



Readiness & Deployment Handbook

“Always Ready”

MARINE &
Family



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Section 1

INTRODUCTION

What is a Deployment?

Deployment is loosely defined as the movement of an individual or entire military unit to another location to accomplish a task or mission. The mission may be a routine training exercise, humanitarian assistance or a combat operation. Another type of deployment, although not considered a true deployment by many, is special assignments such as Temporary Additional Duty (TAD). TAD can take Marines away from their families for extended periods of time even if not conducting the above referenced activities.

Type of Deployment	*Average Time
Combat Deployment	Time varies
Individual Augment (IA)	Up to 1 year
Marine Air-Ground Task Force (MAGTF)	Up to 6 months (Mission dependent)
Marine Expeditionary Brigade (MEB)	Up to 30 days
Marine Expeditionary Unit (MEU)	6 months
Unit Deployment Program (UDP)	6 months

**Times will vary depending on the mission*

- **Combat Deployment** is the movement of military personnel and equipment located in declared hostile zones, which require continuous alert from potential attacks from adversaries.



- **Individual Augmentee (IA)** is a United States military member assigned to a unit (battalion or company) as a temporary duty assignment (TAD/TDY). Individual Augmentees can be used to fill shortages or can be used when an individual with specialized knowledge or skill sets is required. It can also include members from an entirely different branch of service.
- **Marine Air-Ground Task Force (MAGTF)** is a balanced air-ground, combined arms task organization of Marine Corps forces under a single commander that is structured to accomplish a specific mission. A MAGTF with separate air ground headquarters is normally formed for combat operations and training exercises in which substantial combat forces of both Marine aviation and Marine ground units are included in the task organization of participating Marine forces.
- **Marine Expeditionary Brigade (MEB)** is a formation of a Marine Air-Ground Task Force that is tasked to meet the requirements of a specific situation.
- **Marine Expeditionary Unit (MEU)** is an expeditionary quick reaction force, deployed and ready for immediate response to any crisis, whether it is a natural disaster or a combat related mission. The MEU is unique in that its air and ground combat elements are combined with a logistics combat element under one commander; other services do not unite the command of air and ground forces until much higher command levels.
- **Unit Deployment Program (UDP)** is a system for assigning deployments of the United States Marine Corps. The intent is to reduce the number of unaccompanied tours and improve unit continuity. The Commandant of the Marine Corps, (CMC) established it to provide for the deployment of units to the Western Pacific (WESTPAC) for periods of approximately six months. The initial program was a six-phased evolution that sequenced infantry battalions and aircraft squadrons/detachments into WESTPAC deployments, thus eliminating the 12-month permanent change of station assignments for personnel assigned to these units.

Preparation is essential for a successful deployment. If this is your first deployment, this handbook will assist you and your Marine as you prepare for your upcoming deployment. If you have experienced previous deployments, reviewing this handbook will serve as a reminder. The Marine Corps prides itself in always being ready, and all Marines and families should be prepared for any future deployments to minimize any unnecessary disruptions. This allows the Marine and his/her family to always be prepared for the unknown, thereby increasing mission readiness.



Section 2

Important Documents & Information

Mission readiness is essential to allow Marines to make fast moves. Regardless of the deployment, Marines and families should have all their documents current prior to departure.

Record of Emergency Data (RED)

The Record of Emergency Data form is commonly referred to as the RED in the Marine's service record. The RED lists the following:

- Who should be contacted in an emergency, (i.e., illness, injury, fatality, or if the Marine goes missing.)
- Any time your family moves or contact information changes.
- Correct designees for notification, pay arrears, death gratuity, and person authorized to direct disposition (PADD).
- Updated beneficiary and contact information. (Please note, Servicemembers' Group Life Insurance (SGLI) cannot be updated through the RED, but it is important that the correct beneficiary and contact information is included.)

Family Care Plan (FCP)

A Family Care Plan (FCP) is a document that outlines the financial, medical, legal, logistical, educational, monetary, and religious arrangements for the care of a Marine's family members. The plan must include all reasonably foreseeable situations and be detailed enough to provide for a smooth, rapid transfer of responsibility to the named caregiver upon the absence of the Marine(s). The plan should be



specific to the needs of each family situation. It is required that all Marines except for those without dependent(s) maintain a current Family Care Plan and update it annually or anytime there is a change in their dependent status.

Marine Corps Order 1740.13C requires the following individuals to have a Family Care Plan:

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

The Base Legal Services Office can assist with the required legal documents, including preparation of your FCP. Additionally, Marine Corps Family Team Building (MCFTB) offers a Family Care Plan workshop. Please check your local installation MCFTB office for the next available class. Once your FCP is complete, ensure that your command receives the original in a sealed envelope. The original copy is maintained within your unit, normally at the Admin office, and would only be opened when directed by the Commanding Officer of the unit, if deemed necessary or in case of an emergency. See the checklist for single parent Marines in this handbook to help you make plans for minor children. Please also ensure that you and a trusted family member have a copy of your FCP.

In addition, DoD Instruction 1342.19, *Family Care Plans*, was revised March 25, 2013 to require plans from troops and expeditionary civilians who have legal custody or joint custody of a minor child. The policy requires parents to obtain the consent of the noncustodial or adoptive parent to any family care plan that would leave the child in the custody of a third party. The policy is focused on ensuring the noncustodial biological parent is contacted and that arrangements are discussed with that person. Family care plans do not allow you to transfer temporary custody to your child's stepparent or grandparent during a deployment if there is a non-custodial parent who can care for that dependent or child.

Military Identification Cards

Military identification cards enable access to military services such as medical, recreation, housing, family support, and even access to the base. Ensure everyone's ID card is current and will not expire during the deployment, including those dependents that do not live with you. Update ID cards at the installation Defense Enrollment Eligibility Reporting System (DEERS), Real-time Automated Personnel Identification System (RAPIDS) office.

If your ID expires during deployment, spouses can renew their ID cards by:

- Sponsor gives dependent General Power of Attorney and dependent presents original General POA at time of service. The General POA must be original, valid, and unexpired.
- Sponsor can digitally sign DD Form 1172-2 with CAC using RAPIDS Self-Service (RSS): https://www.dmdc.osd.mil/self_service/. DoD Common Access Card (CAC) holders may access their DEERS record to make changes, perform CAC updates (e.g., add or change email certificates), or sign the DD Form 1172-2 (1/2014) using RAPIDS Self-Service (RSS): https://www.dmdc.osd.mil/self_service/. The dependent brings copy to center for service.



- Sponsor completes DD Form 1172-2 and signature is notarized, dependent presents original for service.

Note: Once signed, the DD Form 1172-2 is valid for 90 calendar days and can only be used for one service visit. Only the dependents listed on the DD Form 1172-2 can receive service as authorized by sponsor.

Wills

A will, also known as a Last Will and Testament, is a legal expression or declaration of an individual's wishes upon his or her death. To ensure your estate is distributed the way you want, make sure you have a current will and your loved ones know its location. For those with children, it is important to include who you would want to care for your children should something happen to both parents. Your local Base Legal Services Office will assist you in making a will at no cost. **Reminder: Provide a copy to the Executor of your will. The legal office does not maintain copies of wills.**

Powers of Attorney

Powers of attorney can be very useful when conducting personal business. They can also be used with extreme caution, as they allow someone to act on your behalf. You may need different types of powers of attorney for different purposes. For example, you may need a special power of attorney to file your taxes or to buy or sell a big-ticket item such as a vehicle or a home. It is best to consult with your Base Legal Services Office to discuss options and draw up a power of attorney at no charge.

Active-duty single parents or dual military couples should obtain a special power of attorney for their child/children's caregiver. The term "in loco parentis" refers to an individual who assumes parental status and responsibilities for another individual without formal adoption procedures. The execution of this role is through a special power of attorney. This special power of attorney allows a person you appoint to make decisions regarding your child/children on your behalf such as enrollment in school, sports or other activities, and consent to all medical and dental care and treatment necessary and appropriate for the general health and welfare of the child/children. The Health Insurance Portability and Accountability Act (HIPAA) limits who may access medical records, so a *medical power of attorney* may also be needed. This document allows an individual to appoint someone else to make decisions about a dependent's health care. This type of advance directive may also be called a health care proxy, durable power of attorney for health care, or appointment of a health care agent. The person appointed may be called a health care agent, surrogate, attorney-in-fact, or proxy.

Voting

Regardless of where you are in the world, you should have the ability to vote. Contact your unit voting assistance officer to complete a federal post card application to register to vote. Ensure you use your deployment address when you complete the application to ensure your absentee ballot gets to you in time.

Deployment Checklists

Please note that the checklists in Chapter 11 are intended to assist you in preparing and achieving personal and family readiness for deployment. Please use the checklists as a guide and reference point for your preparations and add additional items as applicable for your personal situation. Although not all items will apply to each individual, the idea is to start thinking about the necessary preparations



needed to contribute to a smoother deployment and avoiding as many possible obstacles as possible. In addition, a personal preparation checklist is included to contribute to Marines maximizing their unit and mission readiness. It also offers ideas for personal items that are often desired after Marines arrive at their deployment location. Service Members should refer to their S-3 office to obtain a packing list per the deployment location.

Emergency Preparedness

The Marine Corps encourages all personnel to maintain a basic level of preparedness for all potential hazards. Preventing loss of life and minimizing property damage are responsibilities shared by all. It is important that Marine Corps families prepare themselves for all types of emergencies to increase their personal sense of security and peace of mind. Get informed about your area's potential natural and manmade hazards, create and have a family emergency plan, make an emergency supply kit, prepare your children by discussing potential hazards, and protect your personal property. Additionally, ensure that your Family Readiness Officer knows how and where to contact you or your family in case of an emergency.

