

# U.S. Army Deployment Cycle Readiness: Soldier's and Family Member's Handbook



ARMY COMMUNITY SERVICE  
**ACS**  
Real Life Solutions for Successful Army Living





# **U.S. Army**

## **Deployment Cycle Readiness: Soldier's and Family Member's Handbook**

This *U.S. Army Deployment Cycle Readiness: Soldier's and Family Member's Handbook* is designed to be used by Soldiers and Family Members in the Active, Guard, and Reserve Components. This handbook helps Families **“gear up”** for the various stages within the deployment cycle providing tips, ideas, and resources that can be used. Mission readiness requires Family preparedness. It can be very helpful to maintain a Family, Unit, and Resource Connection throughout the various deployment stages.

**“Soldiers” in this handbook** refers to all Active Duty, Guard and Reserve members of the Army. **“Families”** refers to both immediate and extended Family members of Soldiers as well as other individuals identified by Soldiers.

- Part 1** Describes what it means to be Family Ready and the importance of being connected as a Family, as well as connecting to the Unit. Provides available resources in maintaining a Family Strong environment.
- Part 2** Discusses the preparation and mobilization stages for the Soldier as they prepare to deploy, and provides tips and information for the Family as they prepare for their Soldier's deployment.
- Part 3** Focuses on the deployment of the Soldier and managing separation.
- Part 4** Offers guidance in the preparation of the Soldier returning home, the changes that may occur, and the importance of maintaining realistic expectations of this homecoming.
- Part 5** Discusses and provides guidance concerning the readjustment period for the Soldier and Family; as the Soldier readjusts to being back at work and with the Family, the Family is readjusting to having their Soldier home.
- Part 6** Presents information unique to the deployment of Guard and Reserve Soldiers and their Families.
- Part 7** Provides a list of acronyms, terms, checklists for Soldier and Family members, and a listing of various resources.



**DEPARTMENT OF THE ARMY**  
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Family Programs Directorate

**31 MAR 2008**

An Open Letter to Soldiers and Families

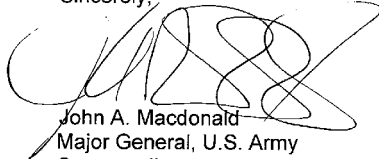
Thank you for being a part of the United States Army Family.

The Army Family Covenant demonstrates the Army's commitment to Soldiers and Families. Families continue to be a cornerstone of support to our Soldiers and civilians. Since deployments are occurring frequently as a result of the Global War on Terrorism, we offer numerous resources to assist you when dealing with deployments.

The Operation READY (Resources for Educating About Deployment and You) series will assist you to maintain a Family strong environment during the entire deployment cycle. In addition to the Operation READY series, I encourage you to take advantage of the resources available on [www.myarmylifetoo.com](http://www.myarmylifetoo.com). These online resources serve as an excellent desktop reference to acquaint and connected you to a wealth of opportunities.

I offer you my grateful appreciation for your dedicated service and commitment to our country.

Sincerely,



John A. Macdonald  
Major General, U.S. Army  
Commanding

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## *Purpose of This Handbook*

**M**ILITARY OPERATIONS TODAY are such that every Active, Guard or Reserve Soldier can expect to be deployed or re-deployed if that has not happened already. Whether the mission is combat operations, peace keeping, humanitarian or disaster relief, back to back deployments or trainings with varied lengths cause Soldiers to spend more time away from their Families.

*Army Families  
prepare, train  
and resource  
themselves to be  
“ready” for  
Army life.*

Coping with this increased OPEMPO is more challenging than ever. It is of utmost importance that Army Families prepare, train, and resource themselves for the day-to-day

requirements associated with Army living. They must be ready to assume command of the home front in the absence of their Soldier on short notice. This means equipping, arming, and training as Army Families to meet the needs of self reliance, preservation, and forward movement as Soldiers focus on the mission that lies in front of them.

This handbook does not address everything there is to know about the deployment cycle, but it does let Army Families know where to go for support. Much of it will come with time,

participation in various training opportunities, and connecting with unit leaders, Family Readiness Group (FRG) leaders, Army Family program staff and resources.

**Note:** The following terms are used throughout this handbook and are defined as follows:

- **“Soldiers”** refers to both single and married Active Duty, Guard and Reserve members of the Army.
- **“Families”** refers to both immediate and extended Family members of Soldiers as well as other individuals identified by Soldiers.
- **“Deployments”** is used rather than deployment/mobilization and generally includes separations.

## What You'll Find In This Book

Tips for staying  
connected AS A  
FAMILY

Tips for staying  
connected to YOUR  
SOLDIER'S UNIT

A list of  
RESOURCES

## *PART 1. How To Become Family Strong*

*"The health of our all-volunteer force, our Soldier-volunteers, our Family-volunteers, depends on the health of the Family...I can assure you that your Army leadership understands the important contribution each and every one of you makes. We need to make sure we step up and provide the support Families need so the Army Family stays healthy and ready."*

—Mr. Pete Geren, Secretary of the Army

[Retrieved from [www.army.mil](http://www.army.mil), The Army Family Covenant signing at Ft. Knox, Army News Service, October, 17, 2007]

**FAMILY READINESS IS WHEN FAMILIES ARE PREPARED AND EQUIPPED** with the skills and tools to successfully meet the challenges of military life.

### *Start by Getting Connected*

Becoming **"Family Ready"** and staying **"Family Strong"** is something that the entire Family starts to do long before the announcement of mobilization and deployment orders are cut. Staying Family Strong starts now, and must be prepared for and maintained throughout the Soldier's career.

- **As a Family**—Know that the Soldier and the Family must work together to deal with the challenges of being an Army Family.

- **With the Unit**—Understand the overall objectives of service in the military and become fully appreciative of the demands that exist for Soldiers.
- **To Programs, Agencies, Organizations and Resources**—Know the various agencies and resources that are available to Soldiers and Family members.

## 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:

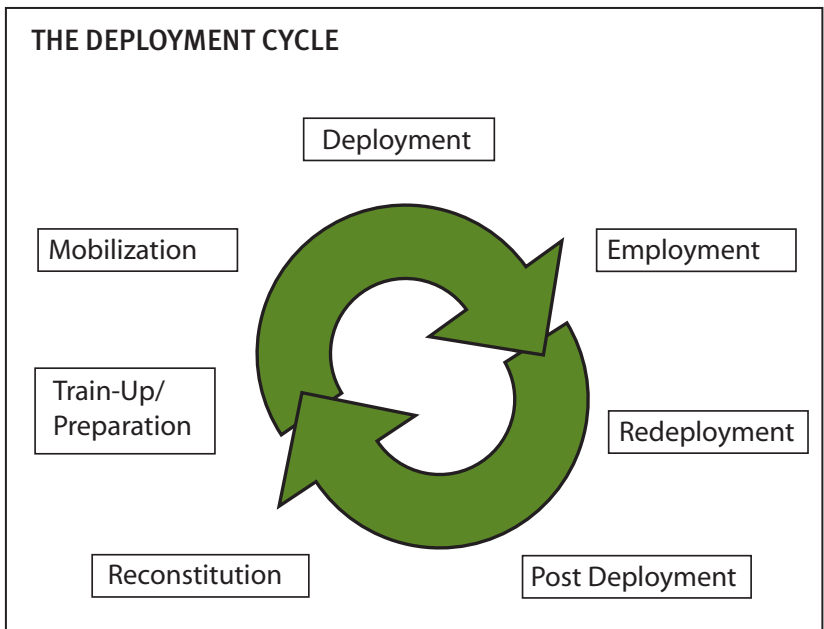
- Short term training; National Training Center (NTC) Rotation, Joint Readiness Training Center (JRTC), Combined Maneuver Training Center (CMTC), or field exercises
- Extended temporary duty (TDY) of four to six months
- Temporary Change of Station (TCS) of 12-24 months
- Unaccompanied tours (12 months), and
- Stability or support operations to various areas of the world or war zones.

## Where Are You In The Deployment Cycle?

Deployment is a very emotional time for all involved. There is a definite and predictable cycle that Couples/Families go through with each and every deployment. Understanding this cycle is critical for Service Members and their Families to more effectively manage deployment and strengthen Family relationships.

**Another helpful resource and essential information for you as a Family, is to understand where you fit in the deployment cycle:**

- How this can affect your Family
- What you can do at each stage to keep the Family connection strong
- The importance of the unit and maintaining that connection, and
- What resources are available.



## FAMILY Connection

### What To Do?



In order to become a **“ready”** Army Family the connection between the Family and their Soldier is critical. In the past you might have heard the phrase, **“if the Army wanted you to have a Family, they would have issued you one.”** Well those days are truly gone. The Army realizes the importance of training and equipping both the Soldier and Army Family. This requires Soldiers and Family members to take on responsibilities which will support their Soldier’s profession.

**Communication** is key for everyone. To better help understand the necessities of communication it is important that the Spouse or other Family members learn more about one another, as well as the military mission and lifestyle. This is especially important while a Soldier is in a combat situation, which can create many uncertainties and worries.



## Soldier Connection

- Lay out exactly what their role is in the unit.
- Explain what he/she anticipates the time commitment will be, and how predictable or unpredictable his/her job may be.
- Discuss some hard fast rules to remain connected as a Family, like weekly “*Family time,*” or chartered plans for leave and R&R.

## Family Member Connection

- Learn about your Soldier’s job.
- Get to know your Soldier’s team members, squad members, and platoon members and meet the Spouses and Families in your Soldier’s section, platoon, company, battalion, unit etc.
- Become familiar with the leaders within your Soldier’s Chain of Command and the unit’s FRG.
- Learn the history of the unit; this will tell you a lot about the pride, nuances, and peculiarities of the unit.
- Learn the language associated with the military. *See Acronyms and Terms in Part 7, the Resources section of this handbook.*

***The days, weeks and months ahead can be very hard for everyone in the Family.*** By being connected as a Family, you will appreciate the stress and strain your Soldier is experiencing. In turn, your Soldier will better appreciate the sacrifices you are making as a Family to live this challenging yet rewarding lifestyle.

Connecting as a Family goes hand in hand with connecting to the unit. If the Family feels some pride and ownership to the profession, they will also feel pride and satisfaction from being members of their Soldier's unit. The energy that develops from ownership will result in a Family that takes pride in what their Soldier does. This leads to an understanding and satisfaction in living the Army lifestyle and being Family Ready.

## Keep Children Connected

Deployment is challenging, yet it can provide an opportunity to strengthen resiliency when military Families' successfully handle deployment demands. Seldom is there one right answer or way to sort out these challenges for children. Key points to remember for shaping resilience in children during a parent's absence are ***to make adequate Family plans, prepare each child throughout all stages of deployment, and stay connected with the deployed parent.*** When a parent is deployed, aside from being a role model and friend, parents continue to help children feel special. For the deployed-parent, spending time alone with each child is just that. Doing fun things such as fishing, hiking, biking, or playing games together, and even homework can be relaxing and special. It is important that each Family member continue to talk about the changes and sacrifices that will take place. It is equally important to talk about the rewards.\*

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\*Refer to the Parts 1-5 of each stage of the deployment cycle called "Keep Children Connected" for key points on what parents can do.

Taking care of your own emotional and physical health leverages a positive energy that is needed to support children, particularly young children. A positive outlook and Family wellness are important because reactions of children are greatly shaped by their parents' reactions and behaviors. Another good starting point is to realize that children may not always understand the specifics of the deployment, but they can sense increased stress in their homes. All children react differently which is partly influenced by their age, personality, and coping strategies.

**Keep in touch** with child care providers, teachers, health and mental health professionals, and faith based support. **Seek their guidance** about ways to have honest and open conversation about the separation, changes and concerns.

## Ways to Keep Children Connected

*Take care of yourself and keep active.*

- Insure exercise, rest, and proper diet for everyone.
- Be calm, patient, and provide reassurance.
- Remind children that you **“love them.”**
- Maintain routines.
- Spend quality Family time together.
- Plan a simple fun activity with each child.
- Encourage the development of new skills, activities and responsibilities.
- Develop friendships and support community activities for Soldiers and Families.
- Monitor media coverage, and turn off graphic descriptions of violence and combat.

*Talk with one another.*

- Let each member of the Family express how they feel about the separation and accept those feelings.
- Model caring ways to express feelings.
- Monitor intense emotions and the affect on children.
- Share and discuss values, beliefs and logic related to the current issue.
- Offer reassurance that the parent-Soldier is well trained for their job.
- Share what the deployed parent does.
- Discuss the *“house rules,”* changes and responsibilities, and let children be involved in the decision making.
- Encourage children to ask questions and find answers to their questions.
- Delight in conversations that interest children.
- Let each member contribute in their own creative way.
- Be open to child's feelings about relocation to a different geographical area or moving to live with guardian/caregiver.
- Alert children to expected changes in routine, responsibilities, roles, parent-Soldier relationship, emotional reactions and physical appearance (e.g., injury).
- Help children manage changes in parent-Soldier relationship.

*Seek support.*

- Keep in touch with, and get help from professionals and community resources sooner rather than later.

## UNIT Connection

### What To Do

If you can connect as an Army Family you have won half the battle. Connecting with the unit will be an added benefit. This connection may help you find support from those in similar circumstances and with similar feelings as you. One of the quickest and best ways to meet people and learn about your Soldier's unit is to be a part of the unit's Family Readiness Group (FRG).

### Family Member Connection-To The Unit

- ★ Provide information about the requirements associated with your Soldier's particular unit.
- ★ Offer insight into the personalities that lead the unit.
- ★ Open avenues to better manage Family day to day events with some predictability because you will have a better understanding about what is expected of your Soldier.



## **Q** What Is a Family Readiness Group?

**A** 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.

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*"We recognize the commitment and increasing sacrifices that our Families are making every day. We recognize the strength of our Soldiers comes from the strength of their Families...We are committed to providing our Families a strong, supportive environment where they can thrive. We are committed to building a partnership with Army Families that enhances their strength and resilience..."*

— Mr. Pete Geren, Secretary of the Army

[Retrieved from [www.army.mil](http://www.army.mil), The Army Family Covenant signing at Ft. Knox, Army News Service, October, 17, 2007]

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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
- Geographic separation of unit Families, and
- Available resources.

## **Q Who Is a Part of the FRG?**

**A** You! FRGs extend a sincere invitation for all Family members, Soldiers, and Civilians to join and participate. The active role of enlisted and officer Spouses and Family members in the readiness group has been the key to their success. The FRG is not a club and there is no rank in the FRG.

## **Q What Role Do I Play in the FRG?**

**A** The role you play in your FRG is your choice. You are welcome to participate as much as you would like, or are able to. There are many projects to become involved in, each of them important in their purpose to support the FRG.

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*You can never have too much information, too much support, or too many friends.* It is an incredible feeling to be able to make a contribution to another person, touch their lives in such a positive way, and have the added benefit of helping your own Family at the same time.

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## **Q How Does the FRG Telephone/Email Roster/Chain of Concern Work?**

**A** You will be notified through the Family Readiness Group telephone/email 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 and your Soldier's unit. This is very important during deployment and is a great means to communicate very important 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 is not always the most effective way to receive information especially if the Soldier is deployed.

***Participation is not mandatory, but strongly suggested.***

The chain of concern, however, functions to keep you in-the-loop and armed with the most up-to-date information concerning the unit and your Soldier. More importantly, it is a means of on-going notification. All Spouses and Families, therefore, are strongly encouraged to participate by completing a FRG data information sheet or questionnaire. It is very important to ensure that the FRG leader and/or unit have 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 data form. 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. Provide a telephone number where you can be reached in the event of an emergency.***

Please do not put the FRG or unit in a situation where they have to search for you or where they are unable to contact you in an emergency situation. Time is always precious in these important circumstances. If you are in a situation where your Soldier is deployed, you may not have frequent contact with him/her directly. The FRG or unit is a good way to keep these lines of communication open.

***Changes in contact information need to be reported to the POC, Key Caller FRG and/or the unit immediately—telephone number, email address, or mailing address.***



This is the information that the FRG and unit uses to maintain contact with you and to pass along important information. If your contact information is incorrect then there is no way to reach you, and you may miss out on some very important information.

