

# ★ ARMY ★

## DEPLOYMENT GUIDE



Texas State  
Family Program

1-800-252-8080

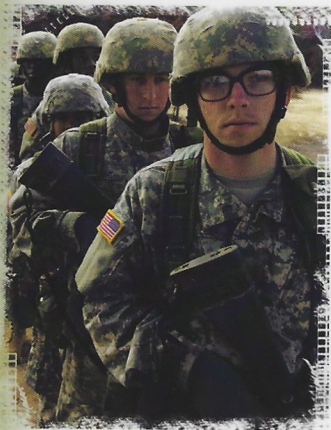
<https://www.txmfa.com/family-support/a-1000>

## INTRODUCTION

Deployment separates military families. Despite the challenge of separation and the changes in your family structure, deployment can be a positive experience. The key to this is planning. The Army Community Service (ACS) staff can provide the programs and services necessary for Soldiers and families to plan for a successful deployment.



This guide is intended to complement the different deployment programs offered by your ACS staff. It has specific sections for you and your spouse, children, single members and single parents with children at home. Every stage of the deployment cycle, from pre-deployment to your homecoming and reunion is outlined; the rest is up to you.



The guide offers tips on housing issues, insurance, and your vehicles. Information on how to prepare for deployment financially is also included: paying bills, banking issues, financial emergencies, taxes, etc.

To organize, you must plan for a deployment of 3 to 18 months. The length of a deployment depends on the mission and the requirements of the operation. In case of war, plan for 1 year regardless of what your orders read.

Remember it will work right – if you have a plan. Your ACS staff is there to help you, but you must run with the ball.

## "FAMILY READINESS"

"Family readiness" is the state Soldiers, spouses and family members proactively prepare for, and in which they are able to cope with mobilization, deployments and prolonged separations. To prepare, Soldiers – both Active and Reserve components – and their families attend classes and receive instructional materials on subjects such as how to establish and manage a household budget, how to communicate with children of various ages, and how to maintain communication with the rear detachment of the deployed unit.



**This section of the guide describes support groups and services available to Soldiers and their families before and after being deployed.**

### FAMILY AND MORALE, WELFARE AND RECREATION

Family and Morale, Welfare and Recreation (FMWR) facilitates various programs and activities, some delivered through ACS, to help Soldiers and family members stay physically and mentally fit and financially stable.

### ARMY COMMUNITY SERVICE

Army Community Service (ACS) provides a network of support services and programs for Soldiers and their families. ACS centers operate at Army installations assigned with 500 or more military members.

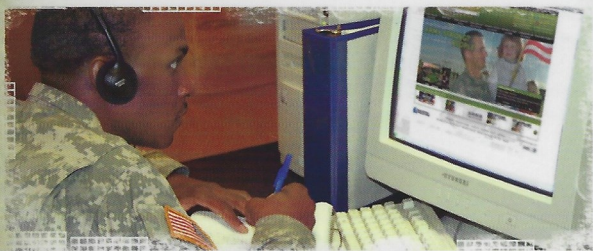
ACS programs include:

- » Army Family Action Plan
- » Army Family Team Building
- » Employment Readiness
- » Exceptional Family Member Program

- » Family Advocacy Program (dedicated to the prevention of spouse and child abuse)
- » Financial Readiness
- » Mobilization and Deployment Readiness
- » New Parent Support Program
- » Relocation Services
- » Survivor Outreach Services

Find detailed information about all ACS programs and services at Army OneSource.

[www.myarmyonesource.com](http://www.myarmyonesource.com)



## FAMILY ASSISTANCE CENTER

A Family Assistance Center (FAC) is a building or location – generally on-post – that becomes a central hub where families can access the services and resources they need during a deployment, such as: ACS, ID cards, TRICARE, emergency financial assistance, legal assistance and crisis referral. Other services may also be collocated in the FAC, such as chaplains and the American Red Cross.

Garrison commanders determine when to establish an FAC. Some FACs may operate on a 24-hour basis when troops first deploy, then scale back the hours based on use. FACs are available to all families, whether they live on- or off-post. If access to the installation is difficult due to increased security measures, officials may decide to locate an FAC off the installation.

## FAMILY READINESS GROUPS

A Family Readiness Group (FRG) is a command-sponsored organization of family members, volunteers and Soldiers belonging to a unit that together provide an avenue of mutual support, assistance and a network of communication among the family members, the chain of command and community resources. In addition to mission-essential tasks, FRGs also organize social events for adults and children.

### Virtual Family Readiness Groups

The Army FRG website provides family members with access to documents, photos, videos and forums where they can gain important information about the unit that their Soldier belongs to 24/7, from anywhere in the world. Soldiers and family members must register to access the information. Visit the Army FRG website to find your unit's virtual Family Readiness Group (vFRG). [www.armyfrg.org](http://www.armyfrg.org)



## REAR DETACHMENT

A rear detachment is a small cadre of specially selected Soldiers from the deploying unit who remain behind at the installation. Their function is to serve as a link between families, Soldiers, the deployed unit and community support agencies. They have the most current and accurate information about deployed Soldiers: when they might return, how long they'll be gone, etc. Members of the unit rear detachment are often the first source of information for family members who have questions about family matters when Soldiers are deployed.

## KEEPING FAMILIES INFORMED

FRGs work with rear detachment officials to provide families with quick and accurate information. When information comes in that must be communicated immediately, FRGs initiate "telephone trees," where volunteers call and share the information with the families on their list. E-mail is another efficient way to keep families informed. In addition, FRGs are also required to produce periodic newsletters.

## FAMILY CARE PLANS

Dual-military parents, single parents and Soldiers with legal responsibility for the sole care of an elderly, disabled or chronically ill family member must establish a Family Care Plan before they deploy. The plans describe how the family member(s) will be cared for in the Soldier's absence. Parents must identify temporary guardians and provide them with power of attorney and financial support. Soldiers cannot deploy until their commander validates their plans.



## FAMILY FINANCIAL MANAGEMENT

ACS offers classes in preparing deployment budgets and managing checkbooks. However, if a family experiences financial difficulty, ACS offers Financial Readiness debt liquidation assistance and an emergency food assistance program.

Army Emergency Relief may provide immediate relief for such emergencies as car repairs, utilities, rent and food. Flip to "Finances" for more information.

# THE CYCLE OF DEPLOYMENT

Deployment is a very emotional time for all involved. There is a definite and predictable cycle that couples/families go through with each and every deployment. Understanding this cycle is critical for Soldiers and their families to effectively manage deployment and strengthen family relationships.



## DEPLOYMENT CYCLE STAGES

- » **Sustainment** – The time when family life is at its normal baseline activity. During this phase, you are more focused on daily routines and life's ups and downs than with deployment. Use this time to plan with your family to help reduce stress when deployment does come. Soldiers should meet with their family members once or twice a year to discuss and update each person's needs before and during deployment.
- » **Pre-Deployment** – Often a tense and stressful time as all family members prepare for the approaching deployment. This phase usually begins shortly before the deployment. Common emotions during this phase include: tension, stress, disbelief, anger, anxiety, fear, excitement and confusion.
- » **Deployment** – During the deployment each family member must find a different kind of equilibrium. Common emotions during this phase include: relief, anxiety, frustration and guilt. These emotions are normal and usually will subside in a few weeks as you learn to deal with the changes.
- » **Post-Deployment/Homecoming** – It will take more than a month for most couples/families to readjust and find their new equilibrium after a deployment. This period can be one of the most difficult phases in the cycle; however, this can offer a good opportunity for your family to grow and move forward.

