

Personal & Family Readiness Toolkit



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Family Readiness Toolkit

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Office of Reserve Affairs
www.defenselink.mil/ra/

1. Introduction

The Office of the Assistant Secretary of Defense for Reserve Affairs has developed this family readiness toolkit as an organizational guide to benefit you and your family. The military is a challenging and enriching profession. Guard and Reserve members make up half of the Total Force and are called to serve with active duty troops in a variety of contingencies and military operations in support of U.S. security interests. Personal preparation to deploy in support of contingency operations is vital.

Welcome to the Personal Family Readiness Toolkit



It is likely that nothing will impact your ability to accomplish your mission more than the personal preparations you make prior to deployment

Family readiness is not a concept created to make commands look good. It is a means by which every individual in the armed forces prepares for the possibility of leaving home to accomplish a mission. Furthermore, family readiness does not apply only to individuals with immediate families (spouse and children), it applies to everyone with responsibilities or obligations outside of their military profession. Whether you are away from home for a weekend or a year, you leave behind a vast array of responsibilities (household finance, childcare, domicile maintenance, etc.) which must be managed in your absence. In the event of a personal or national emergency, **your personal and professional preparations may be required at a moment's notice**; therefore you must make every effort to quickly stand up a viable and comprehensive plan to sustain your family and personal affairs in your absence.

We must accept the fact that we live in a world where difficult circumstances and tragedy could strike at any moment.

To assist you with these personal preparations, worksheets and checklists have been included to provide you with a foundation to build your personal contingency plans upon. *Carefully research each item and make sure the information you collect is accurate and up-to-date.* **Protect your hard work by storing checklists and worksheets in a safe place where you and your family members can easily refer to them.** If you're married, brief your spouse on the entirety of your family readiness plan. If you are single, brief a parent, sibling, or other trusted individual so that they are fully informed of all your important information, including the location of important documents.

**Putting-off personal and family estate preparations in the vain hope that you will never require them may result in unnecessary hardship and suffering for those left behind.
Do not wait. Begin today.**

Note: There are several links to other publications and worksheets in this guide that are highlighted in **bold blue** text. Click on the **blue links** to access these documents which are in a .pdf format

Service Member Preparation

You have studied hard for promotion to the next rank and are proficient in your operational specialty. Are you ready to employ your skills in action? *You* may be prepared, but is your household? While you are away, do you want to be free of worry over what is going to happen with your personal possessions, home and loved ones? Even with the latest technologies, you still may not be able to pay bills online or use your checkbook in the AOR (Area of Responsibility). You may go for weeks before you are able to even make a single phone call. Is your family prepared to function in your absence?



You are directly and solely responsible for your own personal and legal affairs

Fast-paced operational tempo and separations can put a strain on anyone whether they have a family of five, elderly parents or a pet Labrador retriever. If you play a major role in paying bills, managing the family income, handling home repairs and servicing the car, your absence may require shifting these responsibilities to someone you trust like a parent, spouse or significant other. The key to a successful deployment is advance preparation and candid communication. Planning ahead can help family members have access to all the information they need and give you the peace of mind that your family has the resources and support needed during your separation.

CAUTION: Carefully consider who you will choose to be your Personal Trustee. If you delegate more than one trustee, ensure that they are each aware of their responsibilities

The checklist and tips listed below can help prevent your family from feeling overwhelmed and the checklist can be used to record important family matters. Everyone needs an efficient system of maintaining records. **It is recommended to maintain a file system of important papers and store them in a safe-deposit box or fireproof container.** It is also essential to compile a personal inventory of all-important documents and where they are kept. If you able to do so, make copies of important documents (birth certificates, marriage license, passports, etc.) and keep these accessible for handy reference.

Vital Information Inventory Worksheet

This [Vital Information Inventory](#) worksheet is a nearly all-inclusive review of your personal history and family and property obligations. Although it is for both single and married individual use, it is not intended to be the be-all-end-all means of your preparation, merely a starting point to help you define the range of actions and responsibilities you may have to delegate while you are away.

Filling out a form for every member of your family is a good technique for compiling all documents into one central location or file. These files can be kept on hand for your future reference or in case of an emergency. Use your imagination to tailor these items for your personal use. Click on the [blue](#) Vital Information Inventory link above to access this important tool.

2. Finances

Personal Financial Management

Perhaps no other aspect of an individual's life has a greater impact than the realm of Personal Finance. Although the adage that "money isn't everything" may hold true in a philosophical sense, it certainly cannot provide cover for the realities of the world in which we live. **Your financial welfare can have a direct impact on your personal self-esteem and emotional health.** Money matters can affect even the best of relationships and have a direct impact on our ability to perform at home and at work.



Whether you are a Certified Public Accountant or just entering the workplace, your ability to effectively and efficiently manage personal finances is dependent on following simple and basic fundamentals. Everything about personal finance revolves around what we own outright (**assets**), what we take home (**income**) and what obligations we are committed to (**liabilities**). There are many software programs (i.e. Quicken, Microsoft Money, etc.) available to help you with managing your finances. The Personal Inventory Worksheet is a great starting point to help you see all aspects of your financial situation and begin to formulate a plan to prepare for nearly any foreseeable event in your career.

Your Assets

What do you own? Everything tangible has some value whether it is personal or financial. Taking a good inventory of your hard (Auto, jewelry, furniture or clothing) assets is essential to forming a picture of your personal finances.

Use the following table as an example:

Description of Item	Location	Purchase Date /Price	Approximate Current Value

Naturally, this list can be as detailed as you desire. A way to manage the length of this list is to set a limit on appraised value (i.e. items worth more than \$250.00).

Your Income

The amount of income you anticipate is critical to forming a personal finance plan. Cash on hand is often referred to as a "liquid" asset in that it can easily be converted into something you desire to purchase (converting into a "hard" asset) or used to pay another person or company for services rendered (phone bill or babysitter). As a liquid part of your assets, the amount of money you plan to receive and when you plan to receive it determines what you can purchase. It's important to be realistic and not overly optimistic about income. If you have a full-time job and only drill once a month, only plan for just the basic amount of military pay you expect to receive.

Military Pay and Allowances

The military finance system is complex and multi-faceted. Your military unit and finance office are able to assist you with any questions about pay and allowances. The recently published "Guide to Reserve Family Member Benefits" is an excellent reference and can be downloaded from the Reserve Affairs web site, <http://www.defenselink.mil/ra/>. Other resources that provide current information on pay rates for Reserve members for a single drill, a weekend tour of drill (four drills), 14 days of annual training, and a complete earnings table can be located at: <http://www.military.com> under the Resources and Reserve links.



Basic Pay

Without belaboring the basic terms of the military pay system, there are many resources you can use to determine the amount of basic pay you can anticipate. All rates of pay are determined by rank and time of service. Your service/pay date determines the years of service you have.

Basic Pay and Basic Allowance for Subsistence (BAS), Inactive Duty Training (IDT) Pay:

<http://www.dfas.mil/money/milpay/pay>

www.mypay.mil

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

Basic Allowance for Housing (BAH) and BAH-II:

<http://www.dtic.mil/perdiem/bah.html>

Incentive or Special Pay, Family Separation Allowance and Other Allowances may also apply to your situation. Some of the other allowances that you can expect to receive are:

- Travel: The government pays for official travel when you are required to perform temporary duty away from your permanent duty site, with some restrictions.
- Clothing and Uniform: The military replaces enlisted Guard and Reserve members' worn-out uniforms with new clothing items or they may provide a cash allowance if clothing is not provided.

Direct Deposit of Pay and Allowances

Direct deposit is mandatory. Pay and allowances will be sent to the service member's designated financial institution account via electronic funds transfer on a regular basis (1st and 15th of each month) if on active duty, and within a reasonable time after orders and / or travel claims are submitted to your unit's administrative personnel or Reserve Pay Office.



Spouse or Other Income

If spouse's income is to be used, consider having it on a direct deposit plan. Include any income you expect to receive on a regular basis from another source of employment or personal business venture.

Anticipated Total Income

Broken down into monthly amounts, will help you manage your income figures more effectively. Use the following to determine your monthly income.

- Salary(ies) Full-Time Employment
- Salary(ies) Reserve Compensation
- Salary(ies) Spouse's / Other Employment

Do not forget to consider the following additional sources of income:

- Annuity
- Alimony
- Child Support
- VA Disability Compensation (%)
- Individual Retirement Accounts

Keep in mind that your military compensation may fluctuate with the various duty statuses performed and that you may receive an increase in pay commensurate with increases in defense authorized spending for the following year. Your deployment status will also affect:

- **Per Diem Rates**
- **Family Separation Allowance**
- **Taxation Rates**

Reenlistment and bonuses may also positively influence your pay. Check with your Personnel office to verify these benefits.

Liabilities / Expenses

Whether it is a Mortgage, rent, loan or utilities payment, everything you anticipate paying for must be included in your list of liabilities. It is important to emphasize that discretionary expenses (sodas, magazines, video rentals) must also be estimated and listed as well. If you cannot determine just how much that amount will be, look back at old receipts or credit card accounts and use an average amount. The best method is to pick an amount of discretionary spending (i.e. a \$200 /month allowance) and *strive not to exceed it*.



The following is a sample list of common expenses:

Type of Expense	When Due	Amount*
Mortgage(s)/Rent(s)		
Property Taxes		
Auto loan(s)		
Gasoline/ Auto Service		
Food / Groceries		
Home Insurance		
Auto Insurance		
Life Insurance		
Health Insurance		
Utilities (gas, electric, water)		
Telephone		
Cable (internet, TV)		
Alimony / Child Support		
Dues (club, union, groups)		
Tithes or donations		
Savings **		
Discretionary spending		
Investments***		
Day Care expenses		
School Tuition		
And more....		

*** A Note on Computing Expenses**

For items with fluctuating month-to-month amounts (utilities) or lump-sum amounts (tuition) total the expenses from the previous year and divide by 12 for a monthly forecast. Some utility companies will do this for you for your convenience with an automatic debit plan. In fact, most, if not all, of today's household expenses may be automatically managed through bank drafts, allotments or payment plans. Consider using these services to assist you in your budget plan. If you use a credit card to pay your bills, be vigilant in its use and consider having a separate card for home expenses only.

****A Note on Savings**

Many people do not consider their savings as an expense. Many financial advisors strive to change this frame of mind in their clients. You should seriously consider the tactic to “**pay yourself first**” in order to begin accumulating extra cash for possible emergencies (personal injury/accident) or for upcoming planned events (vacation or the birth of a child). It is often recommended to have *at least* 2 months of full pay saved in reserve for use when needed. Many, many individual financial plans fail as a result of failing to save enough money for a “rainy day”.



*****A Note on Investments**

Do not forget to include any company matching incentives (401k) or tax-free benefits of an IRA or [Thrift Savings Plan](#). Often these expenses are easily managed on a monthly basis. Savings Bonds are low or no-risk investments. You can use savings bonds as a means to grow your savings or as a way to build college funds for your child’s education. For more information:

U. S. Savings Bonds
www.savingsbond.gov

Thrift Savings plan
<http://www.tsp.gov/>

Income Taxes

Federal income and social security taxes are automatically withheld from basic, and special and incentive pays, inactive training pay and funeral honors duty stipend. Allowances such as BAS and BAH are exempt. Service members on active duty pay state income tax only to their state of legal residence regardless of where they are serving. In some cases, service during combat or an overseas contingency operation may be tax-exempt. Refer to your chain of command to see if you will serve under a tax-free status while deployed.

Special Tax Exemptions

Your military service may cause you to incur expenses for which law does not allow direct reimbursement. You are, however, allowed to deduct some of these expenses from your personal income tax filing.