*If you have not received a copy of the current FRG phone roster or have not been provided the name and number of your POC or FRG Leader, have your Soldier pick up a roster from the unit commander's office or ask for the FRG leader's contact information.* When you receive the roster, remember, *this roster is strictly confidential.* It should never be used for solicitations, mailing, or emailing 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 participants during a deployment. Therefore, take extra notice and *thoroughly destroy outdated copies* of the roster whenever you receive an updated copy, and *keep your current copy secure and near your telephone.*

*If you are a Spouse or a Family member and have not been contacted by the Family Readiness Group, you should be proactive in letting them know you are interested in being informed.* Often, Service Members make the decision for their Spouse or other Family members 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 impression on you, try the FRG again when you move to a new duty station or if your current organization changes leadership. If you do not like the way the FRG is going, then you can *make a difference by voicing your opinion and becoming an active participant and volunteer.*

You may want to check with both the current unit and the losing unit in order to stay connected to the unit(s) for assistance. For additional support, you may want to check with your local Army Community Service (ACS) to see if there are any waiting Spouses' organizations such as Heart Apart.

## **Q** What is a Virtual Family Readiness Group (vFRG)?

**A** The vFRG links the deployed Soldier, their Family, the FRG leader, the unit Commander, the rear detachment, and other Family readiness personnel on their own controlled access *web system to facilitate the exchange of information* and provide a sense of community. This resource is available to all battalions, brigades, groups, divisions, and corps for the Army, including the Army National Guard and U.S. Army Reserve. The web site provides a secure means by which FRGs can have two-way communication with Family Members as well as provides a secure means for Family Members and Soldiers to communicate while Soldiers are in theatre. In addition, Commanders can post updates on the deployed unit. This is a useful tool for FRGs to provide timely and accurate information to unit Family Members who are geographically dispersed as well as a Soldier's other Family Members such as parents. The FRG can use the vFRG to post newsletter, articles, and other information. The vFRG web site also enables telephone tree and email lists to be updated, allows for email communication, two-way instant messaging, and the posting of pictures, articles and downloads. The unit Commander (and when deployed, the RDC) controls and approves all content. The Soldier and Family member will need to register to gain access to this web site at [www.armyfrg.org](http://www.armyfrg.org).

Keeping and maintaining a connection to the Unit assists in creating a positive outcome for this Total Army (unit) Family Team concept. This can be accomplished by the following:

- Understand the importance of using the FRG Telephone Roster
- Know how to contact the unit to stay informed, and
- Accept your responsibility in assisting in a positive and nurturing role.

**Finance Flash...** Understanding your finances and how to budget is an essential part of being a Ready and Strong Army Family. It is important to prepare, learn, and think about finances throughout each stage of the deployment cycle. Throughout this handbook you will find *“finance flashes”* to serve as reminders of things you may need to think about during the different stages of a deployment. Always know there are many available resources such as your unit’s Financial NCO, Army Community Service (ACS), and local community agencies which will provide financial education and assistance.

***A firm financial foundation is fundamental in maintaining an Army Strong Family.***

## RESOURCE Connection

### What To Do

Being a military Family can generate pride in serving one's country and provide rich and new experiences. There are a wide variety of agencies and resources that are available to help Family members navigate this Army life. It is important to connect to these resources both locally (at each duty assignment) and via the Internet, to become informed, and assist each Family in adjusting to this lifestyle and environment.

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 Family
- 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 and resources to assist Families in coping with the stresses and frustrations unique to their lifestyle.

***Asking for help and assistance is not a sign of weakness.*** It shows that you care about your Family and are willing to take action to solve any problems.

There are many resources available at your fingertips as well as within your local communities and installations. Get familiar and connected with these so you will know where to turn for assistance and guidance as you maneuver this challenging military lifestyle.

There is an extensive list of resources available for your use located in *Part 7, the Resource section of this handbook*. There will also be some resource tips throughout this handbook that will be helpful during each of the deployment stages that you may experience.



## Resource Tips

### MyArmyLifetoo

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

An official Army web site of choice for Army Families in their journey through Army life—assists all Spouses, Army Family members and Soldiers with up-to-date information about programs and services, and serves as a **“one-stop knowledge center.”**

### Army Community Service

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

Army Community Service offers a blend of quality of life programs that provide support services, education, and information to assist the military, retiree, civilian, and Family member population. Some ACS deployment cycle workshops and briefs include the Operation READY (Resources for Education About Deployment and You) materials such as Reunion and Reintegration, and Children and Deployment (*Refer to Part 7, the Resources section of this handbook for details*).

### Army National Guard Family Program

[www.guardfamily.org](http://www.guardfamily.org)

This is a one-stop shop to get connected with the Army National Guard Bureau Family Program, including information and helpful resources such as Family readiness, youth programs, community outreach and relocation assistance. The Family Assistance Centers assist the State Family Readiness office in caring for military Families of deployed troops.

## **Army Reserve Family Programs**

[www.arfp.org](http://www.arfp.org)

The Army Reserve Family Programs (ARFP) is dedicated to education, training, awareness, outreach, information, referral, and follow-up. The ARFP web site is your one-stop portal to get connected with Army Reserve Family support information and resources.

## **Soldier and Family Assistance Center (SFAC)**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

This Center provides multiple Family services and connections for wounded Soldiers and Families, and DA civilians. Some of these services are: Military personnel services/benefits, Substance Abuse Services, Information and Referral, Financial Counseling, Transition/Employment Counseling, Education Counseling, Child Care and Youth Services, Pastoral Services, and Legal Services. A virtual SFAC (vSFAC) is a web-based system of information and support that is available as well, and especially helpful for Families who are not near an installation.

## **Army Child and Youth Services**

[www.armymwr.com](http://www.armymwr.com)

Child and Youth Services recognize the challenges of Soldiers and all their Families by offering quality developmental programs for children and youth. CYS reduces the conflict between mission readiness and parental responsibility helping parents who are employed in shift work, facing deployment, temporary duty, or field training.

## **National Guard Child and Youth Program**

[www.guardfamily.org/youth](http://www.guardfamily.org/youth)

This interactive web site is geared specifically to children and youth in National Guard Families.

## **Army Reserve Child and Youth Services Program**

[www.arfp.org](http://www.arfp.org)

The Army Reserve Child and Youth Services (AR CYS) program enhances military life experiences for children who do not have access to traditional CYS on military installations. From maintaining national partnerships to forming community-based efforts, to designing Army Reserve specific initiatives, the AR CYS is a web site for the Reserve Family.

## **Military OneSource**

[www.militaryonesource.com](http://www.militaryonesource.com) or 1-800-343-9647

This DoD portal offers a toll free telephone number and web site with 24/7 capability for confidential counseling, to either speak or email a master level consultant, at no cost. Assistance to Soldiers and Family members includes: Child care, personal finances, emotional support during deployments, relocation information, resources needed for special circumstances, or private counseling in the local community.



## **Military HOMEFRONT**

[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

This DoD portal is the official Department of Defense web site that provides information for all Service Members and their Family members relevant to all quality of life programs and services.

## **Defense Finance and Accounting Service (DFAS)**

<https://mypay.dfas.mil/mypay.aspx>

The MyPay web site gives each Soldier and their Family access to information about the Service Member's money 24 hours a day from anywhere in the world. After signing up for a personal PIN number there will be a list of options from which to choose such as the ability to view and make changes to your account, printing and saving LES's, viewing and printing tax statements, making changes to federal and state tax withholdings, updating direct deposit information, electronic fund transfer information, and certificates of eligibility.

## *Notes*

## *PART 2. How To Prepare for Deployment*

### **Train-Up/Preparation and Mobilization Stage Considerations**

**T**HE NEXT TWO STAGES focus on unit and Soldier preparations for military mission and Family readiness. Being prepared and communicating is key and essential to the well-being of any Army Family. As the Soldier must always be prepared, so must the Family.



## FAMILY Connection

### Family Connection: What To Do?



## Soldier Connection–Communicate

- Talk to your Family about the Army and your duties. The more your Family knows about the Army, your unit, your job, and life during deployment, the less anxious they will be about the deployment and separation.
- Resolve Family problems before the separation, otherwise they may be worse at reunion. Work out any of these differences. Time does not heal all wounds or necessarily *“make the heart grow fonder.”*
- Express 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 out anger on anyone*—not on your Spouse, children, or other Family members.
- Discuss where the Family will stay during the deployment. Staying at your current home station is almost always a better way to survive deployment. Generally, Families deal better with the stress of deployment, by remaining at home station, maintaining familiar routines, and not moving to another location to stay with relatives. When a Family leaves:
  - It is always more costly
  - May disrupt the children’s schooling and their emotional stability, and
  - May take the Family away from their military support and problem-solving network.

## Soldier and Family Connection—Get Organized

- Discuss how you plan to keep in contact during the deployment. **Complete your Soldier and Family Checklist** (located in Part 7, the Resources section of this handbook). This will help cut down on potential household management problems.
- Ensure your finances are in order. If married, both Spouses need to work out a spending plan together. **Use the Financial worksheets** (located in Part 7, the Resources section of this handbook) to assist with organizing your financial information. If married, **you need to think about financial support for Spouses.**

**Finance Flash...**Organizing finances cannot be stressed enough. Financial difficulty is one of the most common problems Soldiers and military Families experience during separation. Use this time to get your finances in order. Go to all Finance Briefings so you have a good understanding of what your pay will look like while deployed, create a budget. It is important that finances are not left in disarray. Seek assistance in getting your finances in order. You can seek assistance through your unit's Financial NCO, ACS, and local community agencies.

- Provide financial support to Spouses during deployment.
  - 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 joint checking account in addition to the primary 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 Rear Detachment Command Team.
- Be “*Safety Cautious*”—Think about car safety when you travel, door locks and security, lighting on the outside of your home.
- 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 keep a copy).

## Soldier and Family Connection—Get Organized, (Continued)

- ❑ 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 (POA) to assure necessary medical care?





## Dual Military and Single Parent Connection

- ❑ Always have an approved Family Care Plan ready.
- ❑ Give the person caring for your child a Power of Attorney (POA) 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.



## Soldier Connection—Plan Ahead

- Take special cards with you on deployment, because they may not be available.
- 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.
- See if there is going to be email or phone access.
- Did you know that you can write electronic greeting cards and have them automatically sent on special days?



## Family Member Connection—Plan Ahead

- Plan your days and weeks. Be in charge instead of just letting things happen to you.
- Become aware of your support systems: Families, friends, unit FRG, and place of worship.
- Keep physically active. Exercise is a way to help deal with stress.
- Take good care of yourself.
- Learn to enjoy time alone.
- Learn a new skill: Take a class, get a job, or go back to school.
- Do not get hung up with the news.
- Watch more light and comedy movies and TV shows, while avoiding action, crime, and war shows.

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*“Do fun things together! Before your Soldier leaves, try to make some special time with the Family as this will give everyone something to look back on and smile!”*

— Army Spouse

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- Use this time wisely and plan a Family activity or a special Family time without distractions.
- Create fond memories.

## Keep Children Connected—During Pre-Deployment / Mobilization

The key point to remember on shaping resilience in children during the mobilization stage is to **prepare each child to adjust**. Some specific ways to help children make sense out of mobilization and its challenges are to **spend time talking** with children and focus on finding out what they know about the situation. Follow up by discussing deployment in a way that is appropriate for their age and level of understanding, being careful not to cause worry.\*

### Common statements made by children...

*“Will daddy come back?” — Age 5*

*“I don’t want daddy to go.” —Age 7*

*“Will Dad have juice packs to drink?” — Age 8*

*“Mom and I will do everything together. —Age 14*

**Ask:** *“Tell me what you think about \_\_\_\_\_?”*

**Explain:** Why dad/mom is going where, with whom, and for how long. Often the older children can share with the younger ones about their experiences with previous deployments.

Information that is helpful might include: how long it seemed, what they did and how they felt while dad/mom was away and when he/she returned.

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\*Refer to Part 1 under “Keep Children Connected” for key points on what parents can do.

## Ways to Keep Children Connected

*Model healthy ways of expressing thoughts, feelings and behaviors.*

- Talk to one another openly and honestly. Tell children what you want them to know and have them tell you their concerns and fears.
- Hold Family meetings.

*Help children contribute to preparedness.*

- Talk over ways to help mom or dad out—Even toddlers can help in simple ways.
- Maintain a healthy lifestyle.
- Do things with your children that you want them to remember.
- Help children be successful in school—tell teachers about the deployment and contact them regularly to insure that the children are keeping up with their assignments, *“doing okay.”*
- Locate and identify accurate information about the deployment.
- Discuss that there will be some challenges in keeping connected during deployment in comparison to the relationship at home; each child has different expectations and needs.

*Seek support.*

- Keep in touch with, and get help from professionals and community resources sooner rather than later.

## UNIT Connection

### What To Do

The focus when preparing for deployment is communicating with the unit. This is essential to readiness of any Army Family.

### Soldier Connection

- ★ Explain what he/she anticipates the time commitment will be, and how predictable or unpredictable his/her job may be.
- ★ Make sure that Family members have information on Commanders, Family Readiness Group (FRG), Rear Detachment Commanders (RDC), and the American Red Cross.
- ★ Fill out data forms so the unit has contact information for Family members.
- ★ Be certain that a Family Care Plan is completed and approved by your commander prior to deployment. Family Care Plan verifications are made at the Soldier Readiness Processing (SRP) site during pre-deployment briefings and FRG meetings.
- ★ Provide Family members with important unit contact information and available resources.
- ★ Attend and encourage your Families' attendance at all pre-deployment briefings and FRG meetings.
- ★ Encourage Family members to participate in FRG events. This is about their well-being, readiness, and connecting with other Spouses and Families who share the same experiences.

## Family Connection

- ★ Ensure all Unit and FRG Information Data Sheets, Forms, and Questionnaires have been completed with the correct contact information.
- ★ Attend all pre-deployment briefings, meetings, and chats as these forums will provide information on the deployment and the agencies and resources that will be beneficial to both the Soldier and his/her Family.
- ★ Ask questions.
- ★ Know your Rear Detachment Staff (Rear D). The Rear Detachment staff consists of unit military members who stay behind while the unit deploys. They are responsible for the remaining personnel and equipment and for providing assistance to Families of deployed Soldiers. The Rear D:
  - Coordinates with on and off-post agencies to assist Families
  - Communicates with the deployed unit, and
  - Works with the unit's FRG to plan Family briefings and share information.
- ★ Keep the FRG and Rear Detachment informed of any address or telephone number changes if you go out of town.
- ★ Keep the Rear D informed during an unaccompanied tour. Your Soldier may be



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## Family Connection, (Continued)

assigned to a location where Family members may not be allowed to accompany them. You can ease the burden of this major separation.

- Attend outbound briefings with your Soldier for important information.
- Communicate and participate with your Soldier's former unit and FRG. They will remain your point of contact for support and information during your Soldier's unaccompanied tour.



## RESOURCE Connection

### What To Do

The pre-deployment stage can be extremely stressful as both the Soldier and Family members try to ensure that everything is completed and in order before the departure of the Soldier. It can also be a time of conflicting emotions as the time nears to say **“good bye.”** Use this time prior to departure of the Soldier to access the available resources in the military and local communities, to include the Internet, to assist with this preparation of the upcoming separation. Some resources to keep in mind during this stage are listed here. A more detailed list is located in *Part 7, the Resources section of this handbook.*



## Resource Tips

### Financial Assistance and Education

#### Unit Finance NCO

The Unit's Command Finance NCO (CFNCO) provides access to financial assistance for Soldiers and Families.

#### Army Community Service (ACS)

Financial Planning and information classes are offered through ACS that will provide information, assistance, and tips on budgeting and other financial related topics. Some topics include: First Term Soldiers Financial Training, Money Management Education, Credit Education, Consumers Affairs and Family Subsistence Supplemental Allowance (FSSA).

### Marriage and Relationship Assistance

#### Unit Chaplain

The unit chaplain is the spiritual leader in a unit and provides religious support, and counseling to the Soldiers and their Families. Most times the unit chaplain will deploy with the unit. When this happens there will be a designated Chaplain for Families to contact. Retreats are also organized for couples.

#### Military Family Life Consultants (MFLC)

An Army program designed to provide anonymous, confidential support to Soldiers and their Family members. You may request Life Consultants through Army Community Service. This program serves active duty and mobilized National Guard and Army Reserve Soldiers and their Families.

## Army Community Service (ACS)

Army Community Service offers a blend of quality of life programs that provide support services, education, and information to assist the military, retiree, civilian, and Family member population. Some ACS workshops and briefs include, Relationship Support, Stress Management, New Parent Support programs and Spouse Abuse and Domestic Abuse support.

## Community Counselors and Ministry Teams

The counseling services and faith based services that offer support within the local community.

