



THE USAA  
EDUCATIONAL  
FOUNDATION®

*Good Information for Good Decisions.®*

MILITARY

# FAMILIES DEALING WITH DEPLOYMENT



## OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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## 2 WHAT YOU SHOULD KNOW

Deployment can be a challenge for military families. Spouses remaining at home must care for children, handle finances, manage the household and make many important decisions on their own. Children may experience strong emotions of anxiety, fear or even guilt over a parent's absence. Servicemembers and their families must contend with the loneliness and stress of separation from one another. Although your time apart may be challenging, it can be less stressful if you plan ahead.

### Plan Ahead

- **Before deployment** create a plan for managing finances, household routines, child care and other matters. Talk with children about the importance of military jobs.
- **When duty calls** understand that strong emotions are normal. Plan ways to maintain family activities and communicate regularly. Prepare special ways to stay in touch.
- **Returning home** is joyful — but can also be stressful. Know what to expect as you renew family relationships and responsibilities.

### Seek Help

The following individuals and groups are available to assist you. Do not hesitate to seek their help when needed.

- Your unit commander or first sergeant.
- Your unit family support group.
- Your local family support center.
- Your installation's legal office.
- Your installation clergy members or places of worship.
- Military aid societies.
- The American Red Cross.
- United Service Organization (USO).
- Local nonprofit organizations.

**THE USAA EDUCATIONAL FOUNDATION OFFERS SEVERAL PUBLICATIONS THAT CAN HELP. SEE "RESOURCES" ON THE INSIDE BACK COVER OF THIS PUBLICATION FOR MORE INFORMATION.**

Think through family, financial and household matters now while you have time to make thoughtful, informed decisions.

### **Talk With Your Loved Ones**

Make your military job and the possibility of deployment a natural part of family conversation.

- Discuss what deployment means and what it involves.
- Spend time with military families who have been through deployment.
- Listen to children's fears and concerns and address them directly.
- Be open and honest when responding to children's questions.

### **Create A Family Care Plan**

A family care plan is important for all military families and is required for single parents and dual-military couples. Your local family support center can help you create a detailed plan which includes the following:

- Keep updated contact information for family members, friends, neighbors and others who can provide assistance.
- Make arrangements for child care, schooling, medical care and transportation.
- Maintain an updated list of child-care services, baby sitters, medical providers and their contact information.
- Select a trusted individual who has agreed, in writing, to be a temporary guardian for your children.
- Assign a trusted individual who has agreed, in writing, to be a guardian for your children.

As appropriate, share your family care plan with extended family members, physicians, educators, clergy members, friends and your older children.

## Select A Trusted Individual

Select an individual you trust to manage your finances while you are deployed. This individual could be your spouse, a parent, a friend or a financial planning professional.

- Choose an individual capable of managing your family finances accurately and responsibly.
- Familiarize this individual with all aspects of your financial situation.

## Execute Powers Of Attorney

You will need to execute the appropriate powers of attorney to give trusted individuals the legal authority to act on your behalf for purposes you designate.

- You may execute various powers of attorney for specific purposes and durations.
- Consult your installation's legal office or an attorney of your choice for help preparing the appropriate powers of attorney for your circumstances.
- Make sure affected parties and financial institutions receive and approve your powers of attorney before you are deployed.

## Review Finances

You and your spouse — or the individual you have chosen — should review the details of your financial situation.

- Discuss your financial obligations, monthly expenses and bill due dates to ensure commitments will be met when you are away.
- Establish direct deposit, automatic bill payment and electronic document delivery to simplify matters.
- Check with your bank or financial institution on mobile banking via your cell phone to access your accounts and manage them while you are away.
- Establish joint accounts, and share your passwords, personal identification numbers (PINs) and user IDs as appropriate, so your spouse or the individual handling your affairs can manage situations as they arise. To help minimize the risk of identity theft, use caution when sharing this information.
- Establish an emergency fund of 3 to 6 months of basic living expenses. Place this fund in a safe and accessible account to be used for financial emergencies only.

## Savings Deposit Program (SDP)

Servicemembers deployed in combat zones, qualified hazardous duty areas or certain contingency operations can earn 10 percent interest annually (compounded quarterly) on money deposited into the SDP.