MCFTB provides an Emergency Preparedness and Safe & Sound at home workshop, which entails information specific to your area. Also included in the workshop are evacuation procedures and entitlements in the event of a mandatory evacuation.

Vaccinations

The International Health Regulations adopted by the World Health Organization stipulate that vaccinations against smallpox, cholera, and yellow fever may be required as a condition of entry into a country. Required vaccination requirements are listed at: wwwnc.cdc.gov/travel/destinations/list.aspx.

Upon receipt of your web orders, it is the Marine's responsibility to call the Naval Medical Clinic in order to start the overseas medical screening process. The suitability screening coordinators will assist the Marine and will provide all necessary documentation needed to complete their screening.

Overseas Travel

Family members planning to travel while their Marine is deployed must ensure all documents are current to make border crossings easier. If you do not have passports for the children, it is recommended that you obtain them prior to your Marine's deployment. In case of an emergency with your Marine, the spouse and parents of the Marine should have a passport readily available in case emergency travel to the Marine is required.

Passports will be necessary if planning to take leave or to travel overseas not on deployment orders. It usually takes several weeks to process a passport. For information, go to <http://travel.state.gov/passport>.

Visas are required to enter many countries. Go to <http://www.state.gov/travel> to learn specific requirements for the country or countries you plan to visit.



Space “A” Travel

Free Space “A” Flights for Families of Deployed

Spouses and children of personnel deployed 120 days or longer can use military transport in CONUS; to and from CONUS; and within and between overseas locations provided they have a verification letter from the Service Member’s Commander. Family members, regardless of where they are based, may travel unaccompanied for unlimited times during the deployment when seats are available. Children under the age of 18 need an eligible parent or legal guardian to travel with them.

Space available travel is a privilege in which Service Members and their families, when space is available, are transported on vessels operated by any military transport agency of the Department of Defense. Space available travel is defined as "travel aboard DoD owned or controlled aircraft and occurs when aircrafts are not fully booked with passengers traveling under orders."

The travel option is also available to Guard, Reserve and Retired families, as well as Marine families whose military sponsor is assigned to a deployed ship with PCS orders. While many may use the privilege to visit parents and grandparents, the guidelines do not restrict travel to home of record or family-based visits.

Reminder to All Space-A Travelers: Per DODI 4515.13, Section 4, Paragraph 4.1.a., Reservations. There is no guarantee of transportation and reservations will not be accepted or made for any space-available traveler. The DoD is not obligated to continue an individual's travel or return the individual to the point of origin or any other point. Travelers should have sufficient personal funds to pay for commercial transportation, lodging, and other expenses if space-available transportation is not available. All associated expenses are the responsibility of the traveler.

For specific travel information, please contact your nearest AMC Terminal or visit <http://www.amc.af.mil/amctravel/index.asp>.



Section 3

Benefits and Entitlements

Medical

TRICARE is the health care program for Marines and their families. Reservists and National Guard members are also eligible for TRICARE coverage when they are on active duty, pre- and post-mobilization.

Common TRICARE programs are:

- **TRICARE Prime:** A managed-care option a civilian HMO (health maintenance organization). TRICARE Prime requires enrollment.
- **TRICARE Extra:** Goes into effect whenever a standard beneficiary chooses to make an appointment with a TRICARE network provider. TRICARE Extra does not require enrollment.
- **TRICARE Standard:** The basic TRICARE health care program, offering comprehensive coverage for beneficiaries (not to include active-duty members) not enrolled in TRICARE Prime. TRICARE Standard does not require enrollment.
- **TRICARE Reserve Select:** A premium-based, worldwide health plan that qualified National Guard and Reserve members may purchase.
- **The TRICARE Young Adult (TYA):** A premium-based health care plan available for purchase by **qualified** dependents. TYA offers TRICARE Prime and TRICARE Standard coverage worldwide. TYA includes medical and pharmacy benefits, but excludes dental coverage.

Health benefits advisors are available at local TRICARE Service Centers (TSC) or military treatment facilities (MTF) to help with questions regarding health care services, go to: <http://www.tricare.mil/>.



Marines are required to enroll in TRICARE Prime. Enrollment is not automatic. Verify that you are enrolled prior to your departure. You should already have a DNA sample on file from your final trip to



Military Entrance Processing Station (MEPS) upon completion of basic training.

Dental

Dental treatment is free to all active-duty Marines with the exception of cosmetic work that is not deemed necessary.

TRICARE dental program through MetLife is a voluntary dental plan available to family members of all active duty and active Guard/Reserve personnel. This program offers comprehensive benefits with premiums that are separate from TRICARE and is available worldwide. There are two levels of enrollment; single coverage is for sponsors with only one eligible family member, and family coverage is for sponsors with more than one eligible family member.

Information and enrollment forms can be obtained:

- By calling MetLife at (855) 638-8371
- Online at <https://employeedental.metlife.com>
- At your TRICARE Service Center (if available)
- At the military dental treatment facility



Pay Entitlements and Finances

It is essential to create and discuss your spending plan or budget prior to deployment. Page 20 provides a list of financial consideration to help you build your spending plan or budget. Contact your local MCCS Personal Finance Management Program for help developing a spending plan. You may also contact Navy-Marine Corps Relief Society, Credit Union, or Military OneSource to schedule an appointment.

Pay changes during a deployment may include:

- Sea pay
- Family separation allowance
- Combat duty, Hostile Fire, or Imminent Danger pay
- Pay increases with promotions
- Re-enlistment bonuses
- Being deployed to a tax-exempt location
- Basic Allowance for Subsistence (BAS)

Additional expenses for family members may include:

- Child care
- Home and lawn maintenance
- Car repairs
- Care packages and postage
- Recreation
- Travel to visit family

Do not forget to plan for periodic expenses that do not occur monthly, such as:

- Insurance premiums
- Car maintenance
- Home maintenance
- Holiday gifts
- Tax payments
- Tuition
- Unexpected medical expenses
- Car registration

It is common to want to do some recreational shopping when lonely or feeling down; however, make sure that you have allotted money in your budget for such shopping excursions. Buying gifts for family,



friends, and sweethearts can get expensive. Your loved one may appreciate letters, CDs, photos, etc. more, and the cost is minimal.

Many report that one of the advantages of an extended deployment is that it provides an opportunity to save money. Allowances should be made for some recreation to allow everyone a break, both for the Marine on deployment and the family members back home.

Everyone needs funding for emergencies. If married, consider signing a pre-authorization form with Navy-Marine Corps Relief Society (NMCRS) if savings are minimal. This preapproved authorization allows a family member to apply for a loan in the event of a financial emergency with the agreement that the Marine will pay it back. Emergencies include, but are not limited to:

- Car repairs
- Assistance with utilities
- Rent or mortgage
- Co-pays for health care or dental bills
- Funerals

Savings Deposit Program

The Savings Deposit Program (SDP) is available to those serving in designated combat zones. Military members deployed in combat zones, qualified hazardous duty areas, or certain contingency operations may be eligible to deposit all or part of their non-allotted pay into a DoD savings account up to \$10,000 during a single deployment. Interest accrues at an annual rate of 10 percent and compounds quarterly. Interest accrued on earnings deposited into the SDP is taxable. To learn more about SDP, visit the Defense Finance and Accounting Service (DFAS) at www.dfas.mil.

Bill Paying

It is imperative that a plan has been created or established for paying any outstanding bills while deployed. Options include:

Allotments

With the advent of online and telephone banking, managing your money has gotten easier, but there are still times when the military mission precludes easy access to a computer or telephone. **Allotments must be established at least 60 days prior to deployment.**

Allotments can be great tools for handling your cash flow. Use allotments to:

- Send money to family members
- Pay bills
- Save
- Make child support payments
- Make mortgage payments

An allotment to a spouse or other family member's checking account allows a Service Member to send the majority of the paycheck home with the Service Member receiving the remainder in his or her



account for various expenditures. This is particularly useful if a couple has different accounts at different financial institutions.

One advantage of using an allotment is that the person at home, who will normally be paying most of the bills, is guaranteed to receive the same amount every month. This is useful for budgeting purposes as any fluctuations in pay occur in the deploying member's account.

In the event that the Marine is unable to set up his/her allotment prior to deploying, the Marine should contact their Administrative section or go to myPay to initiate the allotment. To set up an allotment through myPay:

- Visit mypay.dfas.mil and enter your login information.
- Under Pay Changes, click the link titled Allotments.
- Click the option to start an Allotment.
- Carefully fill in the banking information
- For Account Type be sure to select Checking

myPay displays a "NO LATER THAN" date before and after the change to your account is accepted. Any change you make to your account should be posted no later than this date. You must receive a notification message from DFAS confirming that the action has been accepted. If your change does not appear on your account by the date indicated, contact your customer service representative at 1-888-332-7411. If you have a registered email address, an email notification will be sent when the transaction is sent to your pay system for processing.

Split pay

Split pay allows a Marine to receive a portion of pay through disbursing while the remainder of pay is transmitted to a financial institution. To arrange a split pay disbursement, talk with your unit's disbursing office.