Travel and Lodging

- If a Guard or Reserve member is required to stay away from their principal place of residence overnight while performing authorized drills (IDTs) and training duty (AT/ADT) he or she may deduct all of the cost of the travel expenses including meals, subject to a limitation of 50%, and lodging (if it is not furnished).
- There are many times when Guard and Reserve members are required to drive to the Reserve Center at dates and times other than normal drills. Service members are entitled to deduct round-trip mileage since the travel was performed in order to meet higher authority directives. It is important to keep a log of any additional trips and miles.

A Note on Tax Returns

Consider saving all of your tax returns from previous years for future reference. Consider using specialized software to help you manage your expenses with your next tax filing in mind. If you use an accounting service, let your personal trustee know how to contact them if needed.



To access the Internal Revenue Service Website:
www.irs.gov

Your Budget

Everyone needs a budget. In order to provide a balance between income and expenses, the budget provides the forecast on your financial well-being and is a great planning tool to help you achieve your goals. Ideally, we would all have a lot more money coming in than going out. Unfortunately, only a very few people are able to accumulate wealth quickly simply by saving it. Your budget is a plan, nothing more. **Plan for your success.** Use a disciplined approach in your everyday affairs and you will be well on your way to effective financial management.

Managing the family budget while your spouse is away can be challenging, but it can be done. Prior to deployment, sit down with your spouse or personal trustee and calculate your monthly expenses. Consider using the following tips to assist your planning:

- Deployed allowance. Compute the potential expenses of the member on deployment.
- Separate Accounts. Also consider opening separate checking accounts to ease confusion over who is writing checks and when they are written. You can use one account while deployed and your spouse can use the other. Make sure you and your spouse have a clear understanding regarding the amount and timing of deposits to the second account.
- Make Transferring Funds Easy. You may need to draw upon your savings to cover unexpected costs. With checking and savings accounts in the same bank, funds can be transferred easily.
- Use Electronic Funds Transfers (EFT) Effectively. The EFTs can be a real plus by automatically setting aside money for specific use. Listed below are some typical items for which EFTs are used:
- Payments to dependents
 - Monthly bond payments
 - Contributions
 - Mortgage payments
 - Savings payments
 - Insurance payments



3. Legal Affairs and Estate Planning

It is unwise to wait until your unit receives deployment orders to plan your legal affairs.

Legal Affairs

Administrative service requirements such as completing mandated family readiness plans and filling out a DD-93 are only the beginning of an effort to cover all the legal bases to protect your property and family if you die or become severely injured. Many young service members are mistakenly not concerned about legal obligations until their unit receives orders to deploy. Depending on how much advance notice is received, there will likely not be a lot of time for these individuals to catch-up and effectively tie-up loose legal ends. When orders do come, a lot of time and effort is required to prepare and pack up unit equipment and to get ready to accomplish the assigned mission. Furthermore, since disasters and accidents can happen at any time service members need to carefully consider the potentially damaging consequences of doing little or nothing in the way of legal preparation for themselves and their families. Death, illness and severe injury are issues many people understandably hesitate to think about but they are extremely important considerations for you and your family to prepare for. Consider the following key components of your legal affairs:

- Fill out your DD-93 Record of Emergency Data to ensure all information is correct and current. An incorrect address or phone number can delay quick response in an emergency.
- Ensure the correct beneficiary is listed on your Servicemembers' Group Life Insurance (SGLI) election and certificate.
- Ensure your spouse knows the location of the nearest military legal assistance office for help with legal problems that may arise during mobilization.
- Ensure your basic last will and testament is signed and notarized. If you are married, have one completed for your spouse, as well.
- Relate important details of these documents to your spouse, parents, children or trustee so that they can be prepared and know what these documents are for and what they mean.



The DD-93 Record of Emergency Data (RED)

Few documents in your personnel record have greater importance to you and your command as the SF-93 Record of Emergency Data. It is your responsibility to keep this documents up to date (i.e. if you get married, divorced, have children, etc.) so that your command can know who to contact and who to pay if anything happens to you. You may designate different people for different functions in the disposition of your personal effects, remains and monies due on this form. Critical elements of this form are:

- List of your Primary Next-of Kin (PNOK)
- Person Eligible to Receive Personal Effects (PERE)
- Person Authorized to Direct Disposition of Remains (PADD)

Keep in mind that the DD-93 is what your service branch will use to begin the process of taking care of your effects and remains. It is critical that the individuals chosen to act as PERE and/or PADD know where to access your legal will and exactly what your desires are for burial or cremation. Because a testamentary will must be probated through a local court, it is wise to ensure that the two documents (Will and DD-93) are in agreement with each other to avoid any unnecessary delay or difficulty in the application of your wishes. In any case, carefully consider whom you choose for these roles.

Estate Planning

In legal terms, everything you own, solely or jointly, is considered part of your estate. Whether you're married or single, have children or not, estate planning should be an essential part of your personal affairs. Estate planning focuses on what will happen to your estate if you are not able to manage it yourself as a



result of a disability, illness or death. Preparing for this possibility is critical to avoid unnecessary hardship and legal difficulty on your loved ones if you die or are seriously injured.

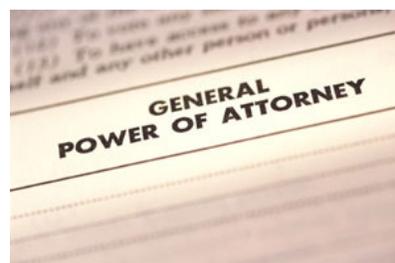
In addition to a last will and testament, items such as durable powers of attorney, living wills, and advance medical directives are some of the other basic legal “instruments” used for the disposition of an estate. Although there are many ways to write a will, it is critical that your will be within the laws of the state in which you reside. Licensed legal counsel is the best alternative to formulate a will. In most cases, your base Legal Services Office will be the best resource to help you get started. A will can be as simple or as complex as your assets allow. If there are minor children involved, or if you desire for your estate to be managed for a period of time after you die, then a detailed will / estate plan may be a better choice. **If you are married, it is important that both you and your spouse each have a will.** If you have sizable assets, you should consider a civilian estate planner who can assist you with the often-complicated estate tax considerations. A will is more than just the division of assets. Your will can inform the state and your survivors of your wishes regarding burial, custody of your children, funds to be held in trust for their use when they grow up and disposition of any business interests you have. A will is an important document to maintain and keep up-to-date. If you or your spouse dies without a will, the state may have to decide how your estate is to be distributed and who will have custody of your children. If you become incapacitated or have an incurable or irreversible condition that will cause death in a relatively short period of time, do you want sustaining treatment, such as respirators or feeding tubes? You and your closest family members should be able to answer these questions about your health care. These difficult decisions should therefore not be ignored or left to chance.

Power of Attorney

A Power of Attorney (POA) is a document that allows a person you designate as the legal authority to act on your behalf when you are unavailable. Most Powers of Attorney have a beginning and an ending date. Many service members set the length of their POA based on when they are due to return from deployment or training. If a Power of Attorney is desired, it should be effective for no more than the period necessary to accomplish the purpose and it is not recommended to be given for more than a period of one year.

There are two primary types of Powers of Attorney:

- **General:** A general POA gives your designated representative the authority to conduct any transaction on your behalf. The benefit to a general power of attorney is that your representative can use the power of attorney to handle any unforeseen issues that may arise during deployment. The danger of a general power of attorney is that you are legally bound by any decisions your representative may make to include selling your possessions as well as buying new possessions for you by using your credit. Therefore, **a general POA should be used with extreme caution.** Most military legal assistance offices would recommend a special or limited Power of Attorney instead.
- **Limited/Special:** A limited or special POA grants your representative the right to act on your behalf for a specific transaction. An example is a separate special power of attorney which authorizes the individual you name to get medical treatment for eligible family members and make medical decisions for those family members who are minors.



The person you grant a Power of Attorney should be trustworthy, reliable, competent, capable, and one who would make decisions similar to the ones you would make.

To find the nearest military legal office, visit the following service specific websites:

Air Force <http://hqja.jag.af.mil/>
Army <http://www.jagcnet.army.mil/legal>
Coast Guard <http://www.uscg.mil/legal/index.htm>
Navy and Marines <http://www.jag.navy.mil/>

Choosing an Executor for Your Estate

This is not always an easy decision. The executor of your estate has to be someone who is able to “execute” your legal estate in the manner or way you desire. The task of executor is often not an easy one, so it is important to select someone who will be able to accomplish tasks assigned with minimal impact on their own circumstances. In any case, it is very helpful that you discuss these issues with your family (spouse, parents, older children or trustee) so that everyone can be “on the same page”. Click on the [Designating the Executor of Your Estate: A Planning Guide](#) link to learn about the responsibilities of an executor.

Your will should be kept in a safe but accessible place and copies may be made to assist your executor. Although you may not want or need a will, military testamentary instrument or health care directive, you should seek legal counsel to ensure your legal affairs are in order well before mobilization.

Funeral and Burial Arrangements

Any specific instructions you have regarding your burial should be included in your will and known by the PADD. If this is not stipulated, it is up to the discretion of the PADD or person in charge of your estate to determine whether you will be buried or cremated. If you are entitled to full military honors and wish to be buried in a national cemetery, clarify this in your will. If you have a burial plot or vault in a cemetery, outline the details and any arrangements you have made in advance. Information regarding your military awards and decorations will be particularly helpful. These instructions should be accessible and entrusted to someone who is familiar with your wishes.



Private Associations and Organizations

You may be a member of several associations or organizations (VFW, American Legion, Elks, etc.) that may be very helpful to your family. It is recommended that you document any affiliation with these groups and indicate what assistance you desire or what services your family may expect.

Military Burial

All active duty members are eligible for burial in Arlington National Cemetery or any national cemetery that has available space. When a member dies while on active duty (including members who are retired and remain in a military hospital, and who continue to be hospitalized as patients therein to date of death; or a member who dies on active duty for training, or while performing inactive duty training), the military will provide for care and disposition of remains. **The PADD is the interface between your wishes and the burial services the military provides.**

When military authorities arrange for disposition of remains, services of preparation at the place of death, removal, embalming preparation and preservation, casket, and transportation to a common carrier are normally obtained under contract; however, when no contract is available, military authorities negotiate with local funeral directors to obtain these services. Military authorities will also provide the following as required:



- Cremation (if cremation is requested in writing by the Person Authorized to Direct Disposition (PADD) of the remains)
- A suitable urn for the cremated remains
- A U.S. flag to drape the casket
- Transportation of remains, accompanied by an escort, from the place of death to the
- Place designated by the PADD
- Military honors if requested, will be provided at the place of interment

The responsibilities of the PADD are very important. Servicemembers who die overseas will have their remains returned to the United States as soon as possible and the PADD must be ready to direct what is desired. To assist the PADD and the family, a Casualty Assistance Officer will be assigned to complete the difficult process of burial, disbursal of pay and insurance, and to inform families of their benefits and privileges.

Death Benefits

There are other benefits that are due to those who you designate in your DD-93. In addition to disposition of pay and any bonuses due to you, there is a lump-sum death gratuity to defray immediate expenses of your family, depending on the circumstances of death. The Department of Defense will also provide transportation and per-diem expenses for families to travel to the burial of their loved one. *If the cause of death was service related*, there is also a dependency and indemnity compensation that is available which is a flat monthly payment made to the surviving spouse and children that are in addition to social security entitlements. Transition and educational assistance is also available, as well as TRICARE benefits. These benefits can care for your family for many years, so please ensure that your family is aware that they are available. The assigned Casualty Assistance Officer will also be able to help your family with access to these many benefits.

Do you want to have full military honors? Do you prefer cremation with you ashes kept or spread in a specific location? Only you know the answers to these questions.