- You may deposit up to \$10,000 of your unallotted pay and allowances.
- Deposits may begin on your 31st consecutive day in your deployment region and must end on your date of departure from your deployment region.
- More than one deposit may be made in each month, but the total cannot exceed your monthly unallotted pay and allowances.
- The account stops accruing interest 90 days after returning from your deployment region.
- Withdrawal during deployment is authorized for medical emergencies only for servicemembers or dependents.
- Interest accrued on earnings deposited into the SDP is taxable for federal income tax purposes.

Contact your installation's finance office for more information. Consider consulting a financial planning professional for help making important investment decisions before you deploy.

## Handle Tax Matters

Decide how and by whom your federal and state income tax returns will be filed during your absence. Determine if your deployment qualifies for an automatic extension and how you can obtain it.

Your installation's legal office or your tax professional can provide more information on federal income tax requirements while deployed. For example, if you will be serving in a combat zone, you may exclude the following pay from your taxable income.

- Active-duty pay.
- Imminent-danger/Hostile-fire pay.
- A re-enlistment bonus (if it occurs during a month in which you are serving in a combat zone).

## Review Insurance

Review your current insurance coverages and make adjustments as needed for protecting your family and possessions.

INSURANCE CONSIDERATIONS	
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>• Purchase enough to allow your survivors to invest the principal and use the interest generated as an additional income source after debts and final expenses are paid.</li> <li>• Active duty military personnel may purchase up to \$400,000 of Servicemembers' Group Life Insurance (SGLI).</li> <li>• If supplementing SGLI, make sure the additional coverage does not have a war clause, which excludes payment for death caused by acts of war.</li> <li>• Up to \$100,000 SGLI coverage is available for non-military spouses.</li> <li>• Each dependent child of SGLI-insured active duty servicemembers or reservists is automatically covered for \$10,000 at no cost.</li> <li>• Traumatic Servicemembers' Group Life Insurance (TSGLI) is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses.</li> <li>• TSGLI coverage will pay a benefit of between \$25,000 and \$100,000 depending on the loss directly resulting from the traumatic injury.</li> </ul>
<b>Auto Insurance</b>	<ul style="list-style-type: none"> <li>• Adjust your policy if you will store your vehicle or if another individual will drive it while you are deployed.</li> <li>• In some states, you may cancel liability and collision coverages if you will not be driving your vehicle for an extended period of time.</li> </ul>
<b>Homeowners And Renters Insurance</b>	<ul style="list-style-type: none"> <li>• Dwelling and personal property coverages are not covered by the military. If you own a home, rent or live in government quarters, you are responsible for making sure your possessions are protected.</li> <li>• Consider valuable property coverage for high-value items such as jewelry, furs or silverware.</li> </ul>
<b>Health Insurance</b>	<ul style="list-style-type: none"> <li>• Visit <a href="http://www.tricare.osd.mil">www.tricare.osd.mil</a> for health-care coverage information.</li> </ul>
<b>Disability Insurance</b>	<ul style="list-style-type: none"> <li>• If you are unable to work after being injured or incapacitated while deployed, private disability insurance coverage may compensate in addition to medical retirement.</li> <li>• Check with your employer regarding your disability insurance coverage to ensure there is no military or war-time exclusion.</li> </ul>

## Protect And Maintain Your Household

Take steps to protect your family and maintain your home during deployment.

- Consider installing a professionally monitored home security system.
- Install smoke detectors and carbon monoxide detectors. Test existing detectors to ensure they work properly.
- Make sure each family member knows what to do, where to go and how to find help in an emergency.
- Post emergency contact numbers near every phone, including instructions for contacting deployed family members.
- Discuss household and vehicle maintenance schedules.

## Place An Active Duty Alert On Your Credit Report

- Consider placing an active duty alert on your credit report through any of the three nationwide consumer reporting agencies (Equifax, Experian or TransUnion).
- With the alert, creditors must verify your identity before issuing credit in your name.
- When away from your usual duty station an alert may be placed on your credit report for 1 year, unless you request it to be removed sooner. If your deployment lasts longer, you may place another alert on your report.

## Servicemembers Civil Relief Act

Under the provisions of the Servicemembers Civil Relief Act (SCRA), you may qualify for any or all of the following:

- Reduced interest rate on mortgage payments.
- Reduced interest rate on credit card debt.
- Protection from eviction if your monthly rent is \$1,200 or less.
- Delay of all civil court actions, such as bankruptcy, foreclosure or divorce proceedings.

