

# 1<sup>st</sup> Armored Division



**Team Bliss**

**Family Readiness Handbook**

# Table of Contents

**Foreword**

**Privacy Act Statement**

**CHAPTER ONE: Family Readiness Group** ..... Page 6

- Family Readiness Support Assistants (FRSA)
- Family Readiness Groups (FRG)
  - ❖ What FRG Can and Can't do
  - ❖ Do's and Don'ts
- The Care Team
- Telephone Rosters (Chain of Concerns).
- Frequently Asked Questions

**CHAPTER TWO: Before a Deployment (Pre-Deployment)** ..... Page 12

- Get Organized and Plan Ahead
- Single and Dual Military Parent Deployments
- Deployment and the Single Service Member
- Communication is the Key
- The Seven Stages of the Emotional Cycle of Deployment
- Helping Children with Deployment
- Myths of Deployment

**CHAPTER THREE: During a Deployment** ..... Page 18

- In the Event of a Deployment – and Information Flow
- Communication Tips
  - ❖ Adults
  - ❖ Children
- Home Security/Crime Prevention Tips
- Handling Emergencies
- Operational Security (OPSEC)

**CHAPTER FOUR: Redeployment and Homecomings** ..... Page 26

- What to do Before a Homecoming
- Family Members and Children Keeping Connected
- Post Deployment and Reconstitution State
- Family Connection- Re-establish Closeness
- Warning Signs
- The 10 Commandments of Homecoming for Married Soldiers

<b>CHAPTER FIVE: Finances</b> .....	Page 33
• General Information and Tips	
• Entitlements	
• Spending Plan	
• Amy Emergency Relief	
<b>CHAPTER SIX: Legal and Administrative</b> .....	Page 37
• Powers of Attorney (POA): General, Special, Medical	
• Wills	
• Servicemembers Civil Relief Act (SCRA)	
• Helpful Hints from Legal Assistance	
•	
<b>CHAPTER SEVEN: Medical</b> .....	Page 44
• Medical Benefits	
• Dental Benefits	
<b>CHAPTER EIGHT: Religious Resources</b> .....	Page 45
• Religious Support and Activities	
<b>Appendix One: 1<sup>st</sup> Armored Division Soldier Readiness Contract</b> .....	Page 48
<b>Appendix Two: Family Contingency Plan</b> .....	Page 52
<b>Appendix Three: Family Deployment Checklist</b> .....	Page 54
<b>Appendix Four: Virtual FRG (v-FRG) 1<sup>st</sup> AD, HHBN website</b> .....	Page 58
<b>Appendix Five: Family Readiness Group Telephone Tree</b> .....	Page 59
<b>Appendix Six: Family Budget Worksheet</b> .....	Page 60
<b>Appendix Seven: Legal/Examples POA/SCRA 6% Letter</b> .....	Page 62
<b>Appendix Eight: Health Record</b> .....	Page 65
<b>Appendix Nine: Quick Reference Telephone List</b> .....	Page 67
<b>Appendix Ten: Helpful Resources and Websites</b> .....	Page 73

**Acknowledgements**

**Privacy Act Statement**

## **Foreword**

It is of utmost importance that 1<sup>st</sup> Armored Division and Team Bliss Families to prepare train, and resource themselves for the day-to-day requirements associated with Army living. They must be ready to assume command of the home front in the absence of their Soldier on short notice. This means equipping, arming, and training as Army Families to meet the needs of self-reliance, preservation, and forward movement as Soldiers focus on the mission that lies in front of them.

Deployment is a challenge under the best of circumstances and unfortunately as we all know, Army life means separation. Although you may not be together, there are many things that you can do to strengthen your relationship. Whether this is your first or one of many separations, remember your Rear Detachment Commander and Family Readiness Group are here to assist you. We understand that the stresses that you as a spouse, a child, a parent, or loved one can go through. We also understand the having some sort of support system is essential, whether it's the FRG, a church group, or a friend. We want this handbook to be a "one-stop" resource guide for Soldiers, families, and other loved ones of our Soldiers.

In it, you will find a wealth of information on many topics that are essential to a successful deployment. You will also find sections that give you the chance to sit down, make plans, and work out your own resource network for the period that you will be separated during this deployment.

Don't let the quantity of information and issues overwhelm you. There are plenty of resources to call upon when you have an issue or a problem. Use this handbook as your guide to those resources.

By looking ahead and anticipating the likelihood of a deployment, you and your loved ones can adequately plan for this separation.

***SERVING THE NATION!***

## **PRIVACY ACT STATEMENT**

**AUTHORITY: PRIVACY ACT OF 1974 (5 U.S.C. § 552a); 10 U.S.C. § 5042.**

**PRINCIPAL PURPOSE: TO OBTAIN INFORMATION TO ASSIST U.S. ARMY COMMANDERS, FAMILY READINESS GROUP LEADERS AND OTHER UNIT FAMILY READINESS PERSONNEL, AND INDIVIDUAL SOLDIERS AND THEIR FAMILY MEMBERS TO BETTER PREPARE FOR UPCOMING UNIT DEPLOYMENTS.**

**ROUTINE USE: INFORMATION PROVIDED IS CONFIDENTIAL. THIS INFORMATION WILL ALLOW COMMANDERS, FAMILY READINESS GROUP LEADERS AND OTHER UNIT FAMILY READINESS PERSONNEL TO LOCATE AND ASSIST FAMILY MEMBERS IN THE EVENT OF A MISHAP OR OTHER EMERGENCY DURING DEPLOYMENT. THE FORMS WILL BE RETURNED TO INDIVIDUAL SOLDIERS AND THEIR FAMILY MEMBERS AFTER POST-DEPLOYMENT OR TRANSFER FROM THE DEPLOYING UNIT OR THEY WILL BE DESTROYED.**

**DISCLOSURE: YOUR DISCLOSURE OF THE REQUESTED INFORMATION IS VOLUNTARY, HOWEVER, FAILURE TO PROVIDE THE REQUESTED INFORMATION MAY MAKE IT MORE DIFFICULT FOR YOU TO BE LOCATED AND ASSISTED IN THE EVENT OF A MISHAP OR OTHER EMERGENCY**

# **CHAPTER ONE**

## **Family Readiness Group**

### **Family Readiness Support Assistants (FRSA)**

The Family Readiness Support Assistants (FRSAs) work directly for the Brigade Commander or Rear Detachment Commander (during deployment). The FRSA's main objective is to provide the Commander/RDC, Military Point of Contact (MPOC), and FRG Leader with administrative assistance in support of family readiness programs and activities.

### **Family Readiness Groups (FRGs)**

The official definition of a Family Readiness Group (FRG) is, "AN ORGANIZATION OF FAMILY MEMBERS, VOLUNTEERS, AND SOLDIERS BELONGING TO A UNIT THAT TOGETHER PROVIDE AN AVENUE OF MUTUAL SUPPORT, ASSISTANCE AND A NETWORK OF COMMUNICATION AMONG THE FAMILY MEMBERS, THE CHAIN OF COMMAND, AND COMMUNITY RESOURCES."

The group provides information to and support for families and members of the unit, especially during periods of separation. A Soldier must be able to concentrate on the mission at hand, knowing that the FRG is there to help when the Soldier is away can be a big relief

The FRG is structured based on the specific needs of the unit and are managed differently in every unit. What works for a non-deployed unit will not necessarily work for a deployed unit. Commanders need to look at their unique requirements and design their FRG around them. How they are designed and managed depends upon many things; the personality of the leaders, the number of families involved, available resources, etc. The core of the Family Readiness Groups is the company, for this is where the rubber meets the road. All FRGs throughout the Army share the same purpose-to EMPOWER ARMY FAMILIES.

There is no rank in the FRG. The active role of our junior enlisted and noncommissioned officer wives in our readiness group has been the key to our success. The FRG is not a club. All Soldiers and family members are members of the FRG. The role you play in your FRG is your choice. You are welcome to participate as much as you would like, or are able to.

### **Family Readiness Groups Can:**

- Empower families to become more knowledgeable and self-reliant
- Promote more efficient use of community resources
- Reduce soldier and family member stress
- Increase the soldier's ability to devote his full attention to the mission by offering
- Reassurance that the family members have close, reliable, and friendly assistance
- Care for each other
- Provide a helping hand when needed
- Answer questions
- Give moral support
- Establish a sense of family within the unit
- Access information and resources to help you solve problems
- Provide an effective way of gaining information, and control during deployment and other times
- Help family members develop a more positive attitude toward themselves, the unit, the deployment, and the Army
- Increase morale by offering a variety of activities that will enforce and educate family members and provide the opportunity to build supportive relationships
- Foster increased levels of cohesion, and confidence, for family members and deployed Soldier
- Unite other family programs designed to improve the quality of life

### **Family Readiness Groups Aren't Equipped To**

- Be part of the casualty notification service
- Be a babysitting service
- Be a surrogate parent
- Be a social worker
- Be a taxi or bus service
- Be a loan agency
- Be a lending service

## Family Readiness Groups Do's and Don'ts

---

### Do

- ❖ Plan, coordinate and conduct social events and informational activities designed to promote and improve family readiness.
- ❖ Elect at a minimum a President and Treasurer.
- ❖ Interact with installation activities (FFSC, MWR and Chaplains, etc) to coordinate support and avoid duplication of services.
- ❖ Establish by-laws for review of CO. Make available to members.
- ❖ Establish agenda and identify objectives for each meeting.
- ❖ Open membership to all family members, Soldiers and civilians associated with the command and its personnel.
- ❖ Coordinate with the command liaison on matters of mutual interest to both the Command and the FRG.
- ❖ Request CO endorsement or approval of FRG Fundraising events when the event occurs within command spaces and is conducted among command members or families to raise money for the benefit of their own command members or families.
- ❖ Attend FRG training
- ❖ Disestablish the FRG when a vote of its members determines that disestablishment is in the best interest of the FRG

### Don't

- ❖ Solicit or accept gifts on behalf of the Command or Department of the Army.
  - ❖ Confuse FRSA and FRG roles and responsibilities.
  - ❖ Fundraise in command spaces without the approval of the commanding officer.
  - ❖ Host a fundraising event on the base without approval from the installation commanding officer (when the location is other than unit command spaces).
  - ❖ Imply that the Army officially endorses fundraising events that occur off base.
  - ❖ Request CO endorsement of an FRG fundraiser to benefit a charity of the FRG's choosing.
  - ❖ Use command name without approval of the commanding officer.
  - ❖ Use seals, logos or insignia of command on any FRG letterhead, correspondence, titles, or in association with programming.
  - ❖ Release personal information, obtained in the course of official volunteer duties, absent proper consent of the individual(s) concerned.
-

## **The Casualty Assistance Response (CARE) Team**

The CARE Teams' goal is to provide short-term emotional and logistical support to the families of deceased or injured Soldiers. The program is administered by the Brigade Rear Detachment Commander (RDC). The Care Team is considered to be the "first response call team" and is designed as a temporary transitional assistance until the families own support structure is in place. The team is bound by confidentiality and will sign a form following CARE Team training. If you are interested in joining the Care Teams please contact your FRG Leader for more information.

## **Telephone Rosters (Chain of Concerns)**

You will be notified through the Family Readiness Group Telephone Roster (Chain of Concern) of important information pertaining to the unit and the FRG. The FRG Chain of Concern is your primary link with the Army in the event of a deployment, and it is a means to communicate what is often very important information. Reasons to activate the Chain of Concern can range anywhere from planning unit social functions, passing on general information, passing on deployment information, homecoming information, or emergency information. It is one of the most efficient ways of getting the correct information to you in a timely manner. Sending information home through the soldier, seldom ever works effectively.

Participation is not mandatory. The Chain of Concern, however, functions to keep you in-the-loop and armed with the most up-to-date information concerning the unit. More importantly, it is a means of emergency notification. All spouses, therefore, are strongly encouraged to participate by completing a Family Assistance Form. Ensure that the FRG Leader has your current mailing address and telephone number. If you want to keep your phone number confidential or unlisted just let the FRG leader know of your decision. This way your number will not be printed on the roster; it will only be given to the FRG Leader and your Point of Contact.

If you plan to leave the area during a deployment, please contact the Rear Detachment Commander or FRG Leader with a telephone number where you can be reached in the event of an emergency. Please do not put your leader in a situation where he/she must search for you, or where we are unable to contact you in an emergency situation. Time is precious during the emergency notification process.

In the event of a deployment, as soon as the information becomes available, the Rear Detachment Commander will contact the Battalion's FRG Leader and they will initiate the FRG communications network to get the information to you.

**IF YOUR TELEPHONE NUMBER, EMAIL ADDRESS, OR MAILING ADDRESS CHANGES CONTACT YOUR POINT OF CONTACT AND FRG LEADER TO LET THEM KNOW!!!**

If you have not received a copy of the current FRG phone roster, have your spouse pick one up from the company commander's office to keep near your telephone.

It should not be used for solicitations or mailing lists of any kind. It is only to be used for FRG purposes. Public access to the telephone numbers on this list could pose a safety risk to FRG members during a deployment, so be careful to thoroughly destroy outdated copies of the roster whenever you receive an updated copy and keep your current copy secure and near your telephone.

## **Family Readiness Groups Frequently Asked Questions**

### **What is the role of the FRSA?**

FRSA may collaborate with the FRG on behalf of the command, but the office-holder can- not serve as an FRG officer. An FRSA may participate in the FRG in a personal capacity, but not as the official FRSA.

### **What is the purpose of a Family Readiness Group (FRG)?**

FRGs help plan, coordinate, and conduct informational, care-taking, morale-building and social activities to enhance preparedness and command mission readiness and to increase the resiliency and well being of Sailors and their families.

### **Who can be an FRG member?**

Family members, Soldiers and civilians associated with the command and its personnel.

### **Is there training for FRG leadership?**

Yes. Army Community Service (ACS) offers Family Readiness Group Leadership Training. Command leadership, their spouses and FRG leadership are encouraged to attend.

### **Do FRGs need by-laws?**

Yes. In order to receive approval to operate onboard the installation or the unit, or to use the command name, an FRG must submit its by-laws to the installation or unit CO for review and approval. By-laws provide structure and guidance, and clearly define leadership roles and responsibilities.

