

The background of the page features a large, pixelated version of the Marine Corps emblem. The emblem is a circular seal with a central figure of a Marine in a combat stance, holding a rifle. The figure is surrounded by a wreath of olive and arrows. The entire emblem is rendered in a low-resolution, dithered style using a color palette of yellow, orange, and grey.

**FAMILY READINESS:
ESSENTIAL TO MISSION READINESS**

**UNIT DEPLOYMENT GUIDE
FOR MARINES AND FAMILIES**

Marine Corps Family Team Building

Readiness & Deployment Support

Bldg. 13150 Second Floor 760-763-1337 or 760-725-9052

Revised October 2008

UNIT INFORMATION PAGE
FILL IN THIS PAGE AT THE PREDEPLOYMENT BRIEF
(Give this information to your spouse and family members)

My Spouse's Unit is: _____

Branch of Service: _____

Rank: _____

Commanding Officer: _____

Executive Officer: _____

Sergeant Major: _____

Spouse's Social Security number: _____

Official Unit Address: _____

Family Readiness Assistant: _____

Phone: _____

Alternate Family Readiness Assistant: _____

Family Readiness Officer: _____

(FRO)

Phone: _____

Regiment/Group Chaplain: _____

Phone: _____

Unit's HOTLINE Number: _____

Unit's Website Address: _____

Ship's CARELINE Number: _____

For Pay Problems call: _____

Spouses "MyPay" PIN Number: _____

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The Unit Family Readiness Program supports unit members of all types and branches of service. For brevity and simplicity, this Guide merely refers to support of “Marines and families.” This shall not be interpreted as being exclusive. Provide support to ALL unit civilian and military members (regardless of branch of service) and their families who are assigned duty with the Marine Corps.

SECTION 1: **FINANCIAL PLANNING**

As a couple, review your financial obligations. There should be a good understanding of the roles and responsibilities of each spouse concerning allocation of pay, payment of bills and a household budget. The Marine should ensure that the family has enough money each pay period for basic living expenses, such as rent, food, and utilities. Be sure that you have the correct Powers of Attorney to handle all of for your financial affairs. Powers of Attorney are addressed in greater detail in the Legal Planning Section.

- Use 'Appendix A', pages 43-45, as a checklist to plan your budget.
- Remember to pay unpaid parking or speeding tickets before deploying.
- Some credit card companies will "freeze" your account and may suspend interest. It's worth your time to learn such information.
- Carefully read any financial contracts entered into (cell phone, etc.) to understand your responsibilities.
- If you signed a contract for a "good deal" it generally means a long-term contract with a significant penalty for cancellation. Continuing to pay \$100.00 a month for six months may be better than a \$450.00 cancellation fee (especially if you do not have an extra \$450.00) and an additional reconnection fee when you return. **You should check contracts before taking any action.** Base legal can provide advice on some matters that require contracts.

A Command Financial Specialist, Base Legal, or the MCCS Personal Financial Specialist can assist you with the process.

A. PAY DISTRIBUTION:

1. Direct Deposit distribution. Direct Deposit to a joint account can lead to problems if both spouses are writing checks and making withdrawals on the same account. Bounced checks and letters of indebtedness can result. Most banks will set up separate accounts and distribute the direct deposit funds between the accounts as requested. Transfer of funds between accounts can easily be made if one person falls short of cash. Contact your bank or credit union for more information.
2. Overdraft Protection. A checking account feature in which a person has a line of credit to write checks for more than the actual account balance. Instead of getting charged about \$25 for bouncing a check, overdraft protection will in effect provide the account holder with an instant loan. The interest rate will be extremely high, but if it is paid off quickly it is usually much less expensive than the bounced check fee. Some banks do charge a fee when an account balance falls below zero even if the account holder has overdraft protection, but it's still significantly less than the bounced check fee.

3. Allotments. Defense Finance and Accounting Service (DFAS) can set up an allotment for you. Regular payments can be paid automatically ensuring that there is no lapse in service or coverage. You can manage allotments through MyPay: <https://mypay.dfas.mil/mypay.aspx>.
 - a. While deployed, anything that can be handled through an allotment should be set up that way. Listed below are some typical allotments:
 - Bond Allotment (B) (i.e. U.S. Savings Bond)
 - Contribution Allotment (C) (i.e. NMCRS, CFC, etc.)
 - Insurance Allotment (I) (i.e. SGLI, TRICARE Dental)
 - Savings Allotment (S) (i.e. savings account, etc.)
 - Savings Deposit Program (J) – only during combat deployment
 - Discretionary Allotment (D) (i.e. spouse, living expenses, etc.)
 - Thrift Savings Plan (TSP) – Military 401k Program
 - b. To initiate or change allotments, contact the unit’s Personnel Administration Center pay section or login to “MyPay” at <https://mypay.dfas.mil/>. **It can take up to 60 days for implementation of an allotment.** The Leave and Earnings Statement (LES) can also be viewed on MyPay with a personal identification number (PIN). Marines, you can elect to provide your spouse or designated family member with an alternative PIN that will allow the user to view select screens on the MyPay website such as the LES, pay amounts and dates, and tax forms.
 - c. You may allot part or all of your pay, with the exception of COMRATS (commuted rations) and Clothing Allowance. When individuals start an allotment, it is wise to have money set aside, particularly if allotting a large amount of total pay. The money for an allotment is taken out of both checks, the 1st and 15th of the month. The first allotment check is issued on the first of the following month.
 - d. If there is a pressing need for the funds when an allotment is started or delayed, Navy Marine Corps Relief Society (NMCRS) can often assist with an interest-free loan until the money arrives. NMCRS is discussed in greater detail in the resource section of this guide.
4. Split Pay. This option allows Marines enrolled in the Direct Deposit Program to receive a portion of their pay at their duty locality each payday. This requested split pay amount must be a whole dollar amount less than or equal to the Marine’s normal pay. The remainder of pay will be transmitted to the Marine’s financial institution.

B. ADDITIONS TO AND SUBTRACTIONS FROM PAY:

All deployed Marines with family members are eligible for Family Separation Allowance if deployed more than 30 consecutive days. This allowance will be

reported on day 31 of the deployment. It can take several paychecks before the money is received, but it will be dated back to include payment from the first day of deployment to the end of deployment. There are reasons that can cause termination of the allowance such as extended social or permanent visits of family members. Specific information regarding Basic Allowance for Subsistence (BAS) and Temporary Additional Duty (TAD) Pay/ Per Diem entitlements for members of the unit may be provided by the local command or Installation Personnel Administration Center (IPAC). They are determined by location and circumstances of separation or deployment and will be managed by the local command or IPAC.

Additional entitlements that may be available may include:

1. Basic Allowance for Housing (BAH) payment or assignment to base housing will continue through the deployment.
2. Other possible additions to pay are Imminent Danger Pay, Cost of Living Allowance (COLA), Hostile Fire, Flight Deck Duty Pay, and Sea Pay. Specific pay issues will be dependent upon the type, length and location of the deployment. If there are questions or concerns regarding changes to the pay of the Marine, please contact your local command or IPAC.

SECTION 2: **LEGAL PLANNING**

Services available at the installation Legal Assistance Office are offered at no cost to the service member. They include, but are not limited to, general estate planning, wills, insurance review, and general property matters. Advice is available on such matters as credit purchasing, state and federal taxation, state motor vehicle laws, landlord-tenant relationships, laws involving domestic issues (divorce, adoption, etc.), state residency matters, immigration laws, and commercial contract laws. Check with your installation Legal Assistance Office for information specific to your area as laws vary from state to state.

Marine Corps lawyers cannot represent clients in civilian court, but they can advise and assist active duty and retired Marine as well as their families that have personal legal problems. The Legal Assistance Officer is required to treat all such problems confidentially and may not lawfully be ordered to disclose such information by any superior authority. When a legal problem is not within the scope of the Legal Assistance Program, a referral can be made to local civilian counsel.

Act immediately when a legal issue is discovered. Immediate action will often resolve small problems before they become more serious. For example, the best time to ask questions is before signing a contract rather than when the terms of the contract come into dispute. **Never sign a blank contract!** Utilization of Legal Assistance services is both advised and encouraged when a legal problem is first identified.

A. POWER OF ATTORNEY (POA): It is important to remember that a POA does have an expiration date. A little time spent reviewing and revising may save you a great deal of trouble later.

1. General Power of Attorney allows the holder of that legal document the right to sell personal property, and to use the grantor's credit. A General POA grants virtually unlimited ability to act for another person. **General POA's often create more difficulties than they cure and are generally not advised.** This is an extremely powerful legal instrument and should only be entrusted to a competent individual with experience in business matters whom you can trust. This person, often a family member or very close friend, should be someone you trust explicitly. You are giving them the authority to make legal decisions for you while you're deployed. Always consider whether a Special POA would serve the immediate purpose.
2. Special Power of Attorney allows the holder of that legal document to act for the grantor only when conducting business that is delineated in the document. This Power of Attorney will list in writing the actions you want conducted on your behalf. A Special POA can be very useful for such matters as managing financial accounts, settling of insurance claims, moving/storing of household goods. Care should be taken in determining who will hold the POA and what actions will be authorized in the document. Remember,

without the POA, your spouse or designated family member may not be able to deal with matters that arise while you are away.

3. In Loco Parentis. This term refers to an individual who assumes parental status and responsibilities for another individual without formal adoption procedures. The execution of this role is through a Special Power of Attorney *In Loco Parentis*. This Special POA will allow a natural or adoptive parent to designate, in writing, someone to make decisions regarding the children, such as medical, educational, and financial on behalf of the natural or adoptive parent. This Special POA can be executed and be in effect until the expiration date which can only be one year from the date the natural or adoptive parent establishes the Special POA. This document should be considered by any person with minor children in the house to include step children.

4. Be aware that Powers of Attorney do not have to be accepted by every financial institution, company or organization. It is better to verify acceptance of documents prior to departure.

