

PRE-DEPLOYMENT DOCUMENTS AND ADDITIONAL RESOURCES

The foundation of a successful deployment may seem to be built on paper! It is important to review, update and organize a number of important documents before deployment. These documents include the following:

Wills

Power of attorney

Servicemembers' Group Life Insurance (SGLI)

Emergency Data Form

Other Important Documents

Pre-Deployment Finances

Servicemembers' Civil Relief Act

Individual Augmentee And Family Resources

Steps To Becoming An Individual Augmentee (IA)

Homecoming

Wills

A Will is a legal expression or declaration of an individual's wishes upon his or her death. For couples with children, it's important to include who you'd want to care for your children should something happen to both you and your spouse. To ensure your estate is distributed the way you want, make sure you have a current Will and your loved ones know its location. Your local Navy Legal Services Office will assist you in making a Will at no cost.

Power of Attorney

Powers of Attorney can be very useful when conducting personal business. They can also be very dangerous documents as they allow someone to act in your behalf. You may need different types of Powers of Attorney for different tasks. For example, you may need a special Power of Attorney to file your taxes or for you to buy or sell a big ticket item such as a vehicle or condo. There is a document called a "General Power of Attorney" that can be used in a variety of situations. It is important to know in advance what type of Power of Attorney will be accepted by an institution you want to do business with. Not all will accept a General Power of Attorney. Your local Navy Legal Services Office can discuss options and draw up a Power of Attorney at no charge.

Servicemembers' Group Life Insurance (SGLI)

Active duty service members are eligible to be insured under SGLI up to a maximum of \$400,000 in increments of \$50,000. Before deployment, verify who is designated as beneficiary and make changes as necessary. A Will does not impact the beneficiary of life insurance. To make changes, Election Form (VA Form SGLV-8286) must be completed. For more information on Servicemembers' Group Life Insurance, visit the Department of Veterans Group Life Insurance information page at www.insurance.va.gov/sgliSite/default.htm.

Emergency Data Form

The Emergency Data Form is more commonly referred to as the "Page Two" of a Sailor's Service Record. It lists who should be contacted if a service member becomes ill, is injured, killed or missing. Any time your family moves or contact information changes, this form should be updated through the administration at the command or through your local Personnel Support Detachment (PSD).

Other Important Documents

If you don't already have one it's a good idea to invest in a small, fire proof safe or rent a safety deposit box to store your family's important documents. Many of these documents are hard to replace. Even though you don't need them often, when you do need them they are critical. Do you know where each of the following documents are located?

- Birth Certificates
- Marriage License
- Divorce Decrees
- Death Certificates
- Medical Records of each Family Member
- Dental Records of each Family Member
- Veterinarian Records for each pet
- Adoption Papers
- Citizenship/Naturalization Papers
- Passports/Visas
- Insurance Policies (Life, Health, Home, Vehicle, Flood)
- Real Estate Documents (Lease, Deed, First and Second Mortgages)
- Car Title, Registration and Inspection
- Most Recent Leave and Earnings Statement (LES)
- Social Security Number of each Family Member
- Current Address and Phone Number of Immediate Family Members of both Spouses
- Copy of orders if going on an IA/GSA/OSA

PRE-DEPLOYMENT FINANCES

Setting up a spending plan is one of the smartest things you can do prior to a deployment or any time. **A spending plan allows you to see where your money is going and to make adjustments as needed to meet your financial goals.** If you have a spouse or partner, it is a good idea to do a plan together so both understand and agree to how finances will be handled during the deployment.

A **spending plan**, or budget, can be as simple as documenting income and expenses or much more elaborate. When setting up or updating your spending plan prior to deployment, look at possible changes to income:

- Will there be any additional income for family separation allowance, combat duty pay, sea pay, etc.?
- Is there a chance for a promotion during deployment?
- Will a reenlistment bonus be received during deployment?
- Will you lose income due to loss of a second job or your spouse not working or gain income because your spouse moves in with family during deployment?
- Will some pay be tax exempt?

Before deployment ensure:

- Pay distribution is set up appropriately. Are direct deposits, any allotments or automatic check drafts established?
- How will ongoing bills be paid, and by whom?
- If in a relationship, are you using joint or separate checking accounts? If joint, have you discussed how you will manage the account?
- Do you have overdraft protection for your checking accounts — just in case?
- Are you prepared for recurring, but not monthly expenses, such as tuition payments, car and home insurance?
- What are the expectations for using credit during deployment?

Financial challenges:

- Do you have money saved in case of financial emergency? A pre-authorization form with Navy-Marine Corps Relief Society can be signed before deployment if savings are minimal.
- Who is/are authorized users of the Defense Finance and Accounting System My Pay account?

Taxes:

- Will you be deployed during tax season? If you file jointly you'll need to get a Special Power of Attorney for filing taxes or depositing a refund.
- Do you need an extension of the filing deadline?
- Do you need to file state income tax returns?

Financial goals:

Many find deployments provide a good opportunity to save money. What are your financial goals? Are you saving for emergencies, a new car, a house, a vacation? Are you enrolled in the Thrift Savings Plan? If you have credit card balances, are you working to pay them off?