### **Can FRGs accept or solicit gifts?**

An FRG is free to accept solicited and unsolicited gifts offered in accordance with its by-laws. However, FRG members may not solicit gifts on behalf of the command or imply the Army endorses the FRG's fundraising activities. An FRG may never accept a gift on behalf of a Command or the Department of the Army.

**Does everyone in the FRG have to complete the Volunteer Agreement Form?**

No. Only FRG members who wish to become official volunteers must complete the Volunteer Agreement Form DD2793. The Commanding Officer may choose to accept some members as official volunteers to assist with family support programs. CO will then provide official volunteers with a clear, written description of duties; scope of responsibilities assigned and appropriate training; and the CO will supervise performance of those duties. When performing these official volunteer functions, the individual works for the command and not the FRG.

**Will FRG members be reimbursed for out-of-pocket expenses?**

Unit COs may only authorize reimbursement of qualifying expenses for designated official volunteers.

**Can FRG events/meetings be held in command spaces?**

Installation and unit COs may provide logistical support, such as access to installation/command spaces and use of equipment for permissible FRG events.

**How is an FRG established? Does every command have to have one?**

Not all commands have FRGs. Any family member, Soldier, or civilian associated with the command and its personnel can take the lead on establishing an FRG. The first step is to attend the FRG training offered by the ACS.

**PLEASE ATTEND YOUR FRG MEETINGS!**

## **CHAPTER TWO**

### **Before a Deployment (Pre-Deployment)**

#### **Get Organized and Plan Ahead**

Once a unit has deployed, it is too late to realize you need your spouse's or family member's signature or don't know where things are or how important tasks are done. Try to anticipate what will happen after deployment and separation. These problems can easily be avoided. Plan how to handle practical problems. True Soldier and family readiness comes from a series of minor tasks accomplished well in advance rather than a sudden "crash" program begun after receiving an unexpected deployment notice. Last minute rushing produces needless family worry and stress. It causes many parts of the family readiness plan to be left undone. Try to write about solutions and plans, not focusing on the problems. Many people find that routine and ritual can be comforting. By looking ahead and anticipating the likelihood of a deployment you and your loved ones can adequately plan for this separation.

#### **Doing the following helps getting organized**

- Complete your Family Assistance Form – give to your Commander or FRG leader.
- Work out any differences you may have with family members *NOW*.
- Go over the checklists in this packet: Financial, Legal, Transportation, Housing and Medical.
- Complete a calendar with important dates written in it, such as birth dates, holidays, anniversaries, vehicle safety inspection renewal dates, vehicle tag renewal dates, date for filing taxes, payment due dates and amounts etc., (Each of you keeps a copy).
- Identify your support systems: family, friends, and FRG members, place of worship.

## **Single and Dual Military Parent Deployments**

Single parents and dual career military couples face the same reality. They may experience even greater stress and responsibility during preparation of the separation. No other "parent" remains at home and, therefore, separation takes on an increasingly stressful dimension.

- Dual military and single parent families on active duty must carefully plan for their children.
- Always have your approved Family Care Plan ready.
- Give the person caring for your child a Power of Attorney for medical care.
- Make financial arrangements for all the extra child-related expenses.
- Make sure the rear detachment commander and FRG Leader has up-to-date information such as your current address, phone number, and Family Care Plan.

## **Deployment and the Single Service Member**

While the majority of the information in this handbook deals with separation issues involving couples, deployments or extended TDYs can be just as demanding for the single military member. Not only will you experience all the emotions and relationship stresses discussed in this guide; you have the added burden of finding a reliable individual to handle your personal affairs during your absence. The importance of a will and power of attorney is just as critical for single members as it is for their married counterparts. Please take time to go through this guide. You will find it helpful.

## **Communication is the Key**

Often, family members don't talk about deployment because the possibility of separation makes them feel uncomfortable. Honest discussion is usually the best way to deal with anxiety and minimize potential problems. Agree how often you will write and what type of information will be shared. Discuss alternate ways to communicate such as email, video and letters and phone calls. It is a good ideal to plan in advance for length and frequency of hone calls. Establish a few ground rules a making a list of the "need to know" items before a call will help to keep phone bills under control.

## **Expect to go through a series of Feelings**

Couples preparing for deployment and separation go through many emotions. At first, they may feel excited. Later, they may start to withdraw from each other in an attempt to deal with powerful feelings. After separation and reunion, they may be disappointed that things did not go as they had hoped. Intense feelings are normal. Recognize your feelings and expectations and talk to your partner about them. Recognize that many couples argue right before a deployment. Talking about your feelings ahead of time can help to minimize this. Don't worry if you are angry or depressed the first few days after separation. Do what you have to do, but go easy on yourself. Soon, you'll begin to see that you can handle separation.

## **Emotional Cycle of Deployment**

The Emotional Cycle of Deployment (ECOD) describes changes in spouses' behavior and emotions during deployment of three months or more. Although it was initially developed for wives, the model has been useful in working with husbands and children as well. The ECOD presents a general picture and appears to be true for spouses most of the times, but each person is unique and the exceptions are varied.

Long before the Soldier walks out the door, the process of getting ready for deployment starts. For a period of time, the spouse tends to ignore the upcoming deployment, fantasizing that something will happen to prevent it. At some point, an event will trigger recognition of the reality of departure and then the Emotion Cycle begins.

### **Stages One through Seven**

**Stage One - *Anticipation of Departure*** (1-6 weeks before departure). Before the deployment it is not uncommon for spouses to protest, to feel tense, to be frustrated and to avoid the reality of the Soldier's departure. Spouses may unexpectedly find themselves crying at what may seem to be little things. There is also tension as couples cram a multitude of activities in a reduced time frame.

**Stage Two - *Detachment and Withdrawal*** (Last week before departure). Detachment may begin before the actual departure. There may be anger and emotional break-off as people prepare for separation. It can be a time of mixed feelings, as one attempts to protect oneself from hurt by distancing, yet wants to make the most of the available time. At the beginning of this stage the spouse may experience the grief of loss. Detachment will also be a part of the whole separation time. It is the state of routine, day to day, living.

**Stage Three - *Emotional Disorganization*** (1-6 weeks into deployment). Emotional disorganization can occur initially when the spouse attempts to make new routines and carry out their duties. Many spouses are depressed and withdraw from friends and neighbors, especially if the neighbors' spouses are home. They often feel overwhelmed as they face total responsibility for family affairs. The disorganization soon passes, however, as the spouse recovers.

Important notes to remember during both stage two and three is take care of your and your children's health. Shop and cook for healthy nutrition. Get plenty of rest and exercise. In addition, avoid trying to do everything all by yourself. Contact family, friends, neighbors, and spouses of other deployed Soldiers whenever you need practical or emotional support. There are many other spouses in your unit family that are dealing with the same emotions and increased responsibilities that you are feeling. Often it helps just to talk to someone in the "same boat."

**Stage Four - *Recovery and Stabilization*** (variable, between weeks 3 & 5). Recovery and stabilization occurs as the spouse gets set into a routine and realizes they are doing fine. It is a time of increased confidence. A subconscious move from "we" to "me" has taken place at least to some degree. The spouse often refers to "my house," "my car," and "my kids." Most spouses have a new sense of independence and freedom and take pride in their ability to cope.

**Stage Five - *Anticipation of Return*** (6 weeks before return). This is the "oh boy! They're almost home," stage. With it comes excitement and anxiety. Some spouses become frenzied, as they rush around trying to make everything perfect for their Soldier's return. Many spouses start diets and pick up the pace of doing what ever it is they feel must be done before the Soldier returns.

Important notes to remember for stage five is don't expect things to be perfect after the reunion. Consider setting aside quiet time during the first few days. Avoid planning a busy schedule of events. Even though reunion is exciting, it can be stressful, too. Changes may have occurred and you both will need time to adjust.

**Stage Six - *Return Adjustment and Renegotiation*** (6 weeks after return). Upon return to home the phase of adjustment and renegotiation of the relationship begins. The set of assumptions and expectations need to be reset, and reevaluated, to account for the changes that have occurred in the past year. It may be a time of tension and fighting. This is, however, normal and to be expected. Communication is the key. Especially during stage six. Remember, open, honest communication can solve many problems or conflicts.

**Stage Seven - *Reintegration and Stabilization*** (6-12 weeks after return). The last stage is when reintegration of the family is complete and things have stabilized. The move from "me" (my house, my car, my kids) to "us" (our house, our car, our kids) is complete. The returning spouse is a part of the family again, and "normal" life resumes.

## **Helping Children with Deployment**

The pre-family separation period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Very often young children may become confused and fearful that Mommy or Daddy will desert them. Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, as well as guilt for feeling that way, are often demonstrated in the child's behavior. Change is puzzling to children. They want everything to remain the same. When changes occur, children usually have no other way to release anxieties, and nowhere to go for help. At a time when the separated spouse's responsibility to the Guard becomes more demanding of their time and energy, the remaining spouse may feel overwhelmed, as they prepare to solely support the children, home and car.

### ***What can be done about relieving stress during the period before the Soldier departs?***

- Talk to your children about the assignment or deployment before it happens. Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advance warning will only give the child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.
- Build on Your Emotional Bond. The departing parent needs to spend some QUALITY time with each child before they leave. Younger children (under 8) will be willing to accept a half hour of face-to-face communication. Don't be afraid to hug your child. A display of affection is powerful communication. Older children (8 and over) appreciate being consulted when deciding how long and where this "special" time together can occur.

Use this time to share pride in your work, your unit, the Army, and the purpose for your assignment or deployment. Children of school age are beginning to understand that some events must happen for the good of everyone. It is a little easier to let go if Mom or Dad's job is seen as essential to the mission of the Army.

### **Tips for the Spouse Left Behind with Children**

It is very possible you will admit feelings of sadness, self-doubt, fear, or loneliness to your spouse and children. Most parents will agree that these are acceptable risks, and the feelings revealed are much easier to deal with when they can be expressed within the comfort and security of the family.

Be honest about your feelings. Do not attempt to hide feelings--your own or the children's. Many times we try to spare our children from knowledge of our own concerns, self-doubts, and fears.

Give children a method of measuring the passage of time. Families use such techniques as a ceremonial crossing-off of each day on a calendar as it passes, or of tearing a link off a paper chain consisting of the number of days or weeks the departed spouse will be away.

Make sure the departed spouse stays well informed. Do not make the mistake of depriving your spouse of knowledge of what is happening at home, or the way things are being handled, out of fear of "distracting" or "worrying" him or her on the job. (One parent was "spared" the knowledge that his or her son had to be hospitalized for emergency surgery.)

Be responsible for all disciplining. Do not fall into the trap of using "Just wait until your Father or Mother gets home" as the ultimate threat. How can a child be expected to greet with joy and affections a parent that has been held over their head for months as the ultimate punisher.

### ***TURN ON YOUR SENSORS AND TUNE IN TO YOUR CHILD'S WORRIES ABOUT THE ASSIGNMENT OR DEPLOYMENT***

#### **Myths of Deployment**

**Myth #1:** Many people assume that one "gets used to" separation, and therefore, each deployment and separation is less difficult and hurtful. Research proves this false, as does personal experience. The first deployment requires the greatest adaptation because everything is new. The next several deployments are somewhat easier because of lessons learned. However, if the deployment cycle is frequent and continuous families find that the effect is cumulative and the stain is great. Knowing that there are others with the same feelings and experiences during this time may make you feel less alone. Reach out to others and make sure you have good social support.

**Myth #2:** After the service member returns home, you can pick up right where you left off before the deployment. This just isn't so, particularly after first separation. Each partner has been changed by the experience and the physical, mental, financial and emotion challenges they have faced. A wife and husband are different after separation and must learn to be flexible as they adapt to each other's and the children's growth.

**Myth #3:** All of the illnesses suffered during deployment are a figment of your imagination or due to your spouse's absence. Many spouses feel there is a tendency by doctors to attribute very real pain or illness to the absence of the deployed partner. Their suffering may be inaccurately diagnosed as childish attention-getting behavior. Stress can bring on medical problems and it is important to have those addressed.

## **CHAPTER THREE**

### **During a Deployment**

#### **In the Event of a Deployment and Information Flow**

If the Brigade, or even a portion of the Brigade, receives a deployment order, the unit will conduct several activities to ensure that both the soldier and their family are prepared.

#### **Deployment Briefings**

The Division and its Battalion will conduct a deployment briefing outlining the deployment and providing as much specific information as possible. Generally, there will be conducted several briefings (some during the day and some at night) to accommodate the different schedules of Soldiers and the family members.

#### **Deployment Guide**

At deployment briefings, units will hand out a specific guide to the current deployment. Information normally contained in this handout will include the current names and phone numbers of the rear detachment, FRG leaders, mailing address and any other information unique to this event (e.g. additional financial entitlements for Soldiers while deployed).

#### **Verification of Soldier Readiness**

Although a unit conducts periodic Soldier Readiness Processing (SRP), in the event of a deployment the unit will verify this information. This includes validating the Soldier's emergency data form (DD93), Service Members Group Life Insurance (SGLI), immunizations and checking wills and powers of attorney.

#### **Information Flow During a Deployment**

Rear Detachment. The Rear Detachment Commander (RDC) is the point of contact for all official information on the deployment. Ultimately, he/she is responsible for ensuring that the Soldiers and their family members are informed.

The FRG assists the RDC in disseminating information. This may take the form of activating the phone tree or conducting periodic FRG meetings at the company, battalion, or Brigade levels.

## **Communication Tips during the Deployment (letters, emails, and care packages)**

Communication during deployment takes many different forms. The greatest morale builder during a deployment is communication from home. Send letters, make cards, send “care” packages, and send email or video email messages.

Great methods of communication during deployments are letters. Long distance telephone calls can get very expensive, very quickly and letters can be reread during lonely moments or times when phone and email are not available. All soldiers look forward to mail call during their deployment. Remember that mail will take a week or more to reach your Soldier and military operational schedules may delay mail even further.

- Be informative and cheerful.
- Use sarcasm and humor with great care. Remember that in writing no one can hear the tone of your voice or see the expression on our face.
- Rumors should be avoided, especially if they deal with classified subjects such as unit movements or deployments.
- Do not brag to other spouses about the number of letters you write or the number you receive. Score keeping usually results in hurt feelings.
- Gossip about other members of the unit, or their families, can cause unnecessary trouble and may not be true. Avoid Gossip!
- Write often and write about anything, even the weather. Sometimes the best letters are simply about the events in your day.
- Avoid troubling your spouse with problems that he/she cannot solve. Seek assistance with some of the many agencies and people here at Fort Bliss.