Online Banking

If regular access to a non-secure line is available, online banking is an option for managing finances while deployed. Service Members can transfer funds or establish automatic transfers for loan and credit card payments. Many institutions offer online bill paying at no cost. Sign up before deploying, because even though sign up is available online, most institutions send an authorization form by regular mail. This is the easiest way to transfer money and balance checkbooks. Please be aware, however, that you should be cautious about identity theft when using online banking. Make sure you have appropriate virus protection(s) on your computer. If using a public computer, make sure to log off and clear the cache when you complete your online banking transaction.

Credit

Government Credit Card

The use of credit has become so prevalent that the Marine Corps will sometimes issue government travel or credit cards for deployment and travel purposes. Use of a government credit card is for work-related travel expenses only, and cannot be used for personal expenses.



Credit Report

A credit report is a written document compiled by one, two, or all of the three major credit-reporting agencies, which are: TransUnion, Experian, and Equifax. Companies report on payment timeliness, balances, types of credit, etc. Other lenders, employers, and real estate personnel pay the credit reporting agency a fee to access data compiled on an individual before granting credit. Important decisions are made based on the content of a credit report. One free credit report (from each credit reporting agency) each year can be obtained through www.annualcreditreport.com.

A good credit standing is essential for Marines, as many jobs within the Marine Corps require a secret or top secret clearance. Every Marine should monitor their credit report yearly to ensure that there are no discrepancies that could hinder them from purchasing a home or vehicle, or obtaining a job that requires a clearance.

Credit Use

Credit cards are the most widely accepted forms of payment in most foreign ports. It is wise to have access to several forms of payment, such as travelers' checks, some cash in local currency if deployed overseas, and a credit card. Using a credit card for an overseas purchase will probably provide a better exchange rate than local currency exchange locations. Marines should be aware that rates might be slightly different when they receive the credit card bill than when a purchase was made. Further, if an item purchased is defective or damaged, using a credit card may allow funds to be recouped through the issuing institution.

While deployment locations may have the option for credit and debit card use, it is at the Marine's discretion, because there are potential associated risks, such as identity theft, that could directly affect their credit and/or checking account. As previously indicated, split pay is an optional allotment that Marines can set up prior to or during a deployment to receive a portion of pay through disbursing at their deployment location's disbursing office.

Taxes

If the Marine is deployed during tax season and is married, a special power of attorney for filing taxes or depositing a refund is required.

Deployed Marines have an automatic 60-day extension (until June 15) to file a tax return and pay any federal income tax due. Write *US Marine Corps – Deployed outside CONUS* on top of the tax form when filing. If more time is needed, a four-month extension using IRS Form 4868 can be filed.

If in a combat zone, relief from compliance actions, such as audits or enforced collections, can be delayed until 180 days after leaving the combat zone. Taxpayers qualifying for such relief notify the IRS directly of their status via email at combatzone@irs.gov.

Options to complete income taxes during deployment include:

- Tax assistance may be available at the command.
- If filing on behalf of a deployed single Marine, a power of attorney must be in place prior to deployment.
- If a spouse plans to file the joint return, complete and both need to sign IRS form 2848 (Power of Attorney and Declaration of Representative) and leave it with the spouse preparing the return.
- Online tax preparation programs are often offered for free and allow any refunds to be directly deposited to a designated account.



Contact the Internal Revenue Service for information at www.irs.gov.

Servicemembers' Group Life Insurance (SGLI)

Active-duty service members are eligible to be insured under SGLI up to a maximum of \$400,000 in increments of \$50,000. Before deployment, verify who is designated as beneficiary and make changes as necessary. A will does not affect the beneficiary of life insurance. To make changes, an election form (VA Form SGLV-8286) must be completed. For information on Service Members' Group Life Insurance (SGLI), visit the Department of Veterans Affairs Group Life Insurance information page at <http://benefits.va.gov/benefits/>. It is recommended that both married and single Marines periodically update their SGLI in the event of a change in status such as marriage, divorce, birth of a child, or death of a dependent to ensure accuracy. SGLI can be updated by contacting the local Installation Personnel Administration Center (IPAC).

Servicemembers' Group Life Insurance Traumatic Injury Protection Program (TSGLI)

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) provides automatic traumatic injury coverage to all Service Members covered under the SGLI program. It provides short-term financial assistance to severely injured Service Members and Veterans to assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries, but also provides insurance coverage for injuries incurred on or off duty.

Eligibility

If you are automatically insured under full-time SGLI, you are automatically covered by TSGLI. TSGLI coverage applies to active duty members, reservists, National Guard members, funeral honors duty and one-day muster duty.

To be eligible for payment of TSGLI, you must meet all of the following requirements:

- Be insured by SGLI when you experience a traumatic injury.
- Incurred a scheduled loss and that loss must be a direct result of a traumatic injury.
- Suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services.
- Suffered a scheduled loss within 2 years (730 days) of the traumatic injury.
- Survived for a period of not less than seven full days from the date of the traumatic injury (The 7-day period begins on the date and time of the traumatic injury, as measured by Zulu [Greenwich Meridian] time and ends 168 full hours later).

TSGLI benefit is also provided retroactively for Service Members who incurred severe losses because of traumatic injuries incurred between October 7, 2001 and November 30, 2005, regardless of the geographic location where the injury occurred, and regardless of whether coverage was in effect at the time of injury. Effective October 1, 2011, the Veterans' Benefit Improvement Act of 2010 removed the requirement that injuries during the retroactive period be incurred in Operations Enduring or Iraqi Freedom.

For information on Service Members' Group Life Insurance, visit the Department of Veterans Affairs Group Life Insurance information page at: <http://benefits.va.gov/insurance/tsgli.asp>.



Servicemembers Civil Relief Act (SCRA)

The SCRA offers protections for service members and their families in many different areas ranging from mortgages to life insurance. It is important to get professional advice on how the SCRA applies to individual circumstances. For example, the SCRA frequently makes certain rights available conditional upon whether your ability to meet certain obligations is "materially affected" by military service. Whether you are "materially affected" can mean different things in different situations.

Because each section of the act has different guidelines, it is important to find out the specifics if you think the SCRA can help. The following areas are protected under SCRA:

- Reduced interest rates
- Postponement of foreclosures
- Deferred income taxes
- Eviction prevention
- Protection against default judgements
- Postponed civil court matters
- Protection for small-business owners
- Termination of lease agreements
- Termination of automobile leases
- Termination of phone service
- Voter rights in your home state

Service Members looking for additional information should contact their local Base Legal Services Office or go to <https://scra.dmdc.osd.mil/>.



Section 4

Property Management

General Property Management

The single largest expense in most budgets is the cost of renting or owning a home. The second largest expense is a personal vehicle. To maintain and protect property consider the following:

Lease: The Servicemembers Civil Relief Act allows a lease to be canceled with orders for a deployment of more than 90 days. If a lease expires, even during deployment, and the property owner is not notified, usually the lease will automatically be renewed. However, please do not assume the lease will automatically be renewed. As soon as you know that you are deploying, let your property owner know. If sharing an apartment, it is wise to have roommates sign the lease as co-tenants or provide a specific power of attorney for renewal to a trusted person so that they can renew your lease. Questions about a lease should be directed to Base Legal Services Office for further clarification.

Insurance: Insuring the contents of your property at replacement cost ensures you will be able to purchase comparable items should yours be destroyed or stolen. Mortgage lenders require insurance on a dwelling owned by them. However, they do not require insurance for the contents of a house. Whether you own or rent, it is important to have insurance for your home's contents even if living in military housing. Contents coverage can be added to mortgage insurance. Renter's insurance for the contents of an apartment, whether you are deployed or not, costs as little as \$15 per month. Contents coverage also covers personal property in your vehicle. Items should be ensured for "replacement cost" value. It is recommended that you compile an inventory of your valuable household goods and possessions should you need to file a claim.

Maintenance: If you choose to rent your home, ensure tenants know the maintenance schedules for items such as filter changes for the furnace, air conditioner, water softener, etc. If necessary, schedule in advance with repair services for regular maintenance or lawn care needs. Provide maintenance contact



information to the person(s) living in your home (i.e. contact information for the company that maintains the furnace, cuts the grass, cleans the gutters, etc.).

Barracks

If you are a single Marine living in the barracks, work with your unit to set up or confirm your appointment with the Distribution Management Office (DMO). The Household Goods Section (HHG) will arrange a temporary storage for personal goods including privately own vehicles (POVs).

Non-Barracks Living Arrangements

If you are a single Marine not residing in the barracks, you may choose to store your personal belongings in a storage facility. Complete an inventory of your items and leave a list with family and or friends. The inventory should include photos of valuable items. The government is not liable for the cost or replacement of items not stored or shipped by DMO. Personal weapons should be stored in the armory on the installation if available, or contact your installation Provost Marshall Office (PMO) to find a weapons storage facility. If you do not live near a military installation, contact your local police department for recommendations on where you can store your licensed personal weapons. It is recommended that the Marine notify the Command of where his/her personal belongings are located in case of an emergency. Keep in mind that it is the responsibility of the Marine to pay for storage units if he/she chooses an alternate facility to store their personal weapon.

Base Housing

If you live in military housing and your family decides to leave temporarily during a deployment, contact the housing manager to inform them of your deployment and the location and approximate date of return for your family. Should your family vacate housing, contact your installation housing office to find out what the requirements will be for you to move back onto base housing when you return or after the deployment.

If on the waiting list for base housing, ensure you have a specific power of attorney to accept base quarters and to arrange a move during deployment. Contact your installation housing office to find out what happens if you choose to decline a base house but would like to remain on the list for when the deployment is over. Also, ask where your application will be placed on the list upon your return.

