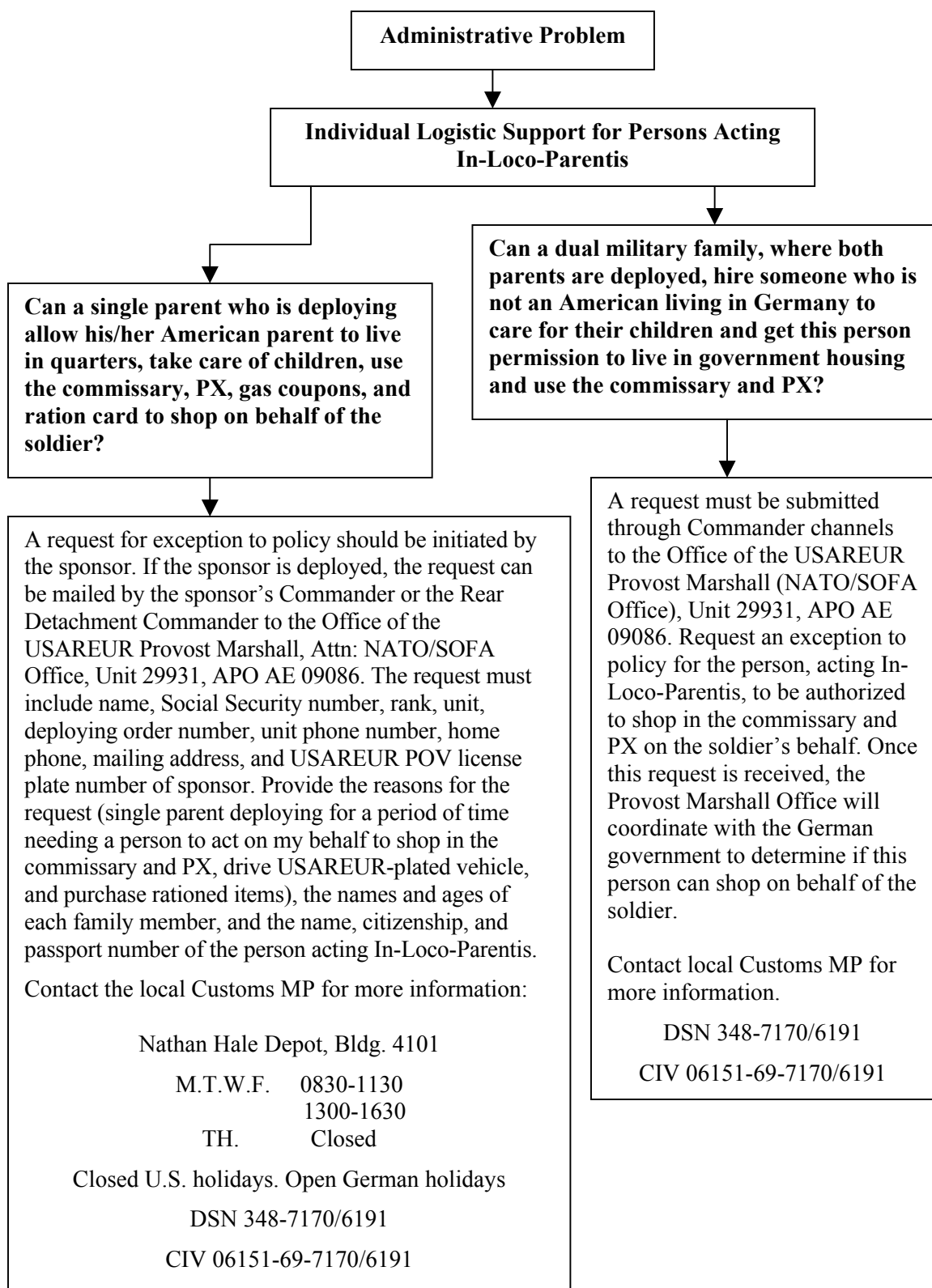
After calling the Office of the USAREUR Provost Marshall, NATO/SOFA Office (DSN 381-7354/8141), fax a copy of the original letter to the person acting In-Loco-Parentis to have logistical support to DSN 381-7213. If the letter of authorization is not available, a statement from the sponsor's Commander certifying that the ID card was lost must be faxed. The Office of the USAREUR Provost Marshall will then reissue the authorization.