If you are angry with your spouse or things are going all wrong, try recording everything you’re feeling on paper or in a journal. Sometimes after you have vented the frustration, you will feel better and can better handle the situation. **DO NOT SEND THESE TO YOUR SOLDIER.** Remember, there are no “kiss and make-ups” when they are away and written words are far more permanent than spoken ones. Sometimes it helps just to talk to a friend or a Chaplain.

Soldiers like to get goodies from home. Some suggestions for things to include in Care Packages: cookies, cereal, magazines and books, candy, games, and grooming items. Remember that it can take up to a month for packages to reach a given destination. Wrap food securely so it will be edible on arrival. Chocolate may melt before it gets there; protect the other items in the box if you choose to include it and realize it probably will not arrive in its original form.

### **For the Adult**

- Be active in your unit FRG; take advantage of training opportunities and support services.
- Volunteer. **You are needed!** Stay busy during the separation: church, school, sports, volunteering and FRIENDS.
- Travel! New scenery and a change of pace, even if only a day trip, do wonders for the spirit. Plan on taking a friend! Don't wait for the phone to ring, take the lead!

*(Remember to let your Rear D/FRG know where and for how long you will be gone.)*

- Prioritize what is critical and then pace yourself according to your own understanding of the way you function at your best. Be realistic and kind to yourself.
- Find another military Spouse in similar circumstances; time passes much faster with a friend.
- Anticipate stress and prepare for it. Simplify.
- Know when to ask for help.

## **For the Children**

- Display pictures of dad/mom at your child's eye level. Let children have a picture of himself/herself with dad/mom in their room.
- Take advantage of children's deployment support programs.
- Routine can work to your advantage (Avoid a "rut."). Make opportunities for special outings, especially on weekends and holidays when dad/mom would usually be home. (Picnics, walks, eating out, build a bird feeder etc.)
- Play dad/mom's taped stories.
- Have each child choose a chore that dad/mom usually does. It will be a special contribution to maintain the house and will develop responsibility.
- Keep in touch with teachers. Work together to evaluate, avoid or redirect behaviors resulting from Soldier's absence.
- Make an effort to be sensitive to children's needs during deployment.

## **Home Security/Crime Prevention Tips**

If your spouse is deployed, don't advertise it. This alerts everyone that your spouse will be away for an extended period of time.

**Always** lock your doors, even if you are only going out for just a few minutes. In addition to the front and rear doors, keep your garage, and storage areas. Periodically check them.

Be cautious of door-to-door sales people and other solicitors. If possible, conduct the conversation at the door. Be cautious whom you invite into your house. If you invite a solicitor in, **DO NOT** leave him/her alone in a room.

Keep telephone numbers of the military police, city police, and ambulance next to your phone.

Familiarize yourself with unit, community, and local emergency reporting procedures, such as: calling for police assistance, obtaining emergency medical help (especially the times to call the proper medical help), 911, etc.

Report suspicious persons or activities immediately to military police or local police authorities. Be especially cautious during special activities in your neighborhood.

Tell your children to never admit being home alone on the telephone or to someone at the door. Teach them to say: "Mom or Dad can't come to the phone and will call back." Teach children how to contact the police or a neighbor; make sure they know their home address and telephone number.

If you suspect/detect someone observing your home/activities or that of your neighbors, report it immediately to the police.

### **Handling Emergencies**

Contact the Rear Detachment Commander (RDC) with any information.

### **The American Red Cross**

Address:

Office phone:

Office hours: 0800-1630 Monday thru Friday (except holidays)

After hours number: 1-877-272-7337 (Toll Free)

Family members such as parents or in-laws need to contact their local Red Cross where they reside. (Check local information or [www.redcross.org](http://www.redcross.org))

### **Red Cross Messages Include:**

- Verification of critical illness or death of an immediate Family member (or grandparent) of active duty military or their Spouse.
- Immediate Family-mother, father, sibling, Spouse, child, (Includes in-laws and steps).
- Birth announcements. Pre-birth notification (in the case of serious medical problems for Mother and/or baby).
- Breakdown of child care plans-verification from doctor or other sources that caused breakdown in childcare.

### **Message Timeline:**

Message verification is from the Red Cross office where the emergency occurs.

Delays occur when doctors require a signed release, Family phone numbers are incorrect or not available, and the Soldier's information is incorrect or unknown and other factors.

With the verification, the Red Cross will contact the Brigade or Battalion Staff Duty with the case number and the contents of the message.

During deployments, the message goes to the Red Cross in the forward area who then relays the message (with limited communications) to the Staff Duty/Chain of Command.

Messages are not normally given to the Rear Detachment.

**Other Information:**

William Beaumont Army Medical Clinic (WBAMC) Emergency Room will not provide verification for a patient who received treatment and is released.

Emergency leave is a Commander decision. Red Cross provides verification to assist the Commander in making a leave decision.

**To Initiate a Message, Red Cross Will Need:**

- 1) The full name, rank, social security number and current military address (including zip code) of the service member
- 2) Nature of the emergency
- 3) The doctor's name, the funeral home, name of the local point of contact, the phone number and the city and state.

The Red Cross and the various Military Aid Societies have Memorandum of Understanding (MOUs) in place to provide access to financial assistance 24/7 for service members. If the service member, or their authorized Family members need financial assistance and can not get to the appropriate aid society, or it is outside their normal duty hours, service members/Family members should contact the nearest Red Cross station or chapter. If they cannot find a Red Cross Chapter in their area, and they are not near a military base, they can call our toll free number 1-877-272-7337 for assistance. The Red Cross worker will process the request through the military aid society and will provide the assistance on behalf of that aid society if it is approved. So, even though the service member may be receiving a Red Cross check for the assistance, they will be signing an allotment to repay the aid society because the assistance is really coming from that aid society - just with Red Cross assistance.

***Note: Sending a Red Cross message does not insure the Soldier will return home, it just provides verified information for the Commander and Soldier to base a leave decision.***

## **Very Seriously Injured/Seriously Injured Information**

If your Soldier is very seriously injured (VSI) or seriously injured (SI) while deployed, you will usually be notified telephonically. If you are notified by someone other than the Rear Detachment Commander of a VSI/SI, please contact your Rear Detachment immediately to confirm the information. You will receive more in depth information from the RDC after notification.

## **Casualty Assistance Information**

It is a fact that the military can be a dangerous profession. If there is an incident in which a Soldier is injured, wounded, killed, or missing in action there are specific Army procedures for informing the Family. It is important to realize that a **casualty notification in the event of a Soldier's death will be made in person**. A Soldier in Class A "Dress" uniform of equal or higher rank but must be no less than a Sergeant First Class (SFC), Warrant Officer Two (CW2) or Captain (CPT) will be accompanied by a chaplain or a mature Soldier will come to your home. **Notification will not come from any other source**. After notification of casualty, a Casualty Assistance Officer will be assigned to you in order to assist in applying for all benefits to which you are entitled. Don't be afraid to ask questions

## **Operational Security (OPSEC)**

As a family member of the military community, you are a vital player in our success and we could not do our job without your support. You may not know it, but you also play a crucial role in ensuring your loved ones' safety just by what you know of the military's day-to-day operations. You can protect your loved ones by protecting the information that you know. This is known in the military as, "Operational Security", or OPSEC.

### **What is OPSEC?**

OPSEC is keeping potential adversaries from discovering critical Department Of Defense information. As the name suggests, it protects US operations - planned, in progress and those completed. Success depends on secrecy and surprise, so the military can accomplish the mission more quickly and with less risk. Enemies of freedom want this information, and they are not just after the military member to get it. They want you, the family member. The location of spouses and families during the deployment, any special pre-deployment training and the planned return date are also information items that are sensitive. Avoid discussing operational information in public places, over the telephone or with members of the media.

## **Guidelines for Posting on Unofficial Websites**

The posting of pictures and information that is pertinent to your loved ones military unit to personal or family websites has the potential to jeopardize their safety and that of the entire unit. Coordinate with the Fort Bliss OPSEC Officer, the unit's Security Manager or FRG and have pictures screened and posted to the "Official" website. This will ensure that you contribute to OPSEC and keep the force safe. Please respect the privacy of your Soldier.

All posts must conform to Operations Security (OPSEC) guidelines. Posting of TROOP: movement, missions, logistics, numbers, locations, homecoming windows or dates and morale are not allowed whether the battalion is state-side, in-country or deployed.

Posts identifying your Soldier's specific billet and/or MOS will not be allowed. Regardless of location, identification of a high security billet will never be allowed. Remember, the enemy only needs to know that our troops are ready to defend and act. Just because your Soldier shared information with you, does not mean you should share it in a public message board community. These security measures should not be interpreted as intent to limit free speech or exercise editorial control. Freedom of speech does not include the right to endanger someone else's life or liberty. OPSEC will be followed with the strictest interpretation.

To reemphasize, OPSEC is designed not to produce anxiety, but to be used as a tool to protect service members and their families at all times, especially during deployment. OPSEC is an awareness of your surroundings and the foresight to keep information private in order to stay safe.

## **CHAPTER FOUR**

### **Redeployment and Homecomings**

The thing to remember is that the reunion is more than just your Soldier coming home. It is a major event in the life of the Soldier, as well as the Family. Though the anticipation of your Soldier's return is exciting, it is normal to have some nervousness, and conflicting emotions. Adjustments will be required by both the Soldier and the Family. To help make the adjustments a little easier, it is important for both the Soldier and Family members to start thinking and talking about their expectations, role changes, and budget changes before the Soldier's return. Just as you prepared as a Family for your Soldier's departure in the pre-deployment stage, so must you in this redeployment stage. This preparation includes being connected and communicating as a Family, and with the unit. It also includes knowing the resources available to you and how to access them while you prepare for your Soldier's return.

It is important to maintain that connection with the unit and the FRG, as they will be providing a lot of information pertaining to the arrival of your Soldier and reunion briefings, and homecoming activities. The FRG will probably be offering classes that will help Soldiers and Families with reunion and reintegration issues. Do not miss out on these opportunities as they provide a forum for you to receive information on what to do in preparation for your Soldier's return home and what to expect when your Soldier returns home.

#### **What To Do Before a Homecoming**

The key here is communicating and keeping realistic expectations. It is important for the Soldier, Spouse, children, and other Family members to begin talking honestly about their expectations long before the arrival of the Soldier. It is also important for everyone to establish realistic expectations about the actual upcoming reunion. Communication between the Soldier and the Family will be extremely important before the Soldier arrives home.

Some things that you may want to think about and/or discuss are listed below:

- It is normal to feel nervous as each is wondering how the other has changed, will they be accepted, will they be proud of the other's accomplishments, etc.
- Do not expect things to be the same. Both the Family and the Soldier have changed during this time of separation.
- Roles and responsibilities may never return to "pre-deployment" status. People grow and change as time passes.
- Draft a "reunion budget" as reunions add expenses such as higher food bills, greater transportation costs, etc.

## **Ways to Keep Children Connected**

Plan ahead and prepare for an adjustment period. Children no doubt feel worried, stress, and happiness; all of the same confusing emotions that the Soldier and non-deployed parent experience.

- Include children in the preparation of homecoming activities such as welcome signs, cooking, and room preparations.
- Alert children to appropriate expectations for this reunion.
- Expect some “bumps in the road.” Know that children may test limits and boundaries.

The actual day of homecoming can be stressful as both the Soldier and Family may be tired, nervous, and full of varied emotions. It is very important to plan to set aside Family time during the first few days rather than planning a busy schedule for events.

- Decide who will be meeting the Soldier upon his/her arrival...the immediate Family, the extended Family, friends, etc. This can cause a lot of stress so it is best to discuss this and make a mutual decision before homecoming day.
- Make an agreement on the schedule for the next few days or weeks.
- Consider where children, extended Family members, and friends fit in.
- Let each person in the Family talk about what they would like to do and decide together what is best for the Family.

## **Post Deployment and Reconstitution Stage**

During these stages of the Deployment Cycle, the Soldier is home readjusting to work and Family life, and the Family is readjusting to having their Soldier home.

This all begins with the homecoming of the deployed Soldier. This is that special time of reunion that both the Soldier and Family have been planning and waiting for. This can be a joyous and exhilarating time with long awaited embraces and shouts of “welcome home,” yet at the same time, it can be an emotional, nerve wracking and frustrating experience. This reuniting and coming back together as a Family involves changes for both the Soldier and the Family. The key is to be flexible, be prepared for that change and be patient with the readjustment process. Keep in mind that it is important not to bombard the Soldier with the all the day-to-day stressors at once, but gradually reintroduce them (e.g., bills, home maintenance, behaviors of children). Not only is that Family connection important, but it is also important to remain connected to the unit and the

available resources as each plays an important role as the Soldier and Family both adjust to the Soldier's return. This adjustment includes a fit between the Family, and work environment.

Many times there is an anticlimactic let down after the big anticipation when the homecoming is over. The reunited Family needs to take time to find out what is new in their lives, for there are bound to be changes in everyone's routine.

Everyone who has been through a separation has said the most important thing to a positive reunion is to keep the first few days after coming home free to just get to know each other again. Begin to work out newly identified problems shortly after those first few days.

### **Family Connection – Re-establishing Closeness**

As you, your Soldier, and Family are trying to re-establish some normalcy back into your lives, the list here describes some things that you will want to do and watch out for. The best way to get through re-acquaintance jitters and regain closeness is by talking and actively listening. Remember—communication is key.

- Know what changes have occurred in everyone.
- Trust your partner or Family member(s) on the decisions made and on the way things were handled during the deployment. Caution against feeling upset by things that are done differently. Change will happen.
- Spend quality time with members of your Family.
- Take time to listen. Do this by clarifying what you heard before responding.
- Talk about everyone's experiences throughout the deployment.
- Encourage everyone to express their feelings.
- Try to see things from the other person's point of view.
- Remember, try not to make up for lost time—try not to cram a year of catching up into one week.

### **Keep Children Connected During Post Deployment**

A key point to remember for shaping resilience in children during reintegration is to alert children to expected changes in routine, responsibilities, roles, parent-Soldier relationship, emotional reactions and physical appearance (e.g., injury). Of particular importance is to point out to children that the deployed-parent may seem to have mood swings and appear very impatient even over relatively minor problems. Parents need to understand that children express their feelings in different ways and they may need to help their children manage their reactions to their feelings. One thing that may happen is that some children show signs of jealousy of their parents spending time together, or spending time with significant others.