It is essential that you and your spouse, significant other, PADD or trustee discuss these questions in advance. It is common to specifically address your desires in your Last Will and Testament or you may have these instructions in another document along with any health care or living will directives. **Again, these documents require storage in a known and accessible place to your lawyer, spouse or designated executor.** If you do not address them in writing then someone else will have to decide on your behalf. **In any case the DD-93 will take precedence if there is no other documentation.** It is beneficial to everyone if you make it known what your preferences are. Because there are several items to consider, use the following resources for comprehensive assistance:

OSD/RA Mortuary Planning Guide

[Mortuary Planning Guide](#)

A Survivors Information and Resource Guide to Benefits

Mortuary Planning Sheet for Active Duty Air Force Members: (Same benefits for all services)

<http://www.e-publishing.af.mil/pubfiles/af/34/afpam34-261/afpam34-261.pdf>

Mortuary Planning Sheet for Retired Air Force Members: (same benefits for all service retirees)

<http://www.e-publishing.af.mil/pubfiles/af/34/afpam34-260/afpam34-260.pdf>

Other Mortuary Sites of Interest

DoD Directive 1300.18 Military Personnel Casualty Matters, Policies and Procedures

<http://www.dtic.mil/whs/directives/corres/html/130018.htm>

DoD Directive 1300.22 Mortuary Affairs Policy:

<http://www.dtic.mil/whs/directives/corres/html/130022.htm>

Survivor Assistance:

<http://survivorassistance.afsv.af.mil/>

VA Burial Benefits:

www.cem.va.gov/bbene.htm

Arlington National Cemetery:

www.arlingtoncemetery.org/

National Cemetery System:

www.cem.va.gov/index.htm

Headstones & Markers:

www.cem.va.gov/hm.htm

American Legion:

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

Veterans of Foreign Wars:

www.vfw.org



Life Insurance

If you have a private life insurance policy, ensure that the details of the policy are accessible. In many cases, lack of proper documentation by a beneficiary can delay or even prevent payment from the insuring company or agency.

Servicemembers' Group Life Insurance (SGLI)

All members of the Uniformed Services are automatically insured under Servicemembers' Group Life Insurance (SGLI). SGLI is granted under provisions of Title 38, United States Code and is a group life insurance policy purchased from a commercial insurance carrier by the Veteran's Administration. Members can be insured up to \$400,000 unless an election is filed reducing the insurance by \$50,000 increments or canceling it entirely. Coverage is for 24 hours per day, 365 days a year. SGLI may be converted upon release from active duty, active duty for training, initial active duty for training (IDT), or upon separation from the Ready Reserve, to VGLI or to a commercial life insurance policy effective at the end of the 120-day SGLI extension period.



SGLI Family Coverage

SGLI Family Coverage will become effective on November 1, 2001. It is available for the spouses and children of active duty service members and members of the Ready Reserve of a uniformed service. To participate in Family Coverage, members must be enrolled in SGLI. Members enrolled in SGLI on November 1, 2001, will automatically be enrolled in Family Coverage for the maximum amount unless the member completes Form SGLV 8286A and returns it to the personnel office. After November 1, 2001, members may enroll in Family Coverage at the same time they enroll in SGLI. The maximum amount of Family Coverage available for spouses is \$100,000. However, the spouse's coverage cannot exceed the member's amount of SGLI coverage. Each dependent child of members enrolled in SGLI will automatically be insured for \$10,000, regardless of whether the spouse is covered. Children will be covered to age 18, or up to age 23 if the child is attending a recognized educational institution. A copy of SGLV Form 8286 and instructions are included. This form must be completed if members want less than \$400,000 coverage or decline the insurance.

Note: Coverage can change with little notice. For the latest information visit:

SGLI Site (From Veterans Administration Site):
www.insurance.va.gov/sqliSite/SGLI/SGLI.htm

VGLI Site (from Veterans Administration Site):
www.insurance.va.gov/sqliSite/VGLI/VGLI.htm

Single Parent Considerations

Single members who are also parents have the additional responsibility of determining care for children in their absence. Ideally this responsibility is taken by the parent or close relative of the member, but the legal basis for your child's care requires a Power of Attorney. Depending on the required task, the power of attorney may be special (authorizing pick up and drop off from day care or school) or all encompassing (relegating major decisions such as medical attention and management of trust accounts). In any case, it is crucial that you designate as a caregiver understands the full responsibility entailed. If the child is in school, ensure that the teacher and school staff is aware of your situation and that any required releases or forms are completed.



There are specific issues related to your responsibilities as a single parent which are covered in the [Family Care](#) section of this guide. Also note that there are many resources you can access to facilitate and enhance your role and parent and caregiver. Do not hesitate to make use of unit spouse organizations and Family Readiness Groups. Their mission is to ensure that your challenging task is theirs also, and they are more than happy to assist you. Also visit:

Single Parent Central
<http://www.singleparentcentral.com/>

or click the links below for:

[Family Planning for an Emergency or Disaster](#)

[Emergency Contacts](#)

4. Family Support Resources

Knowing your Resources

It is imperative that you scour near and far to know exactly which resources will best support your particular situation. You can save yourself and your designated care givers time and forestall any uncertainties if you familiarize everyone not only with their responsibilities, but also the resources available to assist them along the way.

Benefits and Entitlements

Knowing your specific benefits and entitlements as a military member is crucial to everything else associated with your family's readiness. As a reservist, you and your family must be well-versed with EXACTLY what to expect if you become activated or mobilized. Lifetime essentials that are often significantly affected by mobilization include:

- Medical and Dental Benefits
- Life Insurance Policies
- Investment Plans

To view the latest guide to your military benefits and entitlements, go to:

OSD/ RA Guard and Reserve Benefits Guide:

<http://www.defenselink.mil/ra/documents/BenefitsGuide0929.pdf>

Benefits and Entitlements PowerPoint Presentation

TRICARE PowerPoint Briefings:

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

Family Readiness Group (FRG)

You might be asking yourself, "What is a FRG? Why should I be involved?" An FRG is an organization made up of family members, volunteers, service members, and civilian employees. The FRG belongs to a unit and provides an avenue of mutual support and serves as a network of communication among the family members, the chain of command, and community resources. FRGs are a grass roots concept, and the basic goal is to provide opportunities for members to meet and communicate in order to alleviate problems and better cope with common issues.



Your level of involvement is strictly up to you depending upon your personal interests, time, and commitment. As with any organization you may belong to, it takes time to transition into a new group and the FRG is no different. Give it a chance. Attend a FRG meeting or family sponsored activity. You will meet other spouses and families in the same situation you find yourself – balancing their lives between a military and civilian world. FRGs provide an effective way of gaining and providing information during a deployment or separation. They are the essential conduits of news, and you will want to hear the updates.

Unlike some organizations, the FRG does not have dues. All family members are equal and there is no military rank. The FRG leaders are volunteers – family members just like you. FRGs provide extensive training (which is usually free or paid for by the military unit) and a chance to volunteer. The FRG offers the opportunity to be involved in your spouse's unit and to make a difference. They foster increased levels of cohesion, confidence, and commitment between the chain of command, the service members, and family members. The FRG offers an effective means of supporting families and reducing trauma and stress.



The FRG is not a coffee group or club. Each family member, retiree, service member, or civilian employee has a connection to that specific military unit. The FRG is not a surrogate parent, guardian, or social worker. Instead, the FRG can provide support, assistance, and information and referral to resources as needed. The FRG is not a babysitting service, but it will often provide a location and child care for unit activities. FRGs enhance every Guard or Reserve unit family readiness by fostering a spirit of cooperation and unity. They can assist in preventing the problems that may affect families as a result of their spouse's separation due to mobilization, deployment, or training.

Because of their contribution to the Guard and Reserve family readiness initiative, FRGs receive some financial and logistical support from a variety of sources. This monetary support funds training and travel for FRG members, reimbursement of incidental expenses such as child care (needed while volunteering for the unit FRG), volunteer recognition programs, and unit newsletters. Volunteers are rewarded with professional development training and leadership opportunities, and the unit is rewarded with an enhanced state of family readiness.

Family Readiness Group (FRG) Advisory Councils and Inter-Service Family Assistance Committee (ISFAC)

Volunteers provide strong leadership in state or regional family readiness councils. Their experience and expertise is invaluable. Some of their responsibilities include:

- Visiting units within the state or region and providing FRG briefings which include how to organize an FRG, how to maintain it, how to recruit volunteers, FRG fund raising activities, and how to establish guidelines for an FRG
- Conducting training classes on various topics for FRG members, commanders, and service members
- Providing invaluable input to the command by ensuring that family readiness receives appropriate command emphasis and resources (including monetary)

In essence, FRG volunteers are team members with valued ideas, skills, and commitment. Volunteers are typically family members or retirees – someone who has a stake in seeking to enhance quality of life for military families. Volunteers are recruited from the unit level to serve on state or regional FRG Advisory Councils. Their travel and expenses are covered with funds appropriated for family readiness. Most volunteer positions are treated the same as paid positions. The volunteer applies for the position by completing an application and/or resume and is selected after being interviewed. Many volunteer positions require a time commitment of one to two years. As a family member, you may have an opportunity to share your experience and skills with a major command, state, or regional FRG Advisory Council. Your input is important whether it is at the unit, community, state, or regional level.



To find Family Readiness Support Groups near you visit:

www.guardfamily.org

Military One Source:

www.militaryonesource.com

Military Homefront:

www.militaryhomefront.dod.mil

Inter-Service Family Assistance Committee (ISFAC)

An Inter-Service Family Assistance Committee (ISFAC) is a committee that facilitates ongoing communication, involvement, support, and family readiness between all branches of service, both Active and Reserve. Members come from surrounding military installations and communities within each state or region to form a committee to provide guidance and assistance in family readiness during mobilization,

deployment and disaster relief. Active and Reserve component family program coordinators network to identify service providers in all areas. By working together efforts are enhanced rather than duplicated. A goal of an ISFAC is to strengthen existing family assistance delivery systems in the event of mobilization, contingency deployment or natural disaster through the interaction of committee members. This includes providing information, referral, education and preventive services to enhance family readiness and allows for rapid, coordinated services between installations and units.

ISFACs meet quarterly or as determined by the needs of the participating organizations to share ideas and write Memorandum's of Understanding (MOUs) to share resources and describe procedures and policies so that everyone has a common set of expectations.

Because systems to share information, personnel, and resources have already been put in place, ISFACs help provide quick response during times of disaster such as hurricanes and forest fires and everyone knows their role and responsibility. ISFACs encourage and provide ongoing training for their members on topics such as critical incident stress, ombudsmanship, personal financial management, and family advocacy. ISFACs offer another key volunteer leadership opportunity.

Volunteering

Family readiness group (FRG) volunteers play an important role in providing assistance to military and family members before, during, and after family separation. When military



members are mobilized or away for training, families are placed in a stressful situation. FRG volunteers can relate to other family members because they understand what they are going through and together they share coping strategies. Volunteering is a way to be involved, to better understand the mission of the unit, and to assist others. You can build new skills by volunteering, and you can receive valuable professional development training in leadership and other areas. The services offer programs such as Family Team Building, which is facilitated and organized solely by volunteer efforts. Volunteers are teaching other family

members about military life, and strategies for success.

Why volunteer? There are a number of good reasons for volunteering, including:

- Contributing to the unit
- Contributing to the community
- Supporting your spouse's military commitment
- Gaining a sense of achievement
- Gaining job experience and enhancing your resume

Special Interest Topics

This section contains four topics integral to military life: parent education information, relocation, handling separations, reunions and homecoming. These topics are broad and are not inclusive of the information you may need as a military family member. Use them as a reference and as a starting point. Seek additional information from your unit family readiness group (FRG) and the training opportunities provided through family readiness programs.

The military lifestyle is unique and the mission may profoundly affect the family. Your life as a family member will be easier if you have an idea of what military missions require and how they might affect you and your family. If possible, attend unit family and social functions and FRG meetings. Meet your spouse's supervisor, commander, and meet other Guard or Reserve families. The military has its own protocol, customs, and a special language (acronyms). These acronyms provide a quick, easy way of communicating, but they can also be a barrier to communication if you do not understand them.