# What about Foreign Nationals Acting as In-Loco-Parentis?



## How Can I Get Administrative Support for Childcare Providers Acting In-Loco-Parentis?



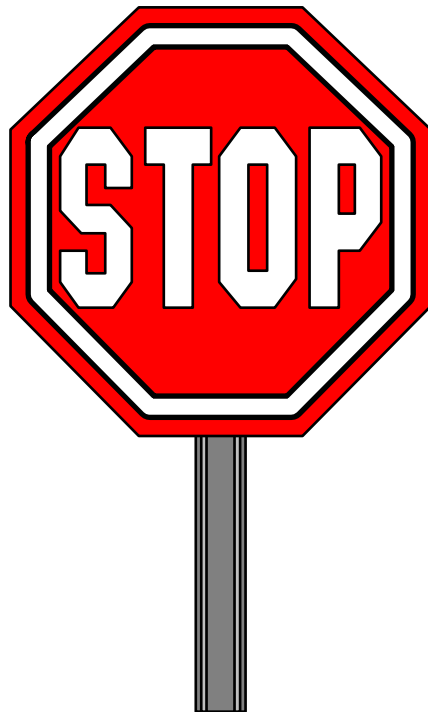
# How Do I Get A USAREUR Driver's License?

## How to Get a Driver's License



If you have a stateside driver's license and an ID card, you must attend a two-hour driver orientation on driving in Europe. You must also take and pass a written and signs test. In addition, you will need a check or money order for \$10.00.

Call driver's testing for more information.



# How Can I Replace My Lost USAREUR Driver's License?

Lost Driver's License



Notify Military Police



Go to driver's testing office; bring a valid ID card and a \$10.00 check or money order. They will call Heidelberg to verify that you have a valid driver's license. You will fill out an application and take an eye test. You will receive a temporary license, and a permanent one will be sent to you in the mail.

# How Do I Get Emergency Leave in USAREUR?

Emergency Leave



**If a spouse is notified that a parent died while spouse is deployed, how does he/she get home?**



Unit Commander has approval authority on emergency leave. When the leave is for travel of family members only, the PD will cut Order Format 342, authorizing family travel back to the U.S. Contact the soldier member's Rear Detachment Commander or the MP station to get this process started.



See also - AER loans.



See also Administrative Problem - Red Cross message.



# How Can I Go Back to the U.S. for a Visit?

Isolation/Emotional Problem



I want to go home (from USAREUR).



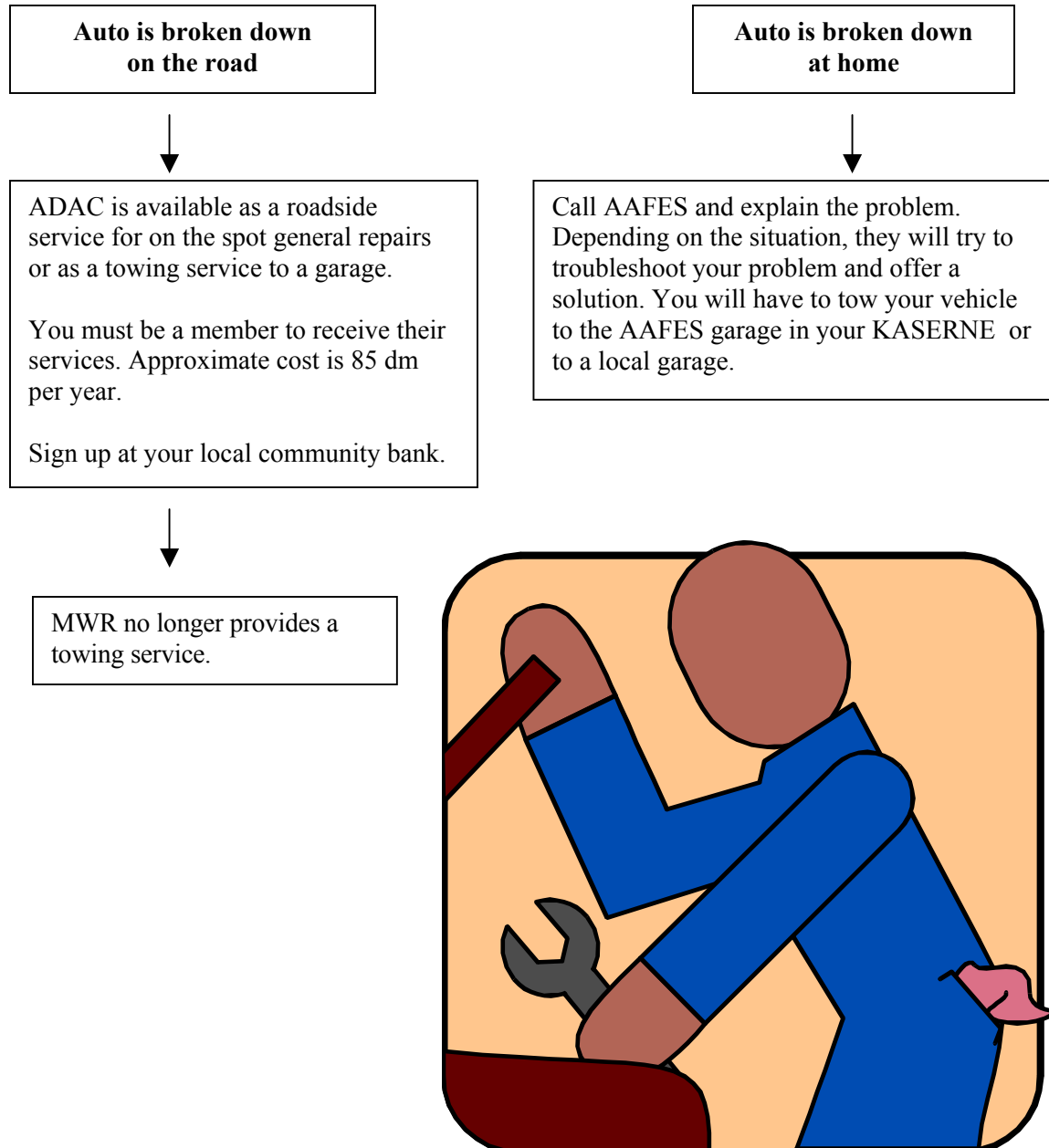
You can leave your quarters during the entire length of deployment as long as you have a letter stating there is someone taking care of your quarters, in case there is a problem.



