

Pre-Deployment Financial Management Checklist

Handout available for download on the [YRRP website](https://www.yellowribbon.mil/cms/event-handout) at:
<https://www.yellowribbon.mil/cms/event-handout>

Pre-Deployment:

- ☐ Update important documents
 - ☐ Ensure dependents are enrolled in DEERS; visit the [TRICARE® website](https://tricare.mil/DEERS) at <https://tricare.mil/DEERS> or call 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, Military OneSource; CG SUPRT if Coast Guard or a legal office)
 - ☐ Update beneficiaries listed on accounts, policies, will, insurance, etc.
 - ☐ Complete a POA (general or special)
- ☐ 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)
 - ☐ Review LES (Leave and Earnings Statement) or Payslip (for Coast Guard members):
 - ☐ Learn how to read your LES by visiting the [Defense Finance and Accounting Service website](http://www.dfas.mil/militarymembers/payentitlements/aboutpay) at www.dfas.mil/militarymembers/payentitlements/aboutpay
 - ☐ For Coast Guard, visit the “Payslips” document on the [United States Coast Guard website](http://www.dcms.uscg.mil/Portals/10/CG-1/PPC/guides/GP/SelfService/Member/Self%20Service%20-%20ViewMyPaySlip.pdf) at www.dcms.uscg.mil/Portals/10/CG-1/PPC/guides/GP/SelfService/Member/Self%20Service%20-%20ViewMyPaySlip.pdf
 - ☐ Expenses: anticipate that expenses may be different during deployment and adjust your spending plan accordingly
 - ☐ Consider enrolling in auto pay, if possible
 - ☐ Taxes: ensure there is a plan in place to file and pay taxes on the designated due date
 - ☐ Reevaluate financial goals: emergency savings, revolving savings, and long-term savings (SDP and TSP) and adjust spending plan accordingly
 - ☐ Review options for financial protection:
 - ☐ Insurance: SGLI, FSGLI, TSGLI
 - ☐ Contact credit bureaus to place an “active duty alert” on credit files
 - ☐ Select a financial caretaker if needed

Online Resources

- **Military OneSource**
 - Visit the [Military OneSource website](http://www.militaryonesource.mil) at www.militaryonesource.mil
- **Coast Guard Support**
 - Visit the [CG SUPRT website](http://www.cgsuprt.com/portal/landing?a=1) at www.cgsuprt.com/portal/landing?a=1
- **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/careers/pay-and-benefits) at www.airforce.com/careers/pay-and-benefits
 - Visit the [Coast Guard Reserve website](http://www.reserve.uscg.mil) at www.reserve.uscg.mil
- **Retirement (Blended Retirement System)**
 - Visit the [Military Compensation website](https://militarypay.defense.gov) at <https://militarypay.defense.gov>
- **Thrift Savings Plan (TSP)**
 - Visit the [Thrift Savings Plan website](http://www.tsp.gov) at www.tsp.gov
- **Defense Finance and Accounting Service (DFAS)**
 - Visit the [DFAS website](http://www.dfas.mil) at www.dfas.mil for information regarding your LES
 - 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](https://tricare.mil) at <https://tricare.mil>
- **TRICARE Dental**
 - Visit the [TRICARE website](https://tricare.mil/CoveredServices/Dental/TDP.aspx) at <https://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.va.gov/life-insurance/options-eligibility) at www.va.gov/life-insurance/options-eligibility
- **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 website](http://www.cem.va.gov) at www.cem.va.gov
- **Casualty Assistance Services**
 - Visit the [Military OneSource website](http://www.militaryonesource.mil/family-relationships/gold-star-surviving-family) at www.militaryonesource.mil/family-relationships/gold-star-surviving-family
- **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.va.gov/education/survivor-dependent-benefits) at www.va.gov/education/survivor-dependent-benefits
- **Servicemembers Civil Relief Act (SCRA)**
 - Visit the [SCRA website](https://scra.dmdc.osd.mil/scra/#/home) at <https://scra.dmdc.osd.mil/scra/#/home>
- **Military Relief Aid Societies**
 - Visit the [Air Force Aid Society website](https://afas.org) at <https://afas.org>
 - Visit the [Army Emergency Relief website](http://www.armyemergencyrelief.org) at www.armyemergencyrelief.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 website](http://www.annualcreditreport.com/index.action) for a free credit report at www.annualcreditreport.com/index.action
 - 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
- **Unit Family Readiness Contacts**
 - Visit the [National Guard Family Program website](http://www.militaryonesource.mil/national-guard/national-guard-family-program) at www.militaryonesource.mil/national-guard/national-guard-family-program
 - Visit the [Army Reserve Family Programs website](http://www.usar.army.mil/ArmyReserveResources) at www.usar.army.mil/ArmyReserveResources
 - Visit the [Navy Family Readiness website](http://www.cnvc.navy.mil/ffr/family_readiness/fleet_and_family_support_program.html) at www.cnvc.navy.mil/ffr/family_readiness/fleet_and_family_support_program.html
 - Visit the [Marine Corps Reserve Family Resources website](http://www.marforres.marines.mil/Family-Resources) at www.marforres.marines.mil/Family-Resources
 - Visit the [Marine Corps Forces Reserve Community Services website](http://www.marforres.marines.mil/Staff-Sections/Marine-Corps-Community-Services) at www.marforres.marines.mil/Staff-Sections/Marine-Corps-Community-Services
 - Visit the [Air Force Reserve Family Program website](http://www.afrc.af.mil/About-Us/Airman-Family) at www.afrc.af.mil/About-Us/Airman-Family