## Deployment Preparation and Support

### MyArmyLifetoo

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

An official Army web site of choice for Army Families in their journey through Army life—assists all Spouses, Army Family members and Soldiers with up-to-date information about programs and services, and serves as a *“one-stop knowledge center.”*

### Army Community Service (ACS)

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

Army Community Service offers information on deployment cycle workshops and briefs to include the Operation READY (Resources for Education About Deployment and You) materials such as Pre-deployment, and Children and Deployment. *(Refer to Part 7, the Resources section of this handbook for details).*

## **Army National Guard Family Resources**

[www.guardfamily.org](http://www.guardfamily.org)

This is a one-stop shop to get connected with the Army National Guard Bureau Family Program, including information and helpful resources such as Family readiness, youth programs, community outreach and relocation assistance. The Family Assistance Centers assist the State Family Readiness office in caring for military Families of deployed troops.

## **Army Reserve Family Programs**

[www.arfp.org](http://www.arfp.org)

The Army Reserve Family Programs (ARFP) is dedicated to education, training, awareness, outreach, information, referral, and follow-up. The ARFP web site is your one-stop portal to get connected with Army Reserve Family support information and resources.

## **Soldier and Family Assistance Center (SFAC)**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

This Center provides multiple Family services and connections for wounded Soldiers and Families, and DA civilians. Some of these services are: Military personnel services/benefits, Substance Abuse Services, Information and Referral, Financial Counseling, Transition/Employment Counseling, Education Counseling, Child Care and Youth Services, Pastoral Services, and Legal Services. A virtual SFAC (vSFAC) is a web-based system of information and support that is available as well, and especially helpful for Families who are not near an installation.

## **Military OneSource**

[www.militaryonesource.com](http://www.militaryonesource.com) or 1-800-343-9647

*(See deployment link and then preparation for deployment link.)* A DoD portal that offers a toll free telephone number and web site with 24/7 capability for confidential counseling, to either speak or email a master level consultant, at no cost. This web site has a variety of articles on deployment and other topics of concern for military Spouses and Families.

## **Military HOMEFRONT**

[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

This DoD portal is the official Department of Defense web site that provides information for all Service Members and their Family members relevant to all quality of life programs and services.

## **National Military Family Association (NMFA)**

[www.nmfa.org](http://www.nmfa.org)

*(See the Deployment and You link for deployment-related information.)* An organization dedicated to serving the Families and Service Members of the seven uniformed services through education, information, and advocacy.

## *Notes*

## *PART 3. How to Sustain During The Deployment*

### **Deployment and Employment Stage Considerations**

**I**N THE DEPLOYMENT AND EMPLOYMENT STAGES, the unit and your Soldier have left the home station and are in the theatre of operations performing their assigned mission. Individual Soldiers, who are assigned to augment the unit or replace Soldiers in theatre, also deploy during this time.

*Something key to remember is to keep the Family connection by communicating during the deployment. This is directly linked to the reunion process, the reintegration of the Family, and the mental health needs of all concerned.*

## FAMILY Connection

### What To Do?

As the Soldier departs and you head back home, you may be asking yourself, how am I going to manage this separation? Here are some tips, ideas, and information.





## Manage The 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, or bowl.
- Treat yourself to a special outing, but stay within your budget.
- Try to set aside time to do something you enjoy every day.
- Avoid trying to do everything yourself.
- Take advantage of military community support.
- Participate in programs such as Army Family Team Building (AFTB), classes offered by Mobilization and Deployment such as Spouse Battlemind, and Deployment Briefings, and Family Readiness Training.
- Contact Families, friends, neighbors, and Spouses of other deployed Soldiers whenever you need practical or emotional support.
- Set goals and then pursue them.
- 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.

## Manage The Separation, (Continued)

- Talk about your feelings, doubts, and fears with a trusted friend, neighbor, or co-worker.
- Know at least three of your neighbors. You may need their help during an emergency. They can also be a helpful source of day-to-day support.
- 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, can do wonders for the spirit. Plan on taking a friend. Do not 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 or confusion.
- Find another military Spouse in similar circumstances; time passes much faster with a friend.
- Do not try to please everyone. Learn to say “no.”
- Admit when you have made a mistake. It is 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.
- Keep learning—*“use your brain power.”*
- Simplify.
- Avoid power struggles.
- Provide consistent limitations and feedback to children.
- Anticipate stress, and prepare for it. Learn about your acceptable and comfortable stress level. Some stress is normal and necessary.
- Recognize the signs of stress, evaluate your own state of stress, and know when to access your available resources and get some help.
- Seek professional help if you feel overwhelmed by your emotions or if you suspect that someone in the Family is having emotional problems.



## Keep Children Connected During Deployment

A key point to remember for shaping resilience in children during the parent's deployment is to **understand that this changed home environment will still have some challenging, busy, and fun times**. Focus on ways **to include children in the deployment process**, and find ways to help them feel like they are contributing. One way to do this is telling children that just as the deployed parent has a job, so do the Family members who remain at home. Although the parent-Soldier's job is not necessarily an easy one, it is a very important one.

Children tend to feel more secure when parents and caregivers keep routines stable and provide consistent guidance and discipline. Patience may help to resolve even the most difficult situations as children test parents to find out if they bend more when the deployed parent is gone.\*

### Common statements made by children...

*"It just isn't as much fun with Daddy gone."* —Age 6

*"I help out more and I like that."* —Age 9

*"Mom seems more tired and I'm worried about her."*

—Age 10

*"I wish Dad would talk to me more when he calls."* —Age 12

*"I don't get to do as much with Dad gone."* —Age 14

***Whether or not your children seem to be having difficulty with the separation, help each child stay connected to the deployed parent.***

\*Refer to Part 1 under "Keep Children Connected" for key points on what parents can do.

## Ways to Keep Children Connected

### *Stay involved.*

- Keep talking about your feelings and theirs (concerns, fears, expectations).
- Have each child choose one of dad's or mom's chores—as a special contribution to the Family.
- Start a new Family adventure, routine, or outing like a weekly hike, monthly trip to the museum, building a birdfeeder, and watching birds.
- Try something new like scouting, bowling, arts and crafts classes, youth sports, and youth tours.
- Contact Children and Youth Services (CYS), and community youth programs such as 4H where children can support one another.
- Support community initiatives that support Soldiers.
- Help children look forward to the deployed parent's return. Caution against using the deployed-parent as a discipline tool. ***“Wait till your Dad/Mom gets back.”***

### *Keep in-touch.*

- Send cards, email, photographs, drawings, copies of school work.
- Put together care packages that can be sent back and forth.
- Make phone calls.
- Take pictures of each child with dad/mom, and display the pictures at your child's eye level.

## Ways to Keep Children Connected, (Continued)

- Read stories and talk on a tape player.
- Make and watch video and audio tapes.
- Create a photo album or scrapbook of memories of missed special events.

### *Seek support.*

- Keep in touch with, and get help from professionals and community resources sooner rather than later.

## Stay in Touch and Communicate

As you and your Family members are learning ways to manage and cope with the separation and deployment of a loved one, it is equally important to stay in touch and connected throughout the deployment. Communication plays a critical role when a Soldier is physically absent. Maintaining an emotional connection is essential in sustaining a relationship. Active communication also boosts morale for both the Soldier and those left at home. The following will provide you some tips in maintaining that connection and communication. Remember the time zone differences (*a chart is located in Part 7, the Resources section*).

**Letter Writing**—Letters can be special since they can be reread over and over, especially during periods of loneliness. Letters can be long detailed accounts of day to day activities or short “*thinking of you*” messages; no



matter what style, letters are appreciated by all who receive them. The following is a guide that may make it easier to talk with each other by letter.

- 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.
- Number your letters and packages, and factor in that some may take longer to arrive. This will help the Soldier know that they are still on their way.
- Have the Soldier send separate letters to each child in the Family. This will help maintain and strengthen their relationships. Children love to receive their own mail.
- Try to send photographs.
- 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.
- Express yourself clearly so the Soldier will not have to think, *“I wonder what was meant by that?”* On the other hand, do not try to read between the lines or interpret a puzzling remark. If you do not understand, ask questions in your next letter.
- Answer all questions.
- Write with your Spouse’s 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.

**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**—Whether it is on a landline or a cell phone, telephone calls are a quick way to communicate, but remember that long distance and overseas calls can be very expensive. Hearing your loved ones voice every now and then is a luxury that many couples will budget for. However, it is easy to *“get carried away”* and talk longer than planned for. It is important to research options and budget for this cost. Compare prices between a direct phone call and paying with a phone card. A pre-paid phone card is convenient and there are no surprise bills. Also do not forget that many times there will be MWR phones for Soldiers to use which are usually free of charge; the Soldier just may have to wait in line to make the call. Remember the difference in time zones as well (*see Time Conversion Chart in Part 7, the Resources section*).



*Always remember to watch what you are talking about especially when it comes to unit location, movement and operational activities that may be happening with your Soldier's unit. Please remember OPSEC.*

**Email**—Email is probably the most popular method of quick communication. If a computer and email account are made available, this is an excellent way of communicating as this mode of communication is fairly fast and each partner can get *“up-to-date”* information. 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 is better to compose it, park it for a few hours, review it for clarity and kindness, and then send it. It still does not replace the letter for personal and romantic communication. And remember, email is not secure. It can be read by anyone who uses the computer. If the Spouse or Family member at home does not have a personal computer or Internet service, he or she can check at a nearby military installation or another Family readiness agency which may offer email access. If this is not convenient, check with your local library for Internet access and free email accounts. Remember the difference in time zones (*see Time Conversion Chart in Part 7, the Resources section*).

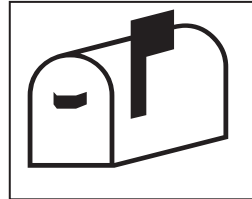
**Instant messaging and Web Cam**—Instant messaging transmits instantaneous communication between several parties simultaneously. This allows for immediate acknowledgement and reply. This technology provides a great way to connect with loved ones but know that it can be still difficult for instantaneous responses and is dependent upon the location of your Soldier. In addition, unlike a telephone conversation it does allow for the receiver to respond when convenient. Certain features make this relatively popular such as being able to see the other party, or talking directly over the internet. Be mindful that there are costs involved which can be very expensive. Remember the difference in time zones as well (*see Time Conversion Chart in Part 7, the Resources section*).



**Video Teleconferencing**—During some deployments, the unit will be given access to video teleconferencing. This is dependent upon the location and technological support of your Soldier's location.

**Video**—Videos are an excellent resource for loved ones to see where the Soldier is stationed, if allowed. Likewise, the Soldier will enjoy seeing his or her Family engaging in activities.

**Mail**—Letters from home boost morale and provide assurance of the Families' welfare. Care packages are great pick-me-ups for lonely Soldiers as they provide a little piece of home. Keep in mind that this is an added expense and the cost for multiple care packages needs to be factored into the budget. Also keep in mind that the flat rates boxes are a cost saver. Some things to include might be photographs, cookies, magazines, or a home video. You will need to follow postal regulations for packing and wrapping. Also make sure you address letters and packages correctly. You can get the address from either your Soldier or the Soldier's Unit's Rear Detachment. The information usually required is listed below.



- Rank, Name
- Unit Identification
- 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 a Mail Release form provided by the unit, and
- The Soldier or Family member delivers the release form to the unit mailroom.

## The “What Ifs” During A Deployment

### What if an ID Card Is Lost? What Must Be Done for a Family Member to Obtain a New One?

As we know, ID Cards are the key to many benefits in the military, as well as containing personal information such as Social Security numbers so you will want to remedy this loss quickly. Your best bet is to make contact with the Rear Detachment or the unit’s S-1 for assistance.

### What if There Is 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-Locho-Parentis).

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

**The American Red Cross (ARC)** can provide official verification of an emergency situation within the Soldier's immediate Family and transmit a message to the command. Remember that the American Red Cross cannot grant emergency leave. The Commanding Officer of your Soldier's unit is the only one with the authority to grant or deny emergency leave and there are many factors involved in making this decision.

When sending a message, Family member's need to remember to:

- To include the name and relationship of the person
- What the message is about, and
- The name of the doctor, hospital, or funeral home as appropriate.

You will receive assistance from someone at the Red Cross with your request.

### What If You Do Not Hear From Your Soldier? "Black outs?" "Rumors?"

Remain calm! Though it is tempting to start calling all of the other Spouses and Families, call the Rear Detachment or FRG leader to discuss your concern or get clarification on something that you may have heard. It is always best to check with the Rear D to see if they can provide any information to you as it could be that your Soldier has been very busy and may not have had the opportunity to call.

## What if Financial Assistance Is Needed?

You can go to your Rear Detachment Command Team or your Unit's Command Financial NCO (CFNCO) to assist with paperwork and direction to other agencies.

**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 CFNCO or financial readiness branch of Army Community Service (ACS)
- Get and complete a DA Form 1103 (Application for Army Emergency Relief Financial Assistance)
- The Rear Detachment Commander must sign the form, and
- 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, or
- Need emergency food, contact ACS.

AER is available during normal duty hours through ACS centers. Contact Red Cross after hours and on weekends for assistance.

**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 the ARC tries to contact the Soldier before a loan is made but this may be difficult during deployment. If ARC is not able to assist, the Family member will be referred to AER.

### What if Financial Difficulties Exist?

If financial difficulties arise while your Soldier is away, contact the rear detachment and the unit Command Financial NCO (CFNCO) or the Army Community Service (ACS) financial readiness section.

**Finance Flash...**Remember, stick to the budget that you set before the deployment. Many times it is tempting to use the increase in pay received during a deployment for additional purchases that were not part of the budget and may not be needed. Sometimes it is easy to get caught up in spending that extra money rather than focusing on the best use of the money. It is important to try not to become dependent upon this extra income as it will cease upon the redeployment of your Soldier.

## UNIT Connection

### What To Do

Though your Soldier is now deployed, this is not the time to pull away from the unit as the FRG and Rear D will be a great source of information on how the unit is doing down range, as well as providing assistance and resources to you throughout the deployment. Whether or not you are located near the unit, maintain a good connection with the FRG and Rear Detachment. Some things that you can do to maintain this connection are listed here.



- ★ Attend FRG meetings, activities, or other support type meetings.
- ★ Maintain communication with the Rear D, especially if you need to update your contact information.
- ★ If your unit has a web site, check it periodically for information, newsletters, and any other updates that may be posted.
- ★ If you have not heard from your FRG POC, then take the initiative and contact that person just to make sure he/she has your correct contact information and to see if there is any information that you need to be made aware of.

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## UNIT CONNECTION, (Continued)

- ★ Remember the FRG is most effective when each member takes responsibility for the groups' success.



## RESOURCE Connection

### What To Do

There are many resources and agencies available to you throughout the Soldier's deployment. Educate yourself on additional ways to cope and manage this separation, and know the signs of stress in not only yourself, but in your children as well. Be aware of what resources and assistance is available to you locally whether on post or in the local community and via the Internet. There are a lot of resources listed in *Part 7, the Resources section of this handbook*, but some helpful resources to keep in mind during the Soldier's Deployment are listed here.



## Helpful Resources

### MyArmyLifetoo

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

An official Army web site of choice for Army Families in their journey through Army life—assists all Spouses, Army Family members and Soldiers with up-to-date information about programs and services, and serves as a **“one-stop knowledge center.”**

### Army Community Service

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

Army Community Service offers a blend of quality of life programs that provide support services, education, and information to assist the military, retiree, civilian, and Family member population. Some ACS deployment cycle workshops and briefs include the Operation READY (Resources for Education About Deployment and You) materials such as Reunion and Reintegration, and Children and Deployment (*Refer to Part 7, the Resources section of this handbook for details*).

### Army National Guard Family Program

[www.guardfamily.org](http://www.guardfamily.org)

This is a one-stop shop to get connected with the Army National Guard Bureau Family Program, including information and helpful resources such as Family readiness, youth programs, community outreach and relocation assistance. The Family Assistance Centers assist the State Family Readiness office in caring for military Families of deployed troops.

## **Army Reserve Family Programs**

[www.arfp.org](http://www.arfp.org)

The Army Reserve Family Programs is dedicated to education, training, awareness, outreach, information, referral, and follow-up. The ARFP web site is your one-stop portal to get connected with Army Reserve Family support information and resources.