Ask your FRG if they have any classes in military customs and terms (acronyms). The more you understand and feel a part of your spouse's Guard or Reserve mission, the easier it will be to adapt to the separations, deployments, and relocations.

Military families often exhibit specific traits which set them apart:

- Patriotism – the military family has a strong sense of patriotism and love of country; realizing that the welfare of the country and its citizens is a primary mission.

- Adaptability – the challenges of dual careers, mobility, employer concerns, and separation, force families to adapt to new friends, support systems, and communities.
- Resourcefulness – military families learn how to access resources, ask for assistance when necessary, be involved in their community, endure the loneliness of separation, and be self-reliant.

Capitalize on these traits by building realistic expectations of what the military can provide you, as a family member. Some families think that the military should take care of their every need during separations. Instead, the military enhances family readiness by providing resources to assist the family while fostering their independence. This way, the Guard and Reserve members, civilian employees, and family members can achieve both personal and organizational readiness. Both military and civilian community resources are available to assist your family. Awareness and understanding of the resources are available and how to access them can empower you to better manage your life during times of deployments and separation.

This section, Special Topics, is not intended to be comprehensive. Instead, use it as stepping stone to learn, reflect, and seek additional resources. The emphasis of this section is on being a military child or family member. Children face many changes and emotions adapting to separations and relocations caused by the military commitment of their parent. Separations are an inherent part of a military lifestyle. Learning strategies to cope with separations are essential

for family stability. Your role as a nurturer and stabilizing force in the family is invaluable. “Reunion” and “homecoming” are uplifting words highlighting happy events. In reality, reunions and homecomings can be stressful as the roles and the dynamics of the family change.

Your spouse’s unit and FRG can be your strongest resource for information and support for parenting, employer challenges, coping with separations, and experiencing homecomings and reunions. Expand these special topics to meet your individual needs. Share your knowledge with other military families. Take the time to join together to enjoy the challenges of being part of a military family.

Parenting is a challenging role for every mother and father. Whether you have one child or several, you may sometimes question your parenting skills. We all very much want to do everything we can to nurture our children and to help them grow into healthy, well educated, adults with character and a proper attitude. As children mature, they continue to test our ability to guide and protect them. Beyond the natural challenge posed by raising children, external forces such as drugs, promiscuity, and violence all threaten our children and increase the complexity of parenthood. As difficult as parenting can be under the best of conditions, events such as family separations can increase the stress of parenting dramatically and have a direct impact on the happiness and welfare of our children.

Military life may increase the difficulty of parenting. Military related factors may make your role as a parent more difficult include:

- You may live far from your extended family and relatives who would otherwise be there for support and advice on raising children.
- Military duty demands may cause prolonged and frequent family separations that place you in the role of a sole parent and disrupt the balance of your child’s home life.
- Reunion with your military member at the end of a training or deployment separation may cause another adjustment period that disrupts family roles.
- Military duties may send your spouse to assignments around the world – perhaps to dangerous locations. This is frightening for a family, especially to children.
- The combined demands of a civilian job and military duties limit the amount of time your spouse can devote to the family. Your children’s welfare may be affected and you may have to bear more parental responsibilities.



Raising a child, especially a child in a Guard or Reserve family, is a daunting task. Fortunately, you are not alone. Your extended military unit family is made up of other parents. They can serve as an invaluable source of advice and assistance. Often, other parents in the military unit family may be older and more

experienced. They have “been there before” and can help you get through the most difficult times, such as family separations. Your military unit also has extensive resources to help you through the toughest of times. Your Family Readiness Group (FRG) is a good place to start. The FRG will be able to provide you information on military and community resources. In the Resources Section of this Toolkit (C3), you will find other sources of information. Finally, don’t forget your local community. Check the phone book for local government offices and independent social agencies that may be able to offer assistance.



While there is a wide range of sources for assistance and information that can get you through troubled times, the job of parenting is not well suited to a reactive approach. The time to learn how to manage the difficult situation is not when you are entering a new phase in your child’s life or attempting to deal with a major family event such as a deployment. The stakes involved in parenting are high. Your performance as a parent will have a direct impact on your children’s future as well as their present welfare. Fortunately, there are a number of books and courses you can utilize to build and expand your parenting skills. Check with your FRG to see if Parent Effectiveness Training (PET) or similar training courses are available through your unit chaplain or other military/community resources. Check with your religious organization to see if they offer such training. Use the phonebook to find community resources, including adult education programs. You’ll find that these training programs can not only make you a better parent, but can also help you to reduce the stress and uncertainty that affects every parent.

Finally, learn from the unique opportunity that your military association brings you. The services are comprised of a cross section of Americans including families from other religions, races, cultures, and ethnic backgrounds. Being in the military provides the opportunity to meet and work with new people, expand your friendships beyond your community and to experience and value the differences in others. You are a role model for your children. As they observe you enjoying the cultural diversity and opportunities within the military lifestyle, they will grow stronger themselves in their acceptance and support of people of other cultures. Take advantage of your opportunities, broaden your experiences, and make new friends. Strong bonds are developed between military families as they share the separations, crises, mission, and reunions together. Military family life can be rewarding, exciting, and the source of close supportive friendships.

For other useful links, visit:

National Military Family Association

www.nmfa.org

Association of the United States Army

www.ausa.org

Other helpful sites:

www.militaryhomefront.com

www.americasupportsyou.mil

5. Your Family

Family Care

You have been trained to accomplish a mission. Is your family prepared for your absence?

Whether you will be absent for an evening, a week or months, you must have a plan for the care of your family and the maintenance of your household while you are out. A viable Family Care Plan requires time, organization, and careful planning. A good Family Care Plan will facilitate a smooth transition of responsibilities to a caregiver when the service member leaves for brief or long periods of time. Care plans can be simple or complex, according to the situation. You should tailor the information and family/child care details for the specific individual and task:



Simple plans are often for brief periods (4-6 hours up to a day) of time and can include:

- Instructions for a babysitter (emergency numbers, bedtimes, allowed snacks)
- Instructions for an older “latchkey” child (location of spare key, homework and television times)
- Prior written authorization for a neighbor to pick up or drop-off your child from/to school or day care if you are unable to

Plans for longer periods of time (days or weeks) can include:

- Instructions for a neighbor to look after your house and pets while you are on vacation (lawn care, newspaper, mail)
- Authorization for a camp organization to care for your child during a weekend retreat
- Special powers of attorney for your parents or other childcare provider that will authorize their judgment if there is a health care emergency for your children

Complex plans for long durations (weeks or months) can include:

- Contract with a veterinary clinic for long term kenneling
- Powers of attorney for authorized caregiver to make decisions for a child’s dental care, or education

Who should have a Family Care Plan?

- Single parent with custody of children under 19 years of age
- Dual military couples with custody of children less than 19 years of age. (Both members are required to develop a Family Care Plan and place it on a standard form that both must sign)
- A service member who is responsible for the care (housing, medical, transport, etc.) of an elderly person or person who is injured, chronically ill or disabled.



Each military service has a standard form to meet the requirement for a Family Care Plan; however, your obligation is much more than simply completing a form for your unit to meet the requirement. It is your responsibility to develop a well thought out plan now which ensures your family members have the best resources and care during your absence.

Fundamental elements of any plan are:

- Communication- Establishing timely and clear intention to any individual who has a role in supporting your plan
- Resources-Establishing and defining what agencies or group will best assist you and support your plan
- Documentation-Establishing in writing your specific desires for the support and execution of your plan

Communication

How well your plans are to be executed will depend greatly on how well they are understood and able to be acted upon. In everything regarding family preparedness, ALL persons involved should have a solid concept and grasp of their responsibilities and resources. Do not plan in a vacuum. Involve your family (spouse, parents siblings and children) and others (teachers, caregivers, neighbors, etc) and give them an opportunity to provide input to your planning efforts. Getting all parties to “buy in” to your plan will aid in its success.

Whether it is a simple list of phone numbers to call in an emergency or an estate trust, **providing written guidance is essential to clarifying your wishes.** Providing your family caregiver with essential documentation such as a power of attorney, access to medical history information or valuable resources will enhance their ability to effectively support your plan. Including key individuals in your chain of command will also assist your efforts.

It is imperative that you keep the lines of communication open between your unit, family, caregiver, and specific agencies (medical, legal, education). Be proactive. Take the extra time to personally familiarize/ introduce your caregiver with your medical facility staff, schools teachers, bank personnel, and clergy to make each party’s role clear to the other and to forestall any difficulties arising from lack of familiarity.

Establish clear and concise guidance to all parties regarding items such as:

- Personal Routines – discuss meal time, night time routines, and basic family schedule.
- Comfort and Personal Items – discuss special toys, pictures and personal items that will comfort your children.
- House Rules – negotiate acceptable bedtimes, TV viewing, chores and snacks, and include your children in the discussion.
- Discipline – discuss your philosophy and recommend acceptable rewards, and consequences for misbehavior. Ask your caregiver how he or she handles situation where discipline and limit testing is involved.
- Special Activities – share holiday traditions and discuss special activities and events, which are acceptable. If you will be away for a birthday, discuss the celebration and plan for gift giving.
- Allowances and Finances – discuss purchases, allowances, and spending money.

Communicating with Children

Perhaps the most critical part of your plan to care for your family is in the personal level of communication with them both individually and collectively. Little children will be especially affected by your absence and, if you expect to be away for some time, they need to hear directly from you about your expectations and plans. Share with them your feelings and take the time to listen and understand theirs. Be as truthful and honest as you can and let them know that it is normal to feel anxious. Children need your reassurance that everything will be alright and that you love them. Even if it is for a short duration with a babysitter it is essential that your children understand what is expected of them. Their active cooperation will support your efforts to care for them in your absence and will assist their caregiver.



Elder Care

As a Guard or Reserve member, care giving and elder care takes on a different light. Leaving home for training and deployments can create guilt and increases the importance of being prepared. Learn about available resources, have a back-up plan, and most importantly talk openly with your family about their needs.

A full assessment of every aspect of an elder's environment and health is essential to establish his or her ability to remain safely independent. Identifying potential problems and risks and exploring options to reduce or eliminate them is critical to providing quality and comprehensive elder care. Follow the links below and also consult the [Elder Care Inventory](#) as resources for providing the best possible elder care.



ELDER CARE IINVENTORY

Eldercare Link – A specialized resource
www.eldercarelink.com

US Department of Health and Human Services
www.eldercare.gov

AARP (American Association of Retired Persons)
www.aarp.org

Veterans Administration
www.va.gov

Children or adult dependents with special needs

Caring for others with special needs can be a full-time job. In reality, many caretakers and guardians require full-time or part-time professional assistance to balance a job and a family with care of a loved one who is unable to effectively care for themselves. A deployment or mobilization of any length may be a severe burden on one's ability to adequately care for a person with a severe disability or illness if he or she is the sole caretaker. If you and your spouse share this responsibility, then only one will be left if the other deploys. As with elderly care, special consideration must be made regarding the facilities and extra assistance that may be required to care for someone with a special need. The important thing to know is that you are not alone. There are many organizations and agencies equipped to assist you with the best possible planning tools and guides to determine the best method to care for special needs children or adults. Below are some helpful links to assist you:

Federation for children with special needs
www.fcsn.org

Drive for Rebecca (a special needs resource)
www.driveforrebecca.org

National Association for Adults with Special Learning Needs
www.naasln.org

For TRICARE information on Long Term Care
http://www.tricare.osd.mil/special_aud/longtermcare.cfm

Family Emergencies

Whether you are deployed or at home, your family should have a plan to cover accidents, emergencies and possibly disasters. How well you and your family members think through the many possible scenarios that you could face will determine how well you will likely handle them. If you are injured at work and are unable to pick up your children from school, do you have an alternate plan? The Family Care Plan is a good tool for helping you and your command plan for certain events, but it is not all-encompassing. More specific and detailed guidance is needed.