Vehicles

If single, or a family with multiple vehicles where one or more may go unused during a deployment; decide where to keep the vehicle and who will be responsible for its care. If leaving the vehicle with a family member, provide guidance regarding routine and emergency maintenance. Insurance payments, tags, and inspection stickers should be kept current even during deployment.

If available, vehicle storage on base is an option. If leaving a vehicle with friends or family, be sure to notify the insurance company of alternate drivers to ensure insurance coverage.

Most vehicle storage lots are insured and have security; therefore, proof of storage can be provided to your insurance company for possible premium reduction. Keep in mind, however, that not all lots are secured or insured. Marines should do their homework before determining the safest place for their vehicle during deployment. Some vehicle storage facilities may also provide other services such as state inspection, tune-ups, and car repairs.

If your vehicle registration is due to expire while on deployment, depending on the registered state, you may be able to renew online or provide a specific power of attorney for renewal to a trusted person so



that they can renew your registration. Check with <http://www.dmv.org/military-drivers/> for more information.

Cellular Phone

Depending upon the circumstances and location of your deployment, there may be prohibitions on the use of personal cell phones, or you may not have cell phone coverage in certain places, such as on overseas deployments. Most cell phone companies charge a penalty for early termination of service contracts but will allow a suspension of services during a deployment. The Servicemembers' Civil Relief Act now allows you to terminate your cell phone contract if you are assigned to an area for 90 days or more that is not serviced by your provider. Review your contract before determining the best action to take, or contact your cell phone provider for more information. If services cannot be suspended, you will be held responsible for payment of that bill while deployed. Some cell phone companies charge a nominal fee to maintain the account and phone number for you until you return from deployment.



Section 5

Preparing Yourself & Loved Ones

Marines Staying Positive

It is easy to see the negative side of deployment, but there are many positive rewards. Think of separation as a chance to grow as a Marine.

- Try new activities.
- Explore the culture of the host country.
- Work on Marine Corps Institute courses (MCIs) or learn a new language.
- Pursue physical fitness goals.
- Take advantage of downtime when you have it by reading books, watching movies, and/or maintaining connections to the outside world using social media.
- If you have access to any MCCS Semper Fit and Exchange Services resources, take advantage of available activities that may include playing pool, games, organized sports, etc.
- Stay busy and keep your mind on your mission.





Common Deployment Issues

Common deployment issues may include:

- No power of attorney
- Deployment rumor mill
- Limited communication with Marine
- OPSEC violations that risk missions and safety
- No local friends or support network (spouses)
- ID card and/or vehicle tags expire
- Contact information not updated with the FRO
- No Family Care Plan
- Financial emergencies (i.e. pay problems, filing taxes, bills)
- Family emergency (i.e. illness, injury, death in the family)
- Children (i.e. child care, problems at school)

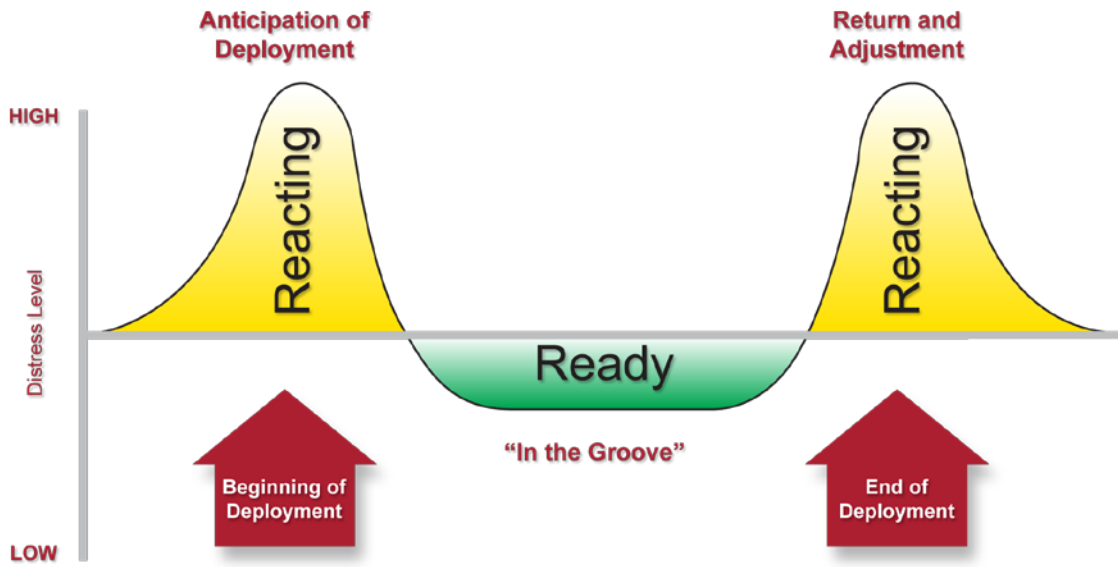


Expectations and Personal goals

Deployments provide an opportunity for growth. They provide a defined time period for making and achieving some of these goals. You may make personal, professional, or relationship goals. A personal goal might be, “I am going to work out five times per week,” or, “I am going to save 10 percent of my income.”

A professional goal might be, “I am going to develop my leadership skills,” or, “I am going to take courses toward my college degree.” A career goal might be, “I am going to make rank,” and relationship goals might be to make new friends or spend more time with your extended family.

The stress of the anticipation of the deployment should subside after deployment day and there will be a period of adjustment while getting settled into new personal, family, and/or professional routines. Therefore, give yourself time and be patient with yourself when it comes to expectations for making and achieving goals immediately upon the day of the unit’s deployment. Marines and/or family members are likely to be more successful in making and achieving goals if they are aware of the Emotional Cycle of Deployment and give themselves time for adjustment. Please remember that it will take some time to get “in the groove” of the Emotional Cycle of Deployment as displayed.





Section 6 Communication

Operation Security and Social Networking Sites

While you may not realize that there are adversaries watching you when sharing updates about your Marine, enemies want this information and they see Marines and their families as potential information sources.

Operation Security (OPSEC) is keeping potential adversaries from discovering sensitive Department of Defense information. As the name suggests, it protects U.S. operations — planned, in progress, and those completed.

Maintaining proper OPSEC on social networking sites is crucially important, including information contained in your personal profile, posting information such as photos, videos, and personal messages, and connecting with other users through various communication means such as forums, chat rooms, blogs, email, and instant messaging. For more information, it is recommended to attend the following workshops provided by MCFTB at your installation: Social Networking Safety and/or PII/OPSEC.

Success depends on secrecy and surprise, so the military can accomplish the mission more quickly and with less risk.

Types of sensitive information include:

- Unit mission or the number of personnel assigned
- Locations and times of deployments
- Unit morale or personnel problems
- Security procedures
- Troop movement
- Military equipment being used



- Military intentions, capabilities, or operations
- Marine's specific name or the name of other Marines in the unit
- Unit return home dates

Protect OPSEC

YOU SHOULD NOT:

- Talk about sensitive information in public settings even on installation.
- Talk about sensitive information over the telephone or on Social Networking sites.
- Post pictures or information on websites or social networking sites such as Facebook or Twitter.
- Include sensitive information in emails or attachments.
- Write about sensitive information in newsletters or blogs.
- Neglect to shred excess paper involving information on operations.
- Try to talk around classified information — it is extremely difficult to outsmart experienced intelligence analysts.

Communication throughout the Deployment

Clear, supportive communication can make a deployment a positive growth experience. It is important to remember that due to the unique mission of the Marine Corps, there may be delays in communication, which could potentially lead to frustration. Remember the following:

Personal Communication

It is important to stay connected during deployment, and fortunately, with the advent of new and emerging technologies, there are more ways than ever to communicate with your Marine and vice versa.

Email

Quick and easy, email is great for staying in touch. Discuss email expectations prior to deploying:

- Will email be readily available?
- If so, how often will you send emails?
- What email address will you use?
- What is the availability for instant messaging?
- What impact will the time differences have on email response?

Email is not an ideal form of communication when you are angry or upset. If you really have a need to get your feelings off your chest, go ahead and write the email, but save it for 24 hours and reread before you send. It is usually best to communicate strong feelings over the phone when you cannot do it in person. Also, remember that emails are not confidential. Others may see them. Be careful what you write, and be careful what you attach to your emails, such as inappropriate pictures, jokes, etc.



Letters

Remember how fun and exciting it once was to receive a letter from a loved one in the mail? Letters, while taking longer to receive, are a more personal way to communicate. Many couples save their “love letters” from a deployment.

Exchange your mailing address with people you would like to communicate with during deployment. Create a “mail kit” with cards, wonderful stationery, pens, stickers, stamps, etc. to make letter writing easy and enjoyable.

Letters do not have to be long. Do not worry about grammar or spelling. Write letters about your daily existence, your plans for the future, and your thoughts and feelings to help maintain your emotional connection. Letters often make it easier to reunite at homecoming.

It is a good idea to number letters. They do not always arrive in the order they are written.

Telephone Calls

It is wonderful to hear your loved one’s voice, and talk in the here and now. Remember, however that phone calls may be short due to communication issues or operational tempo during the deployment. Make the most of your telephone conversations by doing some of the following:

- Keep a written list of things you want to talk about.
- Try to stay positive and upbeat. Try to end each call on a positive note.
- Talk about your daily activities, to make it easier to reconnect at homecoming.
- Talk about plans for homecoming and future activities.
- Discuss problems and solutions, but do not spend the entire call talking about them.
- Keep in mind that it may be difficult to have a completely private phone call.
- Tell your loved ones you love them and appreciate their sacrifices.
- Be mindful of costs when using cell phones, calling cards, or collect calls.

