

## Financial To-Do List

### Post-Deployment: Update Your Financial Plan

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

## Resources

- **Military OneSource**
  - Visit the [Military OneSource website](http://www.MilitaryOneSource.mil) at [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil)
- **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](http://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](http://www.airforce.com/benefits)
  - Visit the [Coast Guard Reserve website](http://reserve.uscg.mil) at <http://reserve.uscg.mil>
- **Coast Guard Support**
  - Visit the [CG SUPRT website](https://www.cgsuprt.com/portal/landing) at <https://www.cgsuprt.com/portal/landing>
- **Thrift Savings Plan (TSP)**
  - Visit the [Thrift Savings Plan website](http://www.tsp.gov/index.shtml) at [www.tsp.gov/index.shtml](http://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](http://www.dfas.mil/militarymembers/payentitlements/sdp.html)
- **Survivor Benefit Plan (SBP)**
  - Visit the [Military Compensation website](http://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/) at <http://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>
- **TRICARE**
  - Visit the [TRICARE website](http://www.tricare.mil) at [www.tricare.mil](http://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](http://www.tricare.mil/CoveredServices/Dental/TDP.aspx)
- **Servicemembers' Group Life Insurance (SGLI)**
- **Family Servicemembers' Group Life Insurance (FSGLI)**
- **Veterans Group Life Insurance (VGLI)**
  - Visit the [VGLI website](http://www.insurance.va.gov) at [www.insurance.va.gov](http://www.insurance.va.gov)
- **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](http://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](http://www.cem.va.gov)
- **Casualty Assistance Services**
  - Visit the [Military OneSource website](http://www.militaryonesource.mil/casualty) at [www.militaryonesource.mil/casualty](http://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](http://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](http://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

## Categories for the Envelope System

Here are the main budget categories that are best suited for the envelope system.

Envelope	Checking Account	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>