## **Soldier and Family Member Connection – Warning Signs**

As exciting as reuniting as a Family can be, there can also be some stress involved during this readjustment period. It has been said, “reunion can cause more stress in people’s lives than the actual deployment because of the changes that have taken place and the uncertainty of what life will be like after a long separation.” Know that some acute combat stress reactions are normal, but if the presence of any one or more goes unrecognized and unmanaged it can lead to serious physical and mental health problems.

If any of the symptoms listed are severe, persist, or interfere with daily life, to include the ability to work, or have relationships/interactions with others, then professional help should be sought. Seek professional help immediately if there is any thought or action of the intent to hurt someone or oneself. It is important to know that these symptoms can occur early on after deployment or months later. These symptoms and “warning signs” are from the “Battlemind Training System,” developed by the Walter Reed Army Institute of Research, which can be found at [www.battlemind.org](http://www.battlemind.org).

- Feeling depressed and down.
- Repeated crying episodes.
- Feeling angry, tense, irritable, hopeless, and/or resentful.
- Difficulty sleeping or sleeping too much.
- Significant appetite changes.
- Not finding fun in things previously enjoyed.
- Using medications, illegal drugs or alcohol to cope.
- Taking out frustrations on other

This post deployment stage is critical for both the Soldier and Family. Remember to be patient, communicate, keep expectations realistic, and take time to get to know one another again, as each of these are important to the successful reintegration of the Soldier back into the Family. If you notice that things are not going as well as you feel they should be, do not be afraid to ask for some help.

## **The 10 Commandments of Homecoming For Married Soldiers**

While the deployment soon will be a fading memory, the reality of our trip continues along with our anticipated homecoming. Our task is to get home safely and begin preparing for our reunion with families and friends. The following “10 Commandments of Homecoming” may prove helpful in reducing the return & reunion stress.

**I. THOU SHALT EXPECT YOUR HOMECOMING TO BE STRESSFUL.** Stress is any reaction to change. Even positive changes can produce stress in personal relationships. Spouses are already preparing for our return. Aside from official homecoming activities, your spouse is probably trying quickly to look her/his best, find an arrival outfit, experiment with new hairstyles, plan special menus, and prepare the children for Dad/Mom’s return to the home. Our excitement level goes up as well, especially as our homecoming date draws closer and with each passing day, we have to fight the “laissez faire” attitude that creeps into our lives. Both of us are idealizing our return and reunion. Out of our hardships and separation come our dreams. On one hand, we dream about our houses, home-cooked meals, hobbies, driving our cars or trucks, spending time with our children, and intimacy. On the other hand, our spouses may be dreaming of help around the house, time away from the kids, support, encouragement and spending quality time together. Even though we both have experienced separation, the nature of our hardships may be different. Recognize that either marriage partner may not immediately meet expectations.

**II. THOU SHALT ENJOY BEING AN INVITED GUEST IN YOUR OWN HOME.** As difficult as it may be sound, our spouses and children have managed without their Soldier. Our spouses may have become more independent running the household as a single parent. In some cases, Soldiers feel threatened by their spouse’s newfound autonomy and they feel unwanted in their own home upon their return. Please try to remember that personal growth has probably taken place and things are not the same. When you first return, allow the family to continue functioning as they have for the last 6 months. Experience their agenda for your reunion. Remember, they have been planning for your homecoming for a long time.

**III. THOU SHALT NOT CRITICIZE YOUR SPOUSE UPON YOUR RETURN.** Chances are that your spouse has done the very best job possible given the circumstances. Considering the fast-paced schedule of an Armored unit, she/he’s going to have to continue using those coping skills. Provide encouragement, praise, and thanks. Don’t be a Scrooge in showing your appreciation for what your spouse has done in your absence. A judgmental, critical, “know it all” attitude will come across as though you do not appreciate what has been accomplished during your absence. Your spouse is the glue that has held the family together.

**IV. THOU SHALT CHANGE.** Change in life is inevitable. It is a fact of life; deployments force us out of our “comfort zones”. The way things used to be often makes us comfortable because we always knew what to expect. Although, it takes energy to adjust to change, the result can be positive. Where a marriage has little personal and mutual growth, it has a tendency to wither on the vine. When you see changes, remember Commandments I through III.

**V. THOU SHALT SPEND QUALITY TIME WITH YOUR CHILDREN.** Children equate love with time spent with them. Period. Arguments about meeting your own needs and wanting to see your old friends do not carry weight with your children who have not seen you for an extended period of time. Spend time with your children as a group and with each one on an individual basis. Each child has a need to be loved and feel special. Children have a tendency to idolize their parents. You are a hero at home. During times of change, children’s behavior may become unruly. Allow your spouse to continue to be the primary disciplinarian in the home. Support your spouse’s efforts and gradually take over this important role as a parent. Tell your children that you love them and back it up with your affection and time.

**VI. THOU SHALT NOT TREAT YOUR SPOUSE LIKE A ONE-NIGHT STAND.** Both you and your spouse have been looking forward to your reunion for a long time. Treat your spouse with honest, care, and respect. Sexual intimacy is a wonderful blessing in a marriage; treat your spouse with lots of tenderness, compassion, and helpfulness. Kindness and respect go a long way toward kindling the spark of romance.

**VII. THOU SHALT COMPROMISE YOUR SOCIAL ACTIVITIES FOR THE FIRST FEW WEEKS.** Your spouse may have met new friends who provided support during the deployment and naturally wants you to meet them. You may want to do the same. Resist the urge to pack the first couple of weeks after a reunion with a full social calendar that leaves both of you exhausted. Spend time with each other and your children.

**VIII. THOU SHALT WATCH YOUR FINANCES.** The best shopping is where your family resides, making it tempting to go out and celebrate with spending sprees. Expensive restaurants, a new wardrobe, and new toys for the children subtract quickly from available funds. Plan ahead how much you can afford to spend. Avoid overspending. Watch your credit limits closely. Remember, “today’s buying is tomorrow’s crying.”

**IX. THOU SHALT CONFESS TO A CHAPLAIN AND NOT TO A SPOUSE.** While honesty is always the best policy, timing and discretion are essential. While you may feel the urge to dump on your spouse all that happened during the deployment, it rarely helps a marriage. An ounce of prevention is worth a pound of cure. If something is weighing heavy on your heart or mind, see a chaplain, civilian clergy, or a counselor.

**X. THOU SHALT GIVE YOUR TIME, TALENTS, AND TREASURES TO YOUR FAMILY.** Often during deployments, many households have separate accounts to manage the finances during the long months of separation. You may have become accustomed to separate accounts and budgets and it may take some time for family finances to flow smoothly. Accordingly, make a conscientious effort to integrate available funds toward the needs of the household. Your greatest asset is yourself; so don't forget to share your time with your loved ones. It will pay huge dividends for a long time.

## **CHAPTER FIVE**

### **Finances**

Make sure you go to redeployment briefings to ensure that you have information pertaining to the upcoming changes that will take place with your LES. You need to start preparing for the loss of any additional income due to redeployment and if needed refigure your budget with this decrease income.

It is important not to plan on any big expenditure that first month. Many times Soldiers and Families will fall into debt shortly after the deployed member returns because they fall into the “making up for lost time” syndrome. One of the worst financial times in the deployment cycle is the first two months after the deployed member gets home because that is when all the bills start pouring in and there has been a decrease in the Soldier’s pay.

Review your financial obligations and payment procedures to ensure all financial matters are resolved prior to your departure. Consider using automatic bill pay, allotments or a trusted family member. Should you choose a family member, be sure to name them on a Power of Attorney (POA).

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

#### **Entitlements**

Basic Pay, Basic Allowance for Housing (BAH), and Basic Allowance for Subsistence (BAS) remain current based on Soldier’s status prior to deployment with the exception of Soldiers on meal cards. They will receive full BAS for the duration of the deployment.

Family Separation Allowance (FSA): To qualify for FSA, Soldiers separated from their Family members must be deployed for more than 30 days. The amount payable for FSA is \$250 per month (\$8.33 per day) and will reflect on the LES as FSH. The entitlement is retroactive back to the day they leave Fort Bliss and stops the day before returning back to Fort Bliss.

Hardship Duty Pay (HDP-L): Currently all locations of Operation Enduring Freedom receive HDP-L of \$100 per month (\$3.33 per day). Soldiers on temporary duty must be on duty in the area for 30 consecutive days and on the 31st day are entitled retroactive to the first day the Soldier reported to duty in the location. This will reflect on the LES as HDP-LOCATION.

Hostile Fire Pay/Imminent Danger Pay (HFP/IDP): HFP will stop the day you depart the area. HFP will be paid for the entire month, regardless of how long you spent in the area of operation. Amount is \$225 per month and will reflect on LES as HFP.

Combat Zone Tax Exclusion (CZTE): All enlisted Soldiers and warrant officers are exempt from federal income tax while deployed. Commissioned officers are exempt from federal income tax on amounts up to \$7,100.10 per month (base pay of Sergeant Major of the Army and Hazardous Fire Pay). Soldiers have 180 days after redeployment to file federal income taxes. Please write "OEF/OIF from (start date) to (end date)" at the top of your return and you won't pay a late fee or penalty.

For further information on pay/entitlements check out your AKO (Army Knowledge Online) MYPAY site at [www.us.army.mil](http://www.us.army.mil). For more information on AKO, ask your Rear Detachment Commander or FRG. To access this site you will need a PIN number.

## **Spending Plan**

Setting up a spending plan is one of the smartest things you can do prior to a deployment or any time. A spending plan allows you to see where your money is going and to make adjustments as needed to meet your financial goals.

It's good to do a plan together so both you and your partner understand and agree to how finances will be handled during the deployment.

When setting up or updating your spending plan look at possible changes to your income:

- Will your Soldier earn any additional money for per diem, family separation allowance, combat duty pay, etc.?
- Will your Soldier be paid for a promotion during deployment?

## **Before The Deployment Ensure**

- Pay distribution is set up the way you want. Are direct deposits, any allotments or automatic check drafts established?
- Are you using joint or separate checking accounts? If joint, have you discussed how you will manage the account?
- Are you prepared for recurring, but not monthly expenses such as tuition payments, car and home insurance?

## **Financial Challenges**

- Do you have money saved in case of financial emergency?
- Have you considered asking your Soldier to sign a pre-authorization form with Army Emergency Relief if your savings are minimal?
- Are you an authorized user of your Soldier's My Pay account?

## **Taxes**

- Will your Soldier be deployed during the tax season? If you file jointly you'll need to get a Special Power of Attorney for filing taxes or depositing the refund.
- Do you need an extension of the filing deadline?
- Do you need to file state income tax returns? You can contact the Internal Revenue Service at [www.irs.gov](http://www.irs.gov) for more information

## **Financial Goals**

- If you have credit card balances are you working to pay it off?
- Have you and your Soldier discussed financial goals? Are you saving for emergencies, a new car, a house, and a vacation?
- Is your Soldier enrolled in the Thrift Savings Plan?

## **Financial Aid Programs**

Army Emergency Relief (AER): **(You must contact your Soldier's Unit before going to AER).** Soldiers of Yesterday and Today (offpost).

### **What Can AER Do?**

Help with emergency financial needs: food, rent or utilities; transportation/vehicle repair, funeral expenses, medical/dental expenses, personal needs when pay is delayed or stolen.

Give undergraduate scholarships, primarily on financial need, to children of Soldiers.

### **What Should I Bring With Me to AER?**

- DA Form 1103 obtained at Soldier's unit, signed by the Commander or 1SG. If signed by Rear Detachment Commander, must have Assumption of Command order.
- Military ID Card
- Current Leave and Earnings Statement and Spouse's proof of income if employed
- Leave/PCS Orders

Substantiating documents (car repair estimate, statement from landlord/property management with amounts and dates due for rent, utility bill, etc.) If asking for assistance with vehicle repairs, vehicle payment or car insurance premium, Soldier/Family member must have valid vehicle registration, proof of insurance and driver's license. **(If Soldier is deployed, you will need a Power of Attorney)**

## **CHAPTER SIX**

### **Legal and Administrative**

Services available at the Legal Assistance Office are free. The Fort Bliss Legal Assistance Office can advise you and your family about personal legal affairs, including wills, powers of attorney, adoptions, name changes, landlord and tenant relations, consumer affairs, marital rights and obligations, and other legal matters. In addition, notary public services are normally available. However, some legal matters involve civilian court proceedings.

Military attorneys generally may not represent you in court but can refer you to civilian attorneys or to civilian legal service agencies that may be able to represent you. You may ask a Legal Assistance Officer to read and advise you on any contract free of charge. Never sign a contract without completely reading and understanding it. Never accept verbal promises, which are not written into the contract. Do not make important, expensive purchases without consulting with your spouse. Be prudent and cautious in spending money and especially in using a power of attorney.

#### **Record of Personal Affairs**

A checklist and examples is provided in Appendix \*\*\* to facilitate the gathering of all personal information that will be helpful during the deployment. Keep this information in one location with your important papers (Wills, powers of attorney, insurance policies, etc.).

**Powers of Attorney.** One of the most important matters to consider during pre-deployment planning is a Power of Attorney. A Legal Assistance Officer should be contacted to help you prepare one. Remember without the Power of Attorney, the spouse at home could be significantly hampered in dealing with matters that may arise during deployment. They come in two forms:

- a) **General Power of Attorney:** May authorize you to conduct some family business, which would otherwise require your spouse's presence. Be aware that many financial institutions will **not** accept a general power of attorney. It is best to have a special POA for financial matters and matters which are solely in the Soldier's name.
  
- b) **Special Power of Attorney:** Allows the holder of that legal document to act for the grantor only when conducting business that is delineated in the document. This power of attorney will list in writing the actions you want conducted on your behalf. A Special Power of Attorney can be very useful for such matters as moving of household goods, settling of insurance claims and managing financial accounts or funds not jointly held.

## **Wills**

This document is very important for every Soldier, particularly those with family members. The primary purpose of a will is to ensure that minor children are cared for and property distributed as the writer desires. Without a will, state laws decide how personal property is distributed and, if there are children involved, they can become wards of the state. It is important that an individual's will reflect his/her current state of affairs so keeping it up to date is critical.