To learn more about these or other provisions of the SCRA, contact your unit or installation legal office.

**THE MORE YOU PLAN NOW, THE BETTER PREPARED YOUR FAMILY  
WILL BE TO HANDLE DEPLOYMENT WHEN THE TIME COMES.**

## 8 WHEN DUTY CALLS

**WHEN YOU RECEIVE DEPLOYMENT NOTIFICATION, YOU MAY HAVE A FEW WEEKS OR JUST A FEW HOURS BEFORE LEAVING. USE THE TIME YOU DO HAVE TO REVIEW YOUR PLANS.**

When you receive deployment notification, you may have a few weeks or just a few hours before leaving. Use the time you do have to review your plans.

Know that family dynamics will change when deployment begins. The following steps can help your family remain close throughout these changes.

### **Spend Time Together**

If time permits, schedule one-on-one time with your loved ones before leaving.

- Express your feelings about being apart. Be honest and open with one another.
- Tell your family as much as you can about where you will be and what you will be doing. Be honest. Not telling them the whole truth may worry them more than your actual situation.
- Remind children why your deployment is necessary. Assure them that your leaving has nothing to do with them or your spouse.
- Expect mood swings and occasional arguments as you prepare together for deployment.
- Know that the moment of departure will be difficult. You may feel depressed and your family may temporarily feel abandoned after you leave.

### **Communicate**

Plan to write, e-mail or call one another as often as you can during deployment. Stay in touch through the following channels.

- Send e-mails if feasible. Attaching electronic photographs or video messages can be particularly meaningful as well as using a Web cam if available.

- Keep greeting cards on hand to send to one another. Because letters and cards can be delayed, do not rely on this form of communication alone.
- Mail care packages that the whole family puts together. Help young children create personal notes or drawings for their deployed parent.
- Schedule time for regular phone calls. While you are apart, there is no substitute for hearing each other's voice.

### **Maintain Routines**

Maintaining family routines will help all of you feel more secure during your loved one's absence.

- Try to maintain regular mealtimes, bedtimes and after-school activities.
- Expect your children to follow the same rules they followed before deployment.
- Let children take on more responsibility at home. You will need their help. Tell them how much you appreciate their contributions.

### **Take Care Of Yourself**

You will need extra energy to manage your household alone while your spouse is away. It is more important than usual to take care of your physical and emotional health.

- Eat a healthy diet. Do not fall into the fast-food habit. Continue to prepare balanced family meals and practice good nutrition.
- Exercise regularly to stay fit and relieve stress.
- Keep a journal. Writing helps many individuals think clearly about their emotions and experiences. Record parenting, financial and other decisions you make while your spouse is away.
- Set aside time for yourself to recharge your body and mind.

## Support Your Children

Children will have the most difficult time adjusting to a parent's extended absence. Observe their behavior and talk with them to draw out their feelings. Express your own feelings to let them know they can be open with you. Do not hesitate to rely on a support network if needed. These can include the following:

- Your installation's Family Support Center.
- Your children's school counselor.
- Family and friends.
- A counselor or trusted clergy member.

## Seek Help

Many organizations are available to support you and your children during your spouse's absence.

- Participate in the services offered by military support groups.
- Take advantage of United Services Organization (USO) activities designed to provide morale, welfare and recreation-type services to servicemembers and their families.
- Explore the National Military Family Association Web site at [www.nmfa.org](http://www.nmfa.org) and their links.

## Count The Days

Each day that passes is one day closer to your loved one's return. Plan creative ways for you and your children to count the days until you are together again. The Department of Defense's Military Spouse Career Center offers these suggestions.

- Mark off days on a calendar. Use stickers or write messages to record important activities or milestones.
- Fill a jar with a piece of candy, a marble or a penny for each day the deployed parent is away.
- Make a paper chain, adding a link each day that you are apart. Use the chain as a decoration for welcoming your loved one home.

Reuniting as a family is exciting. However, adjusting to life after deployment can sometimes be as stressful as deployment itself. Returning to normal takes time, patience and understanding.

## Spouses

You and your spouse will need to renew your relationship. Here are some suggestions:

- Try not to romanticize homecoming day. Both of you will be excited, anxious and tired. Do not expect too much of one another.
- Share expectations for the first few weeks of being together again. Agree on how much time you will spend with extended family or social activities.
- Discuss subjects such as household routines and children's activities and how they changed during your time apart.
- Take things slowly. Both of you may be more independent than before. Reassure your spouse of your commitment.
- Plan private, uninterrupted time for communication. Go for a long walk or out to dinner where you cannot be distracted.