What is your plan if a tornado strikes your house? If you and your family are away from home and cannot immediately return due to a disaster such as a hurricane or flood, where will you go? How will you get there? The [Family Planning for an Emergency or Disaster Guide](#) is a comprehensive tool to help you plan for events that may have long-term and lasting effects. In it you will find valuable supply lists and web resources to help you prepare for nearly any event from house fires to floods.

Who do you call for household emergencies such as an inadvertent poisoning or to report a burglary? (911 is not always the correct answer.) Included in this Toolkit is an [Emergency Contacts](#) pull-out guide that can help you organize the many contact numbers required to make a dental appointment or to report a suspicious activity in your neighborhood. Tailor the sample directory for your own use and put it in a prominent place for handy reference for you or a babysitter in an emergency. Teach your children who to call and how to conduct themselves on the phone.

Family Separations



Although they are a fact of life in military service, separations from loved ones are never easy. In this chapter are two similar, but distinctly different, guides to help you plan for and cope with *long term separations* due to deployments or other reasons. Keep in mind that the principles outlined are applicable to separations of both long and short durations. Each Family Separations chapter offers two different perspectives of parallel subjects: That of the service member and that of the spouse or child / guardian. *Both* have useful viewpoints to consider, so it will be helpful for you and your family, spouse or significant other to read them both in your deployment preparation efforts. The hard work of getting your unit ready for mobilization, attending to every administrative detail from wills to water bills and empowering your spouse, caregiver or trustee is put to the test with every time a service member departs on a mission. Your morale, as well as your readiness depends on your preparations.

Family Separations: The Member's Perspective

After your unit has deployed will be too late to realize that a signature missing from a document or that you do not know where important items are located. The less time between notification and actual deployment of your unit, the greater the probability that important items will be left unchecked from any pre-deployment checklist. A unit does not have to deploy or leave for training for the preparation to begin. Start a "To Do" list. While it may be possible to over-prepare for a possible deployment or mobilization, the odds of that happening are very unlikely. There are often far too many "moving parts" our lives and sometimes it is a challenge to make all ends meet when you are still at home. **Take nothing for granted.** Even if your spouse is superb at putting plans together and preparing your family for a deployment, important things could be inadvertently missed. If you are able to plan ahead and **organize through your own perspective** of balancing a military and civilian career, the strain and rush of an unexpected separation will be less stressful. Last minute rushing produces needless family worry and tension. By looking ahead and anticipating the likelihood of a separation, both you and your spouse can adequately plan and develop the best strategies to fit your family.



Ultimately you are responsible for knowing your rights, privileges, and available resources and educating those who are entrusted to care for your household. Once you deploy, your spouse or trustee will need to know how to respond and make decisions in your absence.

In many ways, it can be just as difficult to keep the home fires burning as it is for you to be far away in possibly austere conditions. As with most things in life, preparation and information are the keys to dealing with separations. Prior planning and open discussions with your spouse or trustee and other family members will make it easier to deal with the new responsibilities they will have to shoulder. Talking about your concerns with your family can help you both deal with your emotions. Information about the availability of resources and basic organizational skills are the foundation for a successful and hopefully uneventful separation. Knowing yourself and your own level of coping skills will help you adjust your support system accordingly. Be realistic.

There are four distinct identifiable stages of the departure and reunion cycle that most family members go through. Both spouses and children often demonstrate emotions through their behavior. Children will often mirror or mimic the emotional feelings of their remaining parent. Consider these four stages:

- **Denial/ Protest:** "It's not fair that you have to leave us." Everyone is apprehensive and often irritable. Spouses or family members left behind may feel tense, angry, or resentful.
- **Despair:** "How will I ever live through these next few months without you?" Spouses may become restless and have difficulty sleeping through the night. Family members may feel fearful. You may wonder why you decided to stay in the military.
- **Detachment:** "Why does he or she have to be away when I need them the most?" While family members may feel confident they can handle day-to-day living, they may also experience despair and anger. You may feel guilt about putting them in that situation.
- **Reunion adjustment:** Anxiety and doubts surface. "Will he/she still love me?" "Will I like the decisions that he/she made while I was gone?" Family roles may have changed. Spouses may become very comfortable handling day-to-day finances and household decisions. Children may have new schedules or habits. You may feel like a fifth wheel until you re-integrate into the family routine.

Communication

Honest and open communication with everyone who may be affected by your deployment is essential to the planning process. If you plan in vacuum, important details vital to your support planning could be left out. Actively involve family members with the planning and preparation for the deployment. People in your community (clergy, teachers, neighbors and friends) may also need to understand or be familiar with

your family situation. Make a list of who you and your spouse or trustee can count on to listen, spend time with or seek for assistance, if needed. Are you close to your neighbors? Does your family (parents, siblings) or your spouse's family live near by? How about colleagues at work? Are you a member of a church? Are you in any organizations? Are you involved in the unit Family Readiness Group (FRG)? Talk to these people or organizations before your departure. Share your apprehension and needs. Build your support system **before** the deployment.

Saying Farewell

Perhaps the most stressful time for you and your family will be the day or moment you deploy. It is as



difficult to watch a ship or aircraft carrying you slowly vanish into the horizon as it is for you to see home getting smaller as you depart, but it does provide a threshold through which you can begin to resume everyday life during the deployment. If it is possible, bring your children to your of departure even if you must take them out of school for this significant event. The more they feel a part of the process, the better they may cope. After your departure, have them participate in a planned activity to make the day more special and less difficult. It may be difficult for them to return to an empty house immediately.

Everyone can get over the "first day hurdle" with the help of friends and family before resuming family routines and time schedule. You will have plenty to keep you occupied as you travel enroute and that activity will help you focus on your mission and cope.

Routines

There is comfort in routines. Arrange to keep the children's activities and schedules the same, if possible. You can use the deployment to teach your children about the world. Get out a map or globe and show where you are going. Talk to their teachers and inform them that you will be gone for an extended period of time. This will help their teachers understand any mood or behavior changes in your children, should they occur, and may also cause them to be extra understanding during this time. Make your communication with those back home an important part of your everyday routine. Be sure to involve your children. If children feel comfortable expressing their thoughts and feelings they will learn to become better adjusted to the situation, paying big dividends to their ability to cope and behave well. It is important for your spouse or trusted guardian to maintain consistency with the caring and discipline of children as if you or both parents were at home. It is very natural for children to try to take advantage and push some limits with one parent gone. A stable home life is critical for their emotional and psychological adjustment and consistent rules and daily schedule provide stability and structure for the whole family.

Temporarily relocating to be closer to Family

If your spouse and / or your children need to relocate to be closer to family back home or with a guardian, attempting to preserve some sense of routine may be challenging. It is not uncommon for spouses, especially those without a career or who are expecting a child, to return home to their parents for the extra support they may need. If a parent or guardian is looking after your children, it is important to allow time for everyone to adjust to the new arrangements. Although there is a great convenience with relocating to a safer or more comfortable area, there will also be difficulties associated (i.e. school, friends or group activities) with this kind of temporary location. If at all possible, attempt to establish your family in the new location *well before* deploying to ensure you can assist with any problems that may initially arise. Because everyone may have to make some difficult adjustments, there may be a bit of stress involved. Do what you can to minimize that stress by planning as much as you can for possible difficulties with the arrangement. If your spouse and or children move to a location far away, it will be difficult for you to feel at ease since you may not be familiar with their new surroundings. If your dwelling is left unoccupied, there will need to be someone there to keep an eye on it. In any case, it is critical for you for you and your family to realize this:



The more moving parts to your plan, the more stressful and difficult it will be to execute.

Even if you don't have Children...

For members without children, ensure your spouse or significant other stays active. Keep options open for new opportunities which will benefit their well-being and perhaps even enhance your marriage or relationship. Maybe this is the time to take a class that interests them (language, art, or new skill) or to start a new project. Although it may be difficult for them to live at home alone, have friends call or have family or friends visit. Assess what are going to be stressors for your spouse back home and tell them not to try to do it all.

Many Ways to Stay Connected

Communication during a separation plays a critical role in maintaining an emotional balance for you as well as for your family or significant others. Everyone benefits when you are able to communicate with friends and loved ones back home. There are, of course, many conventional (and some unconventional) ways to stay in touch:

- Postal service
- Email
- Telephone
- Video Teleconference



It is very important for family members to share their thoughts, feelings, and information about daily events with you while you are away. Ensure that your unit address is accurate and get others involved with supporting you while you are away. Letters are inexpensive and one of the most satisfactory ways to stay in touch. Military postal systems are usually set up near your unit and it can take at least a week for packages to arrive. Because you may be very busy with unit mission activities spare time may be scarce. Sending and receiving short notes more frequently and regularly may be more convenient than composing long letters. Request that interesting newspaper articles, school papers from your hometown are sent to you. Be Advised: Units and Ships are often on the move and it can take much longer for your package or letter to “catch up” to you as well as for correspondence to be sent back home. Regular correspondence is essential to your morale, but be realistic and do not feel obligated to write home every day or expect daily mail.



E-mail is convenient and no one needs to worry about time zones or the best time of day to call. Some units have a family readiness center with computers available for you to use. Commercial telephone is still one of the best means to communicate. The cost of calling or availability of calling cards may be prohibitive and may also depend upon the location of your unit and access to telephones but, as the old commercial states: “it is the next best thing to being there”. Video teleconference (VTC) capability is also a growing means of staying in touch and is an even better way than telephone to communicate. Your unit or associated MWR activity may also be able to provide this service to you. Ensure your spouse or guardian / trustee stays in contact with the unit and its FRG. They are the best source of information on what is happening in your unit during the deployment and what resources are available to them.

Be yourself and express your feelings to your spouse and/or your children. Let everyone know how much you appreciate the letters, e-mails, and any pictures that they have sent. Mention in your letters one or two things that make you feel especially close to your family. Whatever you do, try not to read too much into the frequency and content of letters from your loved ones while you are overseas. Emotions can fluctuate (sometimes wildly) on both ends of the communication line and misunderstandings can result. Remember that letters can take a long time to arrive from both sides, so it can become very stressful for everyone if they anxiously “camp out” at the mailbox waiting for word from home.

A final note on effective communication: While it is extremely important to be honest and open with each other while your family is apart, *it is equally important to gauge just how much and what kind of information is exchanged.* Remember that communication is there to re-enforce bonds of trust and care. Be considerate. Discuss with your spouse and family about “dumping” the truly unimportant details of their everyday experiences especially when you are often limited to a short amount of time (telephone or VTC). Not only will they waste valuable time discussing minor matters (i.e. a leaky faucet or a dented fender), they will inadvertently emphasize the distance between you since *there is truly nothing you can do about these sorts of matters.* In the same vein, try to avoid sharing stressful or distressing events of your deployment, as well. Likewise, if you are feeling distressed there is very little they can do to alleviate your feelings or stress. Focusing on positives instead of negatives will make your opportunities for bridging the distance both beneficial and uplifting.

Day-to-day life on their own

Many military spouses, children and families find strengths they never knew they had during a unit deployment. With time their confidence will grow and they will become comfortable with the new routine. Teach them to make the most of the situation and “make lemons into lemonade”. However, you should consider that it is important not to drastically change their home environment while you are deployed. Unless you and your spouse or significant other have both agreed on and carefully planned for it, it is probably not a great idea to buy a new house or finance a drastic home remodeling project. It may be more stress than they can handle alone and it will certainly be more difficult for you to adjust to when he or she returns. Their new routine should not be so different that it will be difficult to re-integrate yourself into it once more. It is absolutely essential to remember that the day will soon come when your unit returns and it may be challenging to fall back into older habits and routines.