## **Notarization**

Notary public service is available at the Legal Assistance Office, most banks and credit unions, and usually through Army Community Service.

## **Servicemembers Civil Relief Act (SCRA)**

The Servicemembers Civil Relief Act (SCRA) was signed into law (50 U.S.C. App. §§ 501-596) on December 19, 2003, amending and replacing the Soldiers' and Sailors' Civil Relief Act of 1940. The SCRA is a federal law that gives all Servicemembers some important protections as they enter active duty and other protections while they are on active duty.

The SCRA covers such issues as rental agreements, eviction, car payments, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, and income tax payments. SCRA protections generally begin the first date of the active duty period, and may extend from 30 days up to 180 days after the member is released from active duty.

## **Installment Loans**

For contracts for the purchase of real or personal property, such as a motor vehicle or the lease or bailment of such property, for which the Servicemember made a deposit or installment payment prior to entering military service, the SCRA provides that such a contract may not be rescinded or terminated for a breach of terms occurring before or during military service without court order. Similarly, such property may not be repossessed without a court order.

## **Interest Rates**

The SCRA provides that an obligation or liability entered into by a Servicemember or the Servicemember and Spouse jointly before the Servicemember's entry into military service cannot bear interest in excess of six percent during the period of military service. The SCRA clarifies that creditors must forgive rather than defer interest above six percent during the time of service. Interest includes service charges, renewal charges, fees or any other charges (except bona fide insurance). The amount of any periodic payment due under the terms of the contract shall be reduced by the amount of the forgiven interest for that payment period. In order to receive the reduction in interest, the Servicemember must provide written notice and a copy of the military orders to the creditor. A court, however, may grant a creditor relief from the interest rate cap if it finds the Servicemember's ability to pay the contract interest rate is not materially affected by military service.

It is imperative that the Servicemember take action to invoke the Act. For example, to obtain a reduction of pre-active duty mortgage or credit card interest rates, the Servicemember should send a lender/creditor a written request and a copy of mobilization orders.

Please note that the SCRA does not afford reduction in interest rates regarding Federal Student Loans.

## **Mortgages**

Generally, for obligations secured by a mortgage, trust deed, or similar security interest in real or personal property owned by a Servicemember, the law invalidates the sale, foreclosure, or seizure of any member of the uniformed services serving on active duty property for the breach of such a secured obligation during the period of military service or within 90 days thereafter. This provision applies only to obligations that originated prior to the Servicemember's military service, and for which the Servicemember is still obligated.

If a Servicemember defaults on a mortgage, the SCRA prohibits the sale, foreclosure, or seizure of Servicemember property secured by the mortgage during the period of military service, or within 90 days thereafter. Institutions are required to notify Servicemembers of their rights under the SCRA (HUD's service member notice is available at <http://www.hud.gov/offices/adm/hudclips/forms/files/92070.pdf>).

While the SCRA requirements apply only to obligations that were originated prior to the Servicemember's military service; lenders are encouraged to work with Servicemembers and their Families who are unable to meet any of their contractual mortgage obligations.

## **Residential or Motor Vehicle Leases**

A Servicemember may terminate a residential or motor vehicle lease in certain circumstances. For leases of premises (for residential, professional, business, agricultural, or similar purpose) that is occupied or intended to be occupied by a Servicemember or his/her dependent, the lease may be terminated if:

- a) The lease is executed by or for a Servicemember who subsequently enters military service during the term of the lease, or
- b) While in military service, the Servicemember executes the lease but subsequently receives military orders for a permanent change of duty station or to deploy for a period of not less than 90 days.

For motor vehicle leases, used or intended to be used by the Servicemember or his/her dependents, the Servicemember may terminate the lease if:

- a) After executing the lease, the Servicemember enters into military service under a call or order for a specified term of at least 180 days, or
- b) While in military service, executes the lease but subsequently receives orders for a permanent change of station outside the continental United States or to deploy with a military unit for at least 180 days.

## **Residency for Tax Purposes**

The SCRA provides that a nonresident Servicemember's military income and personal property are not subject to State taxation if the Servicemember is present in the state only due to military orders. The state is also prohibited from using the military pay of these nonresident Servicemembers to increase the state income tax of the spouse.

## **Delay of Court and Administrative Proceedings**

The SCRA permits Servicemembers who are unable to appear in a court or administrative proceeding due to their military duties to postpone the proceeding for a mandatory minimum of ninety days upon the Servicemember's request. The request must be in writing and

- 1) Explain why the current military duty materially affects the Servicemember's ability to appear.
- 2) Provide a date when the Servicemember can appear.
- 3) Include a letter from the commander stating that the Servicemember's duties preclude his or her appearance and that he is not authorized leave at the time of the hearing. This letter or request to the court will not constitute a legal appearance in court. Further delays may be granted at the discretion of the court, and if the court denies additional delays, an attorney must be appointed to represent the Servicemember.

A person covered by the SCRA who has received notice of a proceeding may ask the court to stay the proceeding (50 U.S.C. app. § 522). The court may also order a stay on its own motion (50 U.S.C. app. § 522). The court will grant the Servicemember's stay application and will stay the proceeding for at least 90 days if the application includes:

- a) A letter or other communication setting forth facts demonstrating that the individual's current military duty requirements materially affect the Servicemember's ability to appear along with a date when the Servicemember will be able to appear; and
- b) A letter or other communication from the Servicemember's commanding officer stating that the Servicemember's current military duty prevents his or her appearance and that military leave is not authorized for the Servicemember at the time of the letter. The court has discretion to grant additional stays upon further application.

## **Default Judgment Protection**

If a default judgment is entered against a Servicemember during his or her active duty service, or within 60 days thereafter, the SCRA allows the Servicemember to reopen that default judgment and set it aside. In order to set aside a default judgment, the Servicemember must show that he or she was prejudiced by not being able to appear in person, and that he or she has good and legal defenses to the claims against him/her. The Servicemember must apply to the court for relief within 90 days of the termination or release from military service.

In addition to the court's ability to regulate default judgments and stay proceedings, the court may on its own motion and must upon application:

- a) Stay the execution of any judgment or order entered against a Servicemember; and
- b) Vacate or stay any attachment or garnishment of the Servicemember's property or assets, whether before or after judgment if it finds that the Servicemember's ability to comply with the judgment or garnishment is materially affected by military service (50 U.S.C. app. § 524).

The stay of execution may be ordered for any part of the Servicemember's military service plus 90 days after discharge from the service. The court may also order the Servicemember to make installment payments during any stay ordered. A court may also extend some of the protections afforded a Servicemember under the SCRA to persons co-liable or secondarily liable on the Servicemember's obligation (50 U.S.C. app. § 513).

## **Eviction**

A landlord may not evict a Servicemember or his/her dependents from premises occupied or intended to be occupied primarily as a residence, during the period of military service of the Servicemember, if the rent does not exceed \$2,400 per month (adjusted annually), without court order. For 2007, the adjusted amount is \$2,720.95.

Another key provision of the SCRA protects dependents from being evicted while the Servicemember is serving active duty. A rented house or apartment that is occupied for dwelling purposes, and the rent does not exceed \$2720.95 per month, requires the landlord to obtain a court order authorizing eviction. This provision applies regardless of whether quarters were rented before or after entry into military service. In cases of eviction from dwelling quarters, courts may grant a stay of up to three months or enter any other "order as may be just" if military service materially affects the Servicemember's ability to pay the rent. This provision is not intended to allow military members to avoid paying rent, but rather to protect Families when they cannot pay the rent because military service has affected their ability to do so.

## **Exercise of Rights**

The fact that a Servicemember applies for, or receives a stay, postponement, or suspension of his or her obligations or liabilities pursuant to the SCRA may not in itself provide the basis for the following:

- A determination by a lender or other person that the Servicemember is unable to pay the obligation or liability in accordance with its terms
- A creditor's denial or revocation of credit, change in terms of an existing credit arrangement, or refusal to grant credit to the Servicemember in substantially the amount or on substantially the terms requested
- An adverse report relating to the creditworthiness of the Servicemember by or to a consumer reporting agency
- A refusal by an insurer to insure the Servicemember
- A change in the terms offered or conditions required for the issuance of insurance, or
- An annotation in a Servicemember's record by a creditor or consumer reporting agency, identifying the Servicemember as a member of the National Guard or a Reserve component.

Protections depend on the situation and must be considered on a case-by-case basis. For instance, if you have a situation in which you are being sued or someone is attempting to collect a debt from you, the SCRA may offer full, partial or no protection.

## **Helpful Hints from Legal Assistance**

Always remember to bring your ID card when you visit Legal Assistance. It's how we know you're entitled to the services!

If you're having something notarized, don't sign it until you're sitting in front of the notary!

Let the paralegal helping you know what you need a Power of Attorney *for*, that is, what you want someone to be able to do for you. The paralegal assisting you will help you determine whether you need a *General Power of Attorney* (giving someone broad, almost unlimited power) or a *Special Power of Attorney* (giving someone authority to perform some specific act for you).

Please understand that neither our attorneys nor our paralegals can give advice over the telephone. Although it can be frustrating, this is for your protection.

# **CHAPTER SEVEN**

## **Medical**

### **Strengthening Our Soldiers (SOS) and Their Families**

The operational tempo associated with OEF/OIF in conjunction with extended and multiple deployments and shortened dwell time between deployments have placed unprecedented stress upon service members and families.

### **MEDICAL BENEFITS**

TRICARE services and procedures differ based on the region in which you are stationed. Correct enrollment in DEERS (Defense Enrollment Eligibility Reporting System) is essential for all family members. Failure to enroll in the DEERS system will result in a family member being denied use of support services, including medical facilities. Enrollment is automatic when a family member applies for a new or replacement ID card. When children reach 10 years of age, they require their own ID card. Tricare Prime automatically covers newborn children for 120 days. During this initial coverage period, the child must be enrolled through the installation ID Card Center or the child will no longer be covered. In addition, if children are to be born while your Soldier is deployed, you must have either a general or special power of attorney to enroll the child in DEERS.

### **DENTAL BENEFITS**

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

## **CHAPTER EIGHT**

### **Religious Resources**

The mission of the U.S. Army Chaplains Corps is to provide religious support to America's Army. Chaplains' assist Commanders in ensuring the right of free exercise of religion and provide spiritual, moral and ethical leadership to the Army.

Chaplains and Chaplain Assistants are known as Unit Ministry Teams, or UMTs, and are embedded throughout all components of the Army. The UMT is a task-organized, mission-based team designed to support the religious, spiritual, and ethical needs of Soldiers and their Families, members of other services, and authorized civilians.

There are many programs, resources, and worship opportunities on Fort Bliss. We also offer religious education and youth ministry as well. Regardless of where you are on your spiritual journey, there is something for you here on Fort Bliss. Your Rear Detachment Chaplain will help you or point you in the right direction.

#### **MINISTRY SUPPORT PROGRAMS**

In today's military environment Service Members and their Families are experiencing an unprecedented number of extended deployments. The average deployment for an active duty Soldier is approximately 12 to 15 months. Soldiers are experiencing multiple deployments with little time in between which can be a particularly stressful time for Soldiers and their Families, as they prepare for deployments, cope with the separation, and deal with unexpected challenges upon return. The men and women in the Armed Forces and their Families need and deserve our support. Below is a list of some of the things a congregation can do to support service members and their families. It is by no means all-inclusive list and you are encouraged to think of new ways to reach out to military Families and share your ideas with other members of the faith-based community and within your specific denominations.

## **Before (Pre-deployment)**

- Welcome military families by providing a safe environment and making your congregation “military-friendly.”
- Pray, regularly and intentionally, for those at home and those deployed.
- Display pictures of those serving and/or list their names in the weekly bulletin.
- Acknowledge publicly, in publications or from the lectern, the military members of your community.
- Assure the service member that the congregation will support their family during their absence.
- Initiate a proactive Singles ministry; stay in contact with them during deployment and reach out to their parents and siblings.
- Offer premarital guidance, marital counseling and enrichment retreats.
- Offer parenting skills and seminars or classes.
- Develop bible study groups taught by military members (active, retired, spouses)
- Involve military families in existing ministry.
- Help military members new to the area get settled.

## **During (Deployment)**

- Pray for them!
- Maintain contact with deployed members by sending letters and cards, hometown newspapers, church bulletins and care packages.
- Reach out to the children of the service member through youth groups, etc.
- Offer to bring a meal for the family.
- Maintain regular contact with families through phone calls and personal visits.

- Begin a family fellowship group and meet regularly to provide a system of mutual support for the spouse.
- Help military families prepare for the reunion with their loved one.

#### **After (Post-Deployment-Reintegration)**

- Acknowledge and celebrate their return.
- With the service member's permission, conduct a welcome home celebration.
- Listen, support, absolve and don't condemn.
- Provide a place where they can safely share their experiences of war and listen without judgment.

Your chaplain would like to share with you in the former events and support you personally in the latter.

