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USERRA OVERVIEW

1. NO JOB DISCRIMINATION BASED ON MILITARY SERVICE
2. NO MANDATORY USE OF VACATION TIME OR VACATION PAY FOR MILITARY DUTY
3. NO RETALIATORY ACTION (DOES NOT PROHIBIT EMPLOYER ACTIONS BASED UPON MISCONDUCT BY EMPLOYEES)
4. REEMPLOYMENT AFTER MOBILIZATION OR OTHER ACTIVE SERVICE

SERVICE MEMBERS' CIVIL RELIEF ACT OVERVIEW

PROTECTIONS & RIGHTS AVAILABLE UNDER SCRA

1. REDUCTION OF CREDIT INTEREST RATES
2. CONTINUATION OF COURT ACTIONS
3. AVOIDING REPOSSESSION OR FORECLOSURE
4. TERMINATION OF LEASES
5. TERMINATION (OR SUSPENSION) OF CELL CONTRACTS
6. REINSTATEMENT OF CIVILIAN HEALTH INSURANCE

WHAT CAN I DO IF A LENDER IS TRYING TO REPOSSESS MY CAR OR FORECLOSE ON MY HOME?

SEE A LEGAL ASSISTANCE LAWYER.

SELF-HELP REPOSSESSION FROM ACTIVATED MILITARY IS PROHIBITED.

REPOSSESSION OR FORECLOSURE OF MORTGAGE PROHIBITED:

- WHILE ON ACTIVE DUTY
- MILITARY SERVICE MATERIALLY AFFECTED YOUR DEFENSE
- FORECLOSURES NOT IN COMPLIANCE WITH SCRA IF MADE DURING THE PERIOD OF MILITARY SERVICE OR WITHIN 3 MONTHS THEREAFTER.

STORAGE LIENS MAY NOT BE ENFORCED, EXCEPT BY COURT ORDER.

POWERS OF ATTORNEY

LEGAL DOCUMENT GIVING ANOTHER PERSON AUTHORITY TO ACT FOR YOU – AVAILABLE FOR FREE FROM JAG

TYPE:

1. GENERAL – DOCUMENT GIVES UNLIMITED AUTHORITY (BUT MAY NOT BE ACCEPTED FOR ALL PURPOSES)
2. SPECIAL– DOCUMENT THAT SPECIFIES THE INDIVIDUAL POWERS BEING GRANTED TO THE PERSON
3. SPECIAL PURPOSE TYPES – IN LOCO PARENTIS, HEALTH CARE

TAXES

TOTAL TIME OF EXTENSION:

= 180 DAYS FROM LAST DAY IN CZ OR QHDA

+ NUMBER OF DAYS FROM DEPLOY DATE TO 15 APRIL

OR UNTIL LAST DAY OF CONTINUOUS HOSPITALIZATION FOR INJURY FROM SERVICE IN CZ OR QHDA.

EXAMPLE:

- DEPLOYED TO CZ 15 MARCH 2019; LEFT CZ ON 1 MAY 2020
- MUST FILE 2019 TAX RETURN NLT 1 DECEMBER 2020

TAX RELIEF: EXCLUSIONS FROM GROSS INCOME

BASE PAY EARNED IN CZ OR QHDA

ALL BASE PAY FOR ENLISTED PERSONNEL & WARRANT OFFICERS

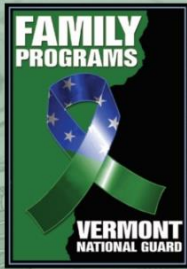
OFFICER PAY TAX EXCLUSION IS LIMITED TO HIGHEST RATE OF ENLISTED PAY (\$8,803.50 / MONTH AS OF 2019, INCLUDING HF/IDP)

ENTIRE MONTH'S PAY IS NON – TAXABLE, IF PRESENT ONE DAY IN CZ OR QHDA DURING THAT MONTH

MILITARY PAY REMAINS SUBJECT TO SOCIAL SECURITY & MEDICARE TAXES

Where to get Help

**TO REQUEST A LEGAL ASSISTANCE
APPOINTMENT TO ASK ABOUT ANY OF
THESE TOPICS CONTACT THE LEGAL
OFFICE AT CAMP JOHNSON
802-338-3082**



VERMONT NATIONAL GUARD FINANCIAL SERVICES



PERSONAL FINANCIAL COUNSELING

Financial Advice With:

- Creating a spending plan
- Using credit wisely
- Understanding your credit score
- How to get started saving and investing for the future

- Financial Goals
- Planning
- Saving



Visit Us
Online
www.ngfamily.vt.gov

**VT Military & Family
Support Center
888-607-8773**

Personal Financial Counselor

Megan Sather

(802)338-3446

Our Family Program Personal Financial Counselor can assist you in your efforts to become financially stable and independent. The Personal Financial Services integrates within the military lifecycle—from pre-deployment financial preparation activities through transitioning from the military to civilian life. These services are free, confidential and available to service members, veterans and their families.

