

## Pre-Deployment Financial Management Checklist

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

### Pre-Deployment:

- Update important documents
  - Ensure dependents are enrolled in DEERS; visit the [TRICARE® website](http://www.tricare.mil/DEERS) at [www.tricare.mil/DEERS](http://www.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](http://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.html) at [www.dfas.mil/militarymembers/payentitlements/aboutpay.html](http://www.dfas.mil/militarymembers/payentitlements/aboutpay.html)
    - 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](http://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](http://www.militaryonesource.mil)
- **Coast Guard Support**
  - Visit the [CG SUPRT website](http://www.cgsuprt.com/portal/landing) at [www.cgsuprt.com/portal/landing](http://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](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>
- **Retirement (Blended Retirement System)**
  - 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](http://www.tsp.gov/index.shtml)
- **Defense Finance and Accounting Service (DFAS)**
  - Visit the [DFAS website](http://www.dfas.mil) at [www.dfas.mil](http://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](http://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](http://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](http://www.dcms.uscg.mil/ppc/ras/sbp)
- **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)
- **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](http://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](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.va.gov/education/survivor-dependent-benefits) at [www.va.gov/education/survivor-dependent-benefits](http://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](http://www.afas.org) at [www.afas.org](http://www.afas.org)
  - Visit the [Army Emergency Relief website](http://www.aerhq.org) at [www.aerhq.org](http://www.aerhq.org)
  - Visit the [Coast Guard Mutual Assistance website](http://www.cgmahq.org) at [www.cgmahq.org](http://www.cgmahq.org)
  - Visit the [Navy-Marine Corps Relief Society website](http://www.nmcrs.org) at [www.nmcrs.org](http://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](http://www.annualcreditreport.com)
  - Visit the [Equifax website](http://www.equifax.com) at [www.equifax.com](http://www.equifax.com) or call 1-800-846-5279
  - Visit the [Experian website](http://www.experian.com) at [www.experian.com](http://www.experian.com) or call 1-888-397-3742
  - Visit the [TransUnion website](http://www.transunion.com) at [www.transunion.com](http://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](http://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](http://www.usar.army.mil/ArmyReserveResources)
  - Visit the [Navy Family Readiness website](http://www.cnrc.navy.mil/ffr/family_readiness/fleet_and_family_support_program.html) at [www.cnrc.navy.mil/ffr/family\\_readiness/fleet\\_and\\_family\\_support\\_program.html](http://www.cnrc.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](http://www.marforres.marines.mil/Family-Resources)
  - Visit the [Marine Corps Forces Reserve Community Services website](http://www.marforres.marines.mil/General-Special-Staff/Marine-Corps-Community-Services) at [www.marforres.marines.mil/General-Special-Staff/Marine-Corps-Community-Services](http://www.marforres.marines.mil/General-Special-Staff/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](http://www.afrc.af.mil/About-Us/Airman-Family)