## APPENDIX ONE

# 1<sup>st</sup> Armored Division Soldier Readiness Contract

*As a Soldier assigned to \_\_\_\_\_, \_\_\_\_\_ 1<sup>st</sup> Armored Division, I understand it is my duty to ensure my family is ready for any contingency. This contract is to assure myself, my family, and my unit that I have done everything reasonable to ensure the welfare of my family and keep them informed of my intentions should I become a casualty in war, training, or during course of normal duties and activities. This form serves an official purpose. Information on it is to be confidential until time of use is required. Everything on it is true to the best of my knowledge.*

<b>1A - Contact information:</b>			
Soldier's Name:		Rank:	SSN:
Unit:	Job Title:		Work Phone:
Spouse's Name:		Home Phone:	Cell Phone:
Current Local Address:		Spouse's Work Address:	
Spouse's Work Phone:	Contact at work: anytime / emergency only	Spouse has AKO account: Yes / No	
Spouse's Email: AKO email:		Spouse has AKO password: Yes / No	
<b>FRG Notification/Contact:</b>			
Method Spouse prefers to be contacted (Circle all that apply, MUST choose one):			
Email	Phone	Regular Mail	None
Method Parents prefers to be contacted (Circle all that apply, MUST choose one):			
Email	Phone	Regular Mail	None
<b>1B – List all children whether residing with you or not: (Please list additional children in 2H.)</b>			
Child's Name (First and Last)	Address and phone	DOB	Child's School and phone
<b>1C – Information about parents of Soldier:</b>			
Name:		Address:	Phone: (    )

Email:			
Name:		Address:	Phone: (    )
Email:			
<b>1D – If the spouse is in a serious accident, who should be notified other than the sponsor?</b>			
Name:		Relationship to spouse:	Phone: (    )
Address:		Will he/she provide childcare during emergency? Yes / No	Has Special Medical POA for each child? Yes/ No
In the event of spouse emergency hospitalization, local childcare has been arranged: Yes / No			
<b>1E –In the event of a serious military incident to Soldier, who would the spouse like to be present to provide support? (give local contact)</b>			
Name:	Relationship:	Address:	Phone: (    )
Name:	Relationship:	Address:	Phone: (    )
Religious Advisor Preference: None / Faith Denomination:		Contact Out of Town Family: Yes / No	
Family member name:		Relationship to spouse:	Phone: (    )
<b>1F – In the event of a serious military incident, would the Soldier like anyone other than the immediate family/parents notified? Yes / No</b>			
Name (relationship):		Address:	Phone: (    )
<b>1G – Would the Soldier like the FRG Notification / Information sent to another person? Yes / No</b>			
Name:	Address		Phone: (    ) Email:
Name:	Address		Phone: (    ) Email:
<b>1H – Would Soldier like Family member(s) to be allowed to register for vFRG at <a href="http://www.armyfrg.org">www.armyfrg.org</a>? Yes / No</b>			
Is Soldier registered for vFRG? Yes / No		Would Soldier like to register for vFRG? Yes / No	
Family member name:		Email:	Phone: (    )

Family member name:		Email:		Phone: ( )				
Family member name:		Email:		Phone: ( )				
<b>2A – Family member concerns – Medical</b>								
I have family members enrolled in EFMP: Yes/ No/ NA			List family special needs (physical, medical, educational, etc)					
My wife is pregnant: Yes / No / NA		If Yes, is pregnancy considered high risk: Yes / No		Child care arranged: Yes / No				
If pregnant, Provider's name:			Phone number:					
Family is enrolled in TriCare: Yes/No/NA		Spouse will visit the Tricare office prior to leaving the area: Yes/No/NA						
<b>2B – Family member concerns – Administrative</b>								
My spouse has a current Military ID card: Yes/ No/ NA			My children (Age 10 & up) have current Military ID cards: Yes/ No/ NA					
Expiration date: _____			Expiration date(s): _____					
My spouse is a US Citizen: Yes/ No/ NA		If no, list immigration concerns:						
My spouse speaks English: Yes/ No/ NA		If no, list languages spoken and any concerns about translation:						
Additional languages: _____								
My spouse has a current Drivers License: Yes/ No/ NA			My spouse has access to a properly functioning vehicle: Yes/ No/ NA					
If no: please describe alternate transportation plan:								
My spouse has all necessary & current Powers of Attorney that will last through the deployment.						Yes	No	N/A
My spouse has a Special Power of Attorney that will last through the deployment.						Yes	No	N/A
If yes: what does it allow them to do? (For example – Initiate Gov't Housing, Start and stop allotments, sale of real estate, sale of property/POV, bank transactions, other):								
My spouse understands a Red Cross Message is highly recommended for any emergency requiring my presence and has the Red Cross Contact Number (1-877-272-7337):						Yes	No	N/A
My spouse knows that specific information is required to send a Red Cross Message, OPREADY packet (OPREADY information can be located at <a href="http://www.myarmylifetoo.com">www.myarmylifetoo.com</a> )						Yes	No	N/A
<b>2C – We have discussed the following topics</b>				<b>2D – Family member concerns – Financial</b>				
Service Member's Group Life Insurance	Yes	No	N/A	We share a joint checking account	Yes	No	N/A	
Declaration of Beneficiaries (DD93)	Yes	No	N/A	My spouse can access Mypay information	Yes	No	N/A	
Other Insurance policies owned	Yes	No	N/A	My spouse has all our account information	Yes	No	N/A	
Location of important papers	Yes	No	N/A	My spouse has a plan to pay financial obligation	Yes	No	N/A	
Service member's Will	Yes	No	N/A	My spouse understands how to read an LES	Yes	No	N/A	
Spouse's Will	Yes	No	N/A	My spouse is clear on the amounts and time frame to receive deployment entitlements	Yes	No	N/A	
2C – We have discussed a budget for home needs and money for soldier while deployed						Yes	No	N/A
2C – We have discussed our personal casual pay policy						Yes	No	N/A
<b>2E – Family member concerns – Housing</b>								
My spouse plans to reside at our current residence in the Fort Lewis area during the deployment						Yes	No	N/A
If no: please list:	Address:				Phone: ( )			



## APPENDIX TWO FAMILY CONTINGENCY PLAN

**\*\*\* Please provide completed copy to Rear Detachment, and FRG Leader\*\*\***

<b>SOLDIER'S INFORMATION</b>			
Name (Last, First MI)	Rank	Battalion _____ Company _____ ODA _____	Staff Duty Phone

<b>WIFE INFORMATION</b>		
Name (Last, First MI)	Address (Street, City, and Zip)	Phone Numbers: Home: _____ Work: _____ Cell: _____
Employer Name	Employer Address	Supervisor's Name & Phone
Job Title	Email	

<b>IN CASE OF EMERGENCY (ICE) CONTACTS</b>			
Name	Relationship	Address Street, City, State	Phone
<b>If I am notified that my husband has been injured or killed (local friend, relative, clergy, etc)</b>			
<b>If I am injured or incapacitated and need someone to provide childcare or other assistance</b>			

<b>FAMILY MEMBER INFORMATION (Dependents / Others living with you)</b>			
Name	Relationship	Gender (M / F)	Birth Date (MM / DD/ YYYY)

<b>MEDICAL CONDITIONS / SPECIAL NEEDS</b>				
Family Member Name	Medical Condition / Special Needs <i>(Asthma, Diabetes, Allergies to medication, Pregnancy, etc)</i>			
<b>SCHOOL / DAY CARE INFORMATION</b>				
Child's Name	School / Day Care Contact Information			Travel to / From <i>Walk/Ride/Bus #</i>
	School Name / Address	Phone	Teacher Name	
<b>SCHOOL / DAY CARE AUTHORIZED PICK-UP DESIGNEES</b>				
Confirm that these names are on file with the appropriate school(s)				
<b>Name</b>	<b>Phone</b>			
	Cell:	Hm:	Wk:	
	Cell:	Hm:	Wk:	
	Cell:	Hm:	Wk:	
<b>LOCATION OF FAMILY READINESS WORKBOOK</b>				
(eg, file drawer in desk, plastic container in bedroom closet, etc)				

THIS DOCUMENT CONTAINS PERSONAL INFORMATION THAT IS PROTECTED BY THE PRIVACY ACT OF 1974. INFORMATION WILL BE SAFEGUARDED AND WILL NOT BE POSTED ON BULLETIN BOARDS OR PUBLICLY DISSEMINATED. IT WILL BE GIVEN TO DoD PERSONNEL WHO HAVE AN OFFICIAL NEED TO KNOW IN THE PERFORMANCE OF OFFICIAL DUTIES UNDER THE PROVISIONS OF PARA3-5, AR 340-21, ARMY PRIVACY PROGRAM. "ADDRESSES AND TELEPHONE NUMBERS CONTAINED HEREIN MAY NOT BE RELEASED TO THIRD PARTIES WITHOUT PRIOR PERMISSION FROM THE PERSON CONCERNED."

I understand that the information provided on this form will be used only in case of emergency and will not be shared with outside sources.

\_\_\_\_\_  
SPOUSE'S NAME (PRINTED)                      SPOUSE'S SIGNATURE                      DATE SIGNED

## APPENDIX THREE

### FAMILY DEPLOYMENT CHECKLIST

**NOTE:** This checklist should be reviewed and updated periodically and ALWAYS prior to TDY and deployment

	To Do / Up-to- Date	Place Item in File Box / Notebook	Carry Information in Wallet
<b>FAMILY READINESS</b>			
Unit contact information (Rear D, FRG Leader)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit / Duty station mailing address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deployment mailing address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Installation / Post information contact number		<input type="checkbox"/>	<input type="checkbox"/>
Completed <i>FAMILY READINESS WORKBOOK</i>	<input type="checkbox"/>	<input type="checkbox"/>	
Other:			
<b>IN CASE OF EMERGENCY (ICE)</b>			
Trusted Friends and / Family members contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School / Day care contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency pick-up designee(s) for school / day care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contingency plans for emergency child care (register at daycare center for daytime drop-in care, neighbor / friend / family.	<input type="checkbox"/>	<input type="checkbox"/>	
Contingency plans for emergency pet care (pet boarding, neighbor / friend / Family	<input type="checkbox"/>	<input type="checkbox"/>	
Other:			
<b>VITAL DOCUMENTS</b>			
Marriage certificate		<input type="checkbox"/>	
Birth certificates (for each Family member)		<input type="checkbox"/>	
Social Security Cards / numbers (for each Family member)		<input type="checkbox"/>	
Passports		<input type="checkbox"/>	
School registration paperwork		<input type="checkbox"/>	
School records / report cards / transcripts		<input type="checkbox"/>	
Adoption paperwork		<input type="checkbox"/>	
Divorce decree / Separation paperwork		<input type="checkbox"/>	
Death certificate(s)		<input type="checkbox"/>	
Citizenship / Naturalization paperwork		<input type="checkbox"/>	
Visa paperwork		<input type="checkbox"/>	
Other:			

	To Do / Up-to- Date	Place Item in File Box / Notebook	Carry Information in Wallet
<b>MILITARY</b>			
<b>Important documents / Items:</b>			
Military ID cards Ensure each Family member 10 years of age and older has an ID card and that ID cards have not expired	<input type="checkbox"/>		<input type="checkbox"/>
Military Orders	<input type="checkbox"/>	<input type="checkbox"/>	
Current PCS orders	<input type="checkbox"/>	<input type="checkbox"/>	
Current Deployment / Movement orders	<input type="checkbox"/>	<input type="checkbox"/>	
Shipping documents / household goods inventory	<input type="checkbox"/>	<input type="checkbox"/>	
Other:			
<b>MEDICAL</b>			
Ensure enrollment of each Family member in DEERS	<input type="checkbox"/>		
Medical / Health records (know where located)	<input type="checkbox"/>		
Dental / Orthodontic records (know where located)	<input type="checkbox"/>		
List medications / allergies / medical conditions for each Family member	<input type="checkbox"/>	<input type="checkbox"/>	
Exceptional Family Member Program information	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Important documents / Items:</b>	<input type="checkbox"/>	<input type="checkbox"/>	
Medical card / TRICARE card for each Family member	<input type="checkbox"/>	<input type="checkbox"/>	
Immunization record for each Family member	<input type="checkbox"/>	<input type="checkbox"/>	
Veterinary / Immunization record for each pet	<input type="checkbox"/>	<input type="checkbox"/>	
Other:			
<b>HOME</b>			
Extra set of house keys in a safe place, w/friend, etc	<input type="checkbox"/>		
Safety / Security			
Check locks on all doors / windows	<input type="checkbox"/>		
Check smoke / carbon monoxide detectors annually	<input type="checkbox"/>		
Check fire extinguishers	<input type="checkbox"/>		
As a trusted neighbor to help keep an eye on your home and watch for any unusual activity	<input type="checkbox"/>		
Maintenance / Utilities			
Locate electrical fuse / switch box	<input type="checkbox"/>		
Locate water control / shutoff valve	<input type="checkbox"/>		
Locate gas control / shutoff valve	<input type="checkbox"/>		
<b>Important documents / Items:</b>			
Spare Keys (house, safe deposit box, safe, etc)		<input type="checkbox"/>	

	To Do / Up-to- Date	Place Item in File Box / Notebook	Carry Information in Wallet
<b>HOME (cont.)</b>			
Lease / Rental agreement		<input type="checkbox"/>	
Mortgage records / Deed		<input type="checkbox"/>	
Homeowner's / Renter's insurance		<input type="checkbox"/>	
Other:			
<b>AUTOMOTIVE / TRANSPORTATION</b>			
Extra set of keys in safe place, w / friend, etc	<input type="checkbox"/>		
Identify alternate forms of transportation (if you do not have transportations or in the event your vehicle breaks down – friend / neighbor / on-post shuttle / taxi / city bus)	<input type="checkbox"/>		
Know what will happen to your vehicle if your Soldier is alerted (eg, storing vehicle at Battalion vs getting a ride) <i>Note: You will not have immediate access to a stored vehicle following the alert. You must have a Power of Attorney that will allow you to retrieve the stored vehicle.</i>	<input type="checkbox"/>		
<b>Vehicle maintenance</b>			
Ensure basic equipment is in good working order (tires, brakes, battery, lights, etc).	<input type="checkbox"/>		
Ensure routine maintenance is up to date(lube / oil change, air conditioning, antifreeze, etc).	<input type="checkbox"/>		
Know where to take vehicle for service		<input type="checkbox"/>	<input type="checkbox"/>
Roadside assistance information		<input type="checkbox"/>	<input type="checkbox"/>
<b>Important documents / Items:</b>			
Check expiration dates and renew if necessary.			
Driver's license	<input type="checkbox"/>		<input type="checkbox"/>
Vehicle state registration / license plates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> in car
Vehicle post registration / decals	<input type="checkbox"/>		
Annual emissions / safety inspection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> in car
Auto insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> in car
Warranty information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> in car
Title		<input type="checkbox"/>	
Purchase / Lease agreement		<input type="checkbox"/>	
Other:			
<b>FINANCIAL</b>			
Ensure you have direct access to funds, Direct Deposit into a joint account is recommended.	<input type="checkbox"/>		
<b>Important documents / Items:</b>			
Leave and Earnings Statement (LES)			

