



# Yellow Ribbon Reintegration Program

For Those Who Serve and Those Who Support<sup>SM</sup>

## Financial To-Do List

### Post Deployment: Update Your Financial Plan

<b>Spending Plan</b> <ul style="list-style-type: none"><li>• LES</li><li>•</li><li>•</li><li>•</li><li>•</li></ul>	<b>Savings</b> <ul style="list-style-type: none"><li>• SDP</li><li>• TSP</li><li>•</li><li>•</li><li>•</li></ul>
<b>Insurance</b> <ul style="list-style-type: none"><li>•</li><li>•</li><li>•</li><li>•</li><li>•</li></ul>	<b>Other Considerations</b> <ul style="list-style-type: none"><li>• Taxes</li><li>• SCRA</li><li>•</li><li>•</li><li>•</li></ul>
<b>Assess your Employment</b> <ul style="list-style-type: none"><li>• USERRA</li><li>•</li><li>•</li><li>•</li><li>•</li></ul>	<b>Tap Available Resources</b>

## Resources

Military OneSource [www.MilitaryOneSource.com](http://www.MilitaryOneSource.com)

CG Support [www.cgsuprt.com](http://www.cgsuprt.com)

Making Home Affordable [www.makinghomeaffordable.gov/pages/default.aspx](http://www.makinghomeaffordable.gov/pages/default.aspx)

### Benefit Information by Service Branch

Air Force Benefits [www.airforce.com/benefits/](http://www.airforce.com/benefits/)

Army Benefits [myarmybenefits.us.army.mil/](http://myarmybenefits.us.army.mil/)

Coast Guard Benefits [www.uscg.mil/reserve/pay\\_benefits.asp](http://www.uscg.mil/reserve/pay_benefits.asp)

Navy Benefits <http://www.public.navy.mil/bupers-pc/career/payandbenefits/Pages/default2.aspx>

### Transition Assistance Program

<http://www.taonline.com/TAPOffice/>

### Employment

Hero 2 Hired [h2h.jobs/](http://h2h.jobs/)

VA Jobs [www.va.gov/jobs/](http://www.va.gov/jobs/)

ESGR [www.esgr.mil/](http://www.esgr.mil/)

### Small Business Administration

[www.sba.gov/veterans-and-military-families](http://www.sba.gov/veterans-and-military-families)

### Retirement

[militarypay.defense.gov](http://militarypay.defense.gov)

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

### Savings Deposit Program (SDP) and Uniformed Services Savings Deposit Program

[www.dfas.mil/militarymembers/payentitlements/sdp.html](http://www.dfas.mil/militarymembers/payentitlements/sdp.html)

### TRICARE

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

### TRICARE Dental

<http://www.tricare.mil/dental/tdp.aspx>

### Service Members' Group Life Insurance (SGLI)/Family Service Members' Group Life Insurance (FSGLI)/Veterans Group Life Insurance (VGLI)

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

### VA Guaranteed Home Loan Program

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

### Military Relief Aid Societies

Air Force Aid Society – [www.afas.org](http://www.afas.org)

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

Coast Guard Mutual Assistance – [www.cgmahq.org](http://www.cgmahq.org)

Navy-Marine Corps Relief Society <http://www.nmcrs.org/>

### Credit Bureaus

(For a free credit report contact [www.annualcreditreport.com](http://www.annualcreditreport.com))

Equifax – [www.equifax.com](http://www.equifax.com) 1-800-525-6285

Experian – [www.experian.com](http://www.experian.com) 1-888-397-3742

TransUnion – [www.transunion.com](http://www.transunion.com) 1-800-680-7289



# Yellow Ribbon Reintegration Program

For Those Who Serve and Those Who Support<sup>SM</sup>

## Categories for the Envelope System

Here are the main budget categories and ones that are best suited to the envelope system.

Envelope	Checking Account	Periodic Bills/Expenses Savings Account
<ul style="list-style-type: none"> <li>• Allowances</li> <li>• Barber/Beauty</li> <li>• Books</li> <li>• Bus/Train/Parking/Tolls</li> <li>• Clothing</li> <li>• Cosmetics</li> <li>• Dry Cleaning</li> <li>• Education (miscellaneous)</li> <li>• Food</li> <li>• Furniture/Household</li> <li>• Gasoline</li> <li>• Generosity</li> <li>• Gifts</li> <li>• Hobbies</li> <li>• House/Apartment Maintenance</li> <li>• Miscellaneous</li> <li>• Pets</li> <li>• Restaurants/Movies/Concerts</li> <li>• Vehicle Maintenance</li> </ul>	<ul style="list-style-type: none"> <li>• Cable/Satellite</li> <li>• Debt Payments</li> <li>• Education (fixed monthly costs)</li> <li>• Health (or Health Savings Account)</li> <li>• Health Club</li> <li>• Mortgage/Rent</li> <li>• Subscriptions</li> <li>• Utilities</li> <li>• Vehicle License/Fees</li> </ul>	<ul style="list-style-type: none"> <li>• Homeowner's/Renter's Insurance (if paid less often than monthly. Otherwise, keep in checking.)</li> <li>• Income Taxes: Automatically withheld</li> <li>• Professional Service</li> <li>• Property Taxes</li> <li>• Vacations</li> <li>• Vehicle Insurance (if paid less often than monthly. Otherwise, keep in checking.)</li> </ul>