Additional information can be found at the Deployment Cycle Support website. [www.armyg1.army.mil/dcs](http://www.armyg1.army.mil/dcs)

## DEPLOYMENT FOR COUPLES

The purpose of this section is to help you and your partner understand and deal more effectively with the extended separations caused by deployments. This section focuses on the emotional preparation needed. The emphasis is on deployment as an opportunity for each partner to grow personally and professionally.



### PRE-DEPLOYMENT PHASE

#### Common Emotions and Reactions

The following are the most common emotions and reactions felt by Soldiers and their spouses during the pre-deployment phase.

- » **Anxiety** – “So much to do before the deployment.”
- » **Denial/Disbelief** – “It’s too painful/scary to think about.”
- » **Anger** – “It’s easier to say good-bye to someone you are angry with.”
- » **Resignation** – “Let’s just get it over with.”
- » **Loneliness** – You feel you are going to have to go through this alone. “Why is this happening now?”
- » **Depression** – Sad over the loss of companionship.
- » **Confusion** – Conflicting emotions between you and your spouse (excited/challenged, guilty, distancing and detaching).

#### Suggestions

- » Talk about and accept feelings. You may be at a different point than your partner.
- » Communicate using “I”; avoid using third person statements. Ask for clarification and avoid jumping to conclusions.
- » Spend time together as a couple. Set goals for the deployment and break it down into small, manageable pieces.
- » You may find that you react differently to this separation compared to others.



- » Be aware of, share and accept each other's feelings. Encourage your partner to be open and honest.
- » Discuss your needs in terms of time spent together, alone and as a family.
- » Remember your expectations of what needs to be done before and during the deployment may differ ("honey do" lists). Small items can become large later.

## Intimacy

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- » You may encounter some changes regarding your intimacy; go slow and with deep feelings.
- » You may feel as though you should be having six months of sex in the few weeks before the deployment.
- » Both partners may start to distance themselves physically and emotionally, being less intimate and "withdrawing."
- » Reassure your love for one another and *talk, talk, talk*.



## Nurture Your Relationship

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- » Create special moments.
- » Pamper each other. Do little things to show your love.
- » Work as a team.
- » Help each other manage stress.

## ON "D" DAY

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What can you do to make this day less stressful? The bottom line is to have worked out a plan.

### For the Spouse at Home

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- » Be with a friend or be alone, but follow your plan. Don't just go with your mood.
- » Go shopping – but have a plan in place before you go. Don't go over your budget; remember you will have to pay for it later.
- » Talk with family members.
- » Keep busy: work, volunteer or take up a hobby.

## For the Soldier

- » Stay busy.
- » Concentrate on your mission/job.
- » Work hard and safely.
- » Use the buddy system; reactions to this day will be unique for everyone.
- » Communicate with loved ones; it's essential.



## DEPLOYMENT PHASE

### Common Emotions and Reactions

- » **Relieved** – “Things were so tense. Now we finally can start putting our plan into action.”
- » **Anxious** – “Can I make it? Will my loved ones be okay?”
- » **Frustrated** – “It’s happened and there’s nothing I can do about it.”
- » **Guilty** – “How could I leave them? Could I have done more?”
- » **Abandoned** – “How could he/she do this to me/us?”
- » **Pain** – “I’ve just lost my best friend.”

### Remember

- » Each person reacts differently.
- » Emotions are normal, they will subside and may resurface. It may seem like you are on an emotional roller coaster.
- » You may experience reactions that come as a surprise to you and your partner.
- » Past emotions may resurface during the deployment.
- » If your emotions persist or seem too severe, consider talking to someone such as a friend, chaplain, counselor, rear detachment commander, Military OneSource, etc.

## USE SUPPORT SYSTEMS

It is important that throughout the deployment you use your Army Community Service (ACS) and Family Readiness Group (FRG) support systems. Don't try to “go it alone.”

## For the Spouse at Home

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- » Write to your spouse. Start on or before "D" day and remember mail is slow.
- » Stay active (e.g., take classes).
- » You may want to get more involved with community activities.
- » Volunteer.
- » Participate in FRG functions.
- » Get to know your FRG Leader.

## For the Soldier

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- » Write/e-mail your family.
- » You can talk to a chaplain or Command Leadership.
- » Find a trusted friend to talk with. Discuss the family you miss, your career goals, homecoming, etc.

## Set Goals

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- » **Goals:**
  - Help time pass quickly and with less stress
  - Break the deployment down into manageable pieces
  - Give you a personal sense of accomplishment
- » **Suggestions for new goals:** lose weight, look for a job, quit smoking, volunteer, start classes, visit relatives/friends or start an exercise program.
- » You have "X" weeks to accomplish these goals.
- » Encourage and support each other using letters, phones, e-mail, ham radio, etc.



## Keep a Positive Attitude

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- » Don't take each other for granted.
- » Look forward to receiving gifts from around the world.
- » Take advantage of the situation for personal growth and new experiences.
- » Strengthen your relationships with communication, encouragement and support to reach set goals.
- » Grab the chance to make choices for yourself.
- » Discover some humor in the situation to relieve the stress.
- » Appreciate family being united as everyone pitches in.

## THE MIDWAY POINT

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### Common Emotions and Reactions

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- » Usually brings a sense of pride, confidence and self-assuredness to spouse at home: "I can do this."
- » Anger decreases.

### Suggestions

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- » Continue to nurture and work on your relationship throughout the deployment.
- » Send symbols of affection (e.g., small gifts, poems, etc.).
- » Use support systems and celebrate events.

## POST-DEPLOYMENT/HOMECOMING

No matter how long you have been separated, your loved ones will be just as excited as you are when they hear that you are coming home.

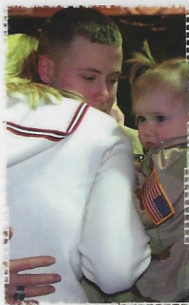
You and your family need to prepare for this homecoming, and the weeks and months that follow, so it will be a happy reunion and the new start that you would like it to be. There is usually an anticlimactic letdown after the big anticipation of the homecoming is over. Be flexible, be prepared for that change and be patient with the readjustment process.

## WHAT TO EXPECT

- » Communication with loved ones may feel awkward at first.
- » Things will not be the same as when you left, for everyone involved.
- » You and the family will need to take time to listen to each other.
- » There may be some emotional strain.
- » You may note changes in your children.
- » You may encounter some rejection from small children at first.
- » Your spouse or significant other may have new friends who gave support during the deployment and may want you to meet them.
- » Remember people whom you consider “family” may have new interests.
- » You may note some changes in your house or apartment.
- » Accept that things may be different with your family upon your return.