SERVICEMEMBERS' CIVIL RELIEF ACT

The Service Members' Civil Relief Act (SCRA) is a law that protects service members on active duty. Major provisions include:

- **Termination of Residential Leases.** Allows individuals to break a lease when they go onto active duty, if the lease was entered into before going onto active duty. Additionally, the act allows a service member to terminate a residential lease entered into while in the military, if the member receives permanent change of station (PCS) orders, or orders to deploy for a period of not less than 90 days.
- **Automobile Leases.** If a member enters into an automobile lease before going on active duty, the member may request termination of the lease when he/she goes onto active duty. However, for this to apply, the active duty must be for at least 180 continuous days. Military members making a permanent change of station (PCS) move, or who deploy for 180 days or longer may terminate such leases.
- **Evictions from Leased Housing.** Service members may seek protection from eviction under SCRA. The rented/leased property must be occupied by the service member or his/her dependents and the rent cannot exceed a certain amount that is adjusted each year. The service member or dependent who has received notice of an eviction must submit a request to the court for protection under the SCRA. If the court finds that the service member's military duties have materially affected his ability to pay his rent timely, the judge may order a stay, postponement, of the eviction proceeding for up to three months or make any other "just" order.
- **Installment Contracts.** The SCRA gives certain protections against repossessions for installment contracts. If the contract was entered into before going on active duty and at least one payment was made before that time, the creditor cannot repossess the property, while the member is on active duty, nor can they terminate the contract for breach, without a court order.

- **6% Interest Rate.** If a service member's military obligation has affected his/her ability to pay on financial obligations such as credit cards, loans, mortgages, etc., the service member can have his/her interest rate capped at 6% for the duration of the service member's military obligation. Qualifying debts are debts that were incurred by the service member, or the service member and their spouse, jointly, before coming on active duty. Debts entered into after going on active duty are not so protected.
- **Court Proceedings.** If a service member is a defendant in a civil court proceeding, the court may grant a 90-day delay in the proceedings. The provision applies to civil lawsuits, suits for paternity, child custody suits, and bankruptcy debtor/creditor meetings, and administrative proceedings.
- **Enforcement of Obligations, Liabilities, Taxes.** A service member or dependent may, at any time during his/her military service, or within 6 months thereafter, apply to a court for relief of any obligation or liability incurred by the service member or dependent prior to active duty or in respect to any tax or assessment whether falling during or prior to the service member's active military service. The court may grant stays of enforcement during which time no fine or penalty can accrue.

Additionally, the act prevents service members from a form of double taxation that can occur when they have a spouse who works and is taxed in a state other than the state in which they maintain their permanent legal residence. The law prevents states from using the income earned by a service member in determining the spouse's tax rate when they do not maintain their permanent legal residence in that state.

STEPS TO BECOMING AN INDIVIDUAL AUGMENTEE (IA)

Individual Augmentees (IAs) are Sailors who support or "augment" another Navy, Marine Corps or Army command. Sailors usually go to their IA assignment on temporary or TAD orders and return to their current or "parent" command once they complete their assignment. Assignments vary in length from a few months to a year or more.

Step #1: TAD orders are received to an IA assignment, a mandatory pre-deployment checklist is completed available at Navy Knowledge Online www.nko.navy.mil before detaching from your parent command. The checklist includes medical, dental, financial, administrative and online training requirements.

Step # 2: Travel to a Navy Mobilization Processing Site to ensure readiness for combat training. Currently there are four processing sites:

- **Norfolk**
- **San Diego**
- **Port Hueneme**
- **Gulfport**

Step #3: Attend Combat Skills Training. About half of Navy IAs attends at Fort Jackson , SC. www.jackson.army.mil/.

The Army has developed a two to three week training program for Sailors. Topics include:

- Weapons qualifications
- Convoy operations
- Urban operations
- Code of conduct
- First aid
- Cultural awareness

Step #4: Sailors may or may not attend follow-on training depending on their assignment.

Step #5: Once training is complete, flights are arranged to the theater of operations where there is further familiarization with the area before being sent to the command to be augmented.

INDIVIDUAL AUGMENTEE AND FAMILY RESOURCES

[Navy IA Web Site](#)

[IA Family Handbook \(pdf\)](#)

[ECRC IA Checklist \(pdf\)](#)

[Navy Knowledge Online](#)

[Service Members Civil Relief Act](#)

[American Red Cross](#)

[Military OneSource](#)

[TRICARE Prime remote for members and their families](#)

[PDHealth.mil](#)

[Navy Family Accountability and Assessment System \(NFAAS\)](#)

[IA Sailor Handbook \(pdf\)](#)

[Expeditionary Combat Readiness Center](#)

[National Student Loan Program: Mobilization Fact Sheet \(pdf\)](#)

[Savings Deposit Program](#)

[National Resource Directory](#)

[Navy-Marine Corps Relief Society](#)

[TRICARE information for deployed families](#)

[National Military Family Association](#)

[National Center for PTSD](#)

HOMECOMING

Families who have been managing on their own during long deployments may face a major adjustment when members return home. Often, beneath the excitement and anticipation is stress about reintegrating the returning member into family life.

After many months of separation the feelings and emotions associated with homecoming are overwhelming. With so many positive feelings surrounding the anticipated reunion, what is there to learn that could possibly make this event even better?

The ***experienced staff at Fleet and Family Support Center*** has capitalized upon many homecoming experiences and offer a few observations and common questions that family members usually experience.

Anticipation of homecoming:

1. You may wonder whether your partner has changed over the long separation?
2. You now remember all those decisions you had to make on your own and whether they were the "right" ones — now with the benefit of hindsight.
3. Even though you really want him/her back, will you miss the freedom and independence that you enjoyed during the deployment?
4. Will the kids adjust easily to the parent who has been gone?

After the homecoming is over:

1. The military member may not appear to appreciate all the little things done while he/she was gone.
2. He/she may seem more distant sometimes and wants to be alone a lot. You may want more family time. What's that all about?
3. You may have made a lot of nice changes to the house. Why didn't your spouse notice them?
4. You thought he/she would want to spend more time with the kids.
5. It might appear like the "homecoming high" ended so quickly, especially since you had such anticipation.