Reunions and Homecoming



Although it will be a great relief to have you back from harm's way, it is quite common for communication between you and your spouse and the family to be initially strained. So much has happened. Separation and time will have an influence on everyone and, while change can be good, it always takes some time to adapt. We all have a picture in our minds of the ideal or picture-perfect “happily ever after” homecoming. While homecomings are always a time of celebration, if you and your spouse and /or children have been apart a long time, it is easy to set unrealistically high expectations for your return. Reunions are often accompanied by an adjustment of roles for everyone. Even if you are returning from the ends of the world back to your little slice of paradise, the transition back to normal routines will likely take days, if not weeks, to smoothly navigate. Try to be realistic and understanding. It is very normal for everyone to feel the very same feelings of apprehension and fear as they did before the deployment. Children especially may have more difficulty adjusting to a return than adults. Children will likely have:

- Grown physically and mentally
- Possibly become more attached or dependent on the stay-at-home parent or guardian
- Unresolved issues involving separation from their parent
- Greater difficulty adjusting to the “old” routines

Both spouses will also have some significant adjustments to make as well. A lot of time and significant events may have passed during the deployment and it may not be easy adjusting to:

- Gains or loss in weight
- New hairstyles
- New Friends and acquaintances
- New children (if your spouse had your child while you were gone)

The days and weeks following the return home may be challenging, but it is important to emphasize the bonds that have kept everyone connected even when



they were far apart. Everyone should show each other how much they care by giving each other a little extra attention and time to adjust. There will likely be a long list of things that need to be “back-briefed” from everyone and these things will take more than just a few days to share them.

Remember: Too much information can often be worse than not enough.

Some tips on ensuring that you cover the things that are important to you and the family:

- Be Patient: Give yourself and your spouse time to get back into the swing of things.
- Be Considerate: You want to catch up, but it you may be overwhelmed with all of the latest news.
- Be Organized: Make a list of items to discuss, preferably by degree of importance. This will help you keep your thoughts focused and clear and will greatly assist everyone to smoothly transition.
- Be Realistic: A lot has happened to everyone.

While it may be tempting to take that long planned family trip to Hawaii or the Bahamas, it is a good idea to get everyone involved with the planning. A vacation immediately following a reunion may seem like a great idea, but there are drawbacks. Remember, there are lots of moving parts that need to work again in unison; picture-perfect reunions are very rare and difficult to make happen.

You will also likely undergo a challenging transition to your regular job. It may have changed. Your position or responsibilities may be different. The new work routine will also require some adjustments. Do not hesitate to share your feelings and seek the space or consideration you need to adapt to all that is happening.

Every reunited family is going to have to do some work to get it all together once again, so do not panic if things do not go as smoothly as you have hoped or planned. On the other hand, you should understand that there is absolutely no shame in seeking professional help if things get too difficult. For some couples, counseling may be helpful in gaining insight into your relationship and assist in rebuilding roles and lines of communication. Refrain from addressing your marital issues in front of your children. Military chaplains or pastors are great resources for advice and can assist with finding specialized assistance.

Be Gracious

Thank everyone who has supported you– family, neighbors, teachers, and church members have been there for you and your family through the deployment. Find a way to them know you appreciate and value their contributions even if it was their job to do so. You will truly make their day!

Reflect on the experience

Even more than before the deployment, communication between family members is an essential element in reunion. Focus on happy memories. Discuss the difficult memories or events that happened, but try to focus on the positive aspects and outcomes. Turn negative experiences into learning opportunities. We all grow from the experiences we have and share. Make the best of your deployment and take it day by day. You may look back on it as a personally enriching opportunity where everyone has learned new skills and truly appreciate how self-sufficient they can be. Turn the challenge of separation into an opportunity for self-discovery, growth, and a stronger family unity.



Returning from a Combat Zone



If you are returning from a combat environment, there may be some other issues that may not become apparent for days, weeks or months after your return. While some service members make the transition home with few difficulties, others may need a little more assistance to handle the drastic changes that may have occurred. It is very important that your spouse or family is aware of the challenges faced by returning combat veterans and know that there is a vast array of support agencies and people specifically trained to offer assistance. Below are just a few of the support agencies that you can consult:

ATTENTION!

PTSD Does not apply only to combat. If you or your spouse has experienced any traumatic event (i.e. assault, severe accident, death of a loved one or loss of a job) PTSD symptoms may occur. In any case, seek professional help. It is very difficult to go it alone.

Department of Veterans Affairs - National Center for PTSD
<http://www.ncptsd.va.gov/>

PTSD Alliance
<http://www.ptsdalliance.org/home2.html>

Vietnam Veterans of America PTSD Guide
<http://www.vva.org/benefits/ptsd.htm>

Military Veterans PTSD Manual
<http://www.ptsdmanual.com/>



Family Separations: The Spouse's Perspective

After your service members unit has deployed will be too late to realize that a signature missing from a document or that you do not know where important items are located. The less time between notification and actual deployment of your spouses unit, the greater the probability that important items will be left unchecked from any pre-deployment checklist. A unit does not have to deploy or leave for training for the preparation to begin. Start a "To Do" list. While it may be possible to over-prepare for a possible deployment or mobilization, the odds of that happening are very unlikely. There are often far too many "moving parts" our lives and sometimes it is a challenge to make all ends meet when your spouse is still at home. **Take nothing for**

granted. Even if your military spouse is superb at putting plans together and preparing you for a deployment, important things could be inadvertently missed. If you are able to plan ahead and **organize through your own perspective** of everyday life while your spouse is deployed, the strain and rush of an unexpected separation will be less stressful. Last minute rushing produces needless family worry and tension. By looking ahead and anticipating the likelihood of a separation, both you and your spouse can adequately plan and develop the best strategies to fit your family.



Remember: Once your spouse deploys, the responsibility for your household rests with you. Ultimately you are responsible for knowing your rights, privileges, and available resources.



In many ways, it can be just as difficult to keep the home fires burning as it is for the service member to be far away in possibly austere conditions. As with most things in life, preparation and information are the keys to dealing with separations. Prior planning and open discussions with your deploying spouse and other family members will make it easier to deal with the new responsibilities you will have to shoulder. Talking about your concerns with your spouse can help you both deal with your emotions. Information about the military, availability of resources, and basic organizational skills are the foundation for a successful and hopefully uneventful separation. Knowing yourself and your own level of coping skills will help you adjust your support system accordingly. Be realistic.

There are four distinct identifiable stages of the departure and reunion cycle that most family members go through. Both spouses and children often demonstrate emotions through their behavior. Children will often mirror or mimic the emotional feelings of their remaining parent. Consider these four stages:

- **Denial/ Protest:** "It's not fair that you have to leave us." Everyone is apprehensive and often irritable. Spouses may feel tense, angry, or resentful.
- **Despair:** "How will I ever live through these next few months without you?" Spouses may become restless and have difficulty sleeping through the night. Family members may feel fearful.
- **Detachment:** "Why does he or she have to be away when I need them the most?" While family members may feel confident they can handle day-to-day living, they may also experience despair and anger.
- **Reunion adjustment:** Anxiety and doubts surface. "Will he/she still love me?" "Will he/she like the decisions that I made?" Family roles may have changed. Spouses may become very comfortable handling day-to-day finances and household decisions. Children may have a new schedule or mealtime plan.

Communication

Honest and open communication with everyone who may be affected by a deployment is essential to the planning process. If the service member plans in a vacuum, important details and even individual vital to support the planning could be left out. Actively involve family members with the planning and preparation for the deployment. People in your community (clergy, teachers, neighbors and friends) may also need to understand or be familiar with your family situation. Make a list of who you can count on to listen, spend time with or seek for assistance, if needed. Are you close to your neighbors? Does your family

(parents, siblings) or your spouse's family live near by? How about colleagues at work? Are you a member of a church? Are you in any organizations? Are you involved in the unit Family Readiness Group? Talk to these people or organizations before your spouse's departure. Share your apprehension and needs. Build your support system **before** the deployment.

Saying Farewell

Perhaps the most stressful time for you and your family will be the day or moment your loved one deploys. It is difficult to watch a ship or aircraft carrying him or her slowly vanish into the horizon, but it does provide a threshold through which you can begin to resume everyday life during the deployment. If it is possible, take the children to your spouse's point of departure even if you must take them out of school for this significant event. The more they feel a part of the process, the better they may cope. After the departure, participate in a planned activity to make the day more special and less difficult. There is no need to return to an empty house immediately. Get over the "first day hurdle" with the help of friends and family and then resume your family routines and time schedule.



Family Routines

There is comfort in routines. Keep the children's activities and schedules the same, if possible. You can use the deployment to teach your children about the world. Get out a map or globe and show where the unit is going. Talk to their teachers and inform them that one parent is gone for an extended period of time. This will help their teachers understand any mood or behavior changes, should they occur, and may also cause them to be extra understanding during this time. Make communication an important part of your everyday routine. Use mealtime as an opportunity for family conversations and planning for when to write a letter or type an e-mail message. Involve the children in the entire daily process. If children feel comfortable expressing their thoughts and feelings they will learn to become better adjusted to the situation, paying big dividends to their ability to cope and behave well. It is important to maintain consistency with the caring and discipline of children as if both parents were at home. It is very natural for children to try to take advantage and push some limits with one parent gone. A stable home life is critical for their emotional and psychological adjustment and consistent rules and daily schedule provide stability and structure for the whole family. Spend special time with your children, but try to keep the daily routines the same.



Temporarily relocating to be closer to Family

If you and your children choose to relocate to be closer to family back home, attempting to preserve some sense of routine may be challenging. It is not uncommon for spouses, especially those without a career or who are expecting a child, to return home to their parents for the extra support they may need. It is important to allow time for everyone to adjust to the new arrangements. Although there is a great convenience with relocating to a safer or more comfortable area, there will also be difficulties associated (i.e. school, friends or group activities) with this kind of temporary relocation. If at all possible, attempt to establish your family in the new location *well before* the deployment to ensure your spouse can assist with any problems that may initially arise. Because everyone may have to make some difficult adjustments, there may be a bit of stress involved. Do what you can to minimize that stress by planning as much as you can for possible difficulties with the arrangement. If you move to a location far away, it may be difficult for you to feel at ease since you may not be familiar with your new surroundings and neither will your spouse. If your home dwelling is left unoccupied, there will need to be someone there to keep an eye on it. In any case, it is critical for you for you and your family to realize this:



The more moving parts to your plan, the more stressful and difficult it will be to execute.

Even if you don't have Children...

For spouses without children, stay active. Keep a normal schedule and keep your options open for new opportunities which will benefit your well-being and perhaps even enhance your marriage. Maybe this is the time to take a class that interests you (language, art, or new skill) or to start a new project. Although it may be difficult to live in a large home alone, call friends or family or visit friends. Not only take time to reflect, but also recognize the early signs of stress. Ask for help when you need it. Be good to yourself and do not try to do it all. Prioritize what is critical from what is not and pace your self accordingly. Spend leisure time you have with upbeat, positive friends who will keep a smile on your face and leave you energized to handle the separation well.

Many Ways to Stay Connected

Communication during a separation plays a critical role in maintaining an emotional balance for the service member who is away as well as for you and your children. Everyone benefits when the deployed member is able to communicate with friends and loved ones back home. There are, of course, many conventional (and some unconventional) ways to stay in touch:

- Postal service
- Email
- Telephone
- Video Teleconference



It is very important for family members to share their thoughts, feelings, and information about daily events with your spouse while he or she is away. Ensure that the deployed member's unit address is accurate and get others involved with supporting them while they are away. Letters are the least expensive and one of the most satisfactory ways to stay in touch. Military postal systems are usually set up near the unit and it can take as little as a week for packages to arrive. Consider sending shorter greeting cards and post cards. Receiving notes more frequently and regularly may be more important than a long letters. Send interesting newspaper articles, school papers from your hometown. Be Advised: Units and Ships are often on the move and it can take much longer for a package or letter to "catch up". Care packages are always welcome, but even a simple postcard or note will do wonders for everyone's morale.