Pictures & Video Teleconferencing

While letters and emails are nice, there is nothing better than seeing your loved ones. Realize that privacy is at a premium, so be discreet when sending videos and pictures to your Marine. However, at ALL TIMES you should be cautious of any information that may be considered in violation of Operational Security (OPSEC).

Send pictures of yourself, family members, children, your work environment, any new items you purchase, or the new furniture arrangement. If you have children, or are an expectant parent, pictures are even more important as children grow and change quickly. **Remember: Be mindful of the types of pictures you send, as they may get into the wrong hands.**

If you have the opportunity to teleconference your loved one via Skype, FaceTime or Hangouts, plan in advance and consider that optimum video conferencing software is highly dependent on the type of service you are looking for:



Skype is available for almost any device that allows an internet connection, with cross-platform functionality in place. Two-way skype video calls are free, although Skype often suffers from quality issues, especially if some of the participants are using a cellular connection.

FaceTime only allows for connections between Apple devices. However, it can also only support one-on-one video services. If using an iPhone and on a Wi-Fi connection, the quality is very high.

Google Plus Hangouts requires all members to have a Google Plus account, but is completely free and also has cross-platform functionality (as long as you have a Google Plus app). On top of high quality video, Google Plus Hangouts also offers many business-savvy features.

Official Command Communication

Family Readiness Officers (FROs) are your link from command to the family and vice versa. The FRO provides official communication between you, your designated family members, and your unit. Any official message will be passed via the FRO, word-for-word, from the Commander to whomever the Marine has designated to receive such messages. Official messages may include schedules for return dates, unit information, or changes in schedules, once the Commander releases the information. This information is conveyed to Marines and families through the FRO using the Authorized Official Communication Tool (AOCT), as the Commander initiates the official information. Marines must designate family members to receive communication as well as unit newsletters, and periodic phone calls from the FRO on behalf of the Commanding Officer.

If your unit has a toll-free telephone number, ensure you and your designated family members know how to access for automated updates with the unit. You can find your unit's official website, through <http://www.marines.mil/Units.aspx>.

Emergency Notifications

What is a “casualty” in the Marine Corps?

A casualty can occur at any time. Any Marine who is lost to the organization, having been identified as seriously injured/ ill, Duty Status Whereabouts Unknown (DUSTWUN), missing, or declared deceased is defined as a casualty.

Ensure the RED reflects contact information for person to be notified and destinations are correct. The MCFTB LifeSkills course titled Afraid of “The Call?” The Casualty Process De-Mystified is an informative workshop where information that is more detailed can be obtained. Marines and family members are encouraged to take this class online on MarineNet at <https://www.marinenet.usmc.mil/MarineNet/Courses/CourseDetails.aspx?from=CourseCatalog>. Course Code MFZLSICNPO.

Notification Process

If a Marine is DUSTWUN, missing, or deceased, the Primary Next of Kin (PNOK) and Secondary Next of Kin (SNOK) are notified by a Casualty Assistance Calls Officer (CACO) who is a uniformed service member. Notifications are made in person between 0500 and 2400 (5:00 a.m. and midnight).

PNOK and SNOK are identified by the service member on the RED. You can see why keeping this form current is so important.



Information regarding the Marine's condition, location, and coordination for the execution of travel to the bedside if necessary will be provided.

Invitational Travel Authorization (ITA)

For situations involving injured or ill Marines the ITA process will be initiated upon completion of notification. ITAs are granted for up to three individuals designated by the Marine, following a doctor's request, for their presence at bedside. Transportation to your Marine's location and per diem are included.

Survivor's Benefits and Entitlements

- A Death Gratuity of \$100,000 will be paid within 72 hours to the person designated by the Marine on the Record of Emergency Data.
- SGLI coverage up to \$400,000 is available to the beneficiary. The beneficiary is the person(s) designated by the Marine. **This is not automatically the spouse if married. If a spouse is not the sole beneficiary**, HQMC will send a letter directly to the spouse informing them. (Ex: Marine has designated 90% of SGLI to their spouse and 10% to a parent. The spouse will receive a letter stating they are not the sole beneficiary of the SGLI.)
- An assigned CACO will assist in applying for benefits and entitlements.
- All eligible active duty, veterans, etc. will receive Military Funeral Honors.
- Family members may stay in government quarters for up to a year. If they live off installation, they will receive a lump sum BAH for their current location.
- Family members have ID card privileges for 3 years after their Marine's death. After 3 years, they must enroll in the retirement TRICARE plan. Children are covered until the age of 23 if they are a full time student.
- Long-term assistance is available to the NOK on an indefinite basis. This service is in addition to the CACO, it does not replace it. At the 60-day mark a letter will be mailed to the NOK. After the 90 day mark, telephonic contact will be made to NOK to collect any remaining issues and provide guidance as necessary. At the one year mark, a second letter will be mailed to the NOK. The NOK will be asked to participate in a survey.

For more information on CACOs, Survivor assistance or benefits, log on to the Casualty Assistance Website at: <http://www.usmc-mccs.org/>.

Emergency Communication from Home

It is important to use official channels such as the American Red Cross to relay urgent or dire information to a Marine during deployment.

The American Red Cross uses official communication for emergencies because:

- The American Red Cross staff verifies information to allow an officer in charge to make informed decisions about emergency leave for the Marine.
- A senior-level Marine will provide the information to the Marine and will ensure support is available.



Please ensure to provide your family with information needed for the American Red Cross to locate your Marine. For a Red Cross message to be sent, the following information is needed:

- The service member's full name
- Rank
- Social Security number or date of birth
- Duty station
- Unit

To speak to a Red Cross Emergency Communications Specialist call: 877-272-7337 or visit <http://www.redcross.org/get-help/military-families/emergency-communication>. In addition, you should also encourage your family to contact your unit Family Readiness Officer so that he/she is fully aware that an emergency notification will be going out to the Marine and can provide support and information and referral to the family of the Marine.



Section 7 Children and Deployment

Deployments can be tough on children. After all, a person they rely on to care for them, have fun with them, and make things better is going away for a while. You cannot protect your child from deployments, but you can prepare them.

Tell your children about the upcoming deployment. Do not assume they are aware and understand that their mom or dad is deploying and what that means. Reassure them that they will be cared for while mom or dad is away. Both the parent at home and the parent who deploys should encourage them to ask any questions or express any feelings they might have. Do not dismiss their feelings. Children may be excited, sad, confused, angry, worried, and insecure.

It is important to maintain your child's daily routine and be consistent in discipline. Most military kids are resilient, so chances are they will bounce back quickly. There are many resources to help your child during a deployment. If your child is struggling, do not hesitate to contact your child's school counselor, the School Liaison Officer, Marine Corps Community Services, a Chaplain, New Parent Support Program (for children through the age of 5), Families OverComing Under Stress (FOCUS), Military Family Life Counselor (MFLC) or Military OneSource for assistance.

If possible, take your child to the Parents and Children Pre-Deployment Brief, or ask for a copy of the *Parents and Children Deployment Handbook*, which has many helpful tips and activities to ensure your child has a smooth deployment.



Child and Youth Programs

Child and Youth Programs (CYP) provide high quality programs and services that support eligible families with children ages 0-18 years. CYP offers full day and part day Child care, School Age Care and Family Child Care for children 0-12, while youth Programs, serving children ages 6 to 18, are offered at many installations. All programs are designed to enrich your child's social, cognitive, emotional, physical, and intellectual growth and development. CYP Professionals work in partnership with parents to meet each individual child's needs in a safe, healthy and nurturing environment.

Child Development Centers (CDC) provide quality child development programs for children ages six weeks to five years. All CDCs are certified and accredited from a nationally recognized Department of Defense (DoD) approved organization. Programs are staffed by trained Professionals and meet national accreditation standards. All USMC CDCs comply with DoD standards for staff qualifications, program quality, safety, sanitation, and nutrition.

CYP Resource and Referral offices house a child development program centralized waitlist for children up to 12 years of age. Families in need of child care must make a request online at www.militarychildcare.com. Whether you are expecting a newborn, adopting a child, or have received orders to transfer to a new area, it is recommended to request child care as soon as the need is identified.

Family Child Care (FCC) Providers are private businesses authorized by the Installation Commander to care for children in military housing after completing a number of program compliance requirements. This program offers a family/home atmosphere for children ages six weeks to 12 years old. Child care options may include full day, part day, hourly or extended care. Specialized care may also include emergency, care for participants with a special need or participants with guardians that work non-traditional hours. Prior to certification, all providers and their family members must complete local, state and federal background checks.

School-age care (SAC) is available for children enrolled in elementary school, generally kindergarten through grade 6. These planned and supervised programs are provided in CDC, FCC homes, Youth Centers, or other appropriate facilities. SAC is offered before and after school and during most school holidays.

Off Base Child Care Fee Assistance is designed to assist active duty Marine families who do not have access to installation child care with paying for a portion of licensed and accredited child care programs. For more information, visit <http://www.usa.childcareaware.org/military-programs/military-families/marines/>.



Section 8

MCCS and other opportunities

Marine and Family Programs (MFP) offers self-directed or intervention services promoting responsible living, good citizenship, and prevention of problems before they occur for all Marines and their families. Deployments are a great opportunity to take advantage of MCCS opportunities.