## **Soldier and Family Assistance Center (SFAC)**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

This Center provides multiple Family services and connections for wounded Soldiers and Families, and DA civilians. Some of these services are: Military personnel services/benefits, Substance Abuse Services, Information and Referral, Financial Counseling, Transition/Employment Counseling, Education Counseling, Child Care and Youth Services, Pastoral Services, and Legal Services. A virtual SFAC (vSFAC) is a web-based system of information and support that is available as well, and especially for Families who are not near an installation.

## **Military OneSource**

[www.militaryonesource.com](http://www.militaryonesource.com) or  
[1-800-343-9647](tel:1-800-343-9647)

This DoD portal offers a toll free telephone number and web site with 24/7 capability for confidential counseling, to either speak or email a master level consultant, at no cost. Assistance to Soldiers and Family members includes: Child care, personal finances, emotional support during deployments, relocation information, resources needed for special circumstances, or private counseling in the local community.

## **Military HOMEFRONT**

[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

This DoD portal is the official Department of Defense web site that provides information for all Service Members and their Family members relevant to all quality of life programs and services.

## **Army Child and Youth Services**

[www.armymwr.com](http://www.armymwr.com)

Child and Youth Services recognize the challenges of Soldiers and all their Families by offering quality developmental programs for children and youth. CYS reduces the conflict between mission readiness and parental responsibility helping parents who are employed in shift work, facing deployment, temporary duty, or field training.

## **National Guard Child and Youth Program**

[www.guardfamily.org/youth](http://www.guardfamily.org/youth)

This interactive web site is geared specifically to children and youth in National Guard Families.

## **Army Reserve Child and Youth Services Program**

[www.arfp.org](http://www.arfp.org)

The Army Reserve Child and Youth Services (AR CYS) program enhances military life experiences for children who do not have access to traditional CYS on military installations. From maintaining national partnerships to forming community-based efforts, to designing Army Reserve specific initiatives, the AR CYS is a web site for the Reserve Family.

## Operation Military Kids

[www.operationmilitarykids.org](http://www.operationmilitarykids.org)

Army Child and Youth Service, National 4-H Headquarters/ USDA, and land-grant Universities throughout the U.S.—This partnership with youth serving organizations establishes local support networks that connect and support the youth of mobilized National Guard and Reserve Service Members. Through these community support networks, military youth receive a wide range of recreational, social, and educational programs in communities where they live.

## Chaplain and Unit Ministry Team

The chaplain and the assistant within a unit or on a local installation are ready to offer support, counseling, and assistance to the Soldier and Family.

## Local Faith-Based Community

Churches and faith based organizations offer spiritual support within the local community.

## Military Family Life Consultants (MFLC)

An Army program designed to provide anonymous, confidential support to active duty Soldiers and mobilized National Guard and Army Reserve Soldiers and their Family members, especially those returning from deployments. Units that return from deployment may request MFLCs through Army Community Service, providing overall support with well-being.

*Remember knowledge is power so use this time to empower yourself and learn all you can to make this time of deployment a positive, learning experience.*

## *Notes*

## *PART 4. Your Soldier Is Getting Ready To Come Home*

### **Redeployment (Demobilization) Considerations**

**T**HIS IS THE TIME IN WHICH THE SOLDIER is beginning post conflict/mobilization processing in-theatre, either individually or with a unit, in the redeployment stage. This redeployment is for Rest and Relaxation (R&R) or return to home station (Active) or demobilization station (Reserve).

During this stage, preparation begins for the Soldier's return. The Soldier is preparing to return home and the Family is preparing for the return of their Soldier. The thing to remember is that the reunion is more than just your Soldier coming home. It is a major event in the life of the Soldier, as well as the Family. Though the anticipation of your Soldier's return is exciting, it is normal to have some nervousness, and conflicting emotions. Adjustments will be required by both the Soldier and the Family. To help make the adjustments a little easier, it is important for both the Soldier and Family members to start thinking and talking about their expectations, role changes, and budget changes before the Soldier's return. Just as you prepared as a Family for your Soldier's departure in the pre-deployment stage, so must you in this redeployment stage. This preparation includes being connected and communicating as a Family, and with the unit. It also includes knowing the resources available to you and how to access them while you prepare for your Soldier's return.

## FAMILY Connection

### What To Do Before a Homecoming

***The key here is communicating and keeping realistic expectations.*** It is important for the Soldier, Spouse, children, and other Family members to begin talking honestly about their expectations long before the arrival of the Soldier. It is also important for everyone to establish realistic expectations about the actual upcoming reunion. Communication between the Soldier and the Family will be extremely important before the Soldier arrives home. Some things that you may want to think about and/or discuss are listed here.





## Soldier and Family Connection

- ❑ It is normal to feel nervous as each is wondering how the other has changed, will they be accepted, will they be proud of the other's accomplishments, etc.
- ❑ Do not expect things to be the same. Both the Family and the Soldier have changed during this time of separation.
- ❑ Roles and responsibilities may never return to *“pre-deployment”* status. People grow and change as time passes.
- ❑ Draft a *“reunion budget”* as reunions add expenses such as higher food bills, greater transportation costs, etc.
- ❑ Refine the budget and discuss new spending limits and changes.

**Finance Flash...** Make sure you go to redeployment briefings to ensure that you have information pertaining to the upcoming changes that will take place with your LES. You need to start preparing for the loss of any additional income due to redeployment and if needed refigure your budget with this decrease in income.

## Soldier and Family Connection, (Continued)

- The actual day of homecoming can be stressful as both the Soldier and Family may be tired, nervous, and full of varied emotions.
  - Decide who will be meeting the Soldier upon his/her arrival...the immediate Family, the extended Family, friends, etc. This can cause a lot of stress so it is best to discuss this and make a mutual decision before homecoming day.
  - Make an agreement on the schedule for the next few days or weeks.
  - Consider where children, extended Family members, and friends fit in.
  - Let each person in the Family talk about what they would like to do and decide together what is best for the Family.



## Keep Children Connected During Redeployment –Before Homecoming

During this stage the entire Family is preparing for the Soldier's return, which is a major life event. A key point to remember for shaping resilience in children during homecoming is to preplan ways to adjust to the Soldier's return back into the Family. Also, the Soldier must preplan readjusting into the Family. Even though this takes time, it is necessary *to sort out the experiences that made things work while the Soldier was away.*

Children no doubt feel worried, stress, and happiness; all of the same confusing emotions that the Soldier and non-deployed parent experience.\*

### Common statements made by children...

*"Can Dad go to school with me?" –Age 6*

*"Will Dad play a lot when he gets home?" –Age 7*

*"How much will rules change?" –Age 11*

*"Will Dad be mad about my grades?" –Age 12*

*"Will Dad be angry that I'm wearing make-up and dating?"  
–Age 16*

*It is very important to plan to set aside Family time during the first few days rather than planning a busy schedule for events.*

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\*Refer to Part 1 under "Keep Children Connected" for key points on what parents can do.

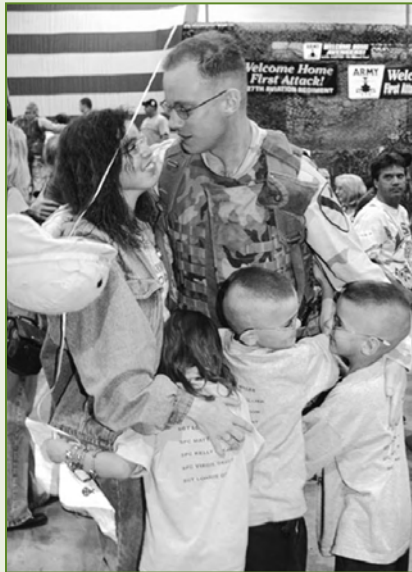
## Ways to Keep Children Connected

*Plan ahead and prepare for an adjustment period.*

- Include children in the preparation of homecoming activities such as welcome signs, cooking, and room preparations.
- Alert children to appropriate expectations for this reunion.
- Expect some ***“bumps in the road.”***
- Know that children may test limits and boundaries.

*Seek support.*

- Keep in touch with, and get help from professionals and community resources sooner rather than later.



## Soldier Connection—Connecting to Children at Homecoming

*Because children are excited about the return of their parent it may be difficult for them to control that excitement. So, before trying to have quiet time with Spouse and other Family members or friends, plan to spend some time with the children.*

- Expect and accept changes.
- Plan quality time with each child.
- Take it slow, get acquainted again, and do not force affection.
- Have whole Family hugs at first.
- Look for ways to interact that are pleasing.
- Recognize child's growth and changes.
- Model caring interactions among all Family members.



## UNIT Connection

### What To Do

This is no time to lose that connection to the Unit. In theatre, the unit provides reunion and reintegration training for the Soldiers. Back at home, the Rear Detachment and FRG will be planning and offering reunion and reintegration training. Do not miss out on these opportunities as they provide a forum for you to receive information on what to do in preparation for your Soldier's return home and what to expect when your Soldier returns home.

***Ask questions and share concerns to the unit for frontline support.*** The unit is the source of frontline information on resources and assistance available, finances, timelines of mandatory briefings and trainings required for the Soldier to attend, and other sources of support.

Do not be afraid to ask questions and to share any concerns that you may have. Even though you may not be in the same location as the Rear Detachment and FRG, ask them for the same information that they will be providing to those Families that can attend the briefings and meetings.



## RESOURCE Connection

### What To Do

There are many resources available to you as you prepare for the Soldier's return. There are a variety of resources listed in the *Part 7, the Resources* section of *this handbook*, and some to keep in mind during this Redeployment stage of the deployment cycle.



## Helpful Redeployment Resources

### MyArmyLifetoo

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

An official Army web site of choice for Army Families in their journey through Army life—assists all Spouses, Army Family members and Soldiers with up-to-date information about programs and services, and serves as a *“one-stop knowledge center.”*

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circumstances, or private counseling in the local community 24/7.

### **Operation Military Kids**

[www.operationmilitarykids.org](http://www.operationmilitarykids.org)

Army Child and Youth Service, National 4-H Headquarters/USDA, and land-grant Universities throughout the U.S.—This partnership with youth serving organizations establishes local support networks that connect and support the youth of mobilized National Guard and Reserve Service Members. Through these community support networks, military youth receive a wide range of recreational, social, and educational programs in communities where they live.

## *Notes*

## *PART 5. Your Soldier Is Home— Now What?*

### *Post Deployment and Reconstitution Stage*

During these stages of the Deployment Cycle, the Soldier is home readjusting to work and Family life, and the Family is readjusting to having their Soldier home.

This all begins with the homecoming of the deployed Soldier. This is that special time of reunion that both the Soldier and Family have been planning and waiting for. This can be a joyous and exhilarating time with long awaited embraces and shouts of *“welcome home,”* yet at the same time, it can be an emotional, nerve wracking and frustrating experience. This reuniting and coming back together as a Family involves changes for both the Soldier and the Family. The key is to be flexible, be prepared for that change and be patient with the readjustment process. Keep in mind that it is important not to bombard the Soldier with the all the day-to-day stressors at once, but gradually reintroduce them (e.g., bills, home maintenance, behaviors of children). Not only is that Family connection important, but it is also important to remain connected to the unit and the available resources as each plays an important role as the Soldier and Family both adjust to the Soldier’s return. This adjustment includes a fit between the Family, and work environment.

## FAMILY Connection

### What To Do?

As a Family, it is important  
*to think about and be prepared  
for the return.*

Here are several tips.



## Family Connection—Being Prepared for the Return

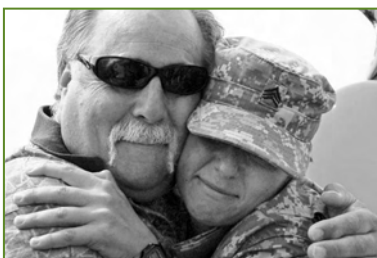
- Many times there is an anticlimactic let down after the big anticipation when the homecoming is over. The reunited Family needs to take time to find out what is new in their lives, for there are bound to be changes in everyone's routine.
- Everyone who has been through a separation has said the most important thing to a positive reunion is to keep the first few days after coming home free to just get to know each other again. Begin to work out newly identified problems shortly after those first few days.
- Things will not be the same as when the Soldier left, for everyone involved.
  - New roles may have been assumed out of necessity.
  - New rules may have been established to keep things going on the home front.
- Everyone has become more independent as they have taken on new responsibilities, made their own decisions, and set their own schedules and routines.
- Problems that existed prior to the deployment will most likely be there at the reunion. Prepare to discuss and work on these problems.
- Give up any fantasies or expectations you may have about what reunion day should be. Take it easy and let things happen naturally.

## Family Connection—Being Prepared for the Return, (Continued)

- There may be some emotional strain.
- Expect to have a few doubts and worries. Your partner may think that you do not need him/her anymore and vice versa. Anxiety is a natural and normal part of reunion.
- You and the Family will need to take time to listen and talk to each other.
- For couples, reestablishing sexual intimacy will take time, patience, and good communication—take time to get to know each other again.

## Family Connection—Re-establishing Closeness

As you, your Soldier, and Family are trying to re-establish some normalcy back into your lives, the list here describes some things that you will want to do and watch out for. The best way to get through re-acquaintance jitters and regain closeness is by talking and actively listening. **Remember—communication is key.**





## What To Do

- Know what changes have occurred in everyone.
- Trust your partner or Family member(s) on the decisions made and on the way things were handled during the deployment. Caution against feeling upset by things that are done differently. *Change will happen.*
- Spend quality time with members of your Family.
- Take time to listen. Do this by clarifying what you heard before responding.
- Share information about what is important with your Family.
- Talk about everyone's experiences throughout the deployment.
- Encourage everyone to express their feelings.
- Give yourselves a no-pressure chance to become a couple again. Do not rush sex.
- Try to see things from the other person's point of view.
- Remember, try not to make up for lost time—try not to cram a year of catching up into one week.



## Spouse and Family Connection

Be aware that the Soldier may no longer feel a part of things. Try to understand why the smallest changes may be upsetting for the Soldier. Let your Soldier know that you are glad that he/she is back.

## Soldier Connection

When it comes to changes that have taken place in the household, try to be supportive and recognize the pride that your Family feels in the way they handled everything while you were gone. Realize too that they had to overcome and adapt in your absence. Support them for their decisions and see it from their perspective. Soldiers need to take special efforts to control temper, or any aggressive behavior to Family members or others.

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***Family members...Encourage your Soldier to be honest with the assistants during the reintegration process.***

The days of hiding fears and effects for fear of chain of command disappointment are no longer relevant. Make sure your Soldier gets the help they need sooner rather than later.

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## What To Avoid

- Not letting your Family know when you are coming home.
- Taking charge of matters as soon as you return.
- Playing ***“Who had it worse”*** game.

- Giving orders.
- Wanting to rebuild intimacy too quickly.
- Unloading the negative things that happened during the deployment. While honesty is best, timing and discretion are essential.
- Packing a full social calendar that leaves everyone exhausted.
- Criticizing your Spouse or Family members upon your return.
- Trying to solve all the problems within the first few days of your return.
- Having **“Honey do lists.”**
- Engaging in rumors and gossip.
- Desire to over-spend (set budget limits).

**Finance Flash...**It is important not to plan on any big expenditures that first month. Many times Soldiers and Families will fall into debt shortly after the deployed member returns because they fall into the “making up for lost time” syndrome. One of the worst financial times in the deployment cycle is the first two months after the deployed member gets home because that is when all the bills start pouring in and there has been a decrease in the Soldier’s pay.

## Keep Children Connected During Post Deployment

A key point to remember for shaping resilience in children during reintegration is **to alert children to expected changes** in routine, responsibilities, roles, parent-Soldier relationship, emotional reactions and physical appearance (e.g., injury). Of particular importance is to point out to children that the deployed-parent may seem to have mood swings and appear very impatient even over relatively minor problems. Parents need to understand that children express their feelings in different ways and they may need to help their children manage their reactions to their feelings. One thing that may happen is that some children show signs of jealousy of their parents spending time together, or spending time with significant others.

### Common statements made by children...

*"I want just Dad to take me to school." —Age 7*

*"I can't wait for some me and Dad time." —Age 9*

*"I've become used to just Mom and I don't want that to change"*  
—Age 12

*"The first thing I would like to do is take a hike; just Dad and me."*  
—Age 15

*"When will Dad have to leave again?" —All ages*



\*Refer to Part 1 under "Keep Children Connected" for key points on what parents can do.