E-mail is convenient and no one needs to worry about time zones or the best time of day to call. Some units have a family readiness center with computers available for family members to use. Commercial telephone is still one of the best means to communicate. The cost of calling may be prohibitive and may also depend upon the location of your spouse and his/her access to telephones but, as the old commercial states: "it is the next best thing to being there". Video teleconference (VTC) capability is also a growing means of staying in touch and is an even better way than telephone to communicate. Your FRG may also be able to provide this service to you. Stay in contact with the unit and its FRG. They are the best source of information on what is happening in the unit during the deployment and what resources are available to you.

Be yourself and express your feelings to your spouse. Let your spouse know how much you appreciate the letters, e-mails, and any pictures that he or she has sent from afar. Mention in your letters one or two things that make you feel especially close to your spouse. Whatever you do, try not to read too much into the frequency and content of letters from your loved one while he/she is overseas. Emotions can fluctuate (sometimes wildly) on both ends of the communication line and misunderstandings can result. Remember that letters can take a long time to arrive from both sides, so it can become very stressful for everyone if they anxiously "camp out" at the mailbox waiting for word from overseas.

An important note: While it is extremely important to be honest and open with each other while the family is apart, it is equally important to gauge just how much and what kind of information is exchanged. Remember that communication is there to re-enforce bonds of trust and care. Be considerate. Avoid "dumping" the truly unimportant details of your everyday experiences especially when you are limited to a

short amount of time (telephone or VTC). Not only will you waste valuable time discussing minor matters (i.e. a leaky faucet or a dented fender), you will inadvertently emphasize the distance between you since *there is truly nothing your deployed spouse can do about these sorts of matters*. Focusing on positives instead of negatives will make your opportunities for bridging the distance both beneficial and uplifting.

Day-to-day life on your own



Many military spouses, children and families find strengths they never knew they had during a unit deployment. With time your confidence will grow and you will become comfortable with the new routine. Make the most of the situation and “make lemons into lemonade”. However, you should consider that it is important not to drastically change the home environment while your spouse is deployed. Unless you have both agreed on and carefully planned for it, it is probably not a great idea to buy a new house or finance a drastic home remodeling project. It may be more stress than you can handle alone and it will

certainly be difficult for your spouse to adjust to when he or she returns. Your new routine should not be so different that it will be difficult to re-integrate your returning spouse into it once more. It is absolutely essential to remember that the day will soon come when the unit will return and it may be challenging to fall back into older habits and routines.

Reunions and Homecoming

Although it will be a great relief to have your loved one back from harm’s way, it is quite common for communication between you and your spouse and the family to be initially strained. So much has happened. Separation and time will have an influence on everyone and, while change can be good, it always takes some time to adapt. We all have a picture in our minds of the ideal or picture-perfect “happily ever after” homecoming. While homecomings are always a time of celebration, if your spouse has been away a long time, it is easy to set unrealistically high expectations for his or her return. Reunions are often accompanied by an adjustment of roles for everyone. Even if your spouse is returning from the ends of the world back to your little slice of paradise, the transition back to normal routines will likely take days, if not weeks, to smoothly navigate. Try to be realistic and understanding. It is very normal for everyone to feel the very same feelings of apprehension and fear as they did before the deployment. Children especially may have more difficulty adjusting to a return than adults. Children will likely have:



- Grown physically and mentally
- Possibly become more attached or dependent on the stay-at-home parent
- Unresolved issues involving separation from their parent
- Greater difficulty adjusting to the “old” routines

Both spouses will also have some significant adjustments to make as well. A lot of time may have passed during the deployment and it may not be easy adjusting to:

- Gains or loss in weight
- New hairstyles
- New Friends and acquaintances

The days and weeks following the return home may be challenging, but it is important to emphasize the bonds that have kept everyone connected even when they were far apart. Everyone should show each other how much they care by giving each other a little extra attention and time to adjust. There will likely be a long list of things that need to be “back-briefed” from everyone and these things will take more than just a few days to share them.

Remember: Too much information can almost be worse than not enough.

Some tips on ensuring that you cover the things that are important to you and the family:

- **Be Patient:** Give yourself and your spouse time to get back into the swing of things.
- **Be Considerate:** Your spouse wants to catch up, but don't overwhelm them with the latest news.
- **Be Organized:** Make a list of items to discuss, preferably by degree of importance. This will help you keep your thoughts focused and clear and will greatly assist your spouse to smoothly transition.
- **Be Realistic:** A lot has happened to everyone.



While it may be tempting to take that long planned family trip to Hawaii or the Bahamas, it is a good idea to get your returning spouse involved with the planning. A vacation immediately following a reunion may seem like a great idea, but there are drawbacks. Remember, there are lots of moving parts that need to work again in unison; picture-perfect reunions are very rare and difficult to make happen.

Your spouse will also undergo a challenging transition to his or her regular job. It may have changed. His or her responsibilities may be different. The work routine will also require some adjustments. Be a sounding board,

listen to his or her feelings, and allow the space he or she needs to adapt to all that is happening.

Every reunited family is going to have to do some work to get it all together once again, so do not panic if things do not go as smoothly as you have hoped or planned. On the other hand, you should understand that there is absolutely no shame in seeking professional help if things get too difficult. For some couples, counseling may be helpful in gaining insight into your relationship and assist in rebuilding roles and lines of communication. Refrain from addressing your marital issues in front of your children. Military chaplains or pastors are great resources for advice and can assist you with finding more specialized assistance.

Be Gracious

Thank everyone who has supported you— family, neighbors, teachers, and church members have been there for you through the deployment. Find a way to them know you appreciate and value their contributions even if it is their job to do so. You will truly make their day!

Reflect on the experience

Even more than before the deployment, communication between family members is an essential element in reunion. Focus on happy memories. Discuss the difficult memories or events that happened, but try to focus on the positive aspects and outcomes. Turn negative experiences into learning opportunities. We all grow from the experiences we have and share. Make the best of your separation. Take it day by day. You may look back on it as a personally enriching opportunity where you have learned new skills and truly appreciated how self-sufficient you can be. Turn the challenge of separation into an opportunity for self-discovery, growth, and a stronger family unity.



Returning from a Combat Zone

If your spouse is returning from a combat environment, there may be some other issues that may not become apparent for days, weeks or months after his/her return. While some service members make the transition home with few difficulties, others may need a little more assistance to handle the drastic changes that may have occurred. As a spouse it is very important that you are aware of the challenges faced by returning combat veterans and know that there is a vast array of support agencies and people specifically trained to offer assistance. Below are just a few of the support agencies that you can consult:



ATTENTION!

PTSD Does not apply only to combat. If you or your spouse has experienced any traumatic event (i.e. assault, severe accident, death of a loved one or loss of a job) PTSD symptoms may occur. In any case, seek professional help. It is very difficult to go it alone.

Department of Veterans Affairs - National Center for PTSD
<http://www.ncptsd.va.gov/>

PTSD Alliance
<http://www.ptsdalliance.org/home2.html>

Vietnam Veterans of America PTSD Guide
<http://www.vva.org/benefits/ptsd.htm>

Military Veterans PTSD Manual
<http://www.ptsdmanual.com/>



6. Departing and returning to your civilian career

Soldiers' and Sailors' Civil Relief Act (SSCRA)

The Soldiers' and Sailors' Civil Relief Act of 1940 ([SSCRA](#)), as amended, was passed by Congress to provide protection for individuals entering or called to active duty in the military service. It is intended to postpone or suspend certain civil obligations to enable service members to devote full attention to duty. Reservists and the members of the National Guard are protected under the SSCRA while on active duty. The protection begins on the date of entering active duty and generally terminates within 30 to 90 days after the date of discharge from active duty.



Protection Offered by the SSCRA

You and your spouse should make the SSCRA part of your family readiness planning. If you believe that deployment will result in a significant decrease in income that will impact on your ability to meet your financial obligations, your planning should include taking steps to notify your creditors, landlord, and mortgage company of your deployment and intent to seek protection under the Act. Here are some of the ways in which the act can work for you.

- Termination of Leases
- Eviction Protection
- Installment Contracts and Mortgage Foreclosures
- Default Judgments
- Stay of Proceedings
- Taxation
- Maximum Rate of Interest
- Stay of Execution of Judgments/Attachments
- Insurance Provisions

Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)

USERRA Features

Scope of Coverage: [USERRA](#) provides protection to anyone absent from a position of civilian employment because of uniformed service if:

- 1) Advance written or verbal notice was given to the civilian employer
- 2) The cumulative length of absence(s) does not exceed 5 years and The person's character of service was not adverse.

"It's a significant law for service members, especially for reserve component service members called to active duty."

Civilian Job Rights and Protections

Reemployment rights with a civilian employer are protected under chapter 43 of title 38, United States Code. USERRA is a law which provides a broad range of civilian job protections.

Returning to Work

A service member must report to work or submit an application for reemployment within a specified period based on duration of service. The Period of Service/Return/Apply to Return to Work table below contains the limits specified for returning to work:

Less than 31 days Return no later than the first full regularly scheduled work period on the first full calendar day

More than 30 days but less than 181 days Apply no later than 14 days

More than 180 days Apply no later than 90 days

It is worth noting that failure to report to work or make timely application does not automatically result in loss of reemployment rights, but does subject the service member to the rules of conduct, policies and general practices established by the employer, which may result in loss of USERRA protections. There are certain circumstances under which a civilian employer may not be required to reemploy a service member. However, the employer has the burden of proving reemployment is not possible within those circumstances. For tips to prepare for your deployment, visit:

<http://www.esgr.org/members2/tips.asp>

For a copy of the Layman's Guide to USERRA:

<http://www.dol.gov/vets/whatsnew/userraguide0704.rtf>

Health Care Plans

When you are on active duty, family members may continue under your employer health coverage for up to 18 months. However, unless you notify your employer that you wish to continue coverage, your family coverage could be dropped. If you do not choose to continue coverage under your employer's health plan while you are on active duty, you and any previously covered family members are entitled to be fully reinstated to your previous family health care plan without a waiting period or penalties when you return to work.

Pension and Plans

Employees are to be treated as if no absence in employment occurred and may make up contributions to an employee pension benefit plan. Employers are also required to fund any obligation attributable to the employer of the employee's benefit pension plan.

Employer Support for Guard and Reserves (ESGR)



A person experiencing problems with civilian employment or reemployment may contact the National Committee for Employer Support of the Guard and Reserve (ESGR) for assistance toll free at **1-800-336-4590**. If an employer has failed or refused, or is about to fail or refuse, to comply with employment or reemployment rights and benefits, an individual protected by USERRA may also file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor. Visit USERRA resources at:

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

<http://www.dol.gov/vets/#userra>

<http://www.defenselink.mil/ra/family/toolkit/pdf/b-2-3.pdf>

For a by-state directory of ESGR Regional Contacts:

<http://www.esgr.org/members2/aboutESGR.asp?c=contacts.asp>

Spreading the Word

Once you have established care for your family while you are away, consider how you wish to be supported. Your morale will rely on the communication and support of loved ones and friends back home while you are deployed. Make a list of people that you want to know about your deployment. Whether they are friends with whom you wish to correspond or a neighbor who you ask to keep an eye on your property, it is beneficial for them to have a way to contact you.

Provide for family and friends:

- Your unit's name information
- Your complete mailing address or email address
- Your travel itinerary and plans



7. Relocation Resources

Relocation

During your association with the Guard or Reserve, you may desire or be required to relocate. Moving can be an exciting experience. New jobs, new homes, and new communities can expand your horizons and quality of life. At the same time, relocating can be a significant challenge requiring detailed research and planning. No matter how excited you may be the move and the required organization and preparation may seem to be overwhelming. There are so many variables to consider:

- Family travel and the movement of household goods
- Housing
- Schools
- Employment
- Child care
- Healthcare – medical and dental

Whether you are moving due to a civilian or military job change, the Department of Defense (DoD) and the services have created a wide range of Internet resources to assist in your relocation. The Military Assistance Program (MAP) website, sponsored by the Deputy Assistant Secretary of Defense for Military Community and Family Policy, can be found at <http://dticaw.dtic.mil/mapsite>. It offers information and links regarding such topics as relocation, employment, child and youth services, and financial management. Click on the “Relocation Station” icon or go to <http://dticaw.dtic.mil/mapsite/relocate.html> for help in planning your move. Key your current location and your new location into the relocation builder link and it maps out exactly what you need to do each week before the big move.