	To Do / Up-to- Date	Place Item in File Box / Notebook	Carry Information in Wallet
<b>FINANCIAL (cont.)</b>			
Copy of most recent LES	<input type="checkbox"/>	<input type="checkbox"/>	
Know how to access LES in absence of Soldier (MyPay website, unit representative)	<input type="checkbox"/>		
Locate / Know the status of the following:			
Checkbook		<input type="checkbox"/>	
ATM Cards w/ access codes		<input type="checkbox"/>	
Joint checking and savings account(s)		<input type="checkbox"/>	
Credit card information (account number, contact info)		<input type="checkbox"/>	
Investment information (account number, contact info)		<input type="checkbox"/>	
Monthly Bills (payee, amount due, contact info)			
Mortgage / Rent	<input type="checkbox"/>	<input type="checkbox"/>	
Homeowners / Renters insurance	<input type="checkbox"/>	<input type="checkbox"/>	
Vehicle loan(s)	<input type="checkbox"/>	<input type="checkbox"/>	
Auto insurance	<input type="checkbox"/>	<input type="checkbox"/>	
Utility bills (electricity, gas, water)	<input type="checkbox"/>	<input type="checkbox"/>	
Telephone (cell and home)	<input type="checkbox"/>	<input type="checkbox"/>	
Cable television	<input type="checkbox"/>	<input type="checkbox"/>	
Internet service	<input type="checkbox"/>	<input type="checkbox"/>	
Other loans	<input type="checkbox"/>	<input type="checkbox"/>	
Credit cards	<input type="checkbox"/>	<input type="checkbox"/>	
Income Tax Forms (Federal / State)			
Copy of completed forms for current year		<input type="checkbox"/>	
Copy of completed forms for previous 3 years		<input type="checkbox"/>	
Life Insurance policy (s)		<input type="checkbox"/>	
Other:			
<b>LEGAL</b>			
Attorney Information (private / military JAG)		<input type="checkbox"/>	
<b>Important documents / items</b>			
Powers of Attorney / (check expiration dates)			
General		<input type="checkbox"/>	<input type="checkbox"/>
Medical, for yourself		<input type="checkbox"/>	
Medical, for your children		<input type="checkbox"/>	
Specific:		<input type="checkbox"/>	
Current Wills			
Yours		<input type="checkbox"/>	
Your Soldiers		<input type="checkbox"/>	
Other:			

## **APPENDIX FOUR**

### **Submitting Request to Gain Access to the 1<sup>st</sup> AD Virtual Family Readiness Group (v-FRG) Website**



The purpose of the virtual Family Readiness Group website is to provide Soldiers and families who are experiencing deployments, with a web-based portal for staying connected and obtaining information from your Soldier's unit commander and staff, FRG Leaders and other Army family support providers. Registering for the vFRG system will provide you with the opportunity to become part of a larger community linking and providing support to our Soldiers and their families.

#### **vFRG Registration Instructions:**

- 1) Go to [www.armyfrg.org](http://www.armyfrg.org)

If you have not registered, click on the "Registration" link on the right hand side. A map of the US will come up, click on TX

- 2) Scroll down to the Fort Bliss and click on it.
- 3) Fill out the registration info.
  - If you are a Soldier, use the drop down menu and change to "Soldier"
  - If you are a Family member, you will need the name and last 4 SSN of the Soldier.
- 4) Click "Continue"
- 5) Complete the rest of the registration info. You will create your own user name and password.
- 6) Click on the "Complete Registration"
- 7) Click "continue to FRG" button

At this point, an email will be sent to a Web Site administrator requesting approval for the subscription. You should receive an email back with-in 12-24 hours granting approval.

**APPENDIX FIVE**  
**Family Readiness Group Telephone Tree**

**As of:** \_\_\_\_\_  
(date)

Group Leader's Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Telephone Tree Chairperson: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

My Telephone Notification Group:

<u>NAME</u>	<u>TELEPHONE NUMBER</u>
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

**NOTES:**

---

---

---

---

---

---

---

## APPENDIX SIX

### Family Budget Worksheet

#### 1. ENTITLEMENTS:

Base Pay: \_\_\_\_\_  
 BAQ: \_\_\_\_\_  
 BAS: \_\_\_\_\_  
 VHA: \_\_\_\_\_  
 COLA: \_\_\_\_\_  
 Clothing Allow: \_\_\_\_\_  
 Spouse Income: \_\_\_\_\_  
 Other Income: \_\_\_\_\_

**GROSS INCOME:** \_\_\_\_\_

#### 2. COLLECTION:

Federal Tax: \_\_\_\_\_  
 FICA: \_\_\_\_\_  
 Medicare: \_\_\_\_\_  
 SGLI: \_\_\_\_\_  
 Debt to Gvt.: \_\_\_\_\_  
 Other: \_\_\_\_\_  
 Other: \_\_\_\_\_  
 Other: \_\_\_\_\_

**TOTAL COLLECTIONS:** \_\_\_\_\_

#### 3. NET INCOME:

Gross Income: \_\_\_\_\_  
 Total Collections: \_\_\_\_\_  
 Other Deductions: \_\_\_\_\_  
 NET INCOME: \_\_\_\_\_

#### 4. EXPENSES (See Section 6)

Monthly Living Expenses: \_\_\_\_\_  
 Annual Expenses by Month: \_\_\_\_\_  
 Installment Debt: \_\_\_\_\_  
 Total Monthly Expenses: \_\_\_\_\_

#### 5. MONTHLY BALANCE SHEET

Net Income (Section 3) \_\_\_\_\_  
 Monthly Expenses (Section 4) \_\_\_\_\_  
 Remainder (Plus or Minus) \_\_\_\_\_

#### 6. MONTHLY LIVING EXPENSES

a. Housing    Rent/Mortgage (incl. Taxes/insurance) \_\_\_\_\_  
                   Utilities (Elec. /Gas/Water/Sewer) \_\_\_\_\_  
                   Telephone \_\_\_\_\_  
                   Cable TV \_\_\_\_\_

b. Food        Food/Household Supplies \_\_\_\_\_  
                   Food/other (i.e., lunches/dinners out) \_\_\_\_\_

c. Car	Gas/Oil	_____
	Car Payments	_____
	Other (maintenance, etc.)	_____
d. Personal	Hair Care (Barber/ Beauty shop)	_____
	Toiletries	_____
	Cigarettes/Tobacco	_____
e. Clothing	Family	_____
	Laundry/Dry Cleaning	_____
f. Other	Books/Newspapers/Magazines	_____
	Donations	_____
	Life Insurance	_____
	Club/Recreational Activities	_____
	Baby Sitters	_____
	Child Support/Alimony	_____
	Other	_____
g. Annual	Auto Insurance (divide by 12)	_____
	License Plates (Divide by 12)	_____
	Other (Divide by 12)	_____
h. <b>TOTAL MONTHLY EXPENSES</b>		_____

# APPENDIX SEVEN

## Examples of POA

### Special Power of Attorney and Voluntary Appointment of Guardian

This is a MILITARY POWER OF ATTORNEY prepared pursuant to Title 10, United States Code, Section 1044b and executed by a person authorized to receive legal assistance from the military service. Federal law exempts this power of attorney from any requirement of form, substance, formality, or recording that is prescribed for powers of attorney under the laws of a state, the District of Columbia, or a territory, commonwealth, or possession of the United States. Federal law specifies that this power of attorney shall be given the same legal effect as a power of attorney prepared and executed in accordance with the laws of the jurisdiction where it is presented.

KNOW ALL PERSONS BY THESE PRESENTS:

That I, \_\_\_\_\_, do hereby appoint \_\_\_\_\_, residing at \_\_\_\_\_ (City and State), as my true and lawful attorney-in-fact and as Guardian of my child (ren) to do the following acts or things in my name and in my behalf:

To take and maintain custody of my child (ren),

NAME	AGE	NAME	AGE
------	-----	------	-----

NAME	AGE	NAME	AGE
------	-----	------	-----

SPONSOR'S NAME, GRADE, SSN: \_\_\_\_\_

to do all acts necessary for maintaining my child's/children's health, education, and welfare, including the registration and enrollment of my child(ren) in educational programs and schools; and to maintain my child(ren)'s customary living standards, including, but not limited to, provision of living quarters, food, clothing, medical, surgical and dental care; entertainment and other customary matters; and specifically, to approve and authorize any and all medical treatment deemed necessary by a duly licensed physician and to execute any consent, release or waiver of liability required by medical or dental authorities incident to the provision of medical, surgical or dental care to any child(ren) by qualified medical personnel; to act in loco parentis to my child(ren). Giving and granting individually unto my said attorney full power and authority to do and perform all and any act, deed, matter and thing whatsoever in and about any of the aforementioned specified particulars as fully and effectually to all intents and purposes as I might and could do in my own person if personally present; and in addition thereto, I do hereby ratify and confirm each of the acts of my aforesaid attorneys lawfully done pursuant to the authority herein above conferred.

I HEREBY GIVE AND GRANT UNTO MY ATTORNEY FULL POWER AND AUTHORITY TO DO AND PERFORM EACH AND EVERY ACT AND MATTER CONCERNING THE SUBJECT OF THIS DOCUMENT AS FULLY AND EFFECTUALLY TO ALL INTENTS AND PURPOSES AS I COULD DO LEGALLY IF I WERE PRESENT. I HEREBY AUTHORIZE MY ATTORNEY TO INDEMNIFY AND HOLD HARMLESS ANY THIRD PARTY WHO ACCEPTS AND ACTS UNDER OR IN ACCORDANCE WITH THIS POWER OF ATTORNEY.

I intend for this to be a DURABLE Power of Attorney. This Power of Attorney will continue to be effective if I become disabled, incapacitated, or incompetent. I direct my attorney-in-fact to seek legal counsel in order to determine the existence of legal requirements, such as required filing or placement of notices, which may affect the validity of this document.

I HEREBY RATIFY ALL THAT MY ATTORNEY SHALL LAWFULLY DO BY THIS DOCUMENT.

This Power of Attorney shall become effective when I sign and execute it below.

Unless sooner revoked or terminated by me, this Power of Attorney shall become NULL and VOID on (Minimum 1 day, Maximum 3 years)\_\_\_\_\_.  
(Day, Month, Year)

Notwithstanding my inclusion of a specific expiration date herein, if on the above-specified expiration date, or during the sixty (60) day period preceding that specified expiration date, I should be or have been determined by the United States Government to be a military status of "missing," "missing in action," or "prisoner of war," then this Power of Attorney shall remain valid and in full effect until sixty (60) days after I have returned to United States military control following termination of such status UNLESS OTHERWISE REVOKED OR TERMINATED BY ME.

IN WITNESS WHEREOF, I sign, seal, declare, publish, make and constitute this as and for my Power of Attorney in the presence of the Notary Public witnessing it at my request this date, \_\_\_\_\_.  
(Day, Month, Year)

\_\_\_\_\_  
Signature

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

I, the undersigned, certify that I am a duly commissioned, qualified, and authorized notary public. Before me personally, within the limits of my warrant of authority, appeared the above named grantor, who is known to me to be the person who is described herein, whose name is subscribed to, and who signed this Power of Attorney as Grantor, and who acknowledged that this instrument was executed as a free and voluntary act and deed for the uses and purposes herein set forth.

GIVEN UNDER MY HAND AND OFFICIAL SEAL on \_\_\_\_\_.

(SIGN) \_\_\_\_\_

(PRINT) \_\_\_\_\_ Notary Public for the State of \_\_\_\_\_

RANK/COMPONENT \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

OFFICIAL CAPACITY \_\_\_\_\_

This acknowledgment is executed in my official capacity under the Authority granted by Title 10, United States Code, Section 1044a, Which also states that no seal is Required.

**APPENDIX SEVEN**  
**Examples SCRA 6% Letter**

Date

Lender or Creditor Name and Address

Re: Your Name

Your Account Number

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 501-596 of the Service members Civil Relief Act, hereinafter referred to as the SCRA, I request that interest on the above-referenced debt be reduced to 6 percent. I am presently on active duty assigned to (state your Unit).

I incurred this debt prior to my entry into the Armed Forces. The SCRA provides that an obligation or liability entered into by a Service member or the Service member and Spouse jointly before the Service member's entry into military service cannot bear interest in excess of six percent during the period of military service. The SCRA clarifies that creditors must forgive rather than defer interest above six percent during the time of service. Interest includes service charges, renewal charges, fees or any other charges (except bona fide insurance). The amount of any periodic payment due under the terms of the contract shall be reduced by the amount of the forgiven interest for that payment period. Thus, the balance of my obligation may not have interest charged at a rate greater than 6 percent per annum. Interest above 6 percent must be forgiven and not accrued.

Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn. A copy of my military orders is attached with this letter.

Please be further advised that you may not repossess for nonpayment of an installment obligation without first complying with the provisions of 50 U.S.C app. § 527 of the SCRA.

Thank you, in advance, for your cooperation in this matter.