## Ways to Keep Children Connected

*Understand that reactions differ according to age, personality, and coping strategies.*

- Infants**—May cry or fuss more, have change in sleep or eating habits, be frightened by a new adult voice.
- Toddlers**—May be irritable or confused, revert to previous behavior, pull away from or not recognize the parent-Soldier, cling to the non-deployed parent or caregiver, revert to behaviors out grown.
- Preschoolers**—May be sad or frustrated, need time to warm-up to the returning parent and cling to the non-deployed parent or caregiver, act out to get attention, revert to behaviors out grown, have bad dreams.
- School Age Children**—May display a range of feelings and mood swings, may just want to talk non-stop, try to act *“grown up,”* or be excited to see the returning parent, yet express guilt about not doing enough or being good enough.
- Teenagers**—May show their excitement yet feel too old or unwilling to change their plans to meet or spend time with the returning parent, have concerns about how the rules and responsibilities could change, have problems in school, have rapid mood swings.

*Look for lingering stress reactions and those that are not as your child normally behaves. If any reactions persist in intensity or frequency and interfere with daily skills seek professional help.*

- Irritability, problems controlling his/her temper.

## Ways to Keep Children Connected, (Continued)

- Significant appetite or sleeping changes.
- Not finding fun in things previously enjoyed.
- Being unhappy, sad, or depressed.
- Getting into fights.
- Having problems paying attention or sitting still.
- Withdrawing from friends, or becoming a loner at school or at home.
- Serious academic problems.
- School personnel, friends, or others tell you that your child needs help.



## Soldier Connection—Helping Children

*Children’s behavior can run the gamut from consistent normal behavior to regressing to younger behavior.*

- Encourage them to show and express feelings in acceptable ways.
- Take more time to talk, hug, and cuddle.
- Recognize that they may test the limits or rules, or for younger children be reluctant to stray from the remaining parent or caregiver’s side.
- Keep discipline routine and rules as consistent as possible.
- Praise what they have done, and review school work and scrapbooks.
- Participate daily in routines with infants, fun activities with preschoolers, and talks with school age children, and find out *“what is going on”* in the life of your teenagers.

## Soldier and Family Member Connection— Warning Signs

As exciting as reuniting as a Family can be, there can also be some stress involved during this readjustment period. It has been said, *“reunion can cause more stress in people’s lives than the actual deployment because of the changes that have taken place and the uncertainty of what life will be like after a long separation.”* Know that some acute combat stress reactions are normal, but if the presence of any one or more goes unrecognized and unmanaged it can lead to serious physical and mental health problems.

If any of the symptoms listed are severe, persist, or interfere with daily life, to include the ability to work, or have relationships/interactions with others, then professional help should be sought. Seek professional help immediately if there is any thought or action of the intent to hurt someone or oneself. It is important to know that these symptoms can occur early-on after deployment or months later. These symptoms and *“warning signs”* are from the *“Battlemind Training System,”* developed by the Walter Reed Army Institute of Research, which can be found at [www.battlemind.org](http://www.battlemind.org).

- Feeling depressed and down.
- Repeated crying episodes.
- Feeling angry, tense, irritable, hopeless, and/or resentful.
- Difficulty sleeping or sleeping too much.
- Significant appetite changes.
- Not finding fun in things previously enjoyed.
- Using medications, illegal drugs or alcohol to cope.
- Taking out frustrations on others.



- Suicidal or homicidal thinking, intent, or actions.
- Isolating yourself or withdrawing from important relationships.
- Family, coworkers or friends tell you that you need help.

### **Soldier Connection—Additional Warning Signs**

- Strong memories, nightmares, or sleeping problems.
- Easily startled. Keep in mind that reaction to loud noises will take time.
- Conflict, arguing, anger, and hostility.
- Excessive use of alcohol or other substances.
- Performance problems at work or home.
- Distant from Spouse or children; talking of a divorce or separation unwanted by Spouse.
- Aggressive driving.
- Feeling down or not able to enjoy life; not making future plans.

This post deployment stage is critical for both the Soldier and Family. Remember to be patient, communicate, keep expectations realistic, and take time to get to know one another again, as each of these are important to the successful reintegration of the Soldier back into the Family.

***If you notice that things are not going as well as you feel they should be, do not be afraid to ask for some help.***

Army Community Service, National Guard Family Program, and Army Reserve Family Programs, the Chaplain, other professionals, and support groups are there to help. They know the stress you are under and are ready to help you and your Family. *The Resource section (Part 7) of this handbook has a selective listing of programs and services.*

## UNIT Connection

### What To Do

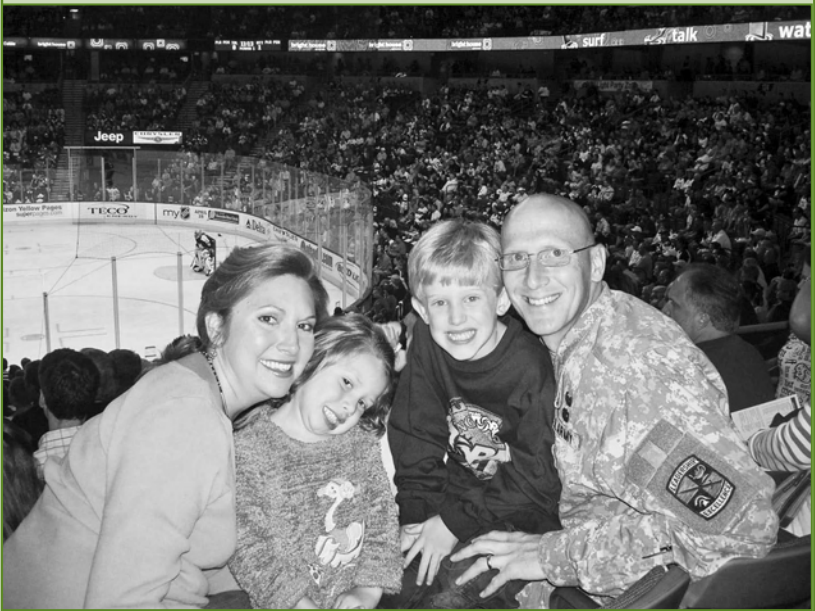
It is important to maintain that connection with the unit and the FRG as they will be providing a lot of information pertaining to the arrival of your Soldier. The Rear Detachment Commander will be providing information on the return of the unit and individual Soldiers, reunion briefings, and homecoming activities. The FRG will probably be offering classes that will help Soldiers and Families with reunion and reintegration issues; and transition issues of Guard and Reserve and Soldiers. It is highly recommended that your Family make every effort to attend these trainings, briefings, and meetings. If you are unable to because of location, prior commitments, or other conflicts, you can ask for the information and/or use the resources listed in the Resource Section. Staying on top of the issues concerning reintegration, reunion, and post deployment eases this transition time for the Family.

Caution turning your back on the FRG now that your Soldier is home. You probably made some new friendships and joined into a new routine, so stay connected and stay involved. Remember the importance of the FRG and your involvement which influences Family Readiness—all the time...

## RESOURCE Connection

### What To Do

As mentioned earlier being reunited with your Soldier is very exciting, but can also be very stressful as the Soldier readjusts to being home and the Family is readjusting to having their Soldier home. Resources, agencies, organizations, and assistance are available to you. There is a listing provided in *Part 7 of the Resources section of this handbook*, but here are a few things to think about as you transition and readjust to having your Family back together again.



## Helpful Resources

### **Military OneSource**

[www.MilitaryOneSource.com](http://www.MilitaryOneSource.com) or 1-800-343-9647

This DoD portal offers a toll free telephone number and web site with 24/7 capability for confidential counseling, to either speak or email a master level consultant, at no cost. Assistance to Soldiers and Family members includes: Child care, personal finances, emotional support during deployments, relocation information, resources needed for special circumstances, or private counseling in the local community.

### **Soldier and Family Assistance Center (SFAC)**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

This Center provides multiple Family services and connections for wounded Soldiers and Families, and DA civilians. Some of these services are: Military personnel services/benefits, Substance Abuse Services, Information and Referral, Financial Counseling, Transition/Employment Counseling, Education Counseling, Child Care and Youth Services, Pastoral Services, and Legal Services. A virtual SFAC (vSFAC) is a web-based system of information and support that is available as well, and especially helpful for Families who are not near an installation.

## **VA Readjustment Counseling Services**

[www.va.gov/rcs](http://www.va.gov/rcs) or 1-800-827-1000

The counselors are knowledgeable veterans and can help with a wide range of issues. Services are free and available to any Service Member with a campaign ribbon, even if still on active duty.

**Installation's Support Services** such as Army Community Service (ACS), Family Advocacy Program (FAP), and Child Youth Services (CYS). Many of these services are found within the ACS Family of programs. Army Community Service offers a blend of quality of life programs that provide support services, education, and information to assist the military, retiree, civilian, and Family member population. Some ACS deployment cycle workshops and briefs include the Operation READY (Resources for Education About Deployment and You) materials such as Reunion and Reintegration, and Children and Deployment.

## **Medical Provider**

Your doctor or medical professional can help determine what may be causing your difficulties and refer you to the appropriate specialist for help.

## **Mental/Behavioral Health Services**

Within the Army and local community, trained medical and counseling staff provide emotional and mental health services.

### **Military Chaplain or Civilian Religious Personnel**

Either within a Military unit, or within the local community there are faith based personnel ready to provide counseling and assistance.

### **Casualty Assistance Officer**

Fallen Soldiers' Families are provided assistance in accessing services and benefits information.

### **Battalion Care Team**

A small group of trained volunteers that provide logistical and emotional support to Families of injured and killed Soldiers.

### **School Counselor**

Counselors within the school system can assist your child with concerns or issues especially if it is impacting their school work, attendance, and school relationships.

## *PART 6. Special Considerations Army National Guard and Reserve Members*

### **Special Considerations Through All Stages of Deployment**



## FAMILY Connection

### What To Do?

Your Soldier is going away for a time. It is something that happens when National Guard and 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.





## UNIT Connection

### What To Do

#### ★ 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 there is even more information for you, and there is additional support and Army community networks.

#### ★ 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.

Ensure that a Family Care Plan is completed and approved by your commander prior to deployment. Family care plan verifications are made at the SRP site during pre-deployment briefings and FRG meetings. 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

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## Unit Connection, (Continued)

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 do not 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. It is especially important to take care of financial matters.

★ **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 does not arrive promptly. You need to start preparing for the loss of any additional income due to the deployment or re-deployment and if needed refigure your budget with this decrease in income.

## RESOURCE Connection

### What To Do

You are not alone. There is always someone to talk to—stay in touch. And thank you for sharing your Soldier with the Army, standing together in defense of our country.

### *Specific Information to Assist National Guard and U.S. Army Reserve Families*

*For details on this information refer to Part 7 of this handbook.*

- Service Members’/Sailors’ 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.
- 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 Web Sites*

American Red Cross, TRICARE program and enrollment, and Dental Care Program—it is all here. *For other resources refer to Part 7 of this handbook.*

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

### MyArmyLifetoo

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

An official Army web site of choice for Army Families in their journey through Army life—assists all Spouses, Army Family members and Soldiers with up-to-date information about programs and services, and serves as a *“one-stop knowledge center.”*

### Army Community Service

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

Army Community Service is a blend of quality of life programs in support of Department of Defense activities. The programs offered are intended to provide support services, education, and information to assist the military, retiree, civilian, and Family member population. ACS offers services throughout the deployment cycle (*Refer to Part 7, the Resources section of this handbook for details*).

### Army National Guard Family Program

[www.guardfamily.org](http://www.guardfamily.org)

Family Assistance Centers are to assist the State Family Readiness office in caring for military Families of deployed troops. The Family Assistance Centers assist the State Family Readiness office in caring for military Families of deployed troops.

### **Army Reserve Family Programs**

[www.arfp.org](http://www.arfp.org)

The Army Reserve Family Program is dedicated to education, training, awareness, outreach, information, referral, and follow-up. The ARFP web site is your one-stop portal to get connected with Army Reserve Family support information and resources.

### **Soldier and Family Assistance Center (SFAC)**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com).

This Center provides multiple Family services and connections for wounded Soldiers and Families, and DA civilians. Some of these services are: Military personnel services/benefits, Substance Abuse Services, Information and Referral, Financial Counseling, Transition/Employment Counseling, Education Counseling, Child Care and Youth Services, Pastoral Services, and Legal Services. A virtual SFAC (vSFAC) is a web-based system of information and support that is available as well, and especially for Families who are not near an installation.

### **Armed Forces Emergency Service**

[1-800-987-4272](tel:1-800-987-4272)

### **Army Emergency Relief (AER)**

[www.aerhq.org](http://www.aerhq.org)

## **The American Red Cross**

[www.redcross.org](http://www.redcross.org)

Is available if no local AER office (on all military installations) is nearby. AER provides emergency financial help to alleviate problems.

## **Army Knowledge On-Line (AKO)**

[www.us.army.mil](http://www.us.army.mil)

Email accounts.

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

[www.esgr.org](http://www.esgr.org)

## **Reemployment rights National ESGR Committee**

**1-800-336-4590**

## **ID Cards/DEERS/RAPIDS**

[www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl)

Check web site to find the closest RAPIDS terminal.  
Check eligibility with military sponsor's social security number: **1-800-538-9552**

## **Troop and Family Counseling Services for National Guard and Reserves**

A DoD program offering free private counseling services with professionals: **1-888-755-9355**

## **TRICARE**

[www.tricare.osd.mil](http://www.tricare.osd.mil)

Enrollment information: **1-888-585-9378,**  
**1-800-444-5445**

Tricare Region Contractor			
Region	States Covered	Contact	Service Provider
North	CT, DE, DC, IL, IN, the Rock Island Arsenal area of IA, KY, MA, MD, ME, MI, St. Louis MO, NH, NJ, NY, NC, OH, PA, RI, the Fort Campbell area of TN, VT, VA, WV, WI	1-800-555-2605 www.hnfs.net	Health Net Federal Services Inc. TRICARE Reserve Select Enrollment P.O. Box 870162 Surfside Beach, SC 29587-9762
South	AL, AR, FL, GA, LA, MS, OK, SC, most of TN, and TX, excluding the El Paso area	1-800-444-5445 www.humana- military.com	Humana Military Healthcare Services Inc. P.O. Box 105389 Atlanta, GA 30348-5389
West	AK, AZ, CA, CO, HI, ID, IA (except for the Rock Island Arsenal area), KS, MN, MO (except for the St. Louis area), MT, NE, NV, NM, ND, OR, SD, the southwestern corner of TX including El Paso	1-888-TRIWEST (1-888-874- 9378) www.triwest .com	TriWest Healthcare Alliance P.O. Box 42048 Phoenix, AZ 85080-2048
Over- seas	Tricare Europe, Latin America, Canada and Tricare Pacific	www.humana- military.com	Overseas Humana Military Healthcare Services Inc. P.O. Box 105838 Atlanta, GA 30348-5838

TRICARE Dental Program (TDP): 1-800-211-3614.  
 TRICARE Family Member Dental Plan (TFMDP): 1-800-866-8499.  
 Veterans' Employment & Training Services (VETS): (212) 352-6184 or  
[www.dol.gov/dol/vets](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
30-178 days	Family members are eligible for Tricare Extra and Standard. <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 Tricare Prime, 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 Service Members. Activated Reservists must take action to enroll Family members. DEERS is the sole source for verifying eligibility.

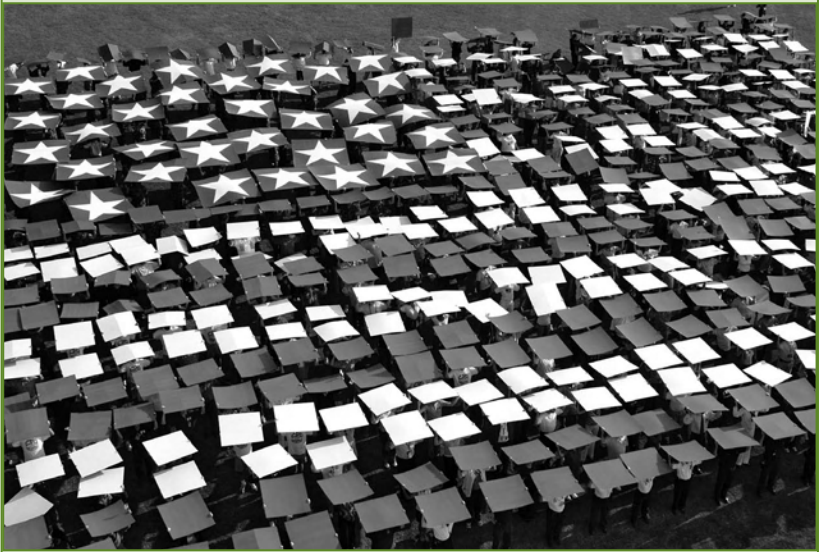
[www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com)—Access provider lists, enroll on-line, print copies of forms and booklets, send email inquiries, and much more.