B. WILLS:

This document is very important for every couple. The primary purpose of a will is to ensure that property is distributed as the writer desires. Without a will, state laws decide how personal property is distributed and, if there are children involved, they can become wards of the state. The state's wishes may not follow those of the deceased. It is important that an individuals' will reflect his/her current state of affairs so keeping it up to date is critical. Overlooking the execution of this important document could directly affect the security of your family. Your banking institution or other responsible individual should be named executor of your will. Note that a will does not cover life insurance distribution. Insurance is a separate contract between the insured and the insurance company. Verify that your beneficiary designations on insurance policies are accurate and current. No single will form exists that can be used in all parts of the United States. In addition, it is important to remember that the desires and needs of individuals can differ.

C. NOTARIZATION:

Notary public service is for making certain documents official by notarization. It is available at the Legal Assistance Office, most banks and credit unions, and usually through Marine Corps Community Services. There may be a small fee for the service depending upon where it is obtained.

D. TAXES:

Federal and state tax returns (where required) must be filed between January 1 and April 15 of the year following the taxable year even though the Marine is deployed. Check with your state of residence to find out the filing deadline as it varies from state to state. Also, check your state's tax department website to see

if you are able to file electronically for free as well as for other tax information for military families. Marine Corps installations may assist with tax filing through a Volunteer Income Tax Assistance (VITA) office at no cost to the military members and their eligible family members to assist with preparing a return. The VITA office, as well as the Internal Revenue Service (IRS) website: www.irs.gov, are resources for the forms needed to file taxes, if not filing electronically. The IRS refund check will generally require the signatures of both parties in a jointly filed form. When filing electronically, account information is required to process your tax return deposit. Problems in preparing and submitting tax forms or improper tax assessment may be directed to the Legal Assistance Office.

If you are deployed to a combat zone or hazardous duty area, you are eligible for an extension of 180 days from the date of your return to the US to file your tax return. Before departing, the active duty member may fill out Form 2848 and specifically designate a spouse to file taxes and sign the return on behalf of the deployed service member. If you are active-duty military, you may be eligible to file your federal taxes electronically for free. To learn more information, please visit the IRS website at www.irs.gov or Military OneSource at www.militaryonesource.com for more information.

E. IMPORTANT LEGAL PROTECTION:

Legal protection is provided for members of the Marine Corps through:

1. The Uniformed Service Employment and Reemployment Rights Act (USERRA). USERRA protects your job while you are on military training or duty. Discuss mobilization and deployment with your civilian employer as far in advance as possible. Ask for a written agreement of restoration. This document makes sure that your employer rehires you after deployment. To learn more please visit www.osc.gov/userra.htm.
2. The Soldiers' and Sailors' Civil Relief Act (SSCRA). The SSCRA was passed so that military members defending their country would not be worried by civil obligations. This Act does not relieve military members from their obligations, but protects them from legal action during active duty. You should be familiar with the SSCRA. To learn more please visit: <http://www.military.com/benefits/legal-matters/scra/overview>.

SECTION 3:
FAMILY CARE PLAN
AND
EXCEPTIONAL FAMILY MEMBER PROGRAM

A. FAMILY CARE PLAN:

A Family Care Plan is a document that outlines the financial, medical, legal, logistical, educational, monetary, and religious arrangements for the care of the Marine's family members. The plan must include all reasonably foreseeable situations and be detailed enough to provide for a smooth, rapid transfer of responsibility to the named caregiver upon the absence of the Marine(s). The plan should also be tailored to the specific needs each family situation. A Family Care Plan can be put into place with the support of the local Staff Judge Advocate to facilitate the necessary legal paperwork and the FRO to facilitate the necessary record keeping. The FRO will assist families in annual review of the validity, currency and accuracy of the Family Care Plans.

Marine Corps Order 1740.13A requires the following situations to have an executable Family Care Plan:

- A Marine who is or becomes a single parent of children
- Dual military couples with dependents (both members need to have a Family Care Plan)
- Marines who otherwise bear sole responsibility for the complete care for children under the age of 19
- Marines with family members who are unable to care for themselves in the Marine's absence

The following items should be considered and discussed with short and long term care providers as you prepare a Family Care Plan:

- Financial: What is the current household budget? Have a realistic view of income vs. expenses, both monthly (car payments, rent, utilities, cable, etc.) and daily (food, diapers, other incidentals, etc.). Don't forget the little things that you may not pay attention to (i.e. soda machines, kids' lunches, fast food etc.)
- Medical: What TRICARE Region will the family members be living in while service member is deployed? Is this a different region? Are there any daily medical needs?
- Logistical: Will children be relocating? If so, where? Is this a long term or short term plan? How will child be transferred from short term to long term guardian? Contact information for schools and child development centers/youth centers etc. Have an idea of what the plan is for homework, TV time, Internet usage, reading time, chores, showers, bedtime, food items, etc.

Bring the following documents to prepare a Family Care Plan:

- Will
- Additional Power of Attorneys (Special or General)
- Orders
- ID Cards
- Birth Certificates
- Social Security Cards
- Medical/Dental Records
- Passports

Family Care Plans should be readily available somewhere at home, keep with POA's and wills. Ensure both short-term and long-term guardians have necessary documents. The command should retain a copy of the FCP checklist and contact information for designated caregivers identified in the FCP.

It is highly encouraged that all parents have a Family Care Plan in place.

C. EXCEPTIONAL FAMILY MEMBER PROGRAM:

The Exceptional Family Member Program (EFMP) has been developed for families with special physical or education needs. Through the Assignment Coordination Process, Marines are assigned to locations where services exist to support the needs of the Exceptional Family member. This Assignment Process ensures that the sponsor's performance of duty is not inordinately affected by the demands of caring for their Exceptional Family Member. This allows the Marine to focus on duties and contributes to the operational readiness of the unit. Successful execution of the EFMP improves the quality of life for the Marine Corps family with special needs.

The Family Support component of the website in reality is designed as a handbook for families, EFMP Coordinators and other interested parties and also serves as a forum for Coordinators to communicate with each other to share best practices and resources that will help all military families. For more information on the Exceptional Family Member Program, contact the local EFMP coordinator or refer to www.mccs-usmc.org/efmp.

SECTION 4
PERSONAL AFFAIRS

Deployments will go more smoothly the more you plan. When you plan for contingencies that may occur within your personal affairs, you are contributing to your personal readiness.

A. MEDICAL AND DENTAL:

1. Medical for eligible family members.

TRICARE services and procedures differ based on the region in which you are stationed. Correct enrollment in Defense Enrollment Eligibility Reporting System (DEERS) is essential for all family members. The sponsor is responsible for enrollment of eligible beneficiaries. Failure to enroll in the DEERS system will result in a family member being denied use of support services, including medical facilities. Enrollment is automatic when a family member applies for a new or replacement military ID card (also known as the Uniformed Services Identification Card or the Dependent ID card). When children reach 10 years of age, they require their own military ID card. When leaving your enrollment location for extended periods of time, contact TRICARE prior to your departure.

TRICARE Prime automatically covers newborn children for 60 days. During this initial coverage period, the child must be enrolled through the installation military ID Card Center or the child will no longer be covered under TRICARE Prime. In addition, if children are to be born while your Marine is deployed, **you must have** either a general or special Power of Attorney to enroll the child in DEERS.

TriWest Service Center
TriWest 1-888-TRIWEST
www.tricareonline.com
www.triwest.com

*The TriWest Center at NHCP does not accept phone calls.

United Concordia Dental
TRICARE Dental Program
Questions 1-800-866-8499
Enrollment and Billing 1-888-622-2256

2. Medical for the Marine.

As an active duty service member you are required to enroll in TRICARE Prime. Enrollment is not automatic. You MUST verify that you have enrolled for your medical care prior to your departure. You should also already have a DNA sample on file. Even if you have already provided the sample double check to make sure your unit has access to the records and that they have not been misplaced.

3. Dental for the Eligible Family Member.

The TRICARE Dental Program (TDP) is a voluntary dental plan available to family members of all active duty and Active Guard/Reserve personal. This program offers comprehensive benefits with low premiums that are separate from TriCare. It is available worldwide. There are two levels of enrollment. Single coverage is for sponsors with only one eligible family member and Family coverage is for sponsors with more than one eligible family member.

a. Enrollment Forms can be obtained by:

- (1) Calling United Concordia at 1-888-622-2256.
- (2) Visiting the United Concordia website at www.ucci.com.
- (3) Visiting your TRICARE Service Center.
- (4) Visiting the local dental treatment facility.

b. Choosing a Dentist: Choosing a United Concordia Participating Dentist will allow you to pay only your cost share at the time of service. It will also save you money because these dentists have agreed to the United Concordia allowances for covered services.

c. Choosing any licensed/authorized dentist is acceptable. Be aware that the dentist may require full payment at time of service. They may also charge more than the United Concordia allowed fees. You must pay the difference.

d. Predeterminations are free and are recommended for more complex, expensive procedures such as crowns, bridges, or orthodontics. By having your dentist complete a predetermination request, you can verify coverage for a specific procedure. The predetermination will also estimate the amount the plan will pay and therefore give you a picture of how much you would pay.

4. Dental for the Marine.

All Marines are required to be a Class 1 or 2 before deployment. The best way to keep in good dental health is to make sure your records are updated and all appointments are kept. Make sure to be prepared and should you need any dental work, do so at least three months prior to your deployment. An explanation of dental classes is below.

- a. **Class 1** Marines are free of cavities and do not need any dental work or cleaning.
- b. **Class 2** Marines need treatment that is not urgent, i.e. routine cleaning
- c. **Class 3** Marines need treatment ASAP. You are placed in a non-deployable status.
- d. **Class 4** Marines need their Annual Exam completed.

Dental treatment is free to all active duty Marines to a limit. Any cosmetic work that is not deemed necessary will be at the expense of the service

member. All necessary treatments are free.

B. VOTE!

Our Country, Our Choice, Our Leaders! VOTE! The right to vote is one of our most important civil liberties. Moreover, voting is an obligation that accompanies and protects the freedoms we enjoy. Ensure you contact your Unit Voting Assistance Officer to complete a Federal Post Card Application (FPCA). The FPCA will be used to register you to vote in the upcoming primaries and Presidential Election. Ensure you use your deployment address when you complete the FPCA to ensure your absentee ballot arrives in country in time for you to cast your vote and let your voice be heard.