Sincerely,

## APPENDIX EIGHT

### Health Care Form

<b>MEDICAL CONDITIONS / SPECIAL NEEDS (please explain)</b>	
Family Member Name	Medical Condition / Special Needs (Asthma, Diabetes, Allergies to medication, Pregnancy, etc)

<b>Medications (if administered on recurring basis)</b>					
Family Member Name	Medication	Dosage	How Often	How Given (by mouth, injection, etc)	Where Prescription Filled

<b>DIETARY RESTRICTIONS (please explain)</b>	
Family Member Name	Dietary Restrictions (Food allergies, religious restrictions, Personal preferences, etc)

<b>PHYSICIAN / DENTIST INFORMATION</b>			
	Name	Facility Name / Address (Street, City, State)	Phone
Primary Physician			
Pediatrician			
Medical Treatment Facility			
Pharmacy			
Primary Dentist			
Pediatric Dentist			

<b>PET CARE INFORMATION</b>		
Pet Information		
Pet Name	Description (cat, dog, breed, color, etc)	Special Needs
<b>Veterinarian Information</b>		
Name	Facility Name / Address (Street, City, State)	Phone

## APPENDIX NINE

### Quick Reference Telephone List

Abuse Reporting	915-568-2115
Air Defense Artillery Association	915-568-2711
ADAA Gift Shop	915-564-4331
Adjutant General (Human Resources)	915-568-3301
Air Defense Artillery Magazine	915-568-5603
Airfield Operations	915-568-8088
Airline Ticket Office	915-566-4488
Airport Courtesy Patrol	915-568-5223
Animal Control	915-569-2452
Army Community Services	915-568-4614/1132/7088
Army Emergency Relief	915-568-7088
Army Help Line	1-800-464-5400
Army Substance Abuse Program	915-568-1033
Association of the U.S. Army	915-771-5389
AWOL	915-568-3309

#### **Banks**

Wells Fargo Bank	915-521-4066
Casualty Office	915-568-2903
Cemetery, Fort Bliss National	915-564-0201
Chaplain	915-568-1519

#### **Child and Youth Services**

CYS Coordinator	915-568-5709
Central Enrollment and Registration	915-568-4374
Family Child Care	915-568-4198
Logan Child Dev Center	915-568-3989
Main CDC	915-568-5689
Logan School Age Services	915-568-8336
Youth Plex SAS	915-568-7187
Youth Services	915-568-5437
Teen Center	915-568-1211
Youth Sports	915-568-5495
Civilian Personnel	915-568-2508

#### **Clubs**

Centennial Club	915-562-9330
Centennial/Club Metro	915-562-5969
Golden Tee	915-568-3559

McGregor	915-569-9330
Officers Club	915-568-7013
Commissary	915-568-4022
Credit Union, First Light	915-562-1172
Criminal Investigation Division	915-568-1700
Dental Clinic	915-568-5001
<b>Dining Facilities</b>	
Bamford Dining Hall	915-568-2437
Biggs Dining Hall	915-569-9577
McGregor	915-569-9577
Stafford Dining Hall	915-568-9719
E-Army U	915-568-7414
Education Services	915-568-3386
El Paso Intelligence Center	915-564-2000
E-MILPO	915-568-4904
Energy Office	915-568-3107
Equal Opportunity (Mil)	915-568-1213
Equal Employment Office (Civ)	915-568-3510/1489
Federal Prison Camp	915-566-1271
Freedom of Information Act	915-568-7351
German Community Center	915-568-3593
<b>Golf</b>	
Admin	915-562-7255
Pro Shop	915-562-1273
Hazardous Materials Facility	915-568-0317
Heat Index, Automated	915-569-HEAT (4328)
High Desert Riding Club	915-562-3901
<b>Hotels</b>	
Fort Bliss Housing	915-568-2538
Armed Services YMCA	915-562-8461
Fort Bliss Inn	915-565-7777
Fort Bliss Lodging	915-565-7777
Household Goods (in)	915-568-3667
Household Goods (out)	915-568-0414
Housing	915-568-6600
<b>Family Housing (Army)</b>	
Single Soldiers (UPH)	915-568-1264
On Post (Sr NCOs)	915-568-2538

Off Post (CHRRS)	915-568-2898/7687
<b>Balfour Beatty Military Housing</b>	
Leasing Office	915-564-0795
Self Help	915-564-0459
<b>Work Orders</b>	
Engineering & Army Housing	915-568-1107
<b>Emergencies</b>	
(Eng & Army Hsg)	915-568-7239
Balfour Beatty Military Housing	915-564-0795
Balfour Beatty Emergencies	915-568-6210
ID Cards	915-568-6210
<b>Information</b>	
Fort Bliss	915-568-2121
WBAMC	915-569-2121
Information, Ticketing & Registration	915-568-7506
Installation Operations Center	915-569-6950
Junior Enlisted Family Center	915-568-7291
KBLS Television	915-568-7002
Legal Assistance	915-568-7141
<b>Libraries</b>	
Mickelsen Community	915-568-6156
Mickelsen School	915-568-1902
USASMA LRC	915-568-8614
Locator, Post	915-568-1113
Military Entrance Processing	915-568-3505
Military Pay	915-568-4108
Monitor, The	915-568-4088
Morale, Welfare & Recreation	915-568-3500
Museums	915-568-5412
Officers Civilians Spouses Assn	915-568-9995
Operation Santa Claus	915-568-1010
NCO Journal	915-568-9068
Passport Office	915-568-6911
Photo Lab	915-568-8512
<b>Physical Fitness Centers</b>	
Biggs PFC	915-568-8697
Logan PFC	915-568-5198
Milam PFC	915-568-7518

Stout PFC	915-568-3264
<b>Pools</b>	
Replica (Indoors)	915-568-7431
Community	915-568-4825
Post Exchange	915-562-7200
<b>Post Office</b>	
Military	915-568-5505
Fort Bliss	915-562-4036
WBAMC	915-569-1584
Public Affairs Office	915-568-4505
Recycle Center	915-568-1537
Red Cross, American	915-568-4898
Retirement Services	915-568-5903
School Liaison	915-569-5064/5065
Self-Help (U-Do-It Center)	915-568-5931
Shuttle, Post Bus	915-564-5835
Solicitations	915-568-4444
Sports Office	915-568-4508
Tax Assistance Office	915-568-4999
Tel-A-Nurse	915-569-4444
Theater	915-568-8649
Thrift Shop	915-562-5451
<b>Unions</b>	
NAGE Local R-1422	915-568-4909
Local R-1489	915-568-6233
Vehicle Registration (Post)	915-568-1890
Vehicle Registration (State)	915-562-6602
Veterans Affairs Health Care	915-564-6100
Veterinary Services	915-569-2266
Voting Assistance	915-568-3030
Weapon Registration	915-568-4382
Welcome Center	915-568-3035
Youth Services	915-568-5437
<b>EMERGENCY NUMBERS</b>	
EMERGENCY	911
Ambulance	915-569-2209
Ambulance (Routine)	915-569-1205
American Red Cross	915-568-4898/6301

After Duty Hours	1-877-272-7337
Army Emergency Relief	915-568-7088
Chaplain (on-call)	915-637-6838
Explosive Ordnance Disposal	915-568-8905
Fire (dialing from Official Phones)	117 OR 911
Fire (dialing from Housing)	911
Installation Operations Center	915-569-6950 915-569-6951/915-569-6952
Military Police	915-568-2115/2116/2117/3232
<b>Work Order</b>	
Emergencies (Eng & Army Hsg)	915-568-7239
Balfour Beatty Emergencies	915-564-0495

## OFFICE DUTY CONTACT INFO & NUMBERS

(Area Code for El Paso and Fort Carson is (915) xxx-xxxx)

**Rear Detachment Commander:**

**Email:**

**Rear Detachment NCOIC:**

**Email:**

**FRSA**

**Email:**

**Rear Detachment Chaplain:**

**Email:**

**BDE Staff Duty: NCO of the Day**

**Email:**

**1<sup>st</sup> AD FRG Website: [www.armyfrg.org](http://www.armyfrg.org)**

*The Above numbers are expected to change as the Rear-Detachment stands up in a different building. All information will be quickly forwarded, and included in subsequent versions of this publication.*

## FRG CONTACT NUMBERS

**Headquarters Support Company**

**Email: [HSG.FRG.MIL@MAIL.MIL](mailto:HSG.FRG.MIL@MAIL.MIL)**

**Intel & Sustainment Company**

**Email: [I&S.FRG.MIL@MAIL.MIL](mailto:I&S.FRG.MIL@MAIL.MIL)**

**Operations Company**

**Email: [OPS.FRG.MIL@MAIL.MIL](mailto:OPS.FRG.MIL@MAIL.MIL)**

**Division Signal Company**

**Email: [DSC.FRG.MIL@MAIL.MIL](mailto:DSC.FRG.MIL@MAIL.MIL)**

**1<sup>st</sup> AD FRG Website: [www.armyfrg.org](http://www.armyfrg.org)**

## APPENDIX TEN

### Helpful Resources and Websites

FRG Information	<a href="http://www.armyfrg.org">www.armyfrg.org</a>
Fort Bliss Website	<a href="https://www.bliss.army.mil/">https://www.bliss.army.mil/</a>
Army Community Services	<a href="http://www.blissmwr.com/acs/">http://www.blissmwr.com/acs/</a>
FT Bliss Military Housing	<a href="http://www.ftblissfamilyhousing.com/defaultFamily.aspx?cid=23">http://www.ftblissfamilyhousing.com/defaultFamily.aspx?cid=23.</a>
BAH Rates	<a href="https://www.defensetravel.dod.mil/site/bah.cfm">https://www.defensetravel.dod.mil/site/bah.cfm</a>
Child & Youth Services	<a href="https://www.bliss.army.mil/communityresourceguide/child_care.asp">https://www.bliss.army.mil/communityresourceguide/child_care.asp</a>
MWR	<a href="http://www.blissmwr.com/#">http://www.blissmwr.com/#</a>
Family Advocacy	<a href="http://www.blissmwr.com/fap">www.blissmwr.com/fap.</a>
Army One Source	<a href="http://www.myarmyonesource.com">http://www.myarmyonesource.com</a>
Mypay	<a href="https://mypay.dfas.mil">https://mypay.dfas.mil</a>
Military One Source	<a href="http://www.militaryonesource.com">www.militaryonesource.com</a>
Army MWR	<a href="http://www.armymwr.com">www.armymwr.com</a>
Military Homefront	<a href="http://www.militaryhomefront.dod.mil">www.militaryhomefront.dod.mil</a>
Legal Assistance	<a href="http://www.jagcnet.army.mil">www.jagcnet.army.mil</a>
American Red Cross	<a href="http://www.redcross.org">www.redcross.org</a>
AAFES	<a href="http://www.aafes.com">www.aafes.com</a>
Army Emergency Relief	<a href="http://www.aerhq.org">www.aerhq.org</a>
Housing on and off post	<a href="http://www.ahrn.com">www.ahrn.com</a>
USO	<a href="http://www.uso.org">www.uso.org</a>
Tricare	<a href="http://www.tricare.mil">www.tricare.mil</a>
Soldiers of Today and Yesterday (S.T.Y.)	<a href="http://www.styveteran.org">www.styveteran.org</a>
<b>DEPLOYMENT PREPARATION AND HELP</b>	
Deployment information	<a href="http://deploymentlink.osd.mil">http://deploymentlink.osd.mil</a>
	<a href="http://www.sgtmoms.com">www.sgtmoms.com</a>
	<a href="http://www.armyspouse.org">www.armyspouse.org</a>
	<a href="http://www.goacs.org">www.goacs.org</a>
	<a href="http://www.defenselink.mil/ra">www.defenselink.mil/ra</a>
Dads at a Distance	<a href="http://www.dads.com">www.dads.com</a>
Moms Over Miles	<a href="http://www.mosovermiles.com">www.mosovermiles.com</a>
Couples	<a href="http://www.longdistancecouples.com">www.longdistancecouples.com</a>
Parenting	<a href="http://www.parentsoup.com">www.parentsoup.com</a>
Battlemind	<a href="http://www.battlemind.army.mil">www.battlemind.army.mil</a>
Army Spouse and children	<a href="http://www.militaryfamily.org">www.militaryfamily.org</a>
Military.Com	<a href="http://www.military.com">www.military.com</a>
Operation Homefront	<a href="http://www.operationhomefront.net">www.operationhomefront.net</a>
Daddy Dolls	<a href="http://www.hugahero.com">www.hugahero.com</a>
Operation R&R	<a href="http://www.operationrestandrelax.org">www.operationrestandrelax.org</a>
My Army Life Too	<a href="http://www.myarmylifetoo.mil">www.myarmylifetoo.mil</a>

Operation Military Kids	<a href="http://www.operationmilitarykids.org">www.operationmilitarykids.org</a>
Sittercity	<a href="http://www.sittercity">www.sittercity</a>
Military Child Education	<a href="http://www.militarychild.org">http://www.militarychild.org</a>
Student Online Academic Resource	<a href="http://www.sourathome.org">http://www.sourathome.org</a>
	<b>POST DEPLOYMENT RESOURCES</b>
Wellness Resources	<a href="http://www.afterdeployment.org">http://www.afterdeployment.org</a>
	<b>Regulations and Handbooks/Guides</b>
Army Regulations	<a href="http://www.usapa.army.mil">www.usapa.army.mil</a>
FRG Leaders Handbook	<a href="http://www.ari.army.mil">www.ari.army.mil</a>

## **Acknowledgements**

This 1<sup>st</sup> Armored Division handbook was developed for and edited by the Headquarters and Headquarters Battalion, 1<sup>st</sup> Armored Division, Fort Bliss, TX. This Deployment handbook has been revised based on the information presented in Operation READY Training to include the Operation READY Smart Book. These materials were developed based on Army regulations and guidance, select literature and a diverse range of military, professional and civilian organization materials and research on separation and combat deployments.

### **Written and Edited By:**

CW2 Angela Holtby  
Mrs. Lara Herrera  
W01 Kizzy Taylor  
SSG Nathan Bryant

### **Sources:**

3<sup>rd</sup> BDE, 1<sup>st</sup> AD, Fort Bliss  
1<sup>st</sup> BDE, 1<sup>st</sup> AD, Fort Bliss  
3<sup>rd</sup> BCT, 4<sup>th</sup> ID, Fort Carson  
Family and Morale, Welfare and Recreation Command  
Cornell University, College of Human Ecology, Family Life Development Center  
USMC Deployment Guide  
101<sup>st</sup> Airborne Division, Fort Campbell Deployment Handbook

**This Material May Be Reproduced For Army Family Programs Use.**

**PRIVACY ACT STATEMENT**

**AUTHORITY: PRIVACY ACT OF 1974 (5 U.S.C. § 552a); 10 U.S.C. § 5042.**

**PRINCIPAL PURPOSE: TO OBTAIN INFORMATION TO ASSIST U.S. ARMY COMMANDERS, FAMILY READINESS GROUP LEADERS AND OTHER UNIT FAMILY READINESS PERSONNEL, AND INDIVIDUAL SOLDIERS AND THEIR FAMILY MEMBERS TO BETTER PREPARE FOR UPCOMING UNIT DEPLOYMENTS.**

**ROUTINE USE: INFORMATION PROVIDED IS CONFIDENTIAL. THIS INFORMATION WILL ALLOW COMMANDERS, FAMILY READINESS GROUP LEADERS AND OTHER UNIT FAMILY READINESS PERSONNEL TO LOCATE AND ASSIST FAMILY MEMBERS IN THE EVENT OF A MISHAP OR OTHER EMERGENCY DURING DEPLOYMENT. THE FORMS WILL BE RETURNED TO INDIVIDUAL SOLDIERS AND THEIR FAMILY MEMBERS AFTER POST-DEPLOYMENT OR TRANSFER FROM THE DEPLOYING UNIT OR THEY WILL BE DESTROYED.**

**DISCLOSURE: YOUR DISCLOSURE OF THE REQUESTED INFORMATION IS VOLUNTARY, HOWEVER, FAILURE TO PROVIDE THE REQUESTED INFORMATION MAY MAKE IT MORE DIFFICULT FOR YOU TO BE LOCATED AND ASSISTED IN THE EVENT OF A MISHAP OR OTHER EMERGENCY**

# 1<sup>st</sup> Armored Division



## Team Bliss

## Family Readiness Handbook