You are allowed to fly AMC (space available) anywhere in the theater or back to the States. You will need a letter from your spouse's Commander stating that you and your family members are Command-sponsored.

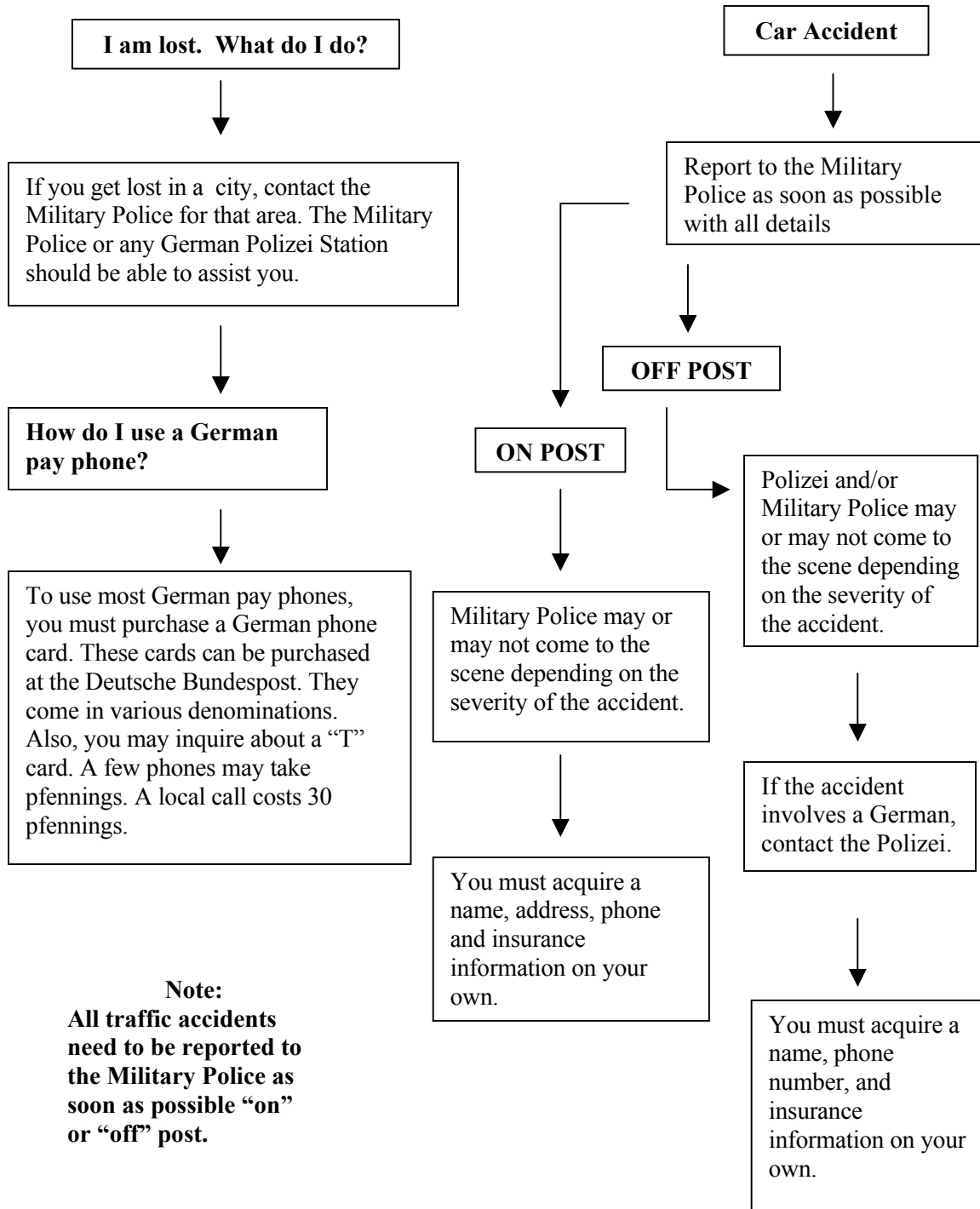


# My Car/Truck Broke Down. What Do I Do?





# I Had an Accident, and I Am Lost. How Do I Get Help?



# When I'm Deployed, What Happens to My Stuff?

**Single unaccompanied soldiers' household goods and unaccompanied baggage shipment or storage**



Once a tenant unit has been notified that it will deploy, the Unit Commander is required to appoint a single POC for each company-size unit to coordinate with the servicing Personal Property Processing Office (PPPO) to arrange shipment and/or storage of deploying single unaccompanied soldiers' personal property. The POC should normally be a senior or company grade officer who is familiar with the Commander's priorities and will remain with the rear detachment.