- Customer Service: 1-800-866-8499 toll-free.
- Available 24 hours per day: Sunday evening through Friday evening.
- Enrollment and Billing: 1-888-622-2256 toll-free. Available 8 a.m. to 8 p.m. (EST)—Monday through Friday.

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

## *Notes*

## *PART 7. Resources*



## Army Acronyms

AAFES	Army and Air Force Exchange Service
ACAP	Army Career and Alumni Program
ACS	Army Community Service (provides a variety of Family support services to Soldiers, retirees, civilian employees, and their Families; located on garrison)
AD	Active Duty
AER	Army Emergency Relief
AFAP	Army Family Action Plan
AFTB	Army Family Team Building (a classroom and online training course for Families)
AKO	Army Knowledge Online
AO	Area of Operations
APF	Appropriated Fund
APO	Army Post Office
AR	Army Regulation
ARC	American Red Cross
ARNG	Army National Guard
ASAP	As Soon As Possible
AT	Annual Training
AUSA	Association of the United States Army
AVC	Army Volunteer Corps
AVCC	Army Volunteer Corps Coordinator
AW2	Army Wounded Warrior Program
AWOL	Absent Without Leave
BAH	Basic Allowance for Housing
BAS	Basic Allowance for Subsistence
BCT	Brigade Combat Team
BDE	Brigade
BN	Battalion
CAC	Casualty Assistance Center

CAO	Casualty Assistance Officer
CDC	Child Development Center
CDR	Commander
CDS	Child Development Services
CFS	Command Financial Specialist
CG	Commanding General
CNO	Casualty Notification Officer
co	Company
CO	Commanding Officer
COLA	Cost of Living Allowance
CONUS	Continental United States
CYS	Child and Youth Services
DA	Department of the Army
DCS	Deployment Cycle Support
DECA	Defense Commissary Agency
DEERS	Defense Eligibility Enrollment Reporting System
DFAS	Defense Finance and Accounting System
DI	Drill Instructor
DFMWR	Director, Family, Morale, Welfare and Recreation
DOB	Date of Birth
DoD	Department of Defense
DOR	Date of Rank
DUSTWUN	Duty Status Whereabouts Unknown (casualty code)
EDS	Education Services
EFMP	Exceptional Family Member Program
ERP	Employment Readiness Program
ESGR	National Committee for Employer Support of the Guard and Reserve (an agency that provides assistance to Reserve and National Guard Soldiers who have problems with their civilian employers as a result of military training/ deployment)

ETS	Expiration of Term of Service
FAC	Family Assistance Center (a centralized location for all Family resources that are needed when there is a large deployment or mass casualty, may operate 24 hours/day, 7 days/week)
FAP	Family Advocacy Program (assists with child and spousal abuse issues)
FCC	Family Childcare
FCP	Family Care Plan (a plan drawn up by the Soldier and approved by the unit commander to outline care of children when a parent is not available)
FM	Family Member or Field Manual
FMWRC	Family Morale Welfare Recreation Command
FP	Family Program
FORSCOM	Forces Command
FRG	Family Readiness Group
FRL	Family Readiness Liaison
FRSA	Family Readiness Support Assistant
FTX	Field Training Exercise
FY	Fiscal Year
FYI	For Your Information
GFTB	Guard Family Team Building (a classroom and online training course for Families)
GO	General Officer
GWOT	Global War on Terrorism (the action commenced after 9/11/2001 to fight terrorism)
HHC/HHD	Headquarters & Headquarters Company/Detachment
HQ	Headquarters
HQDA	Headquarters, Department of the Army
HRC	Human Resources Command
IG	Inspector General
JAG	Judge Advocate General (the military's attorneys)

LES	Leave and Earnings Statement
KIA	Killed in Action
MEDFAC	Medical Family Assistance Center
MFLC	Military Family Life Consultants
MIA	Missing in Action (casualty code for a Soldier who is not known to have been killed but is unaccounted for)
MOS	Military Occupational Specialty
MOS	Military One Source (web site)
MP	Military Police
MRE	Meals Ready to Eat
MTF	Military Treatment Facility
MWR	Morale, Welfare and Recreation
NAF	Non-Appropriated Funds
NCO	Noncommissioned Officer; any Soldier in the grade of E-5 through E-9
NCOIC	Noncommissioned Officer In Charge; usually the senior ranking Soldier in a group
NEO	Noncombatant Evacuation Operation
NG	National Guard; the state-funded reserve force
NLT	Not Later Than
NSI	Not Seriously Injured (casualty code)
OCONUS	Outside Continental United States
OMK	Operation Military Kids
OPSEC	Operational Security
PAO	Public Affairs Officer (responsible for clearing all interaction with the media)
PAC	Personnel Administration Center
PCS	Permanent Change of Station
PLT	Platoon
PM	Provost Marshal (police chief)

PMO	Provost Marshal Office
PNOK	Primary Next Of Kin
POA	Power of Attorney
POC	Point of Contact
POV	Privately Owned Vehicle
POW	Prisoner of War
PT	Physical Training
PTS	Post-Traumatic Stress
PTSD	Post-Traumatic Stress Disorder
PX	Post Exchange
QTRS	Quarters (living area)
R&R	Rest and Recuperation (a period of time given to Soldiers who are in a combat area; they may be permitted to return to the U.S. or another designated area)
RC	Reserve Component
RD	Rear Detachment
RDC	Rear Detachment Commander (an officer appointed and assigned on orders to act as the commander at home station during a deployment)
RDF	Rapid Deployment Force
RDOIC	Rear Detachment Officer in Charge
REG	Regulation
RFO	Request for Orders
SBP	Survivor Benefit Plan
SDO	Staff Duty Officer
SFAC	Soldier and Family Assistance Center
SFPD	State Family Program Director (NG)
SGLI	Servicemen's Group Life Insurance
SLO	School Liaison Officer
SJA	Staff Judge Advocate



SI	Seriously Injured (casualty code)
SNOK	Secondary Next of Kin
SOP	Standing Operating Procedure/Standard Operating Procedure (a written document specifying how certain actions are accomplished; unique to each unit/installation)
SQD	Squad, a unit within a platoon
SRP	Soldier Readiness Processing (a process which begins when a unit is notified of pending deployment; consists of personnel, finance, medical and dental records review and examinations for Soldiers only)
SSN	Social Security Number
STACC	Short-Term Alternative Child Care (paid child care during unit-/FRG-sponsored events)
TDY	Temporary Duty
TRADOC	Training and Doctrine Command
TRICARE	Military Medical Health Plan
UCMJ	Uniform Code of Military Justice
UMT	Unit Ministry Team
USAR	United States Army Reserve
USARC	United States Army Reserve Command
USO	United Service Organization (a service organization that provides travel and other services for Soldiers, retirees, and Family members)
vFRG	Virtual Family Readiness Group (web site)
vSFAC	Virtual Soldier Family Assistance Center (web site)
VA	Department of Veterans Affairs (administers and adjudicates all VA benefit claims; responsible for operation of VA Medical Centers; provides rehabilitation services for wounded Soldiers and bereavement counseling)
VCCUS	Volunteer Child Care in the Unit Setting (child care provided during unit-/FRG-sponsored events without pay)
VFW	Veterans of Foreign Wars

VHA	Variable Housing Allowance; an additional amount given to Soldiers to offset the high cost of housing when living in non-military-supported duty locations (e.g., recruiters)
VSI	Very Seriously Injured (casualty code)
WIA	Wounded in Action
WIC	Women, Infants and Children program

## Key Terms

Accompanied Tour	Tour of duty with Family members
Active Army	Soldiers on continuous active duty
Alert	Emergency call to be ready for further action
Augmentee	A Soldier who is assigned to one unit but temporarily attached to another unit during an emergency, exercise, or actual deployment
Battalion Care Team	A small group of trained volunteers who provide emotional support and practical assistance to a Family on short term basis
Caregiver	A person who takes care of one who cannot take care of themselves; may or may not be a Family member
Chain of Command	Leadership Structure
Chain of Concern	An informal self-help channel for Family members and others in an organization or unit.
Chaplain	Military minister, priest, rabbi, or pastor
Commissary	Grocery Store for military
Coping	Is what individuals do (i.e., their actions) to manage their stress and emotions

Danger Pay/Hostile Fire Pay	Extra pay for duty in a hostile area
Deployment	Soldier or civilian employee sent on a mission without Family members
Direct Deposit/Sure Pay	Soldier's or Civilian employee's guaranteed check to bank
Family Care Plan (FCP)	A written document that must be prepared by each dual-military Family and single parent and kept on file at the unit. The Family care plan specifies who has been designated to care for Family members when parents are mobilized or deployed, and includes necessary powers of attorney and other required authorization forms
Family Readiness Plan (FRP)	A written plan prepared by the company, battery, or troop unit commanders. Battalion commanders and above will be responsible for coordinating unit Family readiness plans in their commands
FRG Key Caller	FRG volunteers responsible for calling a small group of assigned Families to relay information from command, notify about FRG activities, and call periodically to check on Family's welfare
Hardship Tour	Unaccompanied tour of duty
Leave	Approved time away from duty (vacation)
Power of Attorney	Legal document permitting a person to act on behalf of another
Privacy Act	Privacy Act Law protects personal information. It defines when Federal Agencies can collect, store and release personal information, and requires Federal Agencies to inform people when their information will be collected, and for what use.

Separation Pay

Pay for unaccompanied duty

Telephone Tree

A roster of unit personnel, their adult family members, and their telephone numbers. The tree:

- Usually begins with a primary POC and “*branches out*” to other personnel.
- Must be marked FOR OFFICIAL USE ONLY and include a Privacy Act statement.

## 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	Standard 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

## Servicemembers Civil Relief Act (SCRA)

The Servicemembers Civil Relief Act (SCRA) was signed into law (50 U.S.C. App. §§ 501-596) on December 19, 2003, amending and replacing the Soldiers' and Sailors' Civil Relief Act of 1940. The SCRA is a federal law that gives all Servicemembers some important protections as they enter active duty and other protections while they are on active duty. The SCRA protects any member of the uniformed services serving on active duty including Reserve, National Guard, and Coast Guard members called to active duty (starting on the date active duty orders are received), and, in limited situations, their dependents. The SCRA covers such issues as rental agreements, eviction, car payments, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, and income tax payments. SCRA protections generally begin the first date of the active duty period, and may extend from 30 days up to 180 days after the member is released from active duty.

- **Interest Rates:** The SCRA provides that an obligation or liability entered into by a Servicemember or the Servicemember and Spouse jointly before the Servicemember's entry into military service cannot bear interest in excess of six percent during the period of military service. The SCRA clarifies that creditors must forgive rather than defer interest above six percent during the time of service. Interest includes service charges, renewal charges, fees or any other charges (except bona fide insurance). The amount of any periodic payment due under the terms of the contract shall be reduced by the amount of the forgiven interest for that payment period. In order to receive the reduction in interest, the Servicemember must provide written notice and a copy of the military orders to the creditor. A court, however, may grant a creditor relief from the interest rate cap if it finds the Servicemember's ability to pay the contract interest rate is not materially affected by military service.

It is imperative that the Servicemember take action to invoke the Act. For example, to obtain a reduction of pre-active duty mortgage or credit card interest rates, the Servicemember should send a lender/creditor a written request and a copy of mobilization orders.

Please note that the SCRA does not afford reduction in interest rates regarding Federal Student Loans.

- **Mortgages:** Generally, for obligations secured by a mortgage, trust deed, or similar security interest in real or personal property owned by a Servicemember, the law invalidates the sale, foreclosure, or seizure of property for the breach of such a secured obligation during the period of military service or within 90 days thereafter. This provision applies only to obligations that originated prior to the Servicemember's military service, and for which the Servicemember is still obligated.

If a Servicemember defaults on a mortgage, the SCRA prohibits the sale, foreclosure, or seizure of Servicemember property secured by the mortgage during the period of military service, or within 90 days thereafter. Institutions are required to notify Servicemembers of their rights under the SCRA (HUD's service member notice is available at <http://www.hud.gov/offices/adm/hudclips/forms/files/g2070.pdf>). While the SCRA requirements apply only to obligations that were originated prior to the Servicemember's military service; lenders are encouraged to work with Servicemembers and their Families who are unable to meet any of their contractual mortgage obligations.

- **Installment Loans:** For contracts for the purchase of real or personal property, such as a motor vehicle or the lease or bailment of such property, for which the Servicemember made a deposit or installment payment prior to entering military service, the SCRA provides that such a contract may not be rescinded or terminated for a breach of terms occurring before or during military service without court order. Similarly, such property may not be repossessed without a court order.
- **Residential or Motor Vehicle Leases:** A Servicemember may terminate a residential or motor vehicle lease in certain circumstances. For leases of premises (for residential, professional, business, agricultural, or similar purpose) that is occupied or intended to be occupied by a Servicemember or his/her dependent, the lease may be terminated if (a) the lease is executed by or for a Servicemember who subsequently enters military service during the term of the lease, or (b) while in military service, the Servicemember executes the lease but subsequently receives military orders for a permanent change of duty station or to deploy for a period of not less than 90 days. For motor vehicle leases, used or intended to be used by the Servicemember or his/her dependents, the Servicemember may

terminate the lease if (a) after executing the lease, the Servicemember enters into military service under a call or order for a specified term of at least 180 days, or (b) while in military service, executes the lease but subsequently receives orders for a permanent change of station outside the continental United States or to deploy with a military unit for at least 180 days.

- **Residency for Tax Purposes:** The SCRA provides that a nonresident Servicemember's military income and personal property are not subject to state taxation if the Servicemember is present in the state only due to military orders. The state is also prohibited from using the military pay of these nonresident Servicemembers to increase the state income tax of the spouse.
- **Delay of Court and Administrative Proceedings:** The SCRA permits Servicemembers who are unable to appear in a court or administrative proceeding due to their military duties to postpone the proceeding for a mandatory minimum of ninety days upon the Servicemember's request. The request must be in writing and (1) explain why the current military duty materially affects the Servicemember's ability to appear, (2) provide a date when the Servicemember can appear, and (3) include a letter from the commander stating that the Servicemember's duties preclude his or her appearance and that he is not authorized leave at the time of the hearing. This letter or request to the court will not constitute a legal appearance in court. Further delays may be granted at the discretion of the court, and if the court denies additional delays, an attorney must be appointed to represent the Servicemember.

A person covered by the SCRA who has received notice of a proceeding may ask the court to stay the proceeding (50 U.S.C. app. § 522). The court may also order a stay on its own motion (50 U.S.C. app. § 522). The court will grant the Servicemember's stay application and will stay the proceeding for at least 90 days if the application includes: (1) a letter or other communication setting forth facts demonstrating that the individual's current military duty requirements materially affect the Servicemember's ability to appear along with a date when the Servicemember will be able to appear; and (2) a letter or other communication from the Servicemember's commanding officer stating that the Servicemember's current military duty prevents his or her appearance and that military leave is not authorized for the Servicemember at the time of the letter. The court has discretion to grant additional stays upon further application.



- **Default Judgment Protection:** If a default judgment is entered against a Servicemember during his or her active duty service, or within 60 days thereafter, the SCRA allows the Servicemember to reopen that default judgment and set it aside. In order to set aside a default judgment, the Servicemember must show that he or she was prejudiced by not being able to appear in person, and that he or she has good and legal defenses to the claims against him/her. The Servicemember must apply to the court for relief within 90 days of the termination or release from military service.

In addition to the court's ability to regulate default judgments and stay proceedings, the court may on its own motion and must upon application: (1) stay the execution of any judgment or order entered against a Servicemember; and (2) vacate or stay any attachment or garnishment of the Servicemember's property or assets, whether before or after judgment if it finds that the Servicemember's ability to comply with the judgment or garnishment is materially affected by military service (50 U.S.C. app. § 524). The stay of execution may be ordered for any part of the Servicemember's military service plus 90 days after discharge from the service. The court may also order the Servicemember to make installment payments during any stay ordered. A court may also extend some of the protections afforded a Servicemember under the SCRA to persons co-liable or secondarily liable on the Servicemember's obligation (50 U.S.C. app. § 513).

