

Checklists

Pre-Deployment:

- Ensure dependents are enrolled in DEERS; <http://www.tricare.osd.mil/deers/> or 1-800-538-9552
- Ensure dependents have current ID cards; <http://www.cac.mil/uniformed-services-id-card/>
- Update Will and Living Will (JAG, legal office, Military One Source)
- Beneficiaries: update accounts, policies, will, insurance
- Complete a Power of Attorney (POA) (general or specific) for your financial caretaker
- Create a deployment spending plan (budget)
- INCOME: Basic Pay; BAH (non-taxable housing); BAS (non-taxable food); FSA (family separation over 30 days); Incentive/Special Pay (for certain types of duty); Imminent Danger Pay/Hostile Fire Pay; Combat Zone Tax Exemption
- EXPENSES: Anticipate that deployment expenses may be different
- LES (Leave and Earnings Statement): Google "how to read an active duty LES", choose PDF file by dfas.mil
- Select a Financial Caretaker: POA and give necessary document information
- Taxes: June 15th or 180-day extension; contact MOS or local income tax office
- Reevaluate financial goals: savings, SDP, TSP
- Review current investments
- Review your property and life insurance needs, update beneficiaries as needed
- Contact Credit Bureau to place "active duty alert" on credit files
- Develop a Family Care Plan if needed

During Deployment:

- Check your LES online for:
 - Entitlements commenced - Hostile fire, Family Separation, Hardship Duty, etc.
 - Federal income tax withholding ceased
 - Combat zone leave days are accumulating
 - Allotments are current TSP, SDP, bills, others...
- Check lump sum payments:
 - Enlistment and re-enlistment bonuses
 - Accumulated back pay

Post Deployment:

- Check your LES (combat zone benefits stopped)
- Reinstate insurance, if you suspended it
- Adjust spending plan to new income
- Resist the urge to splurge
- Take a vacation

Resources

Military OneSource

www.MilitaryOneSource.mil

One stop up-to-date benefits information <http://myarmybenefits.us.army.mil/> <http://www.public.navy.mil/bupers-npc/career/payandbenefits/Pages/default2.aspx> <http://www.airforce.com/benefits/>
http://www.uscg.mil/reserve/pay_benefits.asp

Coast Guard Support

www.cgsuprt.com

Retirement

<http://militarypay.defense.gov>

Thrift Savings Plan (TSP)

<https://www.tsp.gov/index.shtml>

Uniformed Services Savings Deposit Program (SDP)

<http://www.dfas.mil/militarymembers/payentitlements/sdp.html>

Survivor Benefit Plan (SBP)

<http://militarypay.defense.gov/Benefits/sbp/>

TRICARE

<http://www.tricare.mil/>

TRICARE Dental

<http://www.tricaredentalprogram.com>

Service Members' Group Life Insurance (SGLI)

Family Service Members' Group Life Insurance (FSGLI)

Veterans Group Life Insurance (VGLI)

<http://www.insurance.va.gov>

VA Guaranteed Home Loan Program

<http://www.benefits.va.gov/homeloans/>

Burial in National and State Veterans Cemeteries

<http://www.cem.va.gov/>

Casualty Assistance Services

<http://www.militaryonesource.mil/casualty>

Dependency and Indemnity Compensation (DIC)

http://www.va.gov/opa/persona/dependent_survivor.asp

Survivors' and Dependents' Education Assistance Program

http://www.benefits.va.gov/gibill/docs/pamphlets/ch35_pamphlet_2.pdf

Military Relief Aid Societies

Air Force Aid Society – www.afas.org

Army Emergency Relief – www.aerhq.org

Coast Guard Mutual Assistance – www.cgmahq.org

Navy-Marine Corps Relief Society www.nmcrs.org

Credit Bureaus

(For a free credit report contact www.annualcreditreport.com)

Equifax – www.equifax.com 1-800-846-5279

Experian – www.experian.com 1-888-397-3742

TransUnion – www.transunion.com 1-800-680-7289