## WHAT TO AVOID

- » Coming home without letting your family know first.
- » Immediately taking charge of matters.
- » The “who had it worse” game.
- » Giving orders.
- » Wanting to rebuild intimacy too quickly.
- » Unloading on your spouse the negative things that happened during the deployment. While honesty is best, timing and discretion are essential.
- » The urge to pack a full social calendar that leaves everyone exhausted.
- » Criticizing your spouse.
- » Trying to solve all the problems within the first few days.
- » Overspending. Stay within your budget.
- » “Honey do” lists.
- » Rumors and gossip.



- » Take it slowly at first. Don't force quick changes.
- » Talk with your family about who you want to meet when you arrive.
- » Discuss how to spend your first night: will you be out or at home, have a party or not. If so, when and with whom.
- » Spend quality time with your family.
- » Take time to listen.
- » Encourage your children to express their feelings.
- » Talk about how much leave you should take, and when.
- » Consider bringing small gifts to each member of your family.
- » Share your feelings about what is important with your family.
- » Reassure your children and tell them how proud you are of their accomplishments and the help they provided during deployment.
- » Keep expectations reasonable and be flexible.
- » Give yourselves time to become a couple again. Let your intimacy come at a pace that is comfortable for both partners.
- » In time, review how the deployment went, and identify ways that you can make the next separation better.
- » Celebrate your success. Encourage each other on the decisions made and on the way things were handled during the deployment.
- » Remember the returning member may not have driven in U.S. traffic for a while; for everyone's safety, take time to refresh your driving skills.



The reunited family needs to take time to find out what is new in their lives, for there are bound to be changes in everyone's routine.

The amount of change that takes place in a family will depend upon the family itself and how long the deployment was.

Everyone who has been through a separation has said the most important thing to a positive reunion is to keep the first few days after coming home free to just get to know each other again. Save problems for later when you have worked back into a routine.

If you notice that things are not going as well as you feel they should be, do not be afraid to ask for some help. Your ACS, chaplain or other support groups are there to help. They know the stress you are under and are ready to help you and your family.



Signs to look for during the homecoming adjustment that may indicate that a problem is starting:

- » **Trouble getting to sleep**
- » **Increased use of alcohol**
- » **Abuse of legal drugs, use of illegal drugs**
- » **Feeling like you need to get away from home**
- » **Irritability and/or anger outbursts**
- » **Withdrawal**
- » **Lack of interest in intimacy**
- » **Loss of appetite or pleasures**
- » **Increased illness**

## PRE-DEPLOYMENT CHECKLIST FOR COUPLES AND SINGLE PARENTS

Preparation and communication are the keys to having a positive deployment experience. Planning ahead can prevent your partner and family at home from feeling they have to handle it all alone and Soldiers from worrying about things left undone.

Use the following checklists for discussing what you need to take care of *before* the deployment begins.

### Financial Preparation

- Establish a spending plan
- Once-a-year expenses: taxes (all), insurance, etc.
- Utility bills
- Phone bills (limit on long-distance calls and text messages)
- Credit card limits for each person
- Two separate checking accounts
- Allotments
- Direct deposit with split pay
- Establish savings accounts
- Set up emergency funds

### Legal Documents

- Dependent ID cards [Defense Eligibility Enrollment Reporting System (DEERS) verification: 1-800-538-9552]
- Wills and living trusts
- Power of attorney
- Updated Servicemembers' Group Life Insurance (SGLI) beneficiary form
- Updated Record of Emergency Data (DD Form 93)

### Vehicle

- Insurance
- Registration/title
- City sticker
- Base sticker
- Inspection
- Maintenance
- Storage

### Home

- Lease renewed
- Arrange for payments
- Insurance
- Maintenance schedule
- A list of who to call for help with home repairs



## Emergency Plans

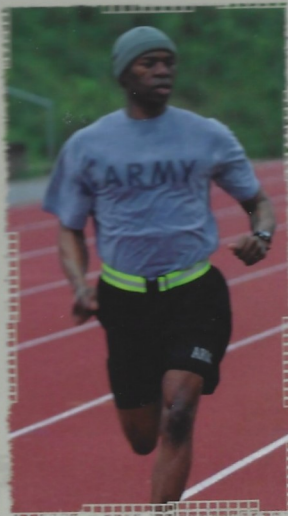
- Know location of important papers.
- Plan for health care for children; draft a medical release.
- Set up a plan for emergency care for family members before a situation arises. This will be one less worry for you if an emergency should happen.
- Someone other than your spouse or child's caregiver should have the following information about the active-duty member:

Name: \_\_\_\_\_ Rate/Rank: \_\_\_\_\_

Command address: \_\_\_\_\_ SSN: \_\_\_\_\_

## Plan Your Coping Strategies

- Plan your days and weeks. Be in charge instead of just letting things happen to you. Alter your attitude to live life each day.
- Become aware of your support systems: family, friends, family support groups, place of worship.
- Keep physically active. Exercise is a great way to chase the blues away and help you deal with stress.
- Take good care of yourself and look your best.
- Learn to enjoy time alone. Get to know and appreciate yourself.
- Learn a new skill. Take a class, get a job or go back to school.
- If you use this time wisely, you will have many positive things to talk about both during the deployment and at homecoming.
- Do not get hung up on the news; remember they report the worst-case scenario most of the time.
- Watch more light and comedy movies and TV shows, while avoiding action, crime and war shows.



## CHILDREN AND DEPLOYMENT

A deployment can be emotionally challenging for those who are left behind, especially children. Although children's reactions will vary with their personalities, age, and coping skills, changes as dramatic as deployments will normally be puzzling to all children. Parents wonder how the separation will affect their children and what their roles as parents will be in helping children through this time. Deployment may even be more of a worry for the single parent.

### Common Concerns for Parents at Home

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- » Will we lose touch with one another?
- » Will the children remember the deployed parent?
- » How will I handle the added responsibility alone?
- » How will the children cope with the separation?

### The Positive Aspects of Deployment

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- » Independence and self-confidence grow for all.
- » Parent/child relationship at home is strengthened.
- » Deployed parent/child relationship can grow through cards, letters, packages, etc.
- » Family relationship is enhanced through planning involvement and flexibility.

## BEFORE DEPLOYMENT

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### Suggestions for Deploying Parents

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- » Tell your children when you'll be leaving, for how long, and when you should return. (Use deployment calendar.)
- » Encourage them to ask questions.
- » Discuss and accept their feelings.
- » Spend time with each child individually before you go.
- » Give your kids a tour of the unit, including where you work, eat, sleep, etc.

- » Ask your children to help you pack.
- » Visit school before deployment and talk to the teacher(s); stay involved by leaving envelopes to be mailed to you with schoolwork, etc.
- » Give each child a comfort item – something of yours such as a T-shirt, ball cap or pillowcase.
- » Leave small gifts, cards, etc., with the other parent or caregiver to be given to your kids throughout the deployment.
- » Make sure your children are comfortable with new care arrangements.

### Suggestions for Parents at Home

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- » Ensure that each child is left with a photo of the deploying parent and him or herself. Some photo stores can put pictures on a glass, plate or pillowcase. Kids love this.
- » Have children prepare a care package for the deploying parent that can be opened after they leave.
- » Establish rules/limits before the deployment.
- » Record (video or audio) deploying parent reading bedtime stories or other activities with children.
- » Plan fun activities to do as a family during the deployment.
- » Plant some seeds and talk about how much they may grow during the deployment.