- **Eviction:** A landlord may not evict a Servicemember or his/her dependents from premises occupied or intended to be occupied primarily as a residence, during the period of military service of the Servicemember, if the rent does not exceed \$2,400 per month (adjusted annually), without court order. For 2007, the adjusted amount is \$2,720.95.

Another key provision of the SCRA protects dependents from being evicted while the Servicemember is serving active duty. A rented house or apartment that is occupied for dwelling purposes, and the rent does not exceed \$2720.95 per month, requires the landlord to obtain a court order authorizing eviction. This provision applies regardless of whether quarters were rented before or after entry into military service. In cases of eviction from dwelling quarters, courts may grant a stay of up to three months or enter any other "order as may be just" if military service materially affects the Servicemember's ability to pay the rent. This provision is not

intended to allow military members to avoid paying rent, but rather to protect Families when they cannot pay the rent because military service has affected their ability to do so.

- **Exercise of Rights:** The fact that a Servicemember applies for, or receives a stay, postponement, or suspension of his or her obligations or liabilities pursuant to the SCRA may not in itself provide the basis for the following:
  - o A determination by a lender or other person that the Servicemember is unable to pay the obligation or liability in accordance with its terms
  - o A creditor's denial or revocation of credit, change in terms of an existing credit arrangement, or refusal to grant credit to the Servicemember in substantially the amount or on substantially the terms requested
  - o An adverse report relating to the creditworthiness of the Servicemember by or to a consumer reporting agency
  - o A refusal by an insurer to insure the Servicemember
  - o A change in the terms offered or conditions required for the issuance of insurance, or
  - o An annotation in a Servicemember's record by a creditor or consumer reporting agency, identifying the Servicemember as a member of the National Guard or a Reserve component

Protections depend on the situation and must be considered on a case by case basis. For instance, if you have a situation in which you are being sued or someone is attempting to collect a debt from you, the SCRA may offer full, partial or no protection.

## Sample Letter to Creditor on 6% Interest Rate

Date

Lender or Creditor Name and Address

Re: Your Name

Your Account Number

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 501-596 of the Service members Civil Relief Act, hereinafter referred to as the SCRA, I request that interest on the above-referenced debt be reduced to 6 percent. I am presently on active duty assigned to (state your Unit).

I incurred this debt prior to my entry into the Armed Forces. The SCRA provides that an obligation or liability entered into by a Service member or the Service member and Spouse jointly before the Service member's entry into military service cannot bear interest in excess of six percent during the period of military service. The SCRA clarifies that creditors must forgive rather than defer interest above six percent during the time of service. Interest includes service charges, renewal charges, fees or any other charges (except bona fide insurance). The amount of any periodic payment due under the terms of the contract shall be reduced by the amount of the forgiven interest for that payment period. 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. A copy of my military orders are attached with this letter.

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. § 527 of the SCRA.

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

Sincerely,

## Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) is a federal law that protect service members' reemployment rights when returning from a period of service in the uniformed services. This includes National Guard or Reserve. The U.S. Department of Labors (DOL) Veterans Employment and Training Service (VETS) administers USERRA.

### **Know how jobs are protected by understanding the rights under USERRA**

- Military leave of absence
- Prompt reinstatement
- Accumulation of seniority
- Protection against discharge
- Immediate reinstatement of health insurance
- Training and retraining
- Protection against discrimination

### **Key contacts for employment related information**

**Employer Support of the Guard and Reserve (ESGR)** – (800) 336-4590. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. Their web site, <http://www.esgr.mil>, provides guidance for reserve members and employers.

**U.S. Department of Labor, Veterans Employment and Training Service (VETS)** – (866) 487-2365. For details and information see USERRA online at U.S. Department of Labor: <http://www.gov.dol/> (conduct search for USERRA). This web site provides general information, fact sheets and multiple links.

**Private counsel** (requires personal costs)

## Services, Programs, Centers, and Other Resources

### American Red Cross

[www.redcross.org](http://www.redcross.org)

1-877-272-7337

Provides rapid communication and reporting on personal and financial assistance for emergency and leave and disaster assistance. They also provide a Welcome Home guide for Families that addresses how to make a smooth transition when military members return home.

### Army Family Programs Army Community Service

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

Information about Army Family Programs and Services. Army Community Service is a blend of quality of life programs that offer and provide support services, education, and information to assist the military, retiree, civilian, and Family member population. Some key ACS services are:

- Mobilization Assistance
- Deployment Readiness
- Spouse Abuse and Domestic Abuse Prevention
- Sexual Assault Review Committee
- Parent Education and Support
- Stress/Anger Management Classes
- Relationship Support
- Relocation Readiness
- Outreach for Waiting Families (e.g., Hearts Apart)
- Employment Readiness
- Financial Readiness
- Exceptional Family Member Program
- Information & Referral
- Emergency Assistance

### Army Benefits Tool

[www.myarmybenefits.army.mil](http://www.myarmybenefits.army.mil)

Army web site with links that Soldiers and Families use to get information on pay, benefits and entitlements; web site has a section on casualty affairs and survivors assistance.

**Army Information Line**

1-800-833-6622

Information and resources and referral services when exhausted all other resources. 8:00-4:30 pm EST, M-F.

**Army Long-Term Family Case Management (ALTFCM)**

[www.hrc.army.mil/site/active/tagd/cmaoc/altfcm/index/.htm](http://www.hrc.army.mil/site/active/tagd/cmaoc/altfcm/index/.htm)  
1-888-272-5841

One-stop resolution center providing 24/7 long-term support to Families of fallen Soldiers.

**Army National Guard**

[www.arng.army.mil](http://www.arng.army.mil)  
[www.guardfamily.org](http://www.guardfamily.org)

Provides information and Resources for the Soldiers and Families of the Army National Guard.

**Behavioral Health**

[www.behavioralhealth.army.mil](http://www.behavioralhealth.army.mil)

Information for Soldiers, their Families and the public on how to help Soldiers deal with the stress of war. Topics include—behavioral-health needs before, during and after deployments; pre- and post-deployment health assessments; post-traumatic stress disorder; suicide prevention; Battlemind training; and resources where Soldiers and Families can get help. Some of the tools available will help Families recognize symptoms of stress disorders, and help parents explain deployments to children of various ages.

**Center for the Study of Traumatic Stress (CSTS)**

[www.centerforthestudyoftraumaticstress.org](http://www.centerforthestudyoftraumaticstress.org)

Produces the Courage to Care fact sheets for military Families that address deployment related issues (e.g., helping children cope during deployment, reintegration, advancing the health of the Family left behind). Look under Fact Sheets tab to locate the Courage to Care fact sheets

## Consumer Tips

The listed web sites offer information on consumer awareness issues, as well as tips on how consumers can protect themselves. Consumer information changes daily, but these web sites stay up-to-date and cover many different topics.

**AnnualCreditReport.com**  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
or 1-877-322-8228

AnnualCreditReport.com is the official site to help consumers to obtain their free credit report. This is a resource and tool that can be used to help fight identity theft by monitoring and reviewing your credit report. This central site allows you to request a free **credit file disclosure**, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. You may request your free credit report online, by **phone** or through the **mail**.

**Consumer Action—Government**  
[www.consumeraction.gov](http://www.consumeraction.gov)

The Consumer Action Handbook is found at [www.consumeraction.gov](http://www.consumeraction.gov). This handbook may either be viewed on line or a free copy may be ordered through this website. This handbook offers helpful tips on specific consumer issues like buying a car, home, or preventing identity theft.

**Department of Defense's Military  
HOMEFRONT**  
[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

This DoD portal is the official Department of Defense web site that provides information for all Service Members and their Family members relevant to all quality of life programs and services.

### Department of Veteran's Affairs

[www.va.gov](http://www.va.gov)

Information and booklets on VA benefits and programs for disabled veterans on their web site. The Department of Veterans Affairs' publication entitled ***Federal Benefits for Veterans and Dependents*** can be accessed on the web at [www1.va.gov/opa/vadocs/current\\_benefits.htm](http://www1.va.gov/opa/vadocs/current_benefits.htm) For detailed information on survivor benefits, visit the Veterans Affairs' Survivors Benefits web site at [www.vba.va.gov](http://www.vba.va.gov)

### Defense Finance and Accounting Service (DFAS)

<https://mypay.dfas.mil/mypay.aspx>

The MyPay web site gives each Soldier and their Family access to information about the Service Member's money 24 hours a day from anywhere in the world. After signing up for a personal PIN number there will be a list of options from which to choose such as the ability to view and make changes to your account, printing and saving LES's, viewing and printing tax statements, making changes to federal and state tax withholdings, updating bank accounts, electronic fund transfer information, and certificates of eligibility.

### Deployment Health Clinical Center

[www.pdhealth.mil/main.asp](http://www.pdhealth.mil/main.asp)

A DoD web site that has information and fact sheets on deployment and mental health issues related to deployment.

### Deployment Health and Readiness Library

[deploymenthealthlibrary.fhp.osd.mil](http://deploymenthealthlibrary.fhp.osd.mil)

For access to fact sheets on a variety of deployment health and Family readiness topics.



**DoD's Mental Health Self-Assessment (MHSA)**  
[www.pdhealth.mil/mhsa.asp](http://www.pdhealth.mil/mhsa.asp)  
1-877-877-3647

An online survey that Soldiers and Family members can take anonymously at any time to assess whether they have symptoms of a mental health issue, the assessment does not provide a diagnosis, but serves as a screening tool; in the printout, individuals are provided with a resource list.

**Military Spouse Career Center**  
[www.military.com/spouse/fs](http://www.military.com/spouse/fs)

A DoD web site that has a variety of articles on deployment and other topics of concern to military Spouses and Families.

**Military OneSource**  
[www.militaryonesource.com](http://www.militaryonesource.com)  
1-800-342-9647 or

This DoD portal offers a toll free telephone number and web site with 24/7 capability for confidential counseling, to either speak or email a master level consultant, at no cost. Assistance to Soldiers and Family members includes: Child care, personal finances, emotional support during deployments, relocation information, resources needed for special circumstances, or private counseling in the local community. Check out the DVDs: Mr. Poe & Friends, and Youth Coping With Military Deployment: When Family Members Deploy.

**Military Severely Injured Center**  
[www.militaryonesource.com](http://www.militaryonesource.com)  
1-888-774-1361

Centralized support to assist Families about benefits, identifying resources, and obtaining counseling, information, and community support, 24/7. Search for MSI Center.

**My Army Life Too (MALT)**

MyArmyLifeToo.com

An official Army web site of choice for Army Families in their journey through Army life – assists all Spouses, Army Family members and Soldiers with up-to-date information about programs and services, and serves as a **“one-stop knowledge center.”**

**My Hooah 4 Health**

www.hooah4health.com

US Army health promotion and wellness web site.

**National Guard Bureau**

www.ngb.army.mil

Provides information and resources for the National Guard.

**National Military Family Association (NMFA)**

nmfa.org

Offers a fact sheet entitled *Benefits for Survivors of Active Duty Deaths* as well as a fact sheet on *Resources for Wounded or Injured Service Members and their Families* with detailed information available on the NMFA's web site.

**Office of Reserve Affairs**

<http://www.defenselink.mil/ra>

Provides information about the policies, programs and initiatives that Office of the Secretary of Defense/Reserve affairs manages for the National Guard and Reserve Components of the United States Armed Forces.

**Operation Military Child Care**

www.childcareaware.org

1-800-424-2246

A Department of Defense initiative to help Families/child care guardians of geographically dispersed active duty personnel and mobilized National Guard and Reserve Service Members find affordable child care options in their local communities. Under this initiative, reduced child care fees are offered at licensed child care providers.

**Operation Military Kids**

[www.operationmilitarykids.org](http://www.operationmilitarykids.org)

Army Child and Youth Service, National 4-H Headquarters/ USDA, and land-grant Universities throughout the U.S. This partnership with youth serving organizations establishes local support networks that connect and support the youth of mobilized National Guard and Reserve Service Members. Through these community support networks, military youth receive a wide range of recreational, social, and educational programs in communities where they live.

**Service Members' and Sailors' Civil Relief Act**

[http://www.defenselink.mil/specials/Relief\\_Act\\_Revision](http://www.defenselink.mil/specials/Relief_Act_Revision)

This article explains the benefits provided by the act and answers common questions.

**Surviving Deployment**

[www.survivingdeployment.com](http://www.survivingdeployment.com)

Variety of information and resources for military Families.

**United States Army**

[www.army.mil](http://www.army.mil)

Information and Resources for Soldiers and their Families.

**United States Army Reserve Family Programs**

[www.armyreserve.army.mil](http://www.armyreserve.army.mil)

The Army Reserve Family Programs is dedicated to education, training, awareness, outreach, information, referral, and follow-up. The ARFP web site is your one-stop portal to get connected with Army Reserve Family support information and resources.

**Virtual Family Readiness Group (vFRG)**

[www.armyfrg.org](http://www.armyfrg.org)

Provides the functionality of a traditional FRG in an ad hoc and on-line setting to meet the needs of geographically dispersed units and Families across all components of the Army. The vFRG links deployed Soldiers, Families, FRG leaders, unit commanders, rear detachments, and other Family readiness personnel.

**Virtual Soldier Family Assistance Center (vSFAC)**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)  
(find SFAC link)

This virtual SFAC is a web-based system of information that provides multiple Family services and connections for wounded Soldiers and Families, and DA civilians. Some of these services are: Military personnel services/benefits, Substance Abuse Services, Information and Referral, Financial Counseling, Transition/Employment Counseling, Education Counseling, Child Care and Youth Services, Pastoral Services, and Legal Services. SFACs are also available.

**Wounded Soldier and Family Hotline**

[www.armyfamiliesonline.org](http://www.armyfamiliesonline.org)  
1-800-984-8523

Assistance to help resolve medical related issues for Wounded Warriors, 24/7.

**U.S. Army Wounded Warrior Program (AW2)**

[www.aw2.army.mil](http://www.aw2.army.mil)  
1-800-237-1336

Assistance to Families who have a Wounded Warrior.

## *PART 7. Additional Resources: Fold-Out Pages*







## Acknowledgements

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**This Material May Be Reproduced For Army Family Programs Use.**





*Getting prepared — Staying prepared*

**OPERATION  
READY**

Resources for Educating About Deployment and You

## Quick References Sheet

Program/Service	Telephone #		Telephone #
<b>AAFES Main Exchange</b>		<b>Family Housing Office:</b>	
<b>Ambulance/Fire/Police Emergency #</b>		Housing Office	
<b>American Red Cross (local)</b>		Housing Work Orders	
Emergency Center		<b>Family Intervention Team (FIT)</b>	
<b>Animal Control</b>		<b>I.D. Card Section (DEERS)</b>	
<b>Army Community Service (ACS)/Family Readiness Center:</b>		<b>Information</b>	
Army Family Action Program (AFAP)			
Army Family Team Building (AFTB)			
Army Volunteer Program			
Employment Readiness			
Exceptional Family Member Program (EFMP)			
Family Advocacy Program (FAP)			
Financial Readiness Program			
Information and Referral Program			
Mobilization and Deployment Program			
Relocation Readiness			
<b>Auto Craft Shop</b>		<b>Legal Assistance</b>	
<b>Better Opportunities for Single Soldiers (BOSS)</b>		<b>Library</b>	
<b>Chaplain 24/7</b>		<b>Military One Source 24/7</b>	800-342-9647
<b>Chapels</b>		<b>Outdoor Recreation</b>	
<b>Child Abuse Hotline Information &amp; Referral (National Toll Free)</b>	800-422-4453	<b>Pharmacy</b>	
<b>Child Abuse/Neglect (County Reporting)</b>		<b>Poison Control</b>	800-332-3073
<b>Child Abuse/Neglect (Military Reporting)</b>		<b>Police/Sheriffs</b>	
<b>Child and Youth Services (CYS)</b>		<b>Provost Marshal</b>	
<b>Community Recreation</b>		<b>Public Affairs Office</b>	
<b>Family Child Care</b>		<b>School Administration Office</b>	
<b>Commissary</b>		<b>Social Work Service</b>	
<b>Credit Reports:</b>		<b>Suicide Prevention Hotline</b>	
Equifax	800-525-6285		
Experian	800-301-7195	<b>Taxi</b>	
TransUnion	800-680-7289	<b>Transportation</b>	
<b>Credit Union</b>		<b>Tricare</b>	
<b>Domestic Abuse</b>		<b>Tricare Appointments</b>	
<b>Education Center</b>		<b>Tricare Pharmacy Services</b>	
<b>Electric Company</b>		<b>Vehicle Registration</b>	
<b>Gas Company</b>		<b>Veterinarian</b>	
<b>Health Clinic</b>		<b>Weather</b>	
<b>Hospital</b>			
Emergency Room			
Hospital Operator			

## Soldier And Family Member Checklist

**Soldiers:** This checklist is beneficial to either single or married Soldiers. Use this checklist to ensure that you are properly maintaining your affairs and have everything in good order before a deployment is even announced.