Business Operations encompasses the Marine Corps exchanges, services, food, and hospitality, lodging, and recreational business programs that offer Marines and families' goods and services at low prices. Return profits on these services enhance recreation and support facility construction and renovation.

General Support: Personnel, financial, information technology, and other services that provide support to all MCCS programs at each Marine Corps installation.

Marine Corps Family Team Building (MCFTB) provides preventative types of training opportunities for Marines and families to help them meet the challenges of military lifestyle. The classes offered help Marines prepare in advance for any types of requirements in order to meet unit mission readiness. Either MCFTB trainers or a Chaplain provides the following trainings:

- Readiness and Deployment Support Training (RDST)
- Lifestyle Insights, Networking Knowledge & Skills (L.I.N.K.S.) Training
- LifeSkills Education and Training
- Family Readiness Program Training (FRPT)
- Prevention Relationship Enhancement Program (PREP)
- Chaplain's Religious Enrichment Development Operations (CREDO)



Higher Education for Marines and Spouses

Depending on the mission, Marines may be able to further their education online or work on professional development while deployed. With today's technology, you can take college courses from practically anywhere! Go to <http://www.gibill.va.gov/> for more information.

Servicemembers Opportunity Colleges Degree Network System (SOCDNS)

Marine Corps Voluntary Education Offices, which fall under the Personal and Professional Development (P&PD) Branch, provide service members and their families with educational counseling and services. For more details on SOC programs, speak with your installation's Voluntary Education Staff.

Spouse Education and Career Opportunities (SECO)

To address the unique combination of work-life interests and priorities, the Department of Defense (DoD) has established a comprehensive, holistic, spouse-centered program as part of their commitment to overall spouse health and well-being. SECO has four pillars of service delivery that help spouses move in and out of the workforce at various ages and stages of life:

- **Career Exploration**
- **Education, Training and Licensing**
- **Career Connections**
- **Employment Readiness**

For more information go to: <https://myseco.militaryonesource.mil/portal/>

Family Member Employment Assistance Program (FMEAP)

Family Member Employment Assistance Program (FMEAP) services assist family members by providing coaching and training. Spouses should contact FMEAP at their local installation for more information.

Volunteer Opportunities for the Spouse & Parents of Marines

Numerous volunteer opportunities exist on and off Marine Corps installations. Contact your Family Readiness Officer and/or the installation Volunteer Coordinator for more information about volunteer opportunities. The following are possible volunteer opportunities:

- Marine's unit (Appointed and non-appointed positions)
- L.I.N.K.S. (Lifestyle Insights, Networking, Knowledge, Skills)
- Youth centers
- Youth sports
- Local schools
- Religious organizations
- Single Marine Program
- Community services — on and off installation



- Education office
- Navy-Marine Corps Relief Society
- Many, many more places!





Section 9 Resources

American Red Cross (ARC)

www.redcross.org

The American Red Cross' (ARC) primary service is emergency communications and verifications to enable commanding officers to make informed decisions about granting emergency leave.

Child Care Aware of America (CCAOA)

<http://usa.childcareaware.org>

Child Care Aware of America formally known as The National Association of Child Care Resource & Referral Agencies (NACCRRA) is one of the nation's leading voice for childcare. They work with more than 400 state and local Child Care Resource and Referral agencies nationwide. These agencies help ensure that families in 99 percent of all populated ZIP codes in the United States have access to high-quality, affordable child care.

Defense Centers for Excellence

<http://www.dcoe.mil/Families.aspx>

The Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury (DCoE) assesses, validates, oversees, and facilitates prevention, resilience, identification, treatment, outreach, rehabilitation and reintegration programs for psychological health and traumatic brain injury to ensure the Defense Department meets the needs of the nation's military communities, warriors and families. Outreach and additional information and support can be obtained 24 hours/ 7 days a week at: (866) 966-1020.



Defense Finance Accounting Service (DFAS)

<http://www.dfas.mil/>

Defense Finance Accounting Service (DFAS) ensures that Marines are paid. MyPay is a useful feature of the DFAS website, allowing service members (and their families if they have a PIN number) to get real-time information about their pay accounts, start and stop allotments, sign up for the Thrift Savings Plan (TSP), change their withholding and much more.

Exceptional Family Member Program (EFMP)

The Marine Corps Exceptional Family Member Program (EFMP) is a DOD mandated enrollment program for all active duty sponsors who have a family member with special medical and/or educational needs.

The primary purpose of the EFMP is to ensure that family member's medical and/or educational needs are considered during the PCS assignment process. Availability of and accessibility to required care, facilitates the continuum of medical, educational, and support services before, during and after PCS transitions.

Respite Care: The EFMP Respite Care Reimbursement Program is intended to reduce stress on sponsor families by providing temporary rest periods for family members who care for those who have significant special needs. EFM Sponsors who request Marine Corps EFM family support may be eligible for a maximum of 20 hours of respite per month, per family, at authorized reimbursement rates.

Contact your local EFMP office for more information or visit: <http://www.usmc-mccs.org/index.cfm/services/family/exceptional-family-member/>.

Family Readiness Officer (FRO)

The Family Readiness Officer (FRO) is the face of the Commander's vision and the hub of communication for the Unit, Personal, and Family Readiness Program. The FRO provides direct coordination for the Unit, Personal and Family

Readiness Program between the Commander, the Marines, the families, and all the available resources and organizations, both on and off DoD installations.

Families OverComing Under Stress (FOCUS)

www.focusproject.org

Families OverComing Under Stress (FOCUS) is a DOD contracted resiliency-building program designed for military families and children facing the challenges of multiple deployment stress and combat operational stress injuries during wartime. FOCUS teaches practical skills to help families overcome common challenges related to a parent's military service, to communicate and solve problems effectively, and to successfully set goals together and create a shared family story.. FOCUS may not be available at every Marine Corps installation. For availability, go to www.focusproject.org.

Installation Personnel Administration Center (IPAC)

IPAC provides personnel and administrative support and services to Marines, Sailors and family members by ensuring military personnel records and pay accounts are accurately and properly maintained.



Legal Services

Attorney assistance is available at all Marine Corps installations. Visit the Base Legal Service Office for legal assistance. Service members and family members with military ID cards are eligible to receive free legal assistance. Services available may include adoption advice, domestic relations, immigration and naturalization, Servicemembers Civil Relief Act, powers of attorney, wills, notary service and assistance with Family Care Plans. Please visit your installation website or unit's legal office for information.

Marine Corps Community Services (MCCS)

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

Marine Corps Community Services (MCCS) provides a variety of services and recreational programs that better the quality of life for the Marine Corps community, Active Duty, Reservists, Retirees, and family members. The profits from the sales of goods and services by MCCS are reinvested into the Marine Corps community to benefit all members of the Marine Corp family. Those profits are returned to the MCCS customers in the form of financial support to other MCCS activities, such as recreation, youth programs, and clubs

Marine and Family (MF)

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

Marine and Family Programs is designed to assist the individual Marine and family member through centralized information and referral services, relocation services, and the coordination of area human resource services. The division's purpose is to assist in having information and human services readily accessible and responsive to individual and family needs. The division also serves as the focal point for information exchange and coordination of military and civilian family programs. Persons in possession of a valid the military ID card and each person enrolled in DEERS is eligible to use these services. Services include:

- Marine Corps Family Team Building
- Information and referral
- Personal financial management
- Relocation assistance
- Volunteer program
- Family Member Employment Assistance Program
- Prevention and intervention services

Marine Education Program

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

The Military Academic Skills Program (MASP) was developed to improve an Active Duty, Enlisted Marine's competency in basic levels of general educational studies. At no cost to the Marine, they will receive a general review of basic level reading, writing, grammar, communication, and mathematics



skills. The purpose of this program is to prepare a Marine to retake the Armed Forces Classification Test (AFCT) and improve their Armed Services Vocational Aptitude Battery (ASVAB) scores. This program is ideal for Marines that would like to switch their job classification but require a higher score than what they had previously earned.

In addition, the Marine Corps Voluntary Education Programs provides policies, procedures, and funding for education programs & components on Marine Corps bases & installations.

Military OneSource

www.militaryonesource.mil

Military OneSource is a 24 hour a day, seven-day a week, real-time information and referral service that is funded by the Department of Defense. All services are provided at no cost and are available to active-duty, Guard and Reserve personnel, and their immediate family members, regardless of activation status.

In addition to telephonic services, the Military OneSource website features online articles, workshops, locators, financial calculators, as well as tips on tape, “Email a consultant” and much more.

Navy-Marine Corps Relief Society (NMCRS)

www.nmcrs.org

Navy-Marine Corps Relief Society (NMCRS) is a volunteer-based not-for-profit private 501(c)(3) organization specifically supported by the Department of the Navy. The society provides interest-free loans or grants to help with emergency needs such as:

- Food, rent, mortgage and utilities
- Disaster relief assistance
- Essential vehicle repairs
- Child care expenses
- Emergency transportation
- Pay problems or delays
- Funeral expenses
- Unforeseen family emergencies
- Patients share of medical and or dental bills

Financial assistance is provided on a need basis. All loans are interest free and normally repaid by allotment. In some instances, if repayment would cause a hardship, assistance may be provided as a grant.

Loans are made to the Marine. During deployments, in the absence of the Marine, an eligible family member may seek assistance with a valid power of attorney or a pre-authorization form can be placed on file at the NMCRS Office prior to deployment. If neither is available, the Marine will be contacted to provide authorization and to agree to repayment terms.