### DURING DEPLOYMENT

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#### Ideas for Deploying Parent and/or Family

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- » Can I still be a good parent while I'm gone? Yes!
- » Remember birthdays and other special occasions with letters, cards or small gifts. (Plan ahead on this item.)
- » Send younger children colorful postcards or pictures you have drawn.
- » Video or audio tapes can be used to send children messages or read them a story.
- » Be sure to write each child individually; use stationery, stickers, etc., that appeal to the varying age groups.
- » Play games through the mail, such as tic-tac-toe or hangman.

- » Try to keep household routine/rules the same.
- » Resist saying, "Wait until your father/mother hears about this!"
- » Help children keep track of time by using a diary, calendar, paper chain, jelly beans in a jar, etc.
- » Encourage children to send their own letters, tapes and pictures.
- » Tape conversations with children as they arrive home from school or while they're playing or eating dinner.
- » Encourage children to express feelings of anger safely.
- » Have children do special jobs – track the deployed parent's favorite sports team or TV show.
- » Talk about the deployed parent in daily conversation – think of ways to keep the connection with him/her.
- » Let children know that it's OK to be sad, but teach them how to recover and move on.
- » Post a large world map and help the children track where the Soldier is stationed.

### RETURNING TO CHILDREN

What are some of your concerns about returning to your children?

- » Will they know me?
- » How are they going to act?
- » How can I become a part of the family again?
- » Have I hurt my children?



This can be a confusing time; you may be having a lot of different feelings such as worry, fear, happiness and excitement. These are all normal concerns for returning parents – you are not alone.

Many deployed parents have visions of the "perfect reunion." They may see:

- » Infants, toddlers and pre-schoolers running down to meet them shouting "Daddy, Daddy" or "Mommy, Mommy."
- » Your children immediately hugging or kissing you and then listening very closely to your stories.
- » The family returning to normal, with no disruptions.
- » Nothing has changed during the past six months. The kids, your spouse, the house are all the same.



If you have visions of this "picture perfect" reunion, and believe that everything will be as you dreamed, you will probably be disappointed.

### Things to Remember

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- » Children may be having the same confusing feelings you have (worry, fear, happiness, excitement, etc.). They may not be able to identify and/or express these feelings.
- » Children may be unsure what to expect from the returning parent.
- » Change is stressful for children as well as adults.
- » You and your family have changed over the last six months and this will be noted by your children.
- » Everyone has grown physically, emotionally and socially.

If your children have any questions about your being gone or your return, do not make up answers. If you do not know how to answer, tell them you do not know and you will find an answer for them. Then do so. At this time, you need to focus on your children's need to know why you were gone; otherwise they will form their own answers, from what they have heard from others and the news.

## QUICK KEYS TO HELPING CHILDREN COPE WITH DEPLOYMENT

- » **Discuss deployment**
  - Discuss before it happens. Involve children with the planning and packing.
- » **Encourage feelings**
  - Have children share their feelings.
- » **Expectations** – Have realistic expectations about how children will react.
- » **Measure time** – Provide a way to measure time: photos, letters, tapes, videos, school progress, diary, calendar, paper chain, jelly beans or chocolate kisses in a jar, etc.
- » **Maintain routine and structure** – Try to keep mealtimes, bedtimes, etc., consistent.
- » **Stress** – Separation is stressful for a child. Behaviors may change or regress (potty training and grades). This is not a time to punish children, but give them more love and support.
- » **Define separation** – Be sure that your children understand the difference between divorce and deployment. They need to feel confident that you are coming home.



## PARENT'S JOB AND OTHER NEEDS

- » Be sure that your children are hearing positive things about their parent's job in the Army. It will help them to understand why you are leaving them.
- » The parent at home should send frequent updates about school, friends, sports, etc., so the deployed parent can write to their children about what is happening in their lives.
- » **Comfort items:** The deploying parent should give each child a comfort item (a T-shirt, ball cap, pillowcase, etc.).

- » Send items home: postcards, pictures and letters. If you have more than one child make sure they each receive their own mail addressed specifically to them. Army Community Service (ACS) has letter kits for children. Call them.
- » Resist saying:
  - "Wait until your father/mother hears about this!" You don't want your children to dread the parent's return home.
  - "Be the woman/man of the house." No child needs that kind of responsibility on her/his shoulders.

## WARNING SIGNS IN CHILDREN

Keep in mind, no matter how well prepared your children are for the separation, they will still have difficulty adjusting to the changes once the parent is gone. Watch them closely for signs that they are having trouble coping and, in addition, ask their teachers and caregivers to watch for any unusual or disruptive behavior. Signs to look for:

- » Excessive clinginess
- » Changes in eating and sleeping habits
- » Unexplainable aches and pains
- » Disobedience
- » Hyperactivity
- » New speech difficulties
- » Aggressive or withdrawn behavior
- » Regressive behavior (e.g., thumb sucking, bedwetting or becoming afraid)



Closely monitor your children and speak to their pediatrician or a behavioral health professional about any unusual behavior they exhibit.

# SINGLE MEMBER DEPLOYMENT

## PREPARING YOUR FAMILY

### Educate Your Family about the Army and Your Duties

- » The more your family knows about the Army, the less anxious they will be about your deployment.
- » Tell them about your job and life during deployment.
- » Watch your use of acronyms in letters – your family may not understand you.
- » Make sure your family logs on to [www.myarmyonesource.com](http://www.myarmyonesource.com) where they can access online training about life in the Army through Army Family Team Building (AFTB).

### Information and Referral Resources

Single Soldiers should make sure family members have information on commanders, Family Readiness Groups (FRGs), rear detachment commanders (RDC) and the American Red Cross (ARC).

#### American Red Cross

The American Red Cross sends emergency communications to Service members all over the world.

The Red Cross will need your family to provide:

- Your name, rank and Social Security number
- Your unit's name and complete address





### Uniforms

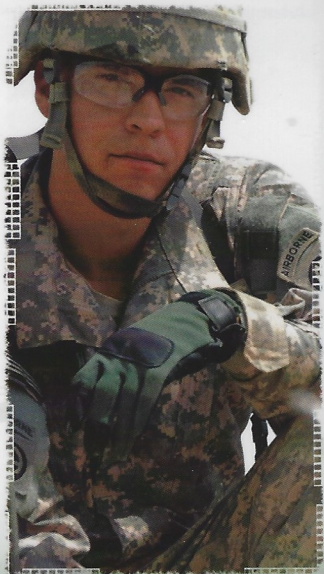
- » Full deployment bag
- » Change of seasons while deployed
- » A sewing kit with name tags, unit patches, etc.

### Civilian Clothes

- » Plan according to R&R sites and weather.
- » You do not want to stand out as an American in some countries for safety and financial reasons. Refrain from wearing American fashions like cowboy boots and hats or unit hats and patches.

### Comfort Items

- » Are you allergic to some products? Take what you need to help with this for the duration of the deployment.
- » Spare set of eyeglasses, prescription drugs (for 90 days), grooming/personal items.
- » Keep in mind where you will store valuable items that need to be secured such as cameras, keys, credit cards, passport, checks, etc.
- » Hobbies: be sure to bring camera equipment, CD player, iPod, musical instruments, reading material, etc.
- » Photographs of family and friends.
- » Remember if you don't need it, do not bring it, for you must carry it.