Sources of Help for Military Service Members and Their Families

Consumer Protection Agencies

VT Attorney General's Consumer Assistance Program: www.uvm.edu/consumer

Federal Trade Commission, Bureau of Consumer Protection: www.ftc.gov

Consumer Financial Protection Bureau: www.consumerfinance.gov

Better Business Bureau: www.bbb.org

Credit Reporting Agencies

Equifax: www.equifax.com 1-888-548-7878

Trans Union: www.transunion.com 1-800-916-8800

Experian: www.experian.com 1-888-397-3742

Annual Free Credit Report: www.annualcreditreport.com

Identity Theft

FTC- Report the incident and receive a recovery plan: www.identitytheft.gov

Common Scams and Frauds- How to protect yourself and respond

www.usa.gov/identity-theft

Tax Assistance

Tax Information for Current and Former Military Personnel

www.irs.gov/individuals/military

Vermont Department of Taxes: www.tax.vermont.gov

Military Pay

DFAS: www.dfas.mil 1-888-332-7411

Military Compensation and Blended Retirement Calculators: <https://militarypay.defense.gov>

Credit Counseling and Debt Management

Financial Counseling Association of America: www.fcaa.org

National Foundation for Credit Counseling: www.nfcc.org

Saving and Investing

Retirement and Savings Calculators (ASEC) www.choosetosave.org

Thrift Savings Plan: www.tsp.gov

Financial Tools and Information (FINRA) www.saveandinvest.org

Helping Debtors become Savers (AFCPE) www.powerpay.org Includes Power Save

Consumer Information Sites

Federal Citizen Information Center: www.pueblo.gsa.gov

Kelley Blue Book: www.kbb.com

Edmunds: www.edmunds.com

NADA Car Guides: www.nada.com

Local Readiness Resources

VT National Guard Family Programs: www.ngfamily.vt.gov

Military OneSource: www.militaryonesource.mil

VT Air National Guard Family Readiness: www.158fw.ang.af.mil/FAMILYREADINESS/



**American
Red Cross**

Service to the Armed Forces

Critical Support for Military Families

Serving our military and their families across the country
and around the world, 24 hours a day, 7 days a week

Emergency Services

Emergency Communications

If you experience an emergency, such as the death or serious illness of an immediate family member, contact the Red Cross 24 hours a day, 7 days a week.

Call toll free at **877-272-7337** or

Online at **redcross.org/HeroCareNetwork** or

Via the Red Cross **Hero Care mobile app**

You will be asked to provide information about your service member for message delivery, and information on the nature of the situation so the Red Cross can provide the most accurate information in the Emergency Communication message. The Red Cross sends verified reports of the emergency to your service member's commander, enabling them to determine the need for your service member to return home on emergency leave.

To assist you in having the service member's information readily available, please fill out the information below, and keep this sheet for easy reference.

Information About Your Service Member

Legal name

Branch of service

Rank

Last four digits of SSN or date of birth

Information About Your Service Member's Unit

Military unit

Military Installation

Rear detachment (if applicable)

Access to Financial Assistance

If your family has an emergency financial need, the Red Cross, in partnership with military aid societies, provides access to emergency financial assistance. Call toll free at 877-272-7337, 24 hours a day, 7 days a week.

Information and Referral for Support

When you need assistance, the Red Cross can connect you to national, community and government resources to assist you and your family. Contact your Red Cross office.

Building Resilient Families

The American Red Cross offers resiliency programs for members of the Armed Forces, veterans and their families. Workshops are available free of charge in hometowns across America as well as on military installations around the world. The programs are similar in their mission to teach effective resiliency skills as preventative tools for the challenges and stress of military life. All resiliency programs are available free of charge, confidential and led by licensed mental health professionals with additional Red Cross training. To learn more or register for our resiliency programs