NMCRS offices are located on all major Marine Corps installations and Naval Bases. If you need to contact the Navy Marine Corps Relief Society and are not located near an installation, contact the



nearest Red Cross office. The Red Cross can act on behalf of a NMCRS office in terms of screening and providing financial assistance.

Personal Financial Management Program (PFM)

<http://www.usmc-mccs.org/services/career/personal-financial-management/>

The Personal Financial Management Program assists Marines and their families in achieving and sustaining personal financial readiness by providing personal financial education, training, counseling, and financial information and referral. A solid understanding of personal finances will build confidence in facing financial challenges, responsibilities, and mission readiness. Workshops include:

- Investment Planning
- Financial Planning
- Retirement and Estate Planning
- Consumer awareness and protection budgeting
- Military Financial Rights
- Thrift Saving Plan
- Saving Deposit Plan
- Casualty Assistance

Semper Fit & Recreation

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

Semper Fit & Recreation is the Marine Corps' health promotion and recreation program. It includes fitness and wellness programs. Services include:

- Recreation opportunities
- Special events
- Aquatics
- Intramural program
- Physical fitness
- Youth sports

Single Marine Program (SMP)

The Single Marine Program (SMP) provides opportunities for single Marines living in the barracks or off base to voice their concerns and provide suggestions regarding quality of life and other aspects of their lives. Primary focus areas are:

- Community involvement
- Quality of Life
- Life skills



- Health and wellness
- Recreation
- Career progression

The Single Marine Program also has many activities to get involved in as a single Marine. Marines are encouraged to contact their local FRO or local SMP Representative for more information and a current calendar of events.

United Service Organizations (USO)

www.uso.org

The United Service Organizations' (USO) mission is to support service members and their families. There are 130 centers worldwide whose programs and services include:

- Emergency assistance: USO centers offer housing and financial information, along with support for military members and their families, especially during emergencies.
- Support groups: With troops deployed all over the world, USO centers have established local support groups where family members of deployed service members can gather to provide support and encouragement for one another.
- New spouse orientation: Moving to a new area is often a difficult transition. Many USO centers offer orientation programs that help new residents acclimate to the culture and community.

Useful Websites

- Deployment Health and Family Readiness Library
<http://home.fhpr.osd.mil/resources/deployment-health-family-readiness-library.aspx>
- Internal Revenue Service (IRS) <http://www.irs.gov/>
- Marine Corps Community Services <http://www.usmc-mccs.org/>
- MyPay <https://mypay.dfas.mil/>
- National Resource Directory http://www.nationalresourcedirectory.gov/misc/about_us
- TRICARE military health care <http://www.tricare.mil/>
- Uniformed Service Employment and Reemployment Rights Act
<http://www.esgr.mil/userra/what-is-userra.aspx>
- U.S. Customs <https://www.cbp.gov/>
- U.S. Marine Manpower and Reserve Affairs <https://www.manpower.usmc.mil>
- U.S. Postal Services <http://www.usps.com>



Children's Helpful Websites and Resources

- **Child Care Aware of America** (www.childcareaware.org)
Child Care Aware is a Department of Defense initiative to support childcare needs of military parents. Active-duty families who are unable to access care on military installations are eligible during the deployment period and for 60 days after the return of the military parent.
- **Military Child Education Coalition** (www.militarychild.org)
This program identifies the challenges that face the highly mobile military child, increases awareness of these challenges, and implements programs to meet them.
It serves as a model of positive leadership and advocacy for ensuring inclusive, quality educational opportunities for all military-connected children that are affected by mobility, family separation, and transition.
- **Military Child Initiative** (www.jhsph.edu/mci)
The Military Child Initiative assists public schools in improving the quality of education for highly mobile and vulnerable young people with a special focus on military children by providing national, state, and local education agencies, as well as schools, parents and health, child welfare, juvenile justice and educational professionals with information, tools, and services that enhance school success. It includes a Web-based course on “Building Resilient Kids.”
- **Military Kids Connect** (<http://militarykidsconnect.dcoe.mil>)
Military Kids Connect (MKC) is an online community for military children (ages 6-17 yr. old) that provides access to age-appropriate resources to support children dealing with the unique psychological challenges of military life. MKC offers informative activities, fun games, helpful videos, and an online community that can build and reinforce understanding, resilience, and coping skills in military children and their peers.
- **Marine Corps School Liaison**
<http://www.usmc-mccs.org/services/>
The mission of the School Liaison Program is to identify and coordinate installation and community resources to reduce the impact of the mobile military life style on military school-age children and families as well as implement predictable support services that assist school-age children with relocations, life transitions, and achieving academic success.
- **Operation Purple** (www.militaryfamily.org)
The National Military Family Association created Operation Purple in 2004 to help military children struggling with having a parent deployed. Any military child can apply. If all spaces are not filled with campers who meet the deployment criteria, the remaining camp slots are filled with any military child from any service branch, the National Guard, Reserve, PHS, and NOAA. “Deployment” is defined loosely as it is recognized that TAD and travel can often take service members away from family for significant periods of time.

Registration for the free summer camps begins in late spring for all Operation Purple camp locations. Details on how to register and the necessary forms to apply for camp are available at: www.militaryfamily.org/kids-operation-purple/camps/.
- **Sesame Workshop** (www.sesameworkshop.org/)
Sesame Street provides much-needed support and practical education with Talk, Listen, Connect, a multiphase outreach initiative to help kids through deployments, combat-related injuries, and the death of a loved one. Videos, storybooks, and workbooks especially created for this program guide families through these tough transitions by showing how real families as well as furry monsters deal with similar



circumstances. Bilingual kit includes a Sesame Street DVD, a parent/caregiver magazine, and a children's activity poster.

- **United Through Reading** (<http://www.unitedthroughreading.org/>)
The United Through Reading® Military Program helps ease the stress of separation for military families by having deployed parents read children's books a loud via DVD for their child to watch at home.
- **Zero to Three** (www.zerotothree.org)
ZERO TO THREE is a national nonprofit that provides parents, professionals, and policymakers the knowledge and expertise to nurture early development.
ZERO TO THREE also plays a critical leadership role in promoting understanding around key issues affecting young children and their families, including childcare, infant mental health, early language and literacy development, early intervention and the impact of culture on early childhood development.

Counseling Support Resources

Chaplains

Military Chaplains play a vital role in helping Service Members and families during crucial moments in their lives. They are available 24/7 to provide spiritual guidance and help sort through issues or concerns. Through the Chaplain's Religious Enrichment Development Operations (CREDO), Spiritual Fitness Division (SFD), free weekend retreats, and workshops for families, couples, and individuals are available.

Marine Corps Community Counseling Centers

The Marine Corps installation based Community Counseling Center (CCC) provides services focused on prevention, early identification, and intervention for issues related to stress reactions, interpersonal relationships, marital problems, stress management, parenting skills, and grief and loss at no cost.

To locate the Community Counseling Center and programs offered, log on to your local installation MCCS website.

Defense Centers of Excellence Outreach Center (DCoE)

Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury (DCoE) is to improve the lives of our nation's Service Members, Veterans and their families by advancing excellence in psychological health and traumatic brain injury prevention and care. DCoE is available 24 hours, 7 days a week. For more information call 866-966-1020. You can also "live chat" with a specialist at www.realwarriors.net/livechat.

DSTRESS Line

The DSTRESS Line is a free anonymous behavioral health counseling service that gives Marines, attached Sailors, and family members a place to call and speak with "one of their own." It is a place to call and talk about stress in our lives—from the common everyday stressors to post-traumatic stress to life-threatening crises. It is non-medical and accessible 24 hours a day worldwide. DSTRESS Line counselors will not diagnose symptoms, but they will work with callers to help with a way forward. Please check the DSTRESS website for more information at www.dstressline.com or call 877-476-7734.



Family Advocacy Program (FAP)

<http://www.usmc-mccs.org/services/support/family-advocacy/>

Marine Corps Family Advocacy Program counselors are available at your Marine Corps installation to help you and your family cope with the challenges of marriage, parenting, deployment, reunion and reintegration. These challenges can have an effect on your emotional health, relationships, family life, and military readiness. Counseling services are available at no charge, they are easy to use, and they are just a phone call away.

You and eligible family members, including children, may each receive up to eight sessions with a family counselor per incident, per calendar year. However if the situation mandates it, the sessions can be extended past eight.

Military Family Life Consultants (MFLC)

Military Family Life Consultants (MFLC) program provides licensed counseling specialists to individual units who are remotely located and unable to access local services, such as Reserve units and Instructor & Inspector (I&I) duty stations.

Services are provided to individuals, couples, families, and groups on issues such as stress, anger, relationships, parenting, conflict resolution, deployment, separation, and more. Contact your Family Readiness Officer for contact information at your local installation.

Military OneSource: <http://www.militaryonesource.mil/confidential-help>

You can schedule face-to-face, non-medical counseling by calling a consultant at 800-342-9647. If the consultant determines the service is right for you, up to 12 counseling sessions will be authorized, and the consultant will put you in touch with a counselor that best suits your needs. The consultant may offer to schedule the first session.

Once you get authorization for a face-to-face session, you have 30 days to schedule the session. If you are not able to start your sessions within those 30 days, you can call Military OneSource to start over.

Tragedy Assistance Program for Survivors (TAPS): <http://www.taps.org/>

TAPS offers compassionate care to all those grieving the death of a loved one serving in our Armed Forces. Since 1994, TAPS has provided comfort and hope 24 hours a day, seven days a week through a national peer support network and connection to grief resources, all at no cost to surviving families and loved ones.