## DEPLOYMENT IS AN OPPORTUNITY

While deployed, you are more or less in a controlled environment. You must follow the unit schedule. You will also have little choice in food, movies and books, and may lack the freedom and privacy you are used to.

What can you do for support and development?

### Sources of Support

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Your buddies become a source of support. Your other support will come from letters, phone calls and e-mails to and from friends and family. Ask yourself how you will take care of yourself. How will you relax? It could be by supporting friends, enjoying a hobby, exercising, etc.

### Goal-Setting

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What can you personally accomplish on this deployment? What are some personal goals you can achieve? You could take courses, improve some skills for job advancement, stop smoking or take on an exercise program.

## TRAVEL/LIBERTY

Take advantage of being in a foreign country by doing some local sightseeing, discovering new food, going to beaches, shopping or enjoying local entertainment. **However, stay alert for the following:**

### Sexually Transmitted Diseases

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- » Practice safe sex!
- » Be responsible by using condoms. They are available from medical.

### Personal Safety

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- » What personal safety guidelines has your unit established? Read and understand them.
- » Be aware of how much cash, what phone cards, what credit cards and what ID you are carrying. Keep with you a list of what you are carrying, and have a list of contact phone numbers in your locker.

- » Avoid intoxication.
- » Never travel alone or be alone.
- » Be aware of local laws.

### Scams or Buyer Beware

When you travel overseas, vendors or merchants know you have money. Many tourists have been "taken" by merchants who sold them something that was not what they claimed it was.

- » Physically check the merchandise. Don't just buy the box.
- » If the item is really expensive, make sure it works and is not a fake.
- » Keep receipts.
- » Have phone numbers for lost/stolen/misused credit cards.

### RELATIONSHIPS

- » If you are involved with someone special, talk about the level of commitment before you leave. What are your expectations and theirs? Is there freedom to see others? Show respect for your partner's feelings. Be honest and open.



- » Being deployed gives you time to think. Relationships change. Will your relationship become more serious? Will the relationship become less intense? The more open you are now the less chance of a "Dear John/Dear Jane" letter during deployment.
- » Are you planning to be married after returning from this deployment? Prepare your new spouse for military life.

To help your future spouse become more comfortable with the military:

- Give him/her the information he/she needs about the military lifestyle. Recommend AFTB courses.
- Trying to keep your military and married life separate will not work. They will affect each other.
- Spouse packets and welcome packets are available from the Army Community Service (ACS) office or your command.

### Planning for Homecoming

If you're single you may have to make it happen yourself. For your homecoming, decide in advance what is important to you. Almost everything outlined in this section will also apply to single parents.

- » Who will be greeting you?
- » Write family/friends if you would like them to be there.
- » If you don't want family to be there, they need to know.
- » Make special plans with friends. Plan where to go and what to do. If you party remember drinking and driving don't mix.



### Drinking and Driving

Be responsible for your safety and the safety of others. Partying? You have several options:

- » Drive drunk: Consequences can include fines, loss of license or jail. You will put your career, your own safety and the safety of others in jeopardy.
- » Take a taxi: Pool money with friends (do not take taxi alone).
- » Designate a driver.

### PRE-DEPLOYMENT CHECKLIST FOR SINGLES

A successful deployment can depend on how well you prepare. This checklist has been developed to help you. Check items when completed.

#### Personal Preparation

- Family members know how to access Red Cross
- Family members have unit address and phone numbers for FRG leader, etc.
- Family members know how and what to send in a care package
- Civilian clothes (check command policy)

- Personal items: toiletries, contacts or eyeglasses, books, magazines, camera/batteries, music, etc.
- Writing materials
- Uniforms: working, dress
- Correspondence courses
- Calendar with birthdays, anniversaries, phone numbers and addresses of family members

#### Financial Preparation

- Bill payment plan
- Allotment(s) setup
- Savings account setup
- Financial goals (long- and short-term)

#### Legal Documents

- Updated Record of Emergency Data (DD Form 93)
- Updated Servicemembers' Group Life Insurance (SGLI) beneficiary form
- Power of attorney
- Durable power of attorney for health care
- Will or living trust
- Review Servicemembers' Civil Relief Act (SCRA) provisions

#### Housing/Vehicle

- Vehicle storage
- Car insurance and registration
- Apartment lease, renter's insurance
- Home loans and mortgages

#### Emergency Plans

Command: \_\_\_\_\_

Rear Detachment Commander: \_\_\_\_\_

Family Readiness Group Leader: \_\_\_\_\_

Command E-mail: \_\_\_\_\_

Army Community Service Office: \_\_\_\_\_

## KEEPING IN TOUCH

Check with the command for information on the specific communication options available. Communication options may be disconnected without notice due to command mission and location. Before deploying, discuss which options will be best for you and your family and how you wish to use them.



### MAIL

- » **Contact by mail only? Be realistic with time.**
- » **Start mailing letters the day you leave or before.**
- » **Getting mail can be unpredictable.**
- » **Number letters; they will not come in the order you sent them.**
- » **Discuss how you want to share bad news.**
- » **You may want to keep a journal to share with each other upon return.**
- » **Write angry letters for a release of emotions. Get the emotions out but don't mail the letter.**
- » **Don't forget you can also mail audio and video tapes.**

### E-MAIL

- » **Check with your command for availability.**
- » **E-mail is often unavailable due to difficulties with satellite links, etc.**
- » **It may be possible to send but not receive e-mail or vice versa.**
- » **Number your e-mails as you would your letters.**
- » **You can compose, send and receive free e-mail (check with command).**

## PHONE CALLS

- » Phone calls can be very expensive – from \$2 to \$12 per minute. Make sure it is in your budget.
- » Take advantage of discounted rates phone cards available from Exchange.
- » Check with your long-distance carrier for overseas rates and packages.
- » Consider purchasing pre-paid or international phone cards. They can be much cheaper.
- » Keep a running list of questions. Ask the important questions first in case you are disconnected.
- » Connections are often poor, with static and delays.
- » Discuss how often and how long you will be talking.
- » Understand that Soldiers may have to wait in long lines.
- » Save money for the phone calls. If you must call collect, give your partner in U.S. the number to call you back.
- » Deployed Soldiers can make free calls on two designated days a month through Veterans of Foreign Wars Operation Uplink. See their website for information. [www.vfw.org/Assistance/National-military-services](http://www.vfw.org/Assistance/National-military-services)
- » Be prepared for a letdown after you hang up.
- » Remember the time zone differences.

## EMERGENCY PLANS

For family emergencies, family members may contact the American Red Cross for assistance in relaying urgent messages.

- » They will need your: name, rank, Social Security number, command/division.
- » Commanding officers make the decision concerning granting emergency leave.
- » Command criteria for granting emergency leave may vary.
- » Soldiers are responsible for their transportation costs, if required to return on emergency leave once they are in the continental U.S. (CONUS).