C. VEHICLES:

1. Storage.

If you store your vehicle in the PMO Impound Lot as well as local community vehicle storage facilities, you will need to provide proof of insurance and your registration will have to be current. You are not able to store personal belongings in the vehicle and ensure that your vehicle is stored in a secure location. Remember; don't leave your vehicle on the street or in a parking area, because it could get towed, especially if the registration has expired. You may end up paying a daily storage fee while it's locked up. If you do not want to store your vehicle on base, it is advised that you arrange to have your vehicle picked up by an immediate family member. *Don't leave your vehicle in the care of a fellow Marine. They may soon be in the same position you are in.*

2. Registration Expiration Date.

Check your registration expiration date. Renew your registration yourself or provide a Power of Attorney to someone you trust to take care of it for you.

3. Insurance.

Some insurance companies offer reduced rates to service members who are deployed if their vehicles are in secured off road storage. State requirements for storage insurance vary greatly – some do not require insurance at all when a vehicle is in storage. The key to car insurance for stored vehicles is to check with the insurance company and the bank. The insurance company may offer reduced rates; the bank may also be willing to forgo full coverage if the vehicle is in secure storage. Contact your agent to find out if you are eligible.

D. RENTAL AGREEMENTS/LEASES:

Being on active duty does not qualify you to break a lease in the event of a deployment. The Soldiers and Sailors Act of 1946 does **NOT** apply to a deployment, only to a PCS Change of Station. This means that you could be held liable for the duration of the lease. Depending upon how the lease is written, this could amount to a significant financial burden for you and quite possibility affect your credit rating. Invoking the military clause is a simple process that

both the housing office and legal assistance office can help with should a landlord be uncooperative.

E. CELL PHONE:

Depending upon the circumstances of your deployment, there may be prohibitions to the use of personal cell phones. Most cell phone companies charge a penalty for early termination of your service contract, but will allow a suspension of services during the deployment. Be sure to review your contract before determining the best action to take. Keep in mind that your bill will still have to be paid while you are away if services are not suspended.

F. PERSONAL BELONGINGS:

For those Marines in a geo-bachelor situation, you may choose to put your personal belongings in a storage area or with friends and/or family, inventory your items leaving a list with family and/or friends, and take photos of valuable items for your records. ***YOU SHOULD BE AWARE THAT THE GOVERNMENT IS NOT LIABLE FOR COST OR REPLACEMENT OF ITEMS NOT STORED/SHIPPED BY TMO!*** Also check on insurance options that may provide financial coverage just in case.

G. BASE HOUSING:

1. Continued Residency.
Remember to abide by all standing housing regulations.
2. Temporary Absence.
If the family decides to temporarily leave quarters (i.e. vacation, entire deployment, etc), proper paperwork must be filled out and submitted prior to leaving.
3. Waiting List.
If the family is currently on the wait list for base housing, verify that the family remaining behind has all appropriate paperwork, (i.e. POA) to act on behalf of the Marine. The family can also choose to accept housing once the deployment is finished without losing your position on the list. Again, verify with your installation housing office for specific regulations and procedures.

Lincoln Military Housing (760) 430-0040

H. PERSONAL SECURITY:

Personal security is very important. Here are some facts to remember. First, there is no such thing as a “criminal-type” face. **Be alert!** Just as you cannot tell a book by its cover you cannot tell a criminal by his/her appearance. Keep these facts in mind and you'll be well on your way to self-protection. Take as many preventative measures as possible whether you are at home alone, in your vehicle, or walking on the sidewalk. Don't make yourself a target by advertising that your Marine is currently deployed.

SECTION 5: **COMMUNICATION**

Often, family members don't talk about deployment because the possibility of separation makes them feel uncomfortable. Honest discussion is usually the best way to deal with anxiety and minimize potential problems. Communication is the key. Communication during deployment takes many different forms. The greatest morale builder during a deployment is communication from home.

A. OPERATIONAL SECURITY:

As you communicate from home, it is crucial that you remember the importance of Operational Security (OPSEC). OPSEC consists of measures taken to ensure that sensitive information is not compromised. Ensuring the security of the unit and unit families depends on many factors such as deployment areas and times, port call dates and special shore deployments. Location of spouses and families during the deployment, any special pre-deployment training and the planned return date are also information items that are sensitive. Avoid discussing operational information in public places, over the telephone or with members of the media. Remember that the information contained in various sites such as Yahoo! Groups, chat rooms and MySpace is NOT official Command information.

B. PERSONAL COMMUNICATION:

Make sure your family members have your correct unit address information for mailing letters via the United States Postal Service. You should also provide them with your email address if you have one. During your pre-deployment briefs information on unit web sites and 1-800 numbers should be made available. If not or you miss the information ask for it and be sure to share it with your family members. This will enable your loved ones to have access to information about your unit. It also provides a connection with you, especially during those times when you may not have access to phones or the internet/email.

Indicate special events, birthdays, and school activities on a calendar and duplicate it so that each family member has a copy.

A great method of communication during deployment is letters or email (if available). Long distance telephone calls can get very expensive, very quickly and letters can be re-read during lonely moments or times when phone and email are not available. Mail will take a week or more to reach you and operational schedules may delay mail even further. If family members/significant others have been receiving mail regularly and the mail suddenly ceases for a week or longer, reassure them that there is usually no cause for alarm. The delay is probably due to some circumstance such as extended operations or bad weather. Here are some communications *Rules of Thumb* for you, family members and friends:

1. Be informative and cheerful. Use sarcasm and humor with great care. Remember that in writing, no one can hear the tone of your voice or see the expression on your face.
2. **Rumors should be avoided**, especially if they deal with classified subjects such as unit movements or deployments. Remember the importance of operational security.
3. Refrain from gossip about other members of the unit, or their families. This can cause unnecessary trouble and may not be true.
4. Write often. Sometimes the best letters are simply about the events happening in the day. You should also remember to be very clear. Do not assume that those you write to know what you're talking about. An earlier letter explaining details may not have been received. Try numbering letters on the envelope so that if more than one letter is received, so the recipient knows which one was written first.
5. Do not brag to others about the number of letters you write or the number you receive. Score keeping usually results in hurt feelings.
6. For both spouses, deployed and at home, when communicating with parents, friends and extended family, it is important to think of the effect of disturbing news on your loved ones. Many families are not accustomed to dealing with the military lifestyle and something that seems trivial to you may be extremely disconcerting to your spouse's parents.
7. Family members should avoid troubling your Marine with problems that he/she cannot solve as this can affect their mission readiness. Seek assistance with some of the many agencies and people in the local area: Marine Corps Community Services Center (MCCS), Military OneSource, Chaplain, Navy-Marine Corps Relief Society (NMCRS) and friends.
8. **A note to family and friends:** If you are angry and/or things are going wrong, try recording everything you're feeling on paper or in a journal. Sometimes after you have vented the frustration, you will feel better and can better handle the situation. **Do not send these to the Marine.** Remember,

when they are away, written words are far more permanent than spoken ones. Sometimes it helps just to talk to someone.

9. Encourage family/friends to send an audio or videotape or to send an occasional "care package". Some things that can be sent are photos, movie or voice tape recordings or small keepsakes. Food items being sent should be non-perishable. For couples with children: let the kids record cassettes for their deployed parent. Have the deployed parent record a cassette telling the kids their favorite stories or just "visiting" with the kids and send postcards or letters to the child/children with brief, easy to read sentences.

10. Remember that a First Class letter can take up to 10 days to reach its destination and parcel post can take as long as six weeks. Do not send perishables through the mail. **Do not send cash**, use check or money order only.

C. CARE PACKAGES:

Let your family know ahead of time what to send in a Care Package. Packages from home can be a very welcome sight when you're thousands of miles away. Some hints and tips to expedite your mail and care packages is to be sure all items are correctly addressed (typed labels are best). For care packages the recommended size is that of a "shoe box." Be sure to inform your family members and friends of the "dos" and "don'ts" of sending mail and care packages.

1. Put the address on a piece of paper inside the top of the box or envelope in addition to addressing the outside. This allows the post office a way to deliver your mail if outside information is unreadable.
2. Packages can be sent priority or parcel post. Priority is generally more expensive than parcel post but takes less time to arrive. To be shipped through the postal service, the parcel must not weigh more than 70 pounds and not be greater than 108 inches in size. This 108-inch size limitation is determined by adding four times the width to the length of the package. Boxes that bear marks or names of copyrighted trademarks cannot be mailed unless those marks or names have been removed or covered. Be sure to check with your local post office or the Postal Service website for current information. Overseas shipments, including APO and FPO addresses, require a customs form to be completed and attached to the package. For current information or to order mailing supplies, consult the U. S. Postal Service website at <http://www.usps.com>, or call 1-800-610-8734.
3. Tell your family and friends what you would like to receive from home in your care packages to make your deployment a little more comfortable. Also remind them that your living space may be extremely limited.

4. Parcels and articles mailed from outside the continental U.S. (CONUS) are subject to examination by U.S. Customs officials, with the recipient liable for duties assessed. U. S. Customs website provides more information at <http://www.customs.gov>.

D. E-MAIL:

1. Using e-mail can be an additional way to communicate between the states and overseas. If your family is located near a military installation, they may have computer access. The United Services Organization (USO) close to where you live normally provides free internet services to military families.
2. Remember OPSEC. Details such as a ship's position, command mission, or scheduling, such as departures, port call dates and returns should never be discussed.
3. Rules that apply to written mail also apply here.
4. Avoid messages with graphics or attachments, due to military restrictions.

E. MOTOMAIL:

MotoMail is a Marine Corps unique system that prints electronically sent letters (from family and friends) in about twenty-four (24) hours to units in Afghanistan, Iraq and some Marine Expeditionary Units (MEU). This service is free to all users and provides bank level security without any misdirected mail on up to 5 messages a day per account. Letters are stored on a server then distributed to the correct nine (9)-digit zip code, printed, sealed and made available for delivery through unit mail call. MotoMail can be accessed via the web address www.motomail.us.

