

Checklist and Resources

Pre-Deployment:

- Ensure dependents are enrolled in DEERS; visit the [Tricare website](http://www.tricare.mil/DEERS) at www.tricare.mil/DEERS or call at 1-800-538-9552
- Ensure dependents have current ID cards by visiting the [Common Access Card website](http://www.cac.mil/uniformed-services-id-card) at www.cac.mil/uniformed-services-id-card
- Update will and living will (JAG, Legal Assistance Office, Military OneSource)
- Beneficiaries: update accounts, policies, will, insurance
- Select a financial caretaker: Power of Attorney (POA) and give necessary document information
- Complete a 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
- Taxes: June 15 or 180-day extension; contact Military OneSource (CG SUPRT if Coast Guard) or local income tax office
- Reevaluate financial goals: savings, Savings Deposit Plan (SDP), Thrift Savings Plan (TSP)
- Review current investments
- Review your property and life insurance needs, update beneficiaries as needed
- Contact credit bureaus to place an “active duty alert” on credit files

During Deployment:

- Check your LES online for:
 - Entitlements commenced - Hostile Fire, Family Separation, Hardship Duty
 - Federal income tax withholding ceased
 - Combat zone leave days are accumulating
 - Allotments are current (e.g., TSP, SDP, bills)
- 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

Resources

- **Military OneSource**
 - Visit the [Military OneSource website](http://www.militaryonesource.mil) at www.militaryonesource.mil
- **Coast Guard Support**
 - Visit the [CG SUPRT website](https://www.cgsuprt.com/portal/landing) at <https://www.cgsuprt.com/portal/landing>
- **One stop up-to-date benefits information**
 - Visit the [Navy Personnel Command website](http://www.public.navy.mil/bupers-npc/career/payandbenefits/Pages/default2.aspx) at www.public.navy.mil/bupers-npc/career/payandbenefits/Pages/default2.aspx
 - Visit the [Air Force Benefits website](http://www.airforce.com/benefits) at www.airforce.com/benefits
 - Visit the [Coast Guard Reserve website](http://reserve.uscg.mil) at <http://reserve.uscg.mil>
- **Retirement**
 - Visit the [Military Compensation website](http://militarypay.defense.gov) at <http://militarypay.defense.gov>
- **Thrift Savings Plan (TSP)**
 - Visit the [Thrift Savings Plan website](http://www.tsp.gov/index.shtml) at www.tsp.gov/index.shtml
- **Uniformed Services Savings Deposit Program (SDP)**
 - Visit the [DFAS website](http://www.dfas.mil/militarymembers/payentitlements/sdp.html) at www.dfas.mil/militarymembers/payentitlements/sdp.html
 - Visit the [U.S. Coast Guard Pay & Personnel Center website](http://www.dcms.uscg.mil/ppc/news/Article/1119913/savings-deposit-plan-sdp/) at www.dcms.uscg.mil/ppc/news/Article/1119913/savings-deposit-plan-sdp/
- **Survivor Benefit Plan (SBP)**
 - Visit the [Military Compensation website](http://www.dfas.mil/retiredmilitary/provide/sbp.html) at www.dfas.mil/retiredmilitary/provide/sbp.html
 - Visit the [Coast Guard website](http://www.dcms.uscg.mil/ppc/ras/sbp/) at www.dcms.uscg.mil/ppc/ras/sbp/
- **TRICARE**
 - Visit the [TRICARE website](http://www.tricare.mil) at www.tricare.mil
- **TRICARE Dental**
 - Visit the [TRICARE website](http://www.tricare.mil/CoveredServices/Dental/TDP.aspx) at www.tricare.mil/CoveredServices/Dental/TDP.aspx
- **Service Members' Group Life Insurance (SGLI), Family Service Members' Group Life Insurance (FSGLI) & Veterans Group Life Insurance (VGLI)**
 - Visit the [VA website](http://www.benefits.va.gov/insurance/) at www.benefits.va.gov/insurance/
- **VA Guaranteed Home Loan Program**
 - Visit the [VA Guaranteed Home Loan Program website](http://www.benefits.va.gov/homeloans) at www.benefits.va.gov/homeloans

- **Burial in National and State Veterans Cemeteries**
 - Visit the [National Cemetery Administration](http://www.cem.va.gov) website at www.cem.va.gov
- **Casualty Assistance Services**
 - Visit the [Military OneSource website](http://www.militaryonesource.mil/casualty) at www.militaryonesource.mil/casualty
- **Dependency and Indemnity Compensation (DIC)**
 - Visit the [VA website](http://www.va.gov/opa/persona/dependent_survivor.asp) at www.va.gov/opa/persona/dependent_survivor.asp
- **Dependents' Educational Assistance Program**
 - Visit the [VA website](http://www.benefits.va.gov/gibill/docs/pamphlets/ch35_pamphlet_2.pdf) at www.benefits.va.gov/gibill/docs/pamphlets/ch35_pamphlet_2.pdf
- **Military Relief Aid Societies**
 - Visit the [Air Force Aid Society website](http://www.afas.org) at www.afas.org
 - Visit the [Army Emergency Relief website](http://www.aerhq.org) at www.aerhq.org
 - Visit the [Coast Guard Mutual Assistance website](http://www.cgmahq.org) at www.cgmahq.org
 - Visit the [Navy-Marine Corps Relief Society website](http://www.nmcrs.org) at www.nmcrs.org
- **Credit Bureaus**
 - Visit the [Annual Credit Report.com website](http://www.annualcreditreport.com) for a free credit report at www.annualcreditreport.com
 - Visit the [Equifax website](http://www.equifax.com) at www.equifax.com or call 1-800-846-5279
 - Visit the [Experian website](http://www.experian.com) at www.experian.com or call 1-888-397-3742
 - Visit the [TransUnion website](http://www.transunion.com) at www.transunion.com or call 1-800-680-7289