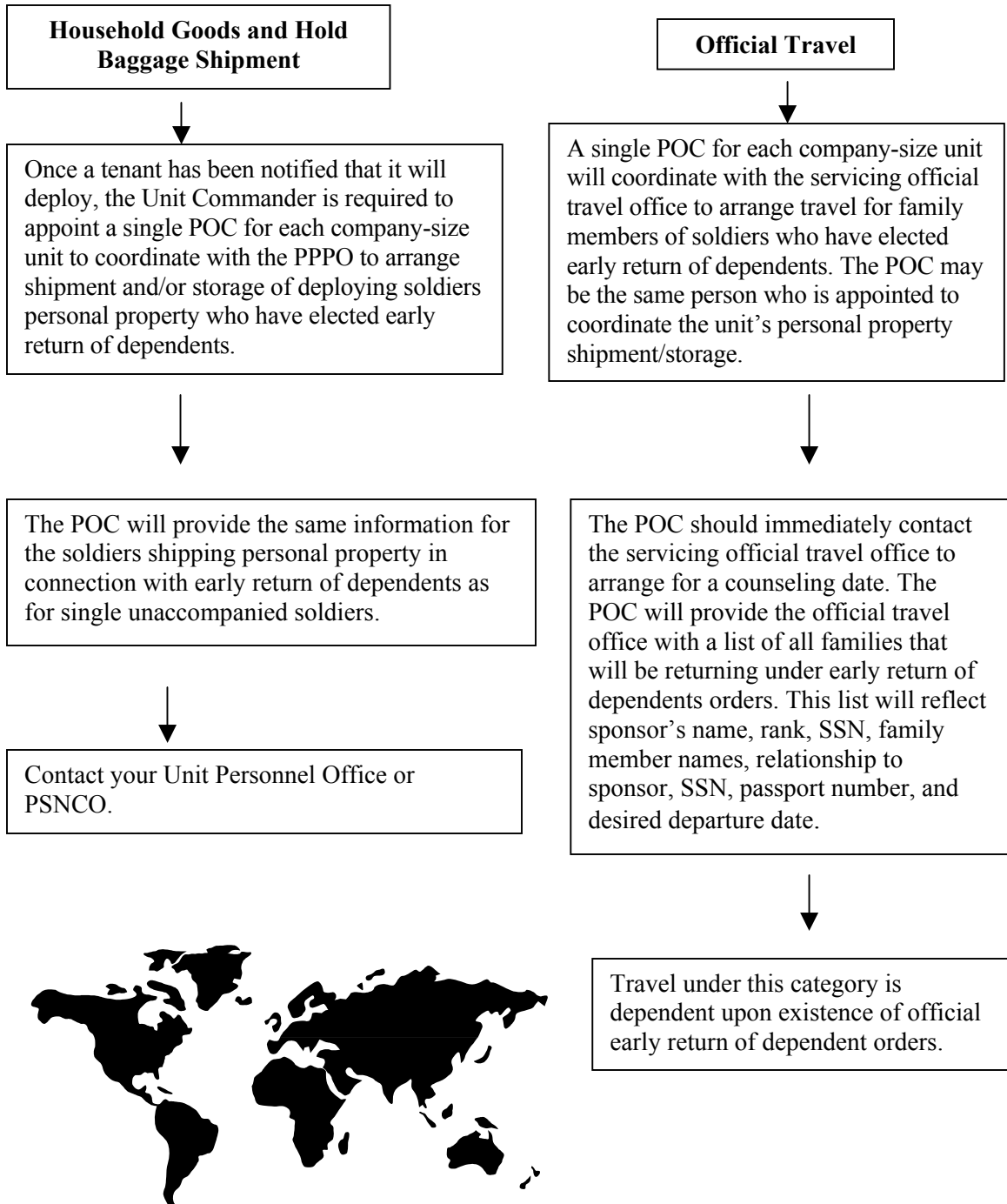


Whenever possible, single unaccompanied soldiers of each unit will be counseled, processed, and picked up as a single unit.



The unit POC should immediately contact the servicing PPPO to arrange for a counseling date. The POC will provide the PPPO with a list of all single soldiers deploying in his/her company. The list will reflect the unit deployment date, name, rank, SSN, estimated weight in pounds for each soldier's personal property to be moved, and pickup address (barracks or off-post address.)

# How Do I Get My Family Home When I'm Deployed?



# How Do I Take a AMC (Space Available) Flight Home?

Request a Command sponsorship letter through your Rear Detachment Commander. Use unit letterhead stationary, and include sponsor's name, rank, and Social Security number. It should also include all names of the sponsor's (Command sponsored) family members along with their Social Security numbers (or child's date of birth) and passport country of origin, i.e., U.S. passport.

You may bring your Command sponsorship letter to one of the terminals or fax it to the Rhein Main terminal 069-699-6309 (DSN 480-2364). You will be assigned a "Julian" date. Your "Julian" date is the day your letter was received by the terminal. This does not guarantee you a seat on any flight.

For flight schedules, contact Darmstadt ACS or Rhein Main at:

CIV 069-699-7746 (DSN 330-7746)

or Ramstein

CIV 0637-47-5364 (DSN 480-5364)

If you are unable to reach either terminal, contact Army Community Service/ Family Assistance Center (ACS/FAC)

Prior to traveling on space available, make sure you have with you the Command sponsorship letter, all ID cards, passports, \$12.50 customs fee per person, long-term parking pass (if applicable, can be acquired at terminal), and baggage ID tags (can be acquired at terminal).

You may want to come to the Rhein Main or Ramstein area the night before. For reservations, contact Gateway Gardens (Rhein Main) at 069-699-7682/7683/7265 or Ramstein CIV 06371-47-6652.

Be prepared to wait!! This is "space available" transportation. Depending upon your "category" and "avail date," you may/may not get a flight out the same day.

Also, see Housing Deployment Information

# Help! I Am Locked Out of My Quarters!

I am locked out of my quarters.



Call the Military Police.



An MP will go to the fire station and get a key for your quarters. Then, the MP will come and unlock your door.



# How Can I Go Home for an Extended Visit and Still Keep My Quarters in Germany?

Leaving Quarters for an Extended Period of Time



You can leave your quarters during a servicemember's deployment as long as you have a letter stating there is someone taking care of your quarters in case there is a problem. Contact the Housing Office for more information.



You are allowed to fly AMC (space available) anywhere in the theatre or back to the States. You will need a letter from your spouse's Commander stating that your family members are Command sponsored.



See also: Early Return of Dependents