F. TELEPHONE COMMUNICATION:

1. A variety of telephone cards are available through many different sources. Most phone companies issue cards and bill for charges monthly. Be sure to research hours, rates, and service charges that will accrue when this card is used. Also, check the calling area covered by the rates. The rates quoted may not be applicable from areas other than your home phone or local calling area.
2. Prepaid phone cards are based on the number of minutes. It is a good idea to research the rules of the card before purchasing. There are many different brands and denominations of cards and the expense may vary greatly. Be sure to educate yourself about the rules of phone cards purchased at retail outlets before you buy.

3. Phone capabilities and phone card compatibilities will vary based on location.
4. Avoid placing collect calls. Calling collect from overseas can be very expensive for the recipient.

G. COMMAND COMMUNICATION:

1. The Unit Family Readiness Program is there to provide official communication between you, your designated family members, and your unit. Any official message will be passed via the Unit Family Readiness Program, verbatim from the Commander to each family. Official messages may include schedules for return dates and port calls, or changes in those schedules, once the Commander releases the info. Unit Family Readiness personnel will provide details and information about these services at the unit pre-deployment briefs. This information will be conveyed to Marines and families through the FRO using the Mass Communication Tool as the commander initiates the official information. The Marine will need to designate family members to receive communication from the command through this tool.
2. Know your unit Family Readiness Officer, who serves as your link to the command.
3. Designate points of contact (POCs) in your family who can receive information. You must fill out the appropriate forms and submit to your unit allowing them to communicate with your designated points of contact. This designation will enable the FRO to forward you information through the Mass Communication Tool, the Unit Family Readiness Newsletter, and periodic phone calls.
4. If your unit has a toll-free telephone number, ensure you and your designated family members know how to access it for automated updates with the unit.
5. Know your unit's official web site, accessible through <http://www.usmc.mil>.

SECTION 6: **NOTIFICATION**

Notifications are official communications to relay important information regarding the health or welfare of the Marine or the Marine's Family. There are two separate ways to make notification depending on whether it regards the Marine or the family of the Marine.

A. EMERGENCIES FROM HOME:

In the event of a family emergency that necessitates contact with you, be sure that family members have all the information needed (social security number (SSN), complete name, and unit address). Communication needs to be initiated in one of the following ways:

1. Through the local American Red Cross chapter or station during normal working hours or using the local chapter's emergency number.
2. American Red Cross Armed Forces Emergency Services toll free in the U.S. at 1-877-272-7337. See page 35 of this guide for more information on the American Red Cross.
3. Family Readiness Officer or the Duty Officer for your unit.
4. Emergency Leave.
If you must take emergency leave, the Officer in Charge (OIC) may ask the American Red Cross for an emergency leave report to verify the situation. The information furnished by the doctor, lawyer, or other professionals involved is then furnished to the Officer in Charge to assist him in making the leave decision. This information is usually known as an "AMCROSS Message". However, the American Red Cross cannot approve, disapprove, or recommend emergency leave. You may also request this report before deciding whether the situation is serious enough to take leave.

B. CASUALTY ASSISTANCE CALLS:

In the instance that you are injured, missing, or deceased, communication will be made with your Primary Next of Kin (PNOK) as identified in your Record of Emergency Data (RED) sheet in your service record.

1. Your RED should be updated annually or whenever your status changes with the name of the person, or PNOK, you would like notified as well as their current contact information. Ensure the RED reflects the correct designee for notification, pay arrears, death gratuity, and person authorized to direct disposition (PADD). The SGLI cannot be updated through the RED but the Marine must also ensure the SGLI identifies the correct beneficiary.

2. In the case of injuries to the Marine, telephonic communication is made to the PNOK of the Marine, previously identified in the RED.
3. In the instance that you are very seriously injured, declared missing, or killed, a Casualty Assistance Calls Officer (CACO) will make initial notification to the PNOK in person. In most cases a Chaplain will accompany the CACO.
4. A more extensive presentation with detailed and information on the CACO and the process is available through your Marine Corps Family Team Building “Beyond the Brief” workshop series.

SECTION 7: **SURVIVING AND THRIVING DURING DEPLOYMENT**

A. PLANNING AHEAD:

When facing any challenge including a separation, the better prepared you are, the more confident you will feel. There are several things that you can do as a family to get started. To ensure that all members of the family have as much support as needed to get through the separation, start at home. Calendars for each person with the same information, birthdays, school events, and other special days, are a great way to keep you all connected. Sharing special keepsakes or mementos will enhance that bond between you even though you will be separated by miles.

Reviewing the Communication Section will give you some basic tips when it comes to sharing information with your family. Don't forget the removable Deployment Checklist included in this guide.

B. CONVERSATION STARTERS:

In preparation for a separation or deployment, it is advisable to have conversations with your family members so expectations during the separation or deployment will be reasonable. This is a list of possible conversation starters to facilitate these discussions:

1. Communication – How often communication will take place and by what methods may the remain-behind family member expect communication with the deployed service member?
2. Information – What does the deployed member want to know about kids, family events, and problems that might arise during the separation?
3. Finances – What are the common budget goals for the family and how much discretionary spending may the remain-behind family member do without direct contact with the deployed member?
4. How will the deployed service member support the remain-behind family through the expectations established before departure?

C. DEPLOYMENT STRESS:

Wartime deployment is a challenging time. No one is immune from stress. There is a range of common reactions that are important to be familiar with to help you and your family stay strong during the deployment cycle. Some people feel overwhelmed, some pumped up, and others indifferent or numb. There is no right way to feel.

The Marine Corps looks at deployment stress reactions along a continuum, ranging from ready to reacting and beyond. During the pre-deployment phase, it is common for children and family members to have mild symptoms of stress that typically resolve as the deployment progresses. This is part of the Emotional Cycle of Separation and Deployment.

1. Preparation and Initial Separation: Reacting.

- a. Stage One – Anticipation of Departure (typically one to six weeks before departure). Before the deployment it is not uncommon for spouses to protest, to feel tense, to be frustrated and to avoid the reality of the Marine's departure. Spouses may unexpectedly find themselves crying at what may seem to be little things. There is also tension as couples cram a multitude of activities into a reduced time frame. There are things to fix, things to do, and people to see. It can be a hectic and frustrating time.
- b. Stage Two - Detachment and Withdrawal (typically the last week before departure). Detachment may begin before the actual departure. There may be anger and emotional break-offs as people prepare for separation. Detachment will also be a part of the whole separation time. It can be a time of mixed feelings, as one attempts to protect oneself from hurt by distancing, yet wants to make the most of the available time. At the beginning of this stage the spouse may experience the grief of loss.
- c. Stage Three - Emotional Disorganization (typically one to six weeks into deployment). Emotional disorganization can occur initially when the spouse attempts to make new routines and carry out their duties. Many spouses are depressed and withdraw from friends and neighbors, especially if the neighbors' spouses are home. They often feel overwhelmed as they face total responsibility for family affairs. The disorganization soon passes, however, as the spouse adapts.

2. During Deployment: Ready.

Stage Four – Recovery and Stabilization (variable, between weeks three and five). Recovery and stabilization occurs as the spouse gets set into a routine and realizes they are doing fine. It is a time of increased confidence. A subconscious move from “we” to “me” has taken place to some degree. The spouse often refers to “my house,” “my car,” and “my kids.” Most spouses have a new sense of independence and freedom and take pride in their ability to cope.

3. Return and Readjustment: Reacting.

- a. Stage Five – Anticipation of Return (starts typically about six weeks before return). This is the “Oh boy! They're almost home,” stage. With it comes excitement and anxiety. Some spouses become frenzied, as they rush around trying to make everything perfect for their Marine's return. Many spouses start diets and pick up the pace of doing what ever it is they feel must be done before the Marine returns.

An important note to remember for Stage Five is to not expect things to be perfect after the reunion. Consider setting aside quiet time during the first few days. Avoid planning a busy schedule of events. Even though reunion is exciting, it can be stressful, too. Changes may have occurred and you both will need time to adjust. He gained weight, she changed her hair, and

the kids have grown. Another area to think about is the budget. There will be increased food costs and greater transportation costs.

- b. Stage Six – Return Adjustment and Renegotiation (typically about six weeks after return). Upon returning to home the phase of adjustment and renegotiation of the relationship begins. The set of assumptions and expectations need to be reset, and reevaluated (fine tuned), to account for the changes that have occurred during the separation. It may be a time of tension and fighting. This is, however, normal and to be expected. Communication is the key, especially during Stage Six. Remember, open, honest communication can solve many problems or conflicts.
- c. Stage Seven – Reintegration and Stabilization (6-12 weeks after return). The last stage is when reintegration has occurred and you have reached stability in your relationships with family and/or significant other. “Normal” life resumes for all.

D. COPING WITH DEPLOYMENT STRESS:

The following tips can be helpful in doing just that:

1. Stay Healthy and Happy.

- Be sure to take good care of yourself.
- Exercise regularly (consult your healthcare provider before beginning an exercise program)
- Eat balanced meals
- Get plenty of sleep
- Learn how to recognize and manage stress
- Set aside time for yourself every day
- Hire a babysitter and go out for the evening with friends
- Spend time reading a book instead of doing the laundry

2. Stay Busy.

- Time passes much more quickly when you’re busy. Try to see separation as a time to learn something new.
- Take those college courses you’ve always promised yourself you’d finish
- Learn new job skills
- Volunteer for an organization you support
- Take up a hobby
- Go to a library
- See a movie

3. Try to Stay Positive.

It’s easy to see the negative side of deployment, but seeing the positive side has many more rewards. Think of separation as a chance to grow.