# FINANCIAL PREPARATION

## NEED FOR PRE-DEPLOYMENT FINANCIAL PLANNING

Why should you even bother having a financial plan for deployment? Here are three simple reasons:

- 1. Increase spending power.** How many of you would like a 10% raise right now? You can give yourself one. By having a financial plan in place before you deploy that is flexible enough to follow closely both during and after the deployment, you should be able to increase your spending power by at least 10%.
- 2. Eliminate stress.** It is very difficult and stressful to handle financial situations from a long distance. If you have a solid financial plan prior to your departure, much of this stress can be eliminated.
- 3. Be ready for the future.** If the financial plan works well during deployment, then why change a good thing? It will be easy to stick with it long after you return, and the next deployment will probably go much smoother financially.



### Planning Worksheet

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A workable and flexible spending plan (budget) is the single most important tool you will need to make your deployment a financial success. See the QuickSeries® guide: *Budget Planning for Service Members* for more details.

### Adjust for Pay Changes

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- Make budget adjustments for any possible pay changes, such as special pay starting or stopping after the deployment, family separation allowance, pay increases with promotions, re-enlistment bonuses, etc.
- Review your Leave and Earnings Statement (LES) for a list of what allowances you are currently receiving.



- » If you receive a pay increase and you are doing well with your financial plan, put that increase in your savings.
- » Make adjustments for loss of your second income if you are working another job.
- » Take into account additional child care costs. Many couples work alternate shifts to avoid child care and this will obviously change.

### Be Realistic

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- » Budget as realistically as possible for expenses that you will have on deployment. Don't forget to include amounts for local leave, phone calls, souvenirs, a few meals off base, leave or port visits, etc.
- » Married Soldiers need to budget realistically for each partner. There is nothing wrong with both of you saving some money during the deployment.

### Infrequent Expenses

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- » Budget for infrequent expenses such as: insurance premiums, car maintenance, home maintenance and tax payments, as well as regular monthly items.

### Contribute to Savings

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- » Contribute regularly to a savings account if you haven't already done so. Setting up an "S" allotment is generally the best way to go.
- » If the non-deployed spouse has never worked with the family finances before, have him/her practice with your agreed upon system at least a month or two before the deployment, so you will have a chance to iron out any difficulties. Make it very clear that both parties understand beforehand exactly who will be paying what bills.



## The Savings Deposit Program (SDP)

SDP provides Soldiers the opportunity to deposit money into a savings account with a higher interest rate than normal. Soldiers deployed in combat zones, qualified hazardous duty areas or certain contingency operations outside of the U.S. may be eligible. The Soldier must serve in the designated area for more than 30 days.



## Overspending

- » **Comparison shop.** Ask yourself if you can get the same item in the U.S. for a lower price. Watch out for overpricing and the quality of what you are getting in local shops.
- » When you become lonely or depressed, it is often easy to spend too much without realizing how much you are spending. Ask yourself if you really need this or if you're spending for entertainment.
- » Buying gifts to prove your love for family, friends and sweethearts can get expensive. They may get more long-lasting satisfaction if you send letters, tapes and photos. Save that money for a trip away with the family when you return.
- » One way to avoid overspending is to purchase prepaid phone cards with set time limits. Also, shop around for credit cards with low interest rates and keep your credit limit low.
- » Upon return, you may find yourself tempted to dip into your savings to satisfy your need for instant gratification or to fund lifestyle changes. Beware of this and think about your real reasons for spending.

Long-distance phone charges from overseas can be very expensive. One guideline is to use phone calls to exchange emotions (expressions of love, letting everyone in the family hear each other's voice). Use letters or e-mail (if you have access) to exchange information (all the details of a child's birthday party, problems with the kids, schooling, etc.).

## BANKING ISSUES: SINGLE SOLDIERS

- » Split pay is not just for married Soldiers. Consider estimating how much you will need each month during the deployment and then arrange to be paid while at deployment site. The rest stays in your account back home, leaving less temptation to overspend.
- » Make sure your direct deposit is operating smoothly. Remembering to balance your checkbook becomes even more important on deployment, where lack of mail service may greatly delay receipt of bank statements.
- » Consider leaving a "cushion" in your checking account at all times, or ask your bank about overdraft protection.

## BANKING ISSUES: MARRIED SOLDIERS

### Handling Finances

- » There are several ways to handle things successfully. You may want to consider establishing a separate checking account for each of you with the same bank. Direct deposit in this situation is ideal because you can arrange with the bank to have a set amount deposited into either checking account, with the remainder going to the other account. This may prevent confusion.



- » If either spouse is unfamiliar with handling a separate account, or the couple wishes to avoid the hassle of more than one checking account, split pay may be the answer. Most of the money would go into the checking account back home, while the Soldier has an amount available each payday during the deployment.
- » One disadvantage of this method is that as monthly pay fluctuates, the non-deploying spouse's income will change. This can make budgeting more difficult. To avoid this, make sure you leave a large enough "cushion" in the account.

## "D" Allotment

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- » An allotment is a designated amount of money automatically distributed from a Soldier's pay for specific uses, such as paying the rent or mortgage, sending money to a spouse, putting aside savings, etc.
- » With a discretionary or "D" allotment, the majority of a Soldier's pay can be deposited into his or her spouse's bank account each month. The rest would go into the Soldier's bank account.
- » One advantage is that the spouse at home receives the same amount every month, which is useful for budgeting purposes. Any fluctuations will occur in the deploying Soldier's account.
- » One disadvantage is that it is paid only once per month. This requires you to be skilled in working with a budget.
- » If you do decide on a "D" allotment, try to start it at least 60 days prior to deployment to let your budget adjust to the new financial situation.



- » Check with your local Pay Office to register an allotment.
- » Soldiers must complete a written request DD Form 2558 to establish, discontinue or make changes to existing allotments.

### Types of Allotments

Allotments are a useful tool for handling cash flow. There are two general categories for allotments: discretionary (set up by the Soldier) and non-discretionary (set up on behalf of the Soldier).

Typical discretionary allotments include: voluntary payments to dependents or other relatives; payments for commercial life insurance premiums; deposits to banks, mutual fund companies or investment firms; and mortgage or rent. Non-discretionary allotments include charity, savings bonds and loan repayments to Army Emergency Relief.

Soldiers can have a maximum of six discretionary allotments. No more than one can go to the same allottee.

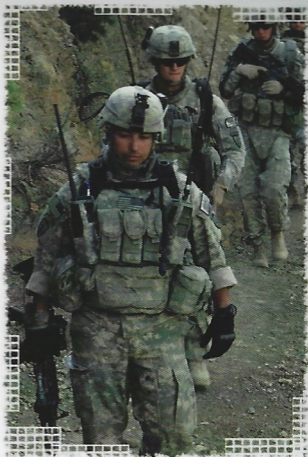
**Thrift Savings Plan (TSP)** – TSP can provide you with a supplemental source of retirement income. Check it out online. [www.tsp.gov](http://www.tsp.gov)



## Things to Avoid

Although there are several good ways to handle finances on deployment, there are also some ways that do not tend to work well.