**Spouses:** Use this checklist as well to ensure you aren't caught off guard and that everything is in order long before the announcement of any deployment order.

Spouses and designated others manage the Family during their Soldier's absence; therefore, it is important that both of you sit down together to answer and discuss the questions in this checklist. Prepare personal financial and business files for important documents and organize your important papers to make handling Family affairs easier.

Before a deployment, Soldiers review and renew Family members ID cards that will expire during a deployment.

★ Remember: Review this list annually; make sure that all documents are up to date. Have Social Security Number handy, but also know it is important not to list it in an insecure place.

### Family Phone Guide

Soldier's Social Security Number (optional) \_\_\_\_\_

Spouse's Social Security Number (optional) \_\_\_\_\_

Unit \_\_\_\_\_ Company \_\_\_\_\_

Battalion \_\_\_\_\_ Brigade/Group \_\_\_\_\_

Battalion Web site \_\_\_\_\_

**Useful Phone Numbers:**

	Name	Phone #
Company Commander		
Company First Sergeant (1SG)		
Platoon Leader		
Platoon Sergeant		
Rear Detachment Commander		
Rear Detachment 1SG/NCOIC		
Company FRG Leader		
Platoon POC/Key Caller		
Unit Chaplain		
Other Numbers		

## Pre-Deployment Checklist For Single Soldiers

### GENERAL

- | Yes                      | No                       | N/A                      |   |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your emergency data card up to date with the names and telephone numbers of parents, other Family members, and/or friends?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you generated a Power of Attorney for a trusted Family member or friend to handle you personal affairs while you are deployed? Who has it?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If you have pets, have you made arrangements for their care and have you provided that person with medication, shot records, appointments, and veterinarian's telephone number? Who has the pets?     |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have addresses for Family and friends you intend to stay in touch with and do they know how to reach you?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have enough uniforms to last for the time you are gone?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have an AKO account? Do you know how to access it?   |
|                          |                          |                          | Does your Family:   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have your complete mailing and e-mail address?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Know your unit information?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Know the name and telephone number of your commander and supervisor?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Know how to use the Red Cross in case of an emergency?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you thought about your homecoming/return and do you know who you want to meet you when you get back?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | What kind of support and information will your "parent, sibling, friend" need in your absence?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Will any promotion or other military boards take place during your deployment that you will be eligible for? Have you updated your ERB/ORB, DA Photo, OMPF and other important files in anticipation? |

### FINANCE

- |                          |                          |                          |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have a MyPay Account and do you know how to access it?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you know how you are going to pay your bills?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you made plans to save money while you are deployed? (ex: SAVE Pay)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you to set up any electronic bank transfers, automatic bill payments, or allotments to pay your bills or provide money to others during your deployment?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are all of your credit cards accounted for? Are numbers logged and kept in a safe place? Do you have the addresses to notify them in the case of loss and do you know how to contact them if you have any billing inquiries? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have all of your bank account information in one location for easy reference? Location: Who has the information on your estate?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are you taking a check book and/or ATM/Debit Card with you to access cash/pay bills during your deployment?  |

### AUTOMOBILE

- |                          |                          |                          |   |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If you have a vehicle, have you arranged for continued payments, safekeeping of keys and paperwork, and vehicle storage? Location of vehicle                    |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your car registered and inspected for the duration of the deployment?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Did you check to see if you could save on car insurance if your car is in storage?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Did you contact your insurance company to notify them if someone will be driving your vehicle while you are deployed or that it will be stored in your absence? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your civilian driver's license current through the end of your deployment?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you removed all high value items from your automobile?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are you taking your civilian driver's license with you to use on R&R or for reference purposes during your deployment?  |

## Pre-Deployment Checklist For Single Soldiers, continued

### HOUSING

- Have you notified your landlord of your absence during your deployment?
- Is your house/apartment/condominium secure?
- Is your phone disconnected?
- Have you turned off the utilities or had the accounts suspended until your return (internet provider, cable company and cell phone)?
- Is your stereo equipment, computer, and bicycle secure and is it insured? Location of these items
- Have you done a high dollar value inventory documenting your household goods during your absence to include serial numbers? Who has this documentation?
- Have you photographed or video taped the contents of your home? Where are the pictures/video?

### LEGAL

- Do you need a general or special Power of Attorney to give permission to someone (parent, sibling, or friend) to handle your bills or any issues that arise?
- Do you need a special medical directive regarding organ donation or the use of heroic measures?
- Do you own property or other assets that would need to be covered in a will or would a will by-law disposition be adequate for dissolving your estate?
- Do you have adequate life insurance coverage? Have you stored the insurance papers in a safe location where your next-of-kin can find them? Location
- Will you need a valid passport for R&R?
- Do you have copies of your Federal and State tax records?
- Do you know how to get tax assistance while deployed?
- Have you registered to vote in your State of residence?
- Have you collected all of your important documents into a secure, safe and fireproof location? Does your Family know how to access them? Location
- Is your military ID card valid until after you return from deployment?

## Pre-Deployment Checklist For Married Soldiers

### GENERAL

- | Yes                      | No                       | N/A                      |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you given your Spouse a list of important phone numbers and points of contact. Commander, Army Community Service Center, Rear Detachment Commander, Red Cross, Family Readiness Group representatives, Housing office, landlord, mortgage company, and, if applicable, the Guard or Reserve Family Program Coordinator? (See handout Number?) Where are they located? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you, your Spouse, and all of your eligible Family members have current ID cards and are they valid until after you return?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Family know how to obtain a new ID card if they need to be replaced?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Unit and Rear Detachment Commander have a 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)?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If your Spouse does not speak English, do you have an interpreter to help your Spouse in an emergency?<br>Have you placed a copy of each of the following documents in a safe deposit box or a fireproof box? Where is the box located?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Marriage certificate   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Birth certificates   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Insurance policies (life, home, automobile, other) check whether you need a Power of Attorney to file a claim during the Soldier's deployment  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Family Social Security Numbers   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Deeds and/or mortgage papers   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Rental or lease papers   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | School registration papers   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Proof of Soldier's service documents   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copies of Soldier's orders and all endorsements  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Shipping documents and/or household goods inventory  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Court orders for support and custody of legal dependents   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Power of Attorney (if needed)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Passports (if needed)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Naturalization papers  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Divorce decree and separation agreements   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Adoption papers  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Death certificate  |

### FINANCE

- |                          |                          |                          |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are bank and/or credit union accounts in both names with an "or" rather than an "and" between the names (checking, savings, and any other accounts)?       |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have your account numbers, bank books, checkbooks, ATM cards? Location  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have the credit cards, bills, information on amounts due, and does she/he know when and how to report lost cards? Location                |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse know the amounts due on loans, monthly payment dates, addresses and phone numbers of loan companies? If not, how to access and find them? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your Spouse aware of savings bonds and securities owned, where they are, and how to gain access to them if needed? Location                             |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you applied for a Class EE Savings Bond allotment (if desired)?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have a signed release so that he/she can pick up a copy of your LES?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse know how to access MYPAY.com and have you provided the appropriate access level?  |

## Pre-Deployment Checklist For Married Soldiers, continued

### FINANCE, Cont.

- | Yes                      | No                       | N/A                      |   |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your Spouse 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)? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have list of automatic deposits and withdrawals or payments made to financial accounts (paycheck, insurance, loan, or bill payments)?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have 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? Location                             |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse know 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?  |

### MEDICAL

- |                          |                          |                          |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are all Family members enrolled in DEERS (Defense Eligibility Enrollment Reporting System)?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have Family medical cards and does she know how to get medical the Family records (health and dental)? Location   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have the Family immunization records and are all shots up to date? Location   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse know the medications and allergies of all Family members?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have all prescriptions (medical and optical) readily available?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Rear Detachment Officer/ACS know of your Family members with special needs (Exceptional Family Member Program—EFMP, or chronic medical condition)?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have the 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? |

### AUTOMOBILE

- |                          |                          |                          |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have all of the necessary automotive papers (title, registration, insurance policy, warranties, battery guarantee, and road service card)? Location |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your vehicle registered on post and is it valid until you return from deployment? If not does he/she have a POA to get vehicle registered?                        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the periodic maintenance on your vehicle up-to-date (oil change, lubrication, tune-up, fluid levels)?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the equipment in good condition (brakes, tires, battery, lights)?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the insurance policy adequate (liability, medical, uninsured motorists, damage to automobile)?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the vehicle registration/license (on post and state) and renewal dates current/known?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is the State annual safety inspection current and renewal date known?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your Spouse's driver's license current and renewal date known?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have a road service policy that includes coverage for your Spouse (if desired; provides assistance with flats, lock-outs, and other emergencies)?             |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If your Family car is out of service or your Spouse does not know how to drive, do you have alternate transportation arrangements?                                   |
|                          |                          |                          | Does your Spouse know:   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | the correct tire pressure and how to inflate and check tires?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | how to check the oil and add oil if needed?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | what gasoline to use?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | where to go for maintenance and repair services?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | how to get emergency road service?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | where car keys and spares are located? Location  |



## Pre-Deployment Checklist For Married Soldiers, continued

### HOUSING

- | Yes                      | No                       | N/A                      |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse know the name and telephone number of the housing office, landlord, or mortgage company, electrician, plumber?  |
|                          |                          |                          | Does your Spouse and older children know the location of the:  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | water control valve and how to shut off the water in case of broken or leaking pipes?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | gas control valve and how to shut off the gas in the case of a fire or leaking gas?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | electrical control box and how to replace a fuse if necessary?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If you are on the list for government housing, have you provided the housing office with a telephone number where your Spouse can be reached should quarters become available during your absence? |

### LEGAL

- |                          |                          |                          |  |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do you have the necessary Powers of Attorney so that action can be taken on important Family matters during the deployment? Does everyone know where they are kept? Location   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have the name, address, and telephone number of your private or military attorney or legal advisor. (See Handout Number)?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do 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? Location   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If needed, does your Spouse have a 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? Location                   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have copies of all insurance policies, along with the name and telephone number of your insurance agents? Location  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse have information on where to go for legal assistance: Legal Assistance Office, Rear Detachment Commander, Family Assistance Center, Guard or Reserve Family Program Coordinator, Family lawyer, etc.? |

### SECURITY/SAFETY

- |                          |                          |                          |   |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your Spouse, family member(s) know how to reach the police, MPs, fire department, ambulance, poison information center, chaplains, help line; locate numbers by the telephone? |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Have you had a military or local police crime prevention survey conducted of your quarters?   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Does your home or apartment have at least a front door "peephole" and are there adequate locks on all doors and windows?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your Family's name on the Military Police Quarters Checklist (or local police if living in a civilian community)?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Is your smoke detector working and does it have a new battery?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Are your fire extinguishers charged and are they in good working condition? Do your Family members know where they are and how to use them? Location                                |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do your Family members know what alternate exits they can use to leave the home from each room in case of fire or other emergency?  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Do your Spouse and older children know how to turn off electricity, water, and gas in case of an emergency?   |

**What  
are  
they?**
**Description of Expenses—Fixed, Flexible, or Occasional**

**Fixed expense:** Any monthly payment that is the same amount each month

**Flexible expense:** any monthly payment that is a different amount each month

**Occasional expense:** a payment made occasionally, such as every few months or once a year

Categories	Fixed	Flexible	Occasional
<b>Taxes</b>	Federal, State income taxes	Property, car registration fees	Additional Federal, State income taxes
<b>Savings &amp; Investments</b>	Monthly allotments or deposits, U.S. Savings Bonds	Extra savings	Tax refunds, manufacturer's rebates
<b>Housing</b>	Rent, mortgage payment, association fees	Repairs, supplies, maintenance	Major improvements/repairs
<b>Utilities</b>	Sewer, cable, trash	Phone, heat, electricity, water	Set-up/disconnect fees
<b>Food</b>	School lunches	Groceries, meals eaten out, school/work lunches	Holiday entertaining, parties
<b>Transportation</b>	Car, lease payment, bus/train, fares for commuting	Gas, maintenance, parking, transportation fees	Major repairs, tires, license
<b>Health/Dental</b>	Braces	Payments for care, medication	Eyeglasses
<b>Debt Payments</b>	Student loans, installment credit	Credit cards	
<b>Clothing</b>		Daily clothing, uniforms, work/school clothes, dry cleaning	Special occasion clothes
<b>Personal Care</b>		Cosmetics, toiletries, hair/nail care	
<b>Alimony, Child Support</b>	Monthly payments		
<b>Education</b>	Tuition	Tuition, books, activity fees	Subscription for magazines/newspapers
<b>Travel, Entertainment</b>	Monthly savings for vacations	Video rentals/purchases; music CDs, cassettes; tickets for movies, plays, concerts; hobby expenses; gambling; liquor; tobacco, etc.	Vacations
<b>Child &amp; Elder Care</b>	Monthly, weekly payments (day care, nursing home)	Baby-sitting	
<b>Gifts &amp; Charitable Contributions</b>	Monthly/weekly payment (church collections, etc.)	Donations to charities	Birthdays and Holidays
<b>Insurance</b>	Premiums for SGLI, life, health, disability, auto, renter's/home owner's		Umbrella liability insurance

## My Monthly Expenses—Fixed

**INSTRUCTIONS:** Record what you spend in each column, then total the columns at the end of each month.

**Note:** Many of your fixed expenses may be in the form of allotments. ( )'s note placement of figures on My Money Workout Plan.

ITEM	AMOUNT	TOTALS
Savings:		= (a)
Income Taxes:	Withholding Income Tax—Federal	
	Withholding Income Tax—State	
	Social Security Tax (FICA)	
	Medicare (FICA)	= (b)
Housing: Rent/Mortgage	Monthly Payment	
	Insurance	
	Taxes	= (c)
Utilities:	Trash	
	Sewer	
	Cable	= (d)
Automobile:	Loan Payment	
	Insurance	= (e)
Health/Dental:	Insurance Premium	
	Payment for Care	= (f)
Child Support/Alimony:		= (g)
Credit Payments:	Installment Loan	
	Other	= (h)
Life Insurance:	SGLI	
	Other	= (i)
Other:		
		= (j)
<b>TOTAL MONTHLY FIXED EXPENSES</b>		<b>(k)</b>

## My Monthly Expenses—Flexible

*INSTRUCTIONS: Record what you spend in each column, then total the columns at the end of each month. Add the subtotals to get the monthly total.*

Household		Utilities		Food		Personal			
Repairs/Supplies	Furnishings & Appliances	Monthly Payment		Groceries	Eating Out	Medical/Dental	Clothing/Personal Care	Education	Entertainment
		Phone:							
		Heat:							
		Electricity:							
		Water:							
		Other:							
Subtotal:		Subtotal:		Subtotal:				Subtotal:	

Transportation		Spending \$			Other				
Maintenance	Gas & Other	Self	Spouse/Children	Travel	Child/Elder Care	Charity	Gifts	Savings	Miscellaneous
Subtotal:		Subtotal:				Subtotal:			

**TOTAL MONTHLY FLEXIBLE EXPENSES**

U.S. Army Deployment Cycle Readiness: Soldier's and Family Member's Handbook

## My Monthly Expenses—Occasional

INSTRUCTIONS: Some expenses only occur once in awhile. These bills are easier to pay if you plan ahead. Fill in your estimate for these occasional bills under the month they are due. If you find a lot of payments due around the same time of year, you can usually have the payment date changed for some for these bills. Your large payments will then be more evenly spread out over the entire year. Once you know the total occasional expenses for the year, you can divide the total by 12 months to see how much you will need to set aside each month to cover your occasional bills.

Expenses	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Taxes: Property													
Income													
Insurance: Auto													
Homeowners													
Life													
Health													
Disability													
Auto license													
Auto servicing & tires													
Education: Fees/Books													
Dues Subscriptions													
Vacation													
Birthdays & Holidays													
Moving Expenses													
Other:													

TOTAL YEARLY OCCASIONAL EXPENSES:

TOTAL ESTIMATED MONTHLY OCCASIONAL EXPENSES (YEARLY EXPENSES DIVIDED BY 12):