More specific information on local communities, military installations, and relocation services is provided at the Standard Installation Topic Exchange Service (SITES) website. SITES can be accessed at <http://www.dmdc.osd.mil/sites>.

Other useful Internet resources are local web pages created for specific locations. Using a search engine, you can locate information on the Chamber of Commerce, local schools, employment, and housing. If you do not have access to the Internet, every service Family Service Center has a relocation section with information, pamphlets, and addresses for other military installations.

You can also use national commercial web sites such as <http://www.realtor.com> to research home prices and availability. Keep in mind that these are commercial web sites and not official sources of information.

With the wealth of available resources online and through your local military installation, researching your new location can be relatively easy. However, planning and organizing the move can be the most challenging and important event. Preparation is the key when making a move. You are in charge of your move. The time and effort you put into planning the move will determine how much stress and financial impact you will experience.

Start by making a list of every task that must be accomplished. Work together with your spouse and other family members to make sure you identify every essential task. As a minimum, consider adding the following to your list:

- Notify your unit commander. Identify new unit close to your new home and research transferring to a new unit.
- Complete postal change of address.
- Notify utility companies of your move.
- Notify all creditors, banks where you have an account, and other commercial activities of your new address.
- Notify life and property insurance companies of your new address. If you have homeowners or renters insurance arrange for coverage during the move and coverage in your new home.



- Close old bank accounts and open new ones. Notify your employer, your military organization, and any other activity making direct deposits to your bank account.
- If leaving your current employer, provide the employer a forwarding address for tax withholding statements (W2 form).
- Collect school records.
- Research rules and procedures governing enrollment of your children in new schools.
- Collect medical records if appropriate.
- Notify your landlord (if appropriate) of planned departure date and arrange for a walkthrough so that you can qualify for the return of all or part of your security deposit.
- Contact a realtor to sell your current home (if appropriate) and assist you in the purchase of a new home.
- Register your vehicle in your new state (if appropriate).
- Research jobs in new community (if appropriate).

Once you've completed your list of required activities, start setting a schedule for accomplishing each task. Use a calendar or create a chronological list of requirements. As you complete each action, check it off. To make sure there are no doubts about what you did, write down the date you completed the action and how you did it (e.g., completed change of address form and mailed it to Sears Credit with my May 2001 credit card payment). Stick to your schedule as much as possible. Delayed requirements can quickly build up to the point where you and your family will suffer.



Don't forget that this is a *family* move.

Relocation and emotions are closely intertwined for *all family members*. Be considerate and communicate with each other. Listen when your children are concerned about new schools or making new friends. Be aware of your own feelings. Be patient with each other. It is normal to feel apprehensive, irritable, and excited. Encourage your children to stay in touch with friends. Be positive. Your attitude towards the move can be contagious. Take each day one day at a time. Living at a new location provides opportunities to broaden your horizons, meet new friends, and can be an experience that brings your family closer together. Good luck!

8. Toolkit Resources / Web Links

Toolkit Resources

You are not alone. The military and your community stand ready to give you assistance whenever you need it. Knowing how to contact those service providers and how to get the information you need is essential to your family readiness.

Your unit **Family Readiness Group** is likely to be the first place to look for information on support resources in your local area. Additional information on valuable Internet resources is outlined below. The internet, or World Wide Web, is easy to use and once you get comfortable “navigating” web sites it will become truly indispensable.



The Value of Search Engines and the Internet

The internet is likely the best tool you can employ to gather information about virtually any subject on earth. If you do not have a personal computer at home or do not have web access, there are many places you can turn to get internet access. Some FSGs offer web access in their office spaces. Otherwise, almost any public library, college or university offers access to the internet. If you are not sure exactly where to go to find information about any specific topic, probably the best place to start is with a search engine site. Simply type in the subject you desire to find, such as “family readiness” and follow the suggested links. Below are just a few of the many useful search engine links available:

www.google.com

www.dogpile.com

www.mamma.com

www.lycos.com

www.altavista.com

Military Service Family Readiness Programs

Every branch of the DoD Armed Forces has made Family Readiness and Support their top priority. It is an honor and privilege to “take care of our own”. There is no reason whatsoever that anyone should hesitate to avail themselves of the many resources to assist you and your family. Every service branch and agency is easily identifiable and accessible on the World-Wide Web, with many toll-free contact numbers for those who do not have internet access. Visit readiness program links:

<http://www.militaryhomefront.dod.mil>

<http://www.myarmylifetoo.com>

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

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

<http://www.afcrossroads.com>

<http://www.uscg.mil/reserve/>

OSD Resources: Useful Websites

The Office of the Secretary of Defense (OSD) has several excellent resource listings online for your use. At each of the websites below, you will find well organized sources of useful information which will help you help yourself or get in touch with the appropriate person or organization that can best meet your needs, enrich your military family experience and provide valuable insights into work-life problems you may encounter all along the way. If you have a specific issue that this guidebook or our website has not addressed, or if you are unable to resolve an issue through normal assistance channels, please do not hesitate to contact us if you have any questions or have ideas regarding how we can continue to improve our military support services for you and your family. Feedback is welcomed.

The following site is a great place to start for a broad array of US Government, DoD, Military Service, Family Readiness and General Information sites. Simply follow the links:

<http://www.defenselink.mil/ra>

<http://www.defenselink.mil> See Special Interest Section

<http://www.militaryhomefront.mil> Look under Deployment Support

<http://www.commanderspage.dod.mil/>

<http://www.Military.com/spouse>

<http://www.Military.com/support>

To access Military Base services information on this website you must have a military ID card and be registered on DEERS:

<https://www.dmdc.osd.mil/appj/sites/index.jsp>

Other Helpful Family Readiness Guides

There are many, many other guides published to provide Family Readiness and Deployment Preparation assistance. Although there are too many to list in this guide, two of the better, more comprehensive publications are listed below.

[Readiness Edge \(an excellent Air Force publication\)](#)

[USAA Deployment Guide](#)

[National Military Family Association's Publications \(TBD\)](#)

Useful Web Sites for Reference and Assistance

This chart contains some of the many online resources available with information and assistance to enhance your family's sense of readiness and self-reliance. Customize the list to meet your personal and family needs. Add the links and comments that are pertinent so that you can readily access the resources that your family desires.

Organization/Topic	Web Site	Links and Comments
Air Force Crossroads	http://www.afcrossroads.com/	
Air Force LINK	http://www.af.mil/	
Air Force Reserve	http://www.afreserve.com	
Air National Guard	http://www.ang.af.mil	
Armed Services YMCA of the USA	http://www.asymca.org	
Army	http://www.army.mil/	
Army MWR (Morale, Welfare & Recreation)	http://armymwr.com	
Army National Guard (ARNG)	http://www.arng.army.mil	
Army Reserve	http://www.army.mil/usar	
Children, Youth, and Families Education and Research Network	http://www.cyfernet.org	
Coast Guard Reserve	http://www.uscg.mil/hq/reserve/reshmpg.html	
Defense Enrollment Eligibility Report System (DEERS) RAPIDS site	http://www.dmdc.osd.mil/rsl/owa/home	
Department of Defense (DoD)	http://www.defenselink.mil	
Department of Defense Education Activity (DoDEA)	http://www.dodea.edu	
Defense Finance and Accounting Service (DFAS)	http://dod.mil/dfas	
Defense Information Systems Agency (DISA)	http://www.disa.mil/disahomeis.html	
Deployment Link	http://www.deploymentlink.osd.mil	
DoD Electronic Forms	http://web1.whs.osd.mil/icdhome/ddeforms.htm	
DoD, Service and Joint Publications and Links	http://www.dtic.mil/doctrine/s_index.html	
Employer Support of the Guard and Reserve (ESGR)	http://www.esgr.org	
Family Advocacy Program Management Information Program	http://www.defenselink.mil/mapcentral/family.html	
General Services Administration (GSA)	http://www.gsa.gov/	
Internal Revenue Service (IRS) forms and publications	http://www.irs.gov	
Legal Services (Army) (useful for all services)	http://www.jagcnet.army.mil/legal	
LIFELines	http://www.lifelines.navy.mil/	
Marine Forces Reserve	http://www.marforres.usmc.mil/	
Military Family Resource Center (MFRC)	Now on the www.militaryhomefront.com portal	
Military Children and Youth	http://www.defenselink.mil/mapcentral/children.html	
Military Teens on the Move (MTOM)	http://www.dod.mil/mtom/	

National Guard Bureau	http://www.ngb.army.mil/	
National Center for Education in Maternal and Child Health	http://www.ncemch.org/	
National Military Family Association	http://www.nmfa.org	
National Parent Information Network	http://npin.org/	
National Youth Development Information Center	http://www.nydic.org	
Naval Family Advocacy	http://www.persnet.navy.mil/pers66/fap.htm	
Navy Reserve	http://navyreserve.com	
Occupational Safety and health Administration (OSHA)	http://www.osha.gov	
Office of Personnel Management	http://www.opm.gov	
Ombudsman (Use Navy Lifelines site)	http://www.persnet.navy.mil/pers66/ombudsman1/index.htm	
RAND	http://www.rand.org	
Reserve Affairs	http://www.defenselink.mil/ra/	
Savings Bonds	http://www.savingsbonds.gov/	
Standard Installation Topic Exchange Service (SITES)	http://www.dmdc.osd.mil/sites	
TRICARE	http://www.tricare.osd.mil	
United Concordia	http://www.ucci.com	

Support Agencies and Programs

As important as the Internet may be as a source of information, you may need direct assistance. Listed below are some military and civilian resource and support agency “key words” that can link services to you and your family. Identify those agencies that may be of interest or use to you and use a search engine to find the most current information or use a related Family Readiness Resource (such as My Army Life Too .com) If you have a specific issue you may telephone the agency directly to learn more about the services it provides.

You may obtain base or service-specific military agencies’ telephone numbers, hours, and point of contact (POC) from the unit FRG or check your local telephone book. It has never been as easy to access so much information as today!

- 1) American Red Cross
- 2) Boys and Girls Club of America
- 3) Chamber of Commerce (local)
- 4) Chaplain
- 5) Child Development Program
- 6) Civilian Personnel Office
- 7) Cooperative Extension Service
- 8) Department of Social Services
- 9) Department of Veterans Affairs
- 10) Drug and Alcohol Programs (also known as Community Counseling Center)
- 11) Education Center
- 12) Employee Assistance Program
- 13) Exceptional Family Member Program
- 14) Family Advocacy
- 15) Family Center
- 16) Federal, State, County, and Local Human Service Agencies
- 17) Financial Counseling
- 18) Information and Referral
- 19) Inspector General
- 20) Legal Assistance
- 21) Libraries
- 22) Medical Department Activity (MEDDAC) and other medical facilities
- 23) Ombudsman
- 24) Public Health Department
- 25) Relief Societies:
 - Air Force Aid Society
 - Army Emergency Relief
 - Coast Guard Mutual Assistance
 - Navy – Marine Corps Relief Society
- 26) Relocation Assistance
- 27) Salvation Army
- 28) Transition Assistance Program (TAP, ACAP, etc.)
- 29) Unit Family Readiness Group (FRG)
- 30) United Services Organization (USO)
- 31) United Way Agencies
- 32) Veterans of Foreign Wars, American Legion, Disabled Veterans Association