"The appearance of names and hyperlinks does not constitute endorsement by the U.S. Marine Corps of non-U.S. Government sites or the information, products, or services contained therein. Although the U.S. Marine Corps may or may not use these sites as additional distribution channels for Department of Defense information, it does not exercise editorial control over all the information that you may find at these locations. Such links are provided consistent with the stated purpose of this website."



Section 10

Reservist Information

Yellow Ribbon Reintegration Program (YRRP)

The Yellow Ribbon Reintegration Program is a DoD-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the deployment cycle. Through Yellow Ribbon events, Service members and loved ones connect with local resources before, during, and after deployments. Reintegration during post-deployment is a critical time for members of the National Guard and Reserve, as they often live far from military installations and other members of their units. Commanders and leaders play a critical role in assuring that Reserve Service members and their families attend Yellow Ribbon events where they can access information on health care, education and training opportunities, financial, and legal benefits. For more information, contact your Family Readiness Officer.



Termination of Residential Leases

Service Members Civil Relief Act (SCRA) allows individuals to terminate a lease when they go on active duty if the lease was entered into before going on active-duty status. Additionally, the act allows a Reservist to terminate a residential lease entered into while in the military, if the Reservist receives permanent change of station (PCS) orders, or receives orders to deploy for a period of not less than 90 days. Please note: To terminate the lease, the member must deliver written notice to the property owner at any time after call to active duty or receipt of orders for active duty.

Automobile Leases

If a Reserve Marine enters into an automobile lease before being called to Active Duty status, the Reservist may request termination of the lease per the Service Members Civil Relief Act (SCRA). However, for this to apply, the active-duty status must be for at least 180 continuous days. Reservists making a permanent change of station (PCS) move, or who deploy for 180 days or longer, may terminate such leases, with proper documentation. For more information, contact your Legal Services Office on installation.

Evictions from Leased Housing

Military Reservists may seek protection from eviction under SCRA. The service member must occupy the rented or leased property, and the rent cannot exceed a certain amount that is adjusted each year. The Reservist or eligible dependent who has received notice of an eviction must submit a request to the court for protection under the SCRA. If the court finds that the Reservist's military duties have materially affected his or her ability to pay rent in a timely manner, the judge may order a stay or postponement of the eviction proceeding for up to three months or make any other "just" order. For more information, please contact the Legal Services Office on installation.

Installment Contracts

Certain protections against repossessions for installment contracts are available through SCRA. If the contract was entered into before going on active duty and at least one payment was made before that time, the creditor cannot repossess the property while the Reservist is on active duty, nor can the contract be terminated for breach of contract without a court order. For more information, please contact the Legal Services Office on installation.

Interest Rate

If a Reserve Marine's military obligation has affected his or her ability to make payments on financial obligations such as credit cards, loans, mortgages, etc. when called to active duty, the Reservist can have the interest rate capped at 6 percent for the duration of the military obligation. Qualifying debts are debts that were incurred by the Reservist, or jointly by the Reservist and spouse, before going on active duty. Debts incurred after going on active duty are not protected. Each creditor should be contacted, as there may be different requirements, which may include providing a copy of military orders and/or an Intent to Deploy letter.



Required documents can be obtained from the individual Reservist's S-1 administrative section.

Court Proceedings

If a Reserve service member called to active duty is a defendant in a civil court proceeding, the court may grant a 90-day delay in the proceedings. The provision applies to civil lawsuits, suits for paternity, child-custody suits, bankruptcy debtor and creditor meetings, and administrative proceedings. Reservists should contact the Legal Services Office for guidance on being granted a delay in proceedings.

Enforcement of Obligations, Liabilities, Taxes

A Reserve Marine called to active duty, or their eligible dependent may, at any time during military service, or within six months thereafter:

- Apply to a court for relief of any obligation or liability incurred by the Reservist or dependent prior to active duty
- The court may grant stays of enforcement, during which time no fine or penalty can accrue.

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

Employer Support of the Guard and Reserve (ESGR)

Employer Support of the Guard and Reserve (ESGR), a Department of Defense office, was established in 1972 to promote cooperation and understanding between Reserve Component Service members and their civilian employers and to assist in the resolution of conflicts arising from an employee's military commitment.

ESGR informs and educates service members and their civilian employers regarding their rights and responsibilities governed by Uniformed Services Employment and Reemployment Rights Act (USERRA.) ESGR does not enforce USERRA, but serves as a neutral, free resource for employers and service members.

ESGR's Ombudsman Services Program provides information and mediation on issues related to USERRA. The ESGR Customer Service Center is available to answer USERRA questions. Specially trained Ombudsmen are available to assist members of the Guard and Reserve in resolving disputes with their civilian employers related to military service in the uniformed services through neutral and impartial mediation. ESGR Ombudsmen are volunteers located throughout the U.S. and U.S. territories.



Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) is a federal law that establishes rights and responsibilities for uniformed service members and their civilian employers.

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to perform service in the uniformed services to include certain types of service in the National Disaster Medical System and the Commissioned Corps of the Public Health Service.

USERRA affects employment, reemployment, and retention in employment, when employees serve in the uniformed services. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

For more information about ESGR and USERRA, contact: <http://www.esgr.mil/>

Childcare for Reserve Families

Reserve families are unique, in that they do not usually reside near a military installation. There are many childcare resources available to Reserve Families such as:

- Child Care Aware of America (CCAoA) Operation Military Child Care
- YMCA

For more specific information on each of the services these resources provide, please go to the resource page of this handbook.



Handbook Acronyms

AFCT	Armed Forces Classification Test
AOCT	Authorized Official Communication Tool
ARC	American Red Cross
ASVAB	Armed Services Vocational Aptitude Battery
BAH	Basic Allowance for Housing
BAS	Basic Allowance for Subsistence
CAC	Consolidated Administration Center (ConAd)
CACO	Casualty Assistance Calls Officer
CCAoA	Child Care Aware of America
CCC	Community Counseling Center
CCUS	Childcare in a Unit Setting
CDC	Child Development Center
CONUS	Continental United States
COSC	Combat Operational Stress Continuum
CREDO	Chaplains Religious Enrichment Development Operation
CYP	Child and Youth Programs
DCoE	Defense Centers for Excellence
DEERS	Defense Enrollment Eligibility Reporting System
DFAS	Defense Finance Accounting Service
DMO	Distribution Management Office
DoD	Department of Defense
DUSTWUN	Duty Status Whereabouts Unknown
EFMP	Exceptional Family Member Program
FAP	Family Advocacy Program or Fleet Assistance Program
FCC	Family Childcare
FCP	Family Care Plan
FMEAP	Family Member Employment Assistance Program
FOCUS	Families OverComing Under Stress
FRO	Family Readiness Officer
HHG	Household Goods
HIPPA	Health Insurance Portability and Accountability Act
HMO	Health Maintenance Organization



IA.....	Individual Augmentee
I&R.....	Information & Referral
IPAC	Installation Personnel Administration Center
L.I.N.K.S.....	Lifestyle Insights, Networking, Knowledge, and Skills
LES	Leave & Earnings Statement
M&RA	Manpower and Reserve Affairs
MAGTF.....	Marine Air/Ground Task Force
MASP.....	Military Academic Skills Program
MCCS	Marine Corps Community Services
MCFTB.....	Marine Corps Family Team Building
MCI.....	Marine Corps Institute
MEB	Marine Expeditionary Brigade
MEPS	Military Entrance Processing Station
MSEP	Military Spouse Employment Partnership
MEU.....	Marine Expeditionary Unit
MFP.....	Marine and Family Programs
MFLC.....	Military Family Life Consultants
MFR	Marine Forces Reserve
MTF	Military Treatment Facility
MyCAA.....	Military Spouse Career Advancement Account
NACCRRRA	National Association of Child Care Resource & Referral Agencies
NMCRS.....	Navy Marine Corps Relief Society
OPSEC	Operations Security
OCONUS	Outside the Continental United States
PADD.....	Person Authorized to Direct Disposition
PCS	Permanent Change of Station
PFM.....	Personal Financial Management
PFPWD	Program for Persons with Disabilities
PMO	Provost Marshal's Office
PNOK.....	Primary Next of Kin
POA.....	Power of Attorney
POV.....	Privately Owned Vehicle
FCC.....	Family Childcare



P&PD.....	Personal and Professional Development
PREP.....	Prevention & Relationship Enhancement Program
RAPIDS	Real-time Automated Personnel Identification System
RDST	Readiness and Deployment Support Training
RED.....	Record of Emergency Data
RSS	RAPIDS Self-Service
SAC.....	School-age care
SCRA	Servicemembers Civil Relief Act
SDP.....	Savings Deposit Program
SECO	Spouse Education and Career Opportunities
SGLI.....	Servicemembers Group Life Insurance
SMP.....	Single Marine Program
SNOK.....	Secondary Next of Kin
SOCDNS.....	Servicemembers Opportunity Colleges Degree Network System
TAD	Temporary Additional Duty
TAPS.....	Tragedy Assistance Program for Survivors
TSC	TRICARE Service Center
TSGLI.....	Servicemembers' Group Life Insurance Traumatic Injury Protection
TYA	TRICARE Young Adult
DMO	Distribution Management Office
UDP.....	Unit Deployment Program
UPFRP	Unit, Personal and Family Readiness Program
UPS	United Postal Service
USO.....	United Service Organization
VA.....	Veterans Affairs



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