- » Splitting check pads between account holders in a joint account is usually not the way to go. Only if both parties are very organized and very well disciplined can this system work; otherwise, it usually leads to confusion and, eventually, one or more bounced checks. This is the second worst method of handling finances on deployment.
- » The worst method of handling finances on deployment is for the deploying spouse to keep the paycheck and/or the checkbook and to send money orders to the family back home. Mail service on deployment is frequently delayed and often unreliable. There is also the chance of loss, which would further delay money reaching the family.



## PAY INFORMATION



- » If there are any pay problems during the deployment, it may require contacting your bank, your unit sergeant or both.
- » Your bank will work with anyone whose name is on your joint account. However, the Army will not give any of your pay information to your spouse (or anyone else) unless they first receive a faxed copy of a power of attorney authorizing them to do so.

### Paying on Time



Even though you will be away from home, there will still be bills back home that will need to be paid. Single Soldiers may need to continue payments on car loans, insurance and credit cards, while married Soldiers may have these as well as other family expenses. Paying bills in a timely manner so as not to adversely affect your credit rating can be a challenge while on deployment.

### Allotments

Use allotments or automatic drafts from your checking account whenever possible to make payments (mortgage, car payments, insurance, etc.). See if your bank or credit union has any other automatic bill paying services you can use.

### Notify Creditors

For those bills you intend to pay yourself while deployed, notify creditors well in advance, so you know prior to departure if your bills are going to reach your deployment site. Consider this option only as a last resort. If, for some reason, you must pay some of your bills that way, note the following.

- » Pay bills immediately when they arrive; even then, some payments may arrive late due to mail delays.



» **Keep creditors informed.** Remember, you can't just automatically pay ahead on an installment loan, such as a car payment or credit card bill. If you pay three times the minimum or scheduled monthly payment for a large debt, you normally still owe the next (minimum) monthly payment, on schedule, the following month, unless you make special arrangements in advance with the creditor (get it in writing!).

### Money Orders

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Money orders are time-consuming and require more record-keeping. If using money orders, record the order numbers, dates, amounts, who they are going to, and when they are mailed. Keep all receipts.

### Trusting Others

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If someone else is paying your bills for you, make sure you have complete trust, both in the person and in that person's ability to manage money in a responsible manner. This trust must also apply to all family members who may handle your money.





You should prepare in advance for unexpected occurrences.

### Emergency Fund



- » Establish an emergency fund for unexpected expenses. It is recommended that you have at least one month's pay saved as an emergency fund to cover the possibility of emergency car or home appliance repairs, or sudden travel expenses.
- » Remember, if you have to return on emergency leave, the Army will pay to get you only as far as your unit base or to the address of orders – you must pay the remainder.

### Avoid E-Z Credit

- » If you have no alternate plan for a financial emergency, you or your family might be forced to depend on so-called "E-Z" credit sources, such as finance companies and credit cards. This is always a very costly option.
- » Remember, in many states there is no law limiting the amount of interest that a merchant can charge you for financing a loan. During and after deployment, credit sources who say "We finance E1 and up" are frequently used as emergency funds. These are usually the highest cost option.



### Record-Keeping System

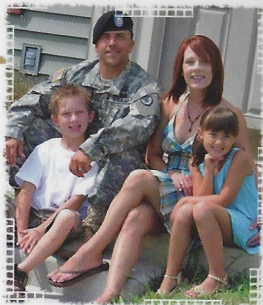
Set up a record-keeping system with names and phone numbers of repair people (e.g., a filebox with index cards), warranty information, account numbers, etc., so this information will be readily available to your spouse or whoever may be handling your affairs.

## Leave Contact Information

Make sure your parents or other close relatives have your complete, official mailing address and know your Social Security number. Also, make sure they know how to contact you through the Red Cross if there is an emergency.

## Take Care of Paperwork

- » **Married members – make sure your family is properly enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and TRICARE, and check your family members' ID cards to ensure that they will not expire during the deployment.**
- » **If your spouse or children will be traveling during your deployment, make sure your spouse knows how to get a care authorization from TRICARE in case they need medical attention outside the area.**



## SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The SCRA provides legal protection to Soldiers deployed for active duty.

Through SCRA, Soldiers may suspend or postpone some civil obligations so that they can devote their full attention to military duties. Under SCRA, you may be protected against:

- » **Outstanding credit card debt**
- » **Mortgage payments**
- » **Pending trials**
- » **Taxes**
- » **Terminations of lease**
- » **Eviction from housing**

**Note:** This Act does not relieve you from your obligations, but protects you from legal action during active duty.

If your family needs any financial counseling or assistance while you are deployed, the following agencies can help.

- » Your installation **Army Community Service (ACS)**.
- » Your command **finance specialist** or **Legal Office**.
- » **Army Emergency Relief (AER)** is the Army's emergency relief assistance organization. Active-duty Soldiers and members of the National Guard and Reserves on continuous duty for more than 30 days may be eligible to receive financial aid for essentials.
  - While Soldiers are deployed, their spouses may be eligible for assistance. Call 1-866-878-6378 or find the location in your state at [www.aerhq.org](http://www.aerhq.org).
  - AER is available during normal duty hours through ACS. Contact the American Red Cross after hours and on weekends.
- » The **American Red Cross** provides emergency communication between deployed Soldiers and their families, financial assistance and counseling. Call 1-877-272-7337. They will need your name, rank, Social Security number and command/division.



## LEGAL DOCUMENTS

### ID CARDS

- » Check expiration date.
- » Children turning 10 years old during deployment need paperwork now.
- » Renew ID card before expiration so family members will not be dropped from the Defense Eligibility Enrollment Reporting System (DEERS).

### WILLS AND TRUSTS

Everyone should have a will or trust fund, whether you are single or married. If you have children, you will need to choose a guardian for your children should you die unexpectedly. See your Legal Office to have your will drafted.

### RECORD OF EMERGENCY DATA (DD FORM 93)

Update your Record of Emergency Data. This information helps the Army contact family in the event of illness or death. It also designates a beneficiary for entitlements (unpaid pay and allowances, death gratuity).

- » Make sure your designation of next of kin is still correct. A lot of the information on the form can be outdated.
- » Children should also be listed in case emergency leave is needed due to your child being sick or injured.
- » Fiancé(e)s and family members other than your parents can be listed.
- » Update with Personnel at least once a year. Do not wait for deployment to update information.

See the QuickSeries® guide: *DD Form 93, Record of Emergency Data*, for more information on completing the form.

### SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)

- » SGLI provides life insurance coverage up to \$400,000.
- » Funds will be paid to whomever beneficiary you have listed.
- » Update with Personnel.

- » A general power of attorney (POA) authorizes someone else to act on your behalf for the entire period of time indicated. It is recommended that you make the period for the length of the deployment. The appointed person has the power to do anything on your behalf.
- » A specific (or special; both terms are used interchangeably) POA gives someone else the authority to act in your behalf in one specific area – e.g., selling a car, buying a car, selling or buying a home, signing tax returns, etc. It is limited to the specific act noted on the document.
- » For single parents, it may be wise to give a special medical POA to your child's caregiver to handle any medical emergencies that may arise while you are deployed.
- » Make absolutely sure that you trust the person to whom you give any POA. There is a potential for the person with POA privilege to cause legal and financial problems if they do not protect your interests. A general POA gives complete control in your personal decisions, so be careful about trusting someone who does not have deep ties to you.
- » If you do choose to give someone a POA, make sure it is current. Have your Legal Office draft a new one before the next deployment. Many businesses are reluctant to accept an outdated POA.