- Spend time with an upbeat friend

- Don't forget to give yourself credit for dealing with things as well as you have!
 - You can learn to deal with stressful situations
 - You can become more confident, independent and assertive
 - You can have input in decision making
 - You can become more resourceful
 - You have an opportunity to do things for others
 - You can develop new friends and become closer to old ones
4. Opportunities abound to help all in the family to survive and thrive during a deployment or separation. MCCS offers various workshops, briefs and classes:
- a. Kids-N-Deployment workshops
 - b. "Beyond the Brief" workshops that cover a multitude of areas:
 - (1) Coping with Deployment Stress
 - (2) Safe and Sound at Home
 - (3) Financial Planning
 - (4) Casualty Assistance
 - (5) Combat Operational Stress Control
 - c. "In the Midst" workshops for family members and for children
 - d. Kids-N-Reunion workshops
 - e. Return and Reunion workshops
 - f. Stress Management Classes
 - g. Support Groups
 - h. Family Counseling

Please take some time to look at the Resources section of this guide for a list of other available resources and assistance to help you cope.

SECTION 8: **CHILDREN AND DEPLOYMENT**

CHILDREN NEED HELP DEALING WITH DEPLOYMENT

A deployment can be emotionally challenging for those left behind, especially children. Although children's reactions will vary with their personalities, ages and coping skills, changes of the magnitude of a deployment will almost always be puzzling to children. Parents wonder how the separation will affect their children specifically and what roles they will play as parents to assist their children through this time. (Will we lose touch with one another? Will the children remember the deployed parent? How can I still be a good parent while I'm gone? How will I, the stay home parent, handle the added responsibility?)

As you are planning for this separation, remember that saying goodbye is very important to children. It is as important as the physical reunion will be to the children. As a family, plan how you will say goodbye, what time of day you will be leaving, and will the children be able to physically say goodbye to the parent departing? Yes, it is traumatic to say goodbye and the children will be sad, but it will be easier for them to recover if the departing parent says goodbye to them and lets them say goodbye to the departing parent. As a family, decide how the remain-behind parent will handle the reactions of the children when the goodbye is said and the departing parent actually leaves. On the positive side, independence and self-confidence grow for all, the parent/child relationship at home is strengthened, and the deployed parent can share their adventure with the family via cards, letters and other avenues of communication.

A. PRE-DEPLOYMENT:

Prepare for deployment and separation by attending a MCFTB Pre-Deployment Brief before the service member departs and a Kids-N-Deployment workshop shortly after the service member departs.

1. Make sure children know they are loved unconditionally. Often young children see themselves as the cause of separation. Make sure children know this isn't the case. Spend time with each child individually before leaving.
2. Keep the discussion honest, straightforward, and factual. Discuss the reasons for the assignment in terms that everyone understands. Once the separation is initiated, the children's adjustment is influenced positively if both parents are confident, available to the children, and the situation is as conflict free as possible.
3. Let children know it's OK to talk about feelings, even negative ones, by sharing your own. Encourage conversation by making open-ended statements ("You must be feeling really scared and sad right now..."). This will help them open up to you.

4. Assure the children that you have to say goodbye, but you will be home again. Assure them the separation is temporary and you will be thinking of them while you are gone.
5. Ensure that your children are left with a picture of the deploying parent and him/herself. Give your children your address and writing materials. Let them know that you would like them to write with updates on their lives.
6. If possible, give the children a tour of the ship (or other vehicle you will deploy with) and show them where you will eat, sleep and work. Leave a comfort item with each child such as a t-shirt, ball cap or pillowcase.
7. Visit your child's school before deployment and talk to the teacher(s). Stay involved by leaving stamped, addressed envelopes and a request for periodic communication regarding your child's progress as well as PTA/PEA and school newsletters.
8. Remember, every child is different and every deployment is different for that child, but all reactions are normal.

B. DURING DEPLOYMENT:

MCFTB provides workshops to assist families in adjusting and coping with a separation through "In the Midst" workshops for spouses and kids delivered during the deployment.

1. Maintain routines; regular mealtimes and bedtimes can help children feel more secure. Try to keep the same family rules and routines that were used before separation. Children may be uncomfortable feeling that everything is "on hold" until the deployed parent returns.
2. The parent remaining behind should maintain consistent discipline. Do not threaten your child with "wait until your father/mother gets home!" It's hard to look forward to the return of someone expected to punish you.
3. Let children know they are making a valuable contribution by asking which chores they would like to do. Assign specific chores to be completed at a specific time of day.
4. Encourage each child to send his/her own letters, pictures, schoolwork, etc. The children can also do special jobs such as tracking a favorite sports team or television show and reporting in their letters.
5. Talk positively about the deployed parent in daily conversation. Maintain the connection with him/her.

6. Let children know it is okay to be sad. Teach them how to recover and move on.
7. Post a large world map and help the children track where Dad/Mom's travels take them.
8. Look for deployment resources for children via the Unit Family Readiness Program or MCCS Children, Youth and Teen Programs (CYTP).

C. REACTIONS TO SEPARATION:

Separation from a parent is stressful for a child and there will be reactions from them to that stress. Those reactions will differ among children. The following are some examples of what you might expect:

1. Infants. (BIRTH – 12 MONTHS)
 - Changes in eating and sleeping patterns
 - May want to be held more
 - May seem fussier than usual
 - May mourn for the deployed parent
2. Toddlers. (AGES 1-3 YEARS)
 - May show a developmental regression, i.e. walking, potty training, thumb sucking
 - Crying for no apparent reason
 - Whining and clinging to you
 - Stranger anxiety
3. Pre-Schoolers/Kindergarten Age.
 - Clinging to people or favorite toy/blanket
 - Unexplained crying or tearfulness
 - Increased acts of anger or frustration
 - Sleep difficulties, nightmares, frequent waking
 - Worry about the safety of everyone
 - Eating difficulties
 - Fear of new people or situations
4. School Age.
 - Change in school performance
 - Increase in complaints of headaches, stomachaches or other illnesses when nothing seems physically wrong
 - More irritable or crabby
 - Fascinated with the military and news about it
 - Worry about family and finances

5. Tweens and Teens.

- Any of the above signs
- Acting out behaviors such as getting into trouble at school, at home or with the law
- Low self-esteem and self-criticism
- Misdirected anger
- Loss of interest in usual hobbies or activities

6. Children who have a good relationship with parents usually cope well with separation and are often more resilient. They have an understanding of the parent's job and why deployment is an important part of it. There is an available adult who is willing to listen to them and talk honestly about their concerns. Frequent and dependable communication between the deployed parent and the family plays a role in a child's security and ability to cope with separation. These children have a strong sense of self-confidence and self-worth. All children react differently to deployment. It is important that parents normalize these reactions to separation and stress. If the stress related behavior endures longer than a month, further investigation may be necessary. Suggested avenues are talking to other parents, talking to teachers or the school counselor, attending a parenting class, or seeking professional counseling. Your local Marine and Family Services, CYTP and Chaplains can provide further information and referrals if needed.

D. REUNION AND REINTEGRATION:

Prepare for the reunion and reintegration of the returning service member into the family through the Return and Reunion workshops and Kids-N-Reunion workshops offered by MCFTB.

1. Parents returning to children need to remember it's hard for children to get used to having you back home. Your children's reactions at homecoming may not be what you expected or hoped for. Very young children may not remember you and even older children need time to get reacquainted with you.
2. Be patient – let your children know how much you love them. Spend time with them doing activities they like. It's a good idea to spend time individually with each child.
3. Both parents need to present a united front in all matters with the children to reinforce the adjustment period.
4. The returning parent should remember not to disturb a family routine that has been working well during the separation. Give the whole family time to readjust to having you home.

5. If there is a new baby at home that has arrived since the beginning of the deployment, the returning parent should introduce himself slowly into the “new baby” routine.

SECTION 9: **TIPS FOR REUNION AND REINTEGRATION**

A. REUNITING:

You may have a picture in your mind about homecoming. Your family/significant other runs to meet you; you are showered with love and affection; everything is exactly as when you left. It is possible, but highly unlikely. Things have changed, you have changed. Your family members/significant other may have taken on a new role and learned new skills. Your friends may have made new friends or may have changed duty situations or stations. Siblings may have grown and events may have occurred in a way you wouldn't have chosen. The best advice for everyone is to be flexible, be prepared for change and be patient with the readjustment process. Expect face-to-face communication with your loved ones to feel awkward at first. One thing you can count on is that things will not be the same as when you left.

B. READJUSTING:

Transitions take time and patience. The family members at home may be seeing your return as the solution to all problems. Don't expect to solve them all within the first day of your return. Respect how your family/significant other handled things while you were gone and remember that we all need reassurance of love and commitment. You need to remember that you will need time to readjust to the non-deployed environment. The most important thing at the point of homecoming is for everyone to be shown love and appreciation for all their efforts during the deployment.

C. FOR NEXT TIME:

It is a good idea to take time and review the deployment. Discussing issues such as preparedness, lessons learned and any other areas of concern can help build relationships and coping skills for the next deployment. Some of the questions to ask are:

- How well were we prepared for the deployment?
- Did communications meet the expectations of all?
- How can we improve the adjustment process on both ends of the deployment?
- How did the financial setup work for the family?
- What should we do differently next time?

SECTION 10: **OVERSEAS TRAVEL**

Many times, during your tenure with the Marine Corps, occasions arise for your family to travel overseas. But as we know any trip can have its own challenges. Many of these challenges can easily be avoided with the proper planning and foreknowledge of information about air travel, reservations, obtaining passports, visas, etc. Some of the necessary requirements for overseas travel take months to complete. Travel insurance and an alternate plan are always a good safety net in case plans change.

A. PASSPORTS:

All family members planning to travel overseas must have a current passport. Active duty personnel should consider carrying a passport. If you plan on taking leave overseas, you may need a passport. Processing a passport takes approximately 6 to 8 weeks once an application is made.

If you should lose or you suspect that your passport is stolen, **immediately** report it to the nearest passport agency and also report it to the local police department. To protect the integrity of the United States and the security of the person carrying the passport that was lost or stolen, special precautions are taken in processing lost or stolen passport cases. These precautions include but are not limited to areas such as a verification of circumstances and a review of your file in Washington, D.C. Replacement of your lost/stolen passport may take a considerable amount of time because of this precautionary process. A new passport, which is issued to replace a lost/stolen passport, is limited in validity. Additionally, loss of your passport may leave you without appropriate evidence of identity and citizenship until such time as a new passport can be issued. In addition to a passport, many countries now require that the parent traveling with minor children have a written letter of permission from the other parent to travel with those minor children as well as a passport for all traveling.