Do not be surprised if you experience the following emotions. They are normal.

- Resentment for the long family separation.
- Fear that your spouse may have been unfaithful.
- Worry that you are no longer needed at home.
- Angry that no one understands what you went through during deployment.

## SEEK COUNSELING

Do not rush into a permanent solution for what may be a temporary setback. If problems persist or worsen, seek help from a professional marriage counselor before making decisions about separation or divorce.

## Children

Children may feel the same joy, anxiety and excitement that you feel, but they need help managing those emotions. Their responses to the returning parent will vary based on their ages.

To help children through this time:

- Express your love for them.
- Give them your attention.
- Spend quality time on activities they enjoy.
- Avoid over-disciplining or criticizing.
- Offer praise for their accomplishments during your absence.

Seek professional help if:

- Children's undesirable behavior continues or worsens with time.
- Past disciplinary tactics do not work.
- You express more anger or frustration than is appropriate.
- Your child becomes a danger to himself or others.

CHILDREN'S FEELINGS AT HOMECOMING	
STAGE	RESPONSES
<b>Infant</b>	<ul style="list-style-type: none"> <li>• Clings to spouse or caregiver.</li> <li>• Cries and fusses.</li> <li>• Pulls away from the returning parent.</li> </ul>
<b>Toddler/Preschooler</b>	<ul style="list-style-type: none"> <li>• Clings to spouse or caregiver.</li> <li>• Craves affection and attention.</li> <li>• Feels guilty about making the parent leave.</li> <li>• Rebels.</li> <li>• Shows fear of the returning parent.</li> </ul>
<b>Elementary School</b>	<ul style="list-style-type: none"> <li>• Angry.</li> <li>• Confused by changing family roles.</li> <li>• Craves attention or recognition.</li> <li>• May attempt to split parent's authority.</li> </ul>
<b>Teenager</b>	<ul style="list-style-type: none"> <li>• Angry.</li> <li>• Desires acceptance or recognition.</li> <li>• Excited and anxious to please.</li> <li>• Rebellious.</li> <li>• Resentful toward another authority figure.</li> <li>• Withdrawn.</li> </ul>

## Review Finances

Discuss the details of your financial situation with your spouse or the individual who managed your affairs during deployment.

- Make sure your financial obligations were met. If not, get them in order as quickly as possible.
- Adjust your budget as appropriate.
- Begin rebuilding your emergency fund, if it was used during deployment.
- Determine what to do with money you may have saved during deployment. Avoid large impulse purchases. Develop a plan for your financial future.
- Review insurance coverages and make appropriate adjustments.
- Consider consulting a financial planning professional for help with important investment decisions.

## Coping With Injury Or Death

If your family is affected by a loved one's injury or death while deployed, seek appropriate help from the following individuals and groups:

- Tragedy Assistance Program for Survivors (TAPS) at [www.taps.org](http://www.taps.org).
- Family and friends.
- The military hospital system.
- Fellow servicemembers and their families.
- Unit support groups.
- Your clergy member or place of worship.
- Community support groups.

## Prepare For Next Time

As long as you remain in the military, you could experience another deployment. Even if your deployment went smoothly, you can improve your next time away from home.

- Set aside time to assess your recent time apart.
- Discuss what you did well and what was most difficult.
- Keep a record of what you learned so that you can review it when you receive your next deployment notification.

# 14 DEPLOYMENT LIST

## Before Deployment

Complete this list well in advance of receiving deployment orders. It will help you stay organized, manage details and reduce rushed decisions, before you leave.

### PREPARE AS A FAMILY

- Talk about what deployment means and what it involves.
- Create a family care plan.
- Photograph and record family time together.

### Prepare Finances

- Select an individual you trust to help manage your financial affairs.
- Discuss all financial accounts, including passwords, with your spouse or other trusted individual. Make sure this individual can act on your behalf if necessary.
- Review financial arrangements. Revise them as appropriate.
- Establish joint accounts as appropriate. Make sure you can manage accounts online from anywhere in the world.
- Establish an emergency fund of 3–6 months of basic living expenses.
- Record financial account numbers. Have a copy with you when you deploy. Keep this information secure.
- Review your current financial needs. Prearrange loans that may be needed during your absence.
- Review your savings and investment options.
- Consult with a tax accountant regarding income you may receive while deployed.
- Establish automatic deposit, investment and bill payment services.
- Store financial information in a secure location to avoid identity theft.
- Discuss budgets for home and deployment expenses.