# HOUSING CONCERNS

## ISSUES FOR RENTERS

### Leases

- » Under the Servicemembers Civil Relief Act (SCRA), you may break a residential lease that was entered into before going on active duty when you are called to active duty, or if you receive PCS orders or orders to deploy for at least 90 days.
- » In other cases, some landlords may be sympathetic and allow you to break a lease. That is an exception, not the law.
- » If you are sharing an apartment, it is wise to have your roommates sign the lease as co-tenants so if something happens, you won't be fully responsible.
- » If you have any questions about your lease, go to your Legal Office.

If your lease expires while you are deployed and you do not notify the landlord of your intentions, usually the lease will automatically be renewed and you will be liable for paying rent, even if you did not want to renew the lease. Check this out before you deploy.

### Payments

- » Make arrangements in advance with your landlord about how you will pay rent and what type of security is available for your apartment and its contents.
- » Remember that postdating checks is illegal in most states. If those checks are cashed early, the landlord's bank might clear them. If that happens, and the check bounces, you would have no recourse.
- » Leave self-addressed, stamped envelopes for the landlord to use to contact you in case of emergency.
- » Get any agreements in writing and keep copies of any receipts.
- » Make plans for keeping utility payments up-to-date. If your utilities are shut off, you will be required to pay deposits and reconnection fees to have them turned on again.

## Insurance

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- » Make sure you have renter's insurance for the contents of your apartment (whether you are deployed or not). The cost to you will probably be between \$10 and \$15 per month.
- » Contact the company to let them know you will be out of town for an extended period to make certain you remain covered.

## MATTERS FOR HOMEOWNERS

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### Maintenance

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- » If you have a spouse, make sure he/she knows the maintenance schedules for home items like the furnace, AC, etc., and is comfortable with making repairs.
- » Leave a list of repair company phone numbers. If necessary, schedule in advance with repair services for regular maintenance issues.

### Payments

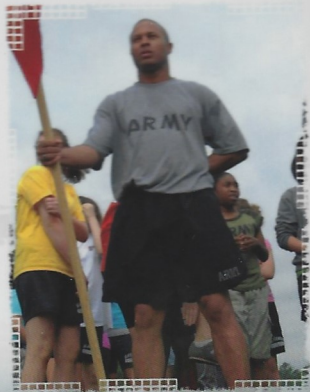
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- » One thing you definitely don't want is to fall behind on house payments. Although in some cases you may be protected under SCRA, creditors can and do foreclose when necessary. Check with your lender to set up a direct payment plan to ensure your payments will arrive on time.

### Renting

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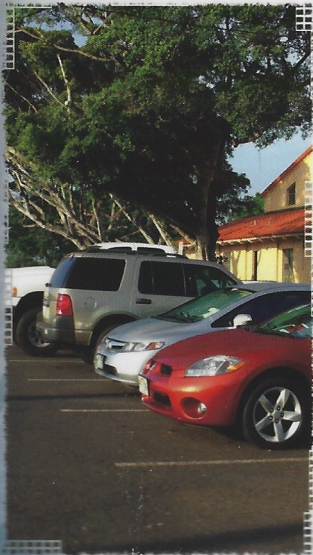
- » You may consider renting out your home while you are away or allowing someone to live there for free. There are some benefits to this since your home will not be empty.
- » Be sure to thoroughly check out any potential tenants. Run a credit check on renters to make sure they can pay the rent. Require a direct deposit to your account.
- » It is also a good idea to use a rental agent when you are away so that they can be responsible for maintenance issues.



# VEHICLE

## STORAGE

- » Decide where you want to keep your vehicle and who will take care of it. Leave them the name of a trusted mechanic or auto repair shop.
- » One option to consider is long-term storage. Vehicle storage on base may be your safest bet. Long-term vehicle storage may be as low as \$8 to \$15 per month and may include an optional monthly start-up.



- » If you have proof of insurance, some storage facilities will provide you with a form to send to your insurance company to apply for a premium discount since you won't be driving your car during the deployment and their lot is insured and has security. They may also provide other services such as state inspection, tune-ups and car repairs.
- » However, some lots do not provide monthly start-ups and don't provide applications for insurance discounts. Their lots may not be insured. Cars may only be parked behind a locked chain-link fence with only routine Post Security patrols. You will be fully responsible for any damage or theft.



- » Keep insurance payments, tags and inspection stickers current. Contact your insurance company and let them know your car will be off the road. Most insurers offer an inexpensive coverage for this type of occurrence.
- » If you decide to leave your car with friends, be sure to notify your insurance company of alternate drivers.



## MAINTENANCE

- » Have as much regular maintenance done as possible before you deploy; make sure the car will be ready for you when you get home.
- » Married Soldiers need to ensure that their family has safe, reliable transportation while they are gone.
- » Make sure your spouse has a list of any regular maintenance that will need to be done on the car, as well as the names and numbers of where you want it taken to have any maintenance or repair work done.



## RESOURCES

### **American Red Cross 1-877-272-7337**

The American Red Cross provides emergency communication between deployed Soldiers and their families, financial assistance and counseling.

[www.redcross.org](http://www.redcross.org)

### **Army Chaplains**

Army chaplains provide support, care and spiritual leadership for Soldiers and their families.

[www.chapnet.army.mil](http://www.chapnet.army.mil)

### **Army Community Service (ACS) 1-703-681-5375**

Flip to **"Family Readiness"** to see how ACS can help you and your family while you are deployed.

### **Army Emergency Relief (AER) 1-866-878-6378**

AER is the Army's emergency relief assistance organization.

[www.aerhq.org](http://www.aerhq.org)

### **Army OneSource**

Army OneSource serves as a site for Army families to access information on health care, housing, family services and more.

[www.myarmyonesource.com](http://www.myarmyonesource.com)

### **Military OneSource 1-800-342-9647**

Military OneSource provides free support services to Service members and their families, including consultation and counseling services, and a host of online resources.

[www.militaryonesource.com](http://www.militaryonesource.com)

**United States Army**

[www.army.mil](http://www.army.mil)

**United States Army Reserves**

[www.usar.army.mil](http://www.usar.army.mil)

**United States National Guard**

[www.ng.mil](http://www.ng.mil)

**Virtual Family Readiness Group**

[www.armyfrg.org](http://www.armyfrg.org)

**National Guard Family Program**

[www.jointservicessupport.org](http://www.jointservicessupport.org)

**Deployment Health and Family Readiness Library**

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

**Family and Morale, Welfare and Recreation Command**

<http://www.armymwr.com>

**TRICARE Military Health Care**

[www.tricare.mil](http://www.tricare.mil)

**myPay**

<https://mypay.dfas.mil>

**Defense Finance and Accounting Service**

[www.dfas.mil](http://www.dfas.mil)

**Legal Assistance**

<https://www.jagcnet.army.mil/legal>

**Yellow Ribbon Program**

[www.yellowribbon.mil](http://www.yellowribbon.mil)

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Texas State  
Family Program

1-800-252-6030

<https://www.txmilitaryfamily-support.com/>