NOTE: The main cause for the loss or theft of a passport is carelessness.

Exercise every possible precaution to protect your passport. It is the most important document you can possess. Guard it carefully.

B. VISAS:

All family members (and active duty personnel on leave) will need a visa for most countries they plan to visit. Contact the State Department website at www.state.gov for information on the visa requirements of different countries.

C. VACCINATIONS:

The International Health Regulations adopted by the World Health Organization stipulate that vaccinations against smallpox, cholera and yellow fever may be required as a condition of entry into a country. Family members should check with the immunization clinic at their local healthcare facility for further information on required vaccinations for each country they plan to visit. For

specific information on vaccinations required for the destination you will be traveling to for leisure or otherwise, go to www.cdc.gov/travel/destinationList. Any vaccination received must be recorded on their shot record and carried when you travel.

D. CHECKLIST FOR FAMILIES VISITING OVERSEAS:

- Passport obtained
- Airline tickets obtained
- Visas and written letters of permission obtained
- Shots required for entering countries on your itinerary obtained (check with your healthcare provider)
- Don't forget to pack!

RESOURCES

A. CHAPLAIN:

The chaplain provides a friendly face, a listening ear and can be a source of support and reassurance for you. Family members/significant others can benefit similarly with their local clergy while you are deployed. The following services are provided through the Chaplain Corps:

1. Spiritual Ministry.

- Eucharistic Holy Communion - Usually held at the main installation chapel, but also administered in chaplain's office or in extreme cases, anywhere.
- Baptism - Included in Divine worship or may be held privately in hospital, home or Chapel. Infant anointing and adult immersions are both available forms of this sacrament.
- Confessions - Protestant or Roman Catholic confession available.
- Divine Worship Services – will be offered based on your installation schedule.
- Bible Studies - Conducted on private on-demand basis. However, this resource is open to any group desiring it. The chaplain is a leader/facilitator of in-depth scripture study.
- Pastoral Counseling – Privately and in groups as the need arises.
- Confirmation of wedding vows – As indicated and requested by individuals.
- Funeral/Last Rites - As indicated and requested by individuals.

2. Secular Ministry.

- Counseling - Appointments can be made by calling the chaplain's office.
- Special Ministry – In every life joy and sorrow simply happen. Your chaplain would like to share with you in the former events and support you personally in the latter.

MCB Camp Pendleton Command Duty Officer (760) 725-5617/5618

MCB Camp Pendleton Command Chaplain (760) 725-4700

I MEF Chaplain (760) 725-9032

I MHG Chaplain (760) 725-6960

MAG 39 Chaplain (760) 725-8180

1ST MLG Chaplain (760) 725-6377

1MARDIV Chaplain (760) 725-6692

<http://www.chaplaincare.navy.mil/index.htm> - Ministry/ Chaplain's Links/
Information

B. NAVY-MARINE CORPS RELIEF SOCIETY:

The Navy-Marine Corps Relief Society (NMCRS) is a nonprofit charitable organization. The local office provides financial, educational and other services

for active duty, retired military personnel and their family members. "Taking care of its own" is the Society's motto. The Society relies heavily on volunteer assistance rendered by family members of military personnel. Financial assistance may take the form of a loan without interest, an outright grant, or a combination of the two, depending upon the circumstances and the repayment ability.

1. Services provided:

- Preparing a practical budget to avoid financial problems.
- Financial aid for emergency or unexpected medical or dental work. Supply payment of the patient's share of medical expenses covered by TRICARE, United Concordia and Medicare programs.
- Financial aid if an allotment check fails to arrive on time.
- Financial aid in the event emergency travel is necessary.
- Help with funeral expenses (according to need) in the event of a death in the immediate family.
- Education assistance through a Student Loan Program.
- Assistance with the cost of essential vehicle repair.
- Assistance with financial needs in the case of a disaster.

2. Services not provided:

- Assistance to allow service members to live beyond their means (normal income).
- Finance business ventures or purchasing a home/car, or similar permanent investments.
- Finance vacations, annual leave, or liberty.
- Paying debts contracted prior to entry into the service.
- Paying income or other taxes or interest on loans.
- Purchasing of nonessentials.
- Payment of fines or legal expenses.
- Provide funds for marriage, divorce or adoption.

Navy-Marine Corps Relief Society can offer assistance to any eligible family member. The family member needs to contact the local NMCRS office and make an appointment to learn about the services available and how to access them. To be eligible, the family member will need to present a dependent ID card and preferably a General Power of Attorney, although it is not required. It is **not required** that the service member fill out an authorization for the family member to access the services of NMCRS.

When the service member can afford to repay, financial assistance is provided as an interest-free loan, which is normally repaid by allotment. If repayment would cause a hardship, assistance may be provided as a grant or a combination of grant and interest-free loan. NMCRS does not, however, assist with the purchase of non-essentials, nor does it supplement the income of persons who live beyond their means.

3. If you personally request for NMCRS assistance, they are authorized full access to pay or personnel records, including any follow-up information relating to the orderly settlement of accounts.

Call for an appointment or more information
Mainside Building 1121 (760) 725-5337
School of Infantry
Camp San Onofre, Building 520512
(760) 725-7497 or (949) 492-1082

C. AMERICAN RED CROSS:

1. **The American Red Cross is a 24-hour a day agency. They can be reached at: 1-877-272-7337 in the U.S.**
2. The American Red Cross offers communication assistance when the Marine and his family are unable to communicate directly or when a family cannot obtain information. Family members of Marines often turn to American Red Cross when there is a sudden illness, death or birth in the family. While deployed, the American Red Cross can help you find out about these and other emergencies in your family. If you are the patient, American Red Cross workers in military hospitals will write letters for you. If an emergency arises and your family must contact you overseas, the American Red Cross cooperates with service officials to get the message delivered.
3. American Red Cross provides emergency financial assistance in the event of disaster. Appropriate referrals between Navy-Marine Corps Relief Society and American Red Cross are made when necessary to give complete consideration of needs. The American Red Cross can provide NMCRS financial assistance when there is not an available NMCRS office (after hours or not near an installation). Local chapter contact information can be obtained from the ARC web site (<http://www.redcross.org>).

Red Cross Message telephone Number: (800) 951-5600 inside CA
(877) 272-7337 outside CA
Volunteer Program at Naval Hospital Camp Pendleton:
(760) 725-3303/3304

D. MARINE CORPS COMMUNITY SERVICES (MCCS):

1. Marine and Family Services.
The Marine and Family Services Division of MCCS are designed to assist the individual Marine through centralized information/referral services, relocation services and the coordination of area human resources services. The division's purpose is to assist in having information and human services readily accessible and responsible to individual and family needs. The

division also serves as the focal point for information exchange and coordination of military and civilian family programs. **Persons in possession of a valid Uniform Service Identification Card, also known as the military ID card each person enrolled in DEERS receives, are eligible for these services.**

There are a wide variety of programs available through Marine and Family Services including those listed below. The level of availability of all these services will depend on the circumstances of the deployment (ship, UDP, other overseas Ops):

- Information & Referral (I&R)
- Personal Financial Management Program
- Relocation Assistance Program (RAP)
- Volunteer Program
- Lifelong Learning and Off Duty Education
- Career Resource Management Center (CRMC)
- Prevention & Education Services

2. Marine Corps Family Team Building (MCFTB).

- Lifestyle Insights, Networking, Knowledge and Skills (L.I.N.K.S.): L.I.N.K.S. is a volunteer, team-mentoring program, designed by spouses for spouses. The program offers an orientation to the Marine Corps lifestyle, helping new spouses adapt to the unique challenges military life often presents. This program has been expanded to include classes for school-age children, teens, parents, and Marines.
- Unit Family Readiness Program: A Commander's program providing a communication link between the unit and its families, and is a reliable source of information and referral.
- Readiness and Deployment Support: Coordination and delivery of required Pre-, During and Post-deployment briefs, workshops, and other support at the unit level.
- LifeSkills – Coordination and facilitation of family readiness training covering a broad spectrum of life competencies, such as the Spouses' Learning Series (SLS): SLS provides spouses with the opportunity to further their personal and professional growth through a series of workshops and on-line courseware.
- Prevention and Relationship Enhancement Program (PREP): PREP is a relationship enrichment workshop and provides an educational and practical application opportunity to learn what works in a relationship, not intended as therapy.
- Chaplain's Religious Enrichment Development Operation (CREDO): CREDO retreats are offered to enable Marines, their families, and other authorized personnel to develop personal growth, character development, team building, and spiritual growth.

3. SEMPER FIT.

The Marine Corps' health promotion and recreation program. It includes fitness and wellness programs as well as the following:

- Recreation opportunities
- Information, Tickets and Tours
- Special Events
- Aquatics Program
- Intramural Program
- Physical Fitness Center
- Youth Sports

E. MILITARY ONESOURCE:

This resource can be used by calling toll free, 1-(800) 342-9647, or by visiting the web site: www.militaryonesource.com. This web site and phone number can be used 24 hours a day, 7 days per week to address any issues that you might want answers to. You will need to create your own user ID and password to order free audio CDs, tapes and booklets to be sent to your home or office on a variety of topics, such as:

- Relocation
- Elder Care
- Legal Issues
- Financial Matters
- Education and Schooling
- Relationships
- Parenting and Child Care
- Health and Wellness
- Counseling Services
- Everyday Issues
- Deployment or Re-deployment Issues
- Local Children's Camps

Military OneSource provides free telephone counseling services by consultants who have master's degrees or counseling credentials in a wide variety of fields including Social Work, Child Care, and Education. Military OneSource has a multilingual and multicultural staff. The toll free lines and collect call lines are also TTY-TDD equipped for the hearing impaired.

