



Legal Considerations

_____ Is the correct beneficiary listed on your life insurance? Are you covered in a hostile environment?

_____ Do you need to leave powers of attorney with anyone? (Recommend discussing with an attorney since there are serious ramifications if given to the wrong person or misused. Consider short term power of attorney and one in which you can restrict the powers you give.)

_____ Have you left medical authorization with the person who is taking care of your dependent children?

_____ Are Mariner documents, TWIC, passport current? Will they expire while you are away?

Financial Planning

_____ Do you have a written monthly spending plan for you and your family while separated?

_____ Does your spouse have access to your online accounts, including bill pay services? Does he/she have the correct passwords?

Does the spending plan include amounts for:

Mariner's Expenditures:

_____ port visits and entertainment

_____ long-distance phone calls/phone cards/air cards

_____ gift/souvenir purchases

Family's Expenditures

_____ food and sundries

_____ utility bills

_____ rent/mortgage/insurance premiums

_____ unplanned expenses (broken water heater, furnace, etc)

_____ entertainment



Taxes

___ If you plan to do your taxes while deployed, do you have all the records you will need? If another will do your taxes do they have all of the records they will need?

Banking Decisions

___ Is your pay set up the way you want? Do you have an allotments or automatic deposits?

___ If married, do you both understand clearly how finances are to be handled while separated?

Bills

___ Who will be paying your bills while you are away? (Have you considered online bill paying services?)

___ Are there any once-a-year expenses coming up while you are away? Who will pay them for you?

___ How will you be making monthly payments to your creditors? Do they all have your correct address?

___ If married, have you decided who will be using which credit cards during your separation?

___ Do you and your spouse both understand who will be paying which bills?

___ If you are renting an apartment, who will be paying the rent for you?

___ Will you have to pay utility bills while deployed? Who will pay them for you?

___ Is your renter's/homeowner's insurance current?

Vehicles

___ Do you have a safe place to store your vehicle and/or someone to take care of it for you?

___ Are vehicle insurance, tags, registration/title, and base inspection stickers all current?

___ If your vehicle will be stored, consider stopping your liability coverage for the time you are away and keeping the collision and theft coverage only.

___ Is all routine maintenance, i.e. oil/filter change, etc. current?

___ Have you left the name of a trusted mechanic/repair garage with your family?



Emergency Plans

___ Do you have at least one month's pay saved in case of financial emergency? Does your family have access?

___ Does your spouse know how to access the health care plan of you and the family?

___ Does your family know your complete, official mailing address, ship name, ship operator?

___ Does your family know your social security number?

___ Have you developed a plan for emergency communications with your family?

___ Have you considered your methods of keeping in touch? cell phones? Email? Regular mail?

Miscellaneous:

___ Will cell phones work where you are travelling? Should you get a plan which includes international calls?

___ Take photos or video all of your possessions in the home and garage in case they are lost or damaged so that you can provide proof to the insurance company.

___ Make a complete list of all account numbers, passwords, organizations (including contact telephone numbers) and other important Points of Contact that your family may need.