### Prepare Legal Affairs

- Prepare and execute the powers of attorney appropriate for your personal and financial situation.
- Execute or update your will.
- Consider making a living will or directive to physicians for you and your spouse.
- Make sure your spouse or an individual you trust is aware of the contents of your will and living will.
- Place valuable documents in a safe deposit box in a location known to a family member or other individual.

## PREPARE AS A FAMILY *(CONTINUED)*

### Review Life Insurance And Medical Insurance Coverages

- Review your current SGLI coverage and beneficiaries. Consider additional coverage if necessary.
- Determine whether your life insurance coverage includes a war clause. If so, consider other coverage.
- Evaluate if your spouse needs increased life insurance coverage.
- Verify that your spouse and children are properly registered through DEERS.
- Verify TRICARE status for your family.
- Include your living will in your medical records.

### Protect And Maintain Personal Property

- Confirm adequate auto, homeowners or renters insurance coverages.
- Keep registration, insurance and vehicle inspection current.
- Verify coverage for high-value items.
- Record serial numbers when available. Include photographs of items.
- Consider installing a professionally monitored home security system.

## When Duty Calls

If time permits, revisit your plans and make sure everything is in order before you leave.

## FOR THE SERVICEMEMBER

- Review financial details with your spouse or the individual who will be managing your affairs.
- Submit a power of attorney to your financial institution and include a copy of your living will in your medical records.
- Make sure important contact numbers are easy to find, including your own contact information while deployed.
- Ensure your home security system and smoke and carbon monoxide detectors work properly.
- Spend one-on-one time with your loved ones.
- Notify only those individuals who need to know of your deployment.
- Communicate regularly with your family while you are away.

## FOR THE SPOUSE AT HOME

- Communicate regularly with your loved one during deployment.
- Maintain household routines.
- Schedule personal time to relax and recharge.
- Seek help from family, friends and military support groups as needed.
- Plan fun ways for you and your children to count down the days until your spouse returns home.

## Returning Home

Remember that adjusting to life after deployment can be as stressful as deployment itself. Keep the following steps in mind when going through this process.

## BACK TO NORMAL

- Spend quality, one-on-one time with your loved ones.
- Spend time with extended family and friends.
- Do not expect things to return to normal right away.
- Seek professional support or counseling if needed.
- Review financial details with the individual who managed your affairs during deployment.
- Rebuild your emergency fund if it was used during deployment.
- Make careful decisions about money you may have saved during deployment.
- Review insurance coverages and make appropriate adjustments.
- Discuss lessons learned and record ideas for improving your next deployment.
- Adjust your deployment action plans as appropriate.

# RESOURCES



The USAA Educational Foundation offers the following publications.

**PLANNING YOUR PCS** (#598)

**GET MONEYWISE** (#504)

**GET CREDITWISE** (#534)

**MANAGING CREDIT AND DEBT** (#501)

**BUILDING AND MAINTAINING  
GOOD CREDIT** (#536)

**PLANNING FOR RETIREMENT** (#508)

**ESTATE PLANNING** (#518)

**MANAGING YOUR PERSONAL  
RECORDS** (#506)

**AUTO INSURANCE** (#526)

**HOMEOWNERS INSURANCE** (#558)

**LIFE INSURANCE** (#507)

**RENTING A HOME** (#533)

**SAFE ON THE ROAD** (#570)

**CHILD SAFETY IN AND  
AROUND VEHICLES** (#555)

**CHOOSING A HEALTHY LIFESTYLE**  
(#546)

**HELPING CHILDREN DEVELOP  
HEALTHY HABITS** (#547)

**MAKING YOUR HOME A SAFER  
PLACE** (#531)

**IDENTITY THEFT** (#520)

**To order a free copy of any of these and other publications, visit [www.usaaedfoundation.org](http://www.usaaedfoundation.org) or call (800) 531-6196.**

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If a Web site address, physical address or phone number has changed since you received this publication, log onto a search engine and type in keywords of the subject matter or organization you are researching to locate such updated information.

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