HELPFUL WEB LINKS

United States Marine Corps

<http://www.usmc.mil>

MyPay

<https://mypay.dfas.mil/>

Marine Corps Community Services (MCCS)

<http://www.usmc-mccs.org/>

LifeLines Services Network

<http://www.lifelines.navy.mil/lifelines/index.htm>

Operation Enduring Freedom

http://mfrc.calib.com/Enduring_Freedom/index.htm

Marine Corps Community Services site on Deployments

<http://www.usmc-mccs.org/deploy/?sid=fl>

TriCare Military Health Care

<http://www.tricare.osd.mil/>

Internal Revenue Services (IRS)

<http://www.irs.gov/>

Deployment Health and Family Readiness Library

<http://deploymenthealthlibrary.fhp.osd.mil>

Military OneSource

<http://www.militaryonesource.com/>

United States Postal Services

<http://www.usps.com>

U.S. Customs Website

<http://www.customs.gov>

United Services Organizations

<http://www.uso.org/>

MotoMail

<http://www.motomail.us/>

American Red Cross

<http://www.redcross.org/>

Uniformed Service Employment and Reemployment Rights Act

www.osc.gov/userra.htm

Servicemember's Civil Relief Act

<http://www.military.com/benefits/legal-matters/scra/overview>

APPENDICES: HELPFUL FORMS AND CHECKLISTS

Appendix A: Family Budget Form, pages 43-45

This form can help to get you started on a family financial plan.

Appendix B: Family Readiness Plan, pages 46-51

This form is filled out by the family, placing most of the important household and family matters in a single location. To be kept in a safe location by the family.

Appendix C: Family Readiness Plan Checklist for Newlyweds, page 52

Items to consider after marriage: IPAC, Allotments, SGLI, ID Card, etc.

Appendix D: Removable Deployment Checklist, page 53

This form is a removable item to help the family prepare for a deployment or separation. It is intended to be a quick reference checklist kept in an easily accessible location.

Appendix E: Removable Emergency Contact Card, page 54

The purpose of this card is to have all pertinent personal emergency information in one location. It is recommended that this card be placed in the glove box of your car, in your purse, and near the main phone in your home.

Appendix A: Family Budget Form

MONTHLY EXPENSES

***** (List here monthly expenses which are not paid by allotment) *****

<u>PAYMENT FOR</u>	<u>PAY TO</u>	<u>AMOUNT 1ST PAYDAY</u>	<u>15TH PAYDAY</u>
HOUSING	_____	\$ _____	\$ _____
FOOD	_____	\$ _____	\$ _____
CLOTHING	_____	\$ _____	\$ _____
GASOLINE	_____	\$ _____	\$ _____
TELEPHONE	_____	\$ _____	\$ _____
CELL PHONE	_____	\$ _____	\$ _____
HOUSEHOLD SUPPLIES	_____	\$ _____	\$ _____
CAR LOAN (1)	_____	\$ _____	\$ _____
CAR LOAN (2)	_____	\$ _____	\$ _____
OTHER LOANS	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
ENTERTAINMENT	_____	\$ _____	\$ _____
CREDIT CARDS	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
POSTAGE/MAILING		\$ _____	\$ _____
INSURANCE:			
LIFE	_____	\$ _____	\$ _____
RENTERS INS	_____	\$ _____	\$ _____
VEHICLE	_____	\$ _____	\$ _____
OTHER EXPENSES (SPECIFY)			
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
TOTAL EXPENSES NOT PAID BY ALLOTMENT		\$ _____	\$ _____

***** (List here monthly expenses paid by allotment) *****

PAYMENT FOR	PAY TO	AMOUNT	1ST. PAYDAY	15TH PAYDAY
--------------------	---------------	---------------	--------------------	--------------------

ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____

TOTAL EXPENSES PAID BY ALLOTMENT \$ _____ (+) \$ _____

(=) \$ _____

TOTAL EXPENSES NOT PAID BY ALLOTMENT \$ _____ (+) \$ _____

*(See previous page for amounts)

(=) \$ _____

TOTAL MONTHLY EXPENSES (=) \$ _____

*(Add total expenses not paid by allotment with total expenses paid by allotment to arrive at total monthly expenses).

MONTHLY INCOME

SERVICE MEMBER'S BASE MONTHLY PAY	\$ _____
BASIC ALLOWANCE FOR SUBSISTENCE (BAS)	(+) \$ _____
BASIC ALLOWANCE FOR HOUSING (BAH)	(+) \$ _____
CLOTHING ALLOWANCE	(+) \$ _____
OTHER ALLOWANCE (S)	(+) \$ _____
FAMILY SEPARATION ALLOWANCE (FSA)	(+) \$ _____
ANY OTHER ALLOWANCE or PAY or INCOME	(+) \$ _____
TAXES (FEDERAL, STATE, SOCIAL SECURITY)	(-) \$ _____

TOTAL MONTHLY NET INCOME (=) \$ _____ (h)

If married – please complete the rest of the budget below

SPOUSE'S MONTHLY NET PAY	\$ _____
OTHER INCOME (PART TIME JOB, ETC.)	(+) \$ _____

SPOUSE & OTHER TOTAL MONTHLY INCOME (=) \$ _____ (I)

SPOUSE & OTHER TOTAL MONTHLY INCOME	\$ _____ (i)
MARINE'S NET MONTHLY INCOME	(+) \$ _____ (h)
MARINE'S/FAMILY'S MONTHLY EXPENSE	(-) \$ _____ (g)
MARINE'S/FAMILY'S SURPLUS	(=) \$ _____ (i) + (h)-(g)

Budget Guideline Chart		
Category	Description	Percent Expenditure
Savings	All savings and investments	10-15 percent
Housing	Mortgages, rents, property taxes, repairs and improvements, utilities, gas, telephone	Monthly expenses such as housing, food, transportation, personal, clothing, medical, etc. should be less than 70 percent
Food	All food and meals out	
Transportation	Gas, repairs, insurance, parking, and public transportation	
Personal	Postage, cosmetics, haircuts, tobacco, etc.	
Clothing	All clothing purchases, shoes and alterations	
Medical	Insurance, prescription, medical and dental expenses	
Debt	Car Loan/Lease, credit cards, personal loans, student loans	Less than 20 percent

APPENDIX B: FAMILY READINESS CHECKLISTS

VALUABLE DOCUMENTS

Does your spouse know the location of valuable documents?

Indicate the location of the following documents or N/A if not applicable.

1. _____ Birth and Marriage Certificates
2. _____ Naturalization or Citizenship papers
3. _____ Insurance policies (Life, Household, Auto)
Agent _____ Telephone _____
4. _____ Deeds, mortgages, lease agreements
5. _____ Social Security Numbers: His _____
Hers _____
Child 1 _____
Child 2 _____
Child 3 _____
6. _____ Child's School Identia Cards _____
7. _____ Military Records (copies)
8. _____ Automobile Title (or loan papers)
9. _____ Tax Returns/Tax Company or Accountant# _____
10. _____ Divorce Decrees
11. _____ Court Orders pertaining to support and custody of your legal dependents
12. _____ Death Certificates of deceased family members
13. _____ Wills (husband and wife should each have one)
14. _____ Power of attorney (General or Specific)
15. _____ Executor Appointment
16. _____ Medical Power of Attorney for Children
17. _____ In Loco Parentis documentation
18. _____ Up-to-date military ID cards for all family members who are eligible
19. _____ Current passports (Are they due for renewal?)
20. _____ Legal papers/Adoption papers
21. _____ Notarized permission for traveling out of country with dependent children

FINANCES

1. _____ Does the non-deploying spouse understand the checking accounts and how to balance your account periodically?
2. _____ Do you have an adequate family allotment for your spouse?
3. _____ Do you have a back-up plan if the allotment is late?
4. _____ Has the service member initiated necessary allotments to be sent whether directly to non-deploying spouse or to the bank monthly?
5. _____ Does the non-deploying spouse know the account numbers, PINs or passwords, and names and addresses of banks or credit unions in which the family has accounts?
6. _____ Does the non-deploying spouse know the type of primary accounts the family has?

Checking:

Bank _____

Account # _____

Telephone _____

Web Site _____

PIN/Username _____

Password _____

Savings:

Bank _____

Account # _____

Telephone _____

Web Site _____

PIN/Username _____

Password _____

7. _____ Does the family have a safe deposit box, and does the non-deploying spouse know where it is located and where the key is kept?

Safety Deposit Box _____

Key Location _____

8. _____ Have you developed a budget listing all monthly expenses and sources of income?

9. _____ List of expected monthly bills; are these bills paid by check, automatic withdrawal from checking account or Web Pay? Discuss bills that come annually, such as Personal Property Tax.

10. _____ Does the non-deploying spouse have access to the "My Pay" Web Site requiring your SSN and a PIN? Spouse's PIN _____

11. _____ Have you budgeted for extra expenses that often accompany deployments such as childcare, long distance phone calls, postage, etc.?

13. _____ Savings Bonds and Securities: IRAs, Mutual Funds, Money Market & CDs (when do they mature?)

Web site(s) _____

Username/Pin _____

Acct #(s) _____

Password _____

14. _____ Credit Card information (for each card)

Names _____

Acct. # _____

Web Address _____

Pin # _____

Password _____

FAMILY READINESS INFORMATION

1. _____ Does the non-deploying spouse know the name and contact information of her/ his Unit Family Readiness Officer?
2. _____ Does the Unit Family Readiness Officer know how to contact the non-deploying spouse? It is important to notify the Unit Family Readiness Officer if the spouse should leave her/his current address for an extended visit or should the contact information change?
4. _____ Does the non-deploying spouse know the phone number for the Unit toll-free Hotline for regular deployment news & updates?
5. _____ Does the non-deploying spouse know where to find the unit's website?
Web Address: _____

PERSONAL MATTERS

1. _____ Do you have your spouse's mailing address?
2. _____ Do you know what to do in case of an emergency and you need to contact your deployed spouse? (American Red Cross).
3. _____ Do you know where to go for legal assistance?
4. _____ Do you know where to go in the event of a financial emergency?
5. _____ Do you have the emergency telephone number of the military activity nearest you? (They are in your civilian telephone book).
6. _____ If you don't have a car, have you found people who are willing to assist you?
7. _____ Are the family's military ID cards up-to-date and valid until after the service member returns?
8. _____ Does the non-deploying spouse know where and how to obtain new replacement military ID cards?

HOME

Address of Property: _____

Name of Property Manager/Landlord: _____

Phone: _____

Property Mortgaged: Yes _____ No _____

Mortgage Holder: _____

Monthly Payment: _____ Due Date: _____

1. _____ Is the house or apartment in good repair?
2. _____ Is the furnace cleaned and working properly? Clean filters?
3. _____ Is the hot water heater working properly? Is it operating at an energy saving temperature?
4. _____ Are all major appliances working properly?
5. _____ Do you know where the fuse box or circuit breaker is located and do you have extra fuses if necessary?
6. _____ Location of water and gas shut off points?
7. _____ Are the switches labeled?

8. _____ Do you have your landlord's telephone number?
9. _____ Do you have a phone number for emergency maintenance?
10. _____ Do you have telephone numbers for?
 - Power and Electric Company _____
 - Appliance Repairman _____
 - Police _____
 - Fire Department _____
 - Nearest Medical Facility _____
 - Poison Control _____

GOVERNMENT QUARTERS

Remember, if you are currently residing off base and wish to live in Government Housing - make short-term commitments. A lease is a legal document and cannot be broken if you have received government housing or if you want to go home while the service member is deployed.

1. _____ Have you completed the Housing Application? Ensure that the housing office has your current phone number and emergency number.
2. _____ Complete Spousal Acceptance Authorization so the spouse may accept quarters while sponsor is deployed.
3. _____ Provide the Housing Office with a copy of your lease to ensure quarters will not be offered until lease is about to end.
4. _____ If you are already in base housing, ensure family members are aware of all housing regulations.
5. _____ If a family plans to be away from quarters a request must be completed at the Housing Office. Approved absences are usually no longer than 30 days; extensions involving special circumstances are considered on a case-by-case basis.
6. _____ Register guests at Housing Office; they may be approved on a 30-day basis up to 90 days. Special circumstances are considered on a case-by-case basis.
7. _____ If you experience overpayment of BAH after acceptance of Government Quarters, do not spend it; it will be needed when disbursing records catch up with your pay and the over-payment is taken back (all at once).
8. _____ If presently on the waiting list for assignment of quarters, but want to wait until sponsor returns, ask housing to put you "on hold"; you will keep moving up on the list. Quarters will be held for you and you will be given quarters upon sponsor's return

MEDICAL

1. _____ Are all of the non-deploying spouse's and children's immunizations up to date? Where are the immunization records located?
2. _____ Does the non-deploying spouse know where their health and dental records and those of their children are kept?
3. _____ Does the non-deploying spouse know how to access military medical facilities and tri-care?

4. _____ Are all family members enrolled in DEERS? By calling DEERS 1-800-538-9552, you can check the DEERS status of family members
5. _____ Do you have a reliable babysitter in case of an emergency?
6. _____ Do you know how to use TRICARE while you are traveling?
7. _____ Do you know whom to call and where to go for medical emergencies?
8. _____ If you are pregnant, do you know who to contact and where to go in case of an emergency?
9. _____ If you are pregnant, have you made arrangements to have your other children cared for when you deliver?
10. _____ If family members have allergies, post a list for babysitters
11. _____ Discuss emergency fire escape and proposed meeting place
12. _____ CPR certified (especially if home alone with children)
13. _____ List medications and doses and have readily available
14. _____ First Aid Kit and Fire Extinguisher location
15. _____ TriCare Identification Card(s)

AUTOMOBILE

Car #1

Make and Model: _____

VIN: _____

State of Registration: _____

Name of Finance Company: _____ Phone: _____

Monthly Payment: _____ Due Date: _____

Car #2

Make and Model: _____

VIN: _____

State of Registration: _____

Name of Finance Company: _____ Phone: _____

Monthly Payment: _____ Due Date: _____

Insurance

Vehicle Insured: _____

Policy Provided By: _____ Number: _____

Name of Agent: _____ Phone: _____

Deductible: _____ Amount/Due Date: _____

1. _____ Is Base Registration for vehicle(s) current?
2. _____ Is vehicle registration and licensing current?
3. _____ Do you have the title? Who holds the lien?
4. _____ Is the insurance paid up? When is the payment due?
5. _____ Has the car been serviced lately?
6. _____ Do you have an extra key?
7. _____ Do you know what type of oil to use? When should it be changed?
8. _____ Do you know what type of gasoline to use?
9. _____ Do you have the warranties?
10. _____ Do you know where to go for warranty repairs?
11. _____ Do you know whom to call in an automobile emergency?
12. _____ Do you have your automobile insurance agent's telephone number?
13. _____ Do you both have a current driver's license?

14. _____ Do you know what to do in case of an accident?
15. _____ If you do not have a car, who will help with transportation in an emergency? _____

CONDITION OF:

1. _____ Radiator and heater hoses
2. _____ Engine vacuum lines
3. _____ Fuel lines
4. _____ Brake linings, discs, pads
5. _____ Engine drive belts, fan, alternator
6. _____ Air filters
7. _____ Oil filters
8. _____ Battery cables
9. _____ Shock absorbers
10. _____ Tires (spare also)
11. _____ Seat belts
12. _____ Brake lines

FLUID LEVEL OF:

13. _____ Master brake cylinder
14. _____ Windshield washer
15. _____ Transmission
16. _____ Power steering pump reservoir
17. _____ Air pressure in all tires (including spare)
18. _____ Radiator
19. _____ Battery
20. _____ Engine oil
21. _____ Rear end lubricant

MAKE SURE SPOUSE KNOWS (AUTOMOBILE):

23. _____ Location of spare bulbs/fuses
24. _____ How to check oil and other fluid levels in the car
25. _____ How to check tire pressure
26. _____ How to change a tire
27. _____ Location of spare keys
28. _____ Location of papers: (registration, title, insurance)
29. _____ Name and phone number of a reliable auto repair facility or towing service
30. _____ How to change bulbs/fuses
31. _____ When and where to have the car serviced
32. _____ If tires must be replaced, what type, size, and what is a reasonable price

APPENDIX C: FAMILY READINESS PLAN

NEWLYWEDS

The military member of the family should do the following things to correct his/her records immediately:

1. _____ Go to the Installation Personnel Administration (IPAC) with all official documents and change your official records to show that you are married, listing your spouse as "Primary Next of Kin" on your RED.
2. _____ Go to IPAC to have your spouse listed as beneficiary for Government (SGLI) and Civilian Insurance Policies.
3. _____ Enroll spouse in DEERS and apply for a Dependent's Identification and privilege Card. (Form DD 1172)
4. _____ Go to IPAC and apply for BAH, COMRATS and start an adequate dependent's allotment for your spouse.
5. _____ Have your spouse attend a L.I.N.K.S. session as soon as possible to learn more about the Marine Corps, deployments, relocation and more valuable Marine Corps lifestyle information.
6. _____ Collect a Welcome Aboard packet from your unit. If possible have your spouse attend a Relocation Welcome Aboard Brief if available.
7. _____ Inform spouse of all bank accounts and access information. Most banks will not accept a General Power of Attorney. Some may require that you use the financial institutions' version of a Power of Attorney.
8. _____ Give your Unit Family Readiness Program your new spouse's information.
9. _____ Visit your nearest TriCare Service Center to get spouse enrolled in military health care.

APPENDIX D: REMOVABLE DEPLOYMENT CHECKLIST

Tricare/DEERS

1. _____ Ensure enrollment in DEERS for all family members and obtain ID cards.
2. _____ Ensure ID cards will not expire during the deployment.
3. _____ Ensure enrollment in TRICARE for all family members.
4. _____ Check with all family health providers for acceptance of TRICARE insurance.

Important Documents

1. _____ Obtain a copy of wills and estate plans of adult family members.
2. _____ Obtain a copy of Power of Attorney for the Marine.
3. _____ Obtain a copy of court judgments pertaining to any family member.
4. _____ Make contingency plans for legal matters that pertain to the Marine.
5. _____ Secure copies of important documents and items.
6. _____ Do you know your spouse's social security number?
7. _____ Do you have a power(s) of attorney?
8. _____ Do you have current wills?
9. _____ Have guardians for the children been named in the wills?

Financial

1. _____ Develop or revise family budget based on military pay.
2. _____ Investigate reduction of mortgage/rent, alimony, child support, insurance, loan/credit payments due to changed income during deployment.
3. _____ Discuss management of finances while the Marine is deployed (include management of bank accounts, credit cards, monthly bills, loans, etc.)
4. _____ Obtain account numbers for all bank accounts.
5. _____ Have you determined who will pay the bills?
6. _____ Do you have a spending plan?
7. _____ Do you both understand the spending plan?
8. _____ Does your spending plan consider the following?
 - a. Rent
 - b. Utilities
 - c. Food
 - d. Automobile Maintenance
 - e. Insurance
 - f. Loan Payments
 - g. Emergencies
 - h. Postage
 - i. Travel (Leave)
 - j. Entertainment
 - k. Presents
 - l. Savings
 - m. Long Distance Phone

APPENDIX E: EMERGENCY CONTACT CARD

Emergency Contact Information Card (front of card)

PLACE COPIES OF THIS CARD IN YOUR WALLET, CAR GLOVE BOX,
AND ON THE REFRIGERATOR AT HOME IN CASE OF EMERGENCY

My Name: _____
Marine's Rank/Name: _____
Marine's Unit: _____
Home Phone #: _____
Home Address: _____
Marine's Wk #: _____
Marine's Cell #: _____
Other Local Emergency Contact:
Name: _____
Phone #: _____ Cell #: _____

The Federal government and U.S. Marine Corps assume no responsibility in
association with the information
provided on this form.

Emergency Contact Information Card (back of card)

Child information:

Name	Age	Allergies	Special Needs	School/Day Care
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Local Emergency Care Provider w/Power of Attorney

Name: _____ Phone: _____ Cell: _____

Local Emergency Care Provider w/Power of Attorney

Name: _____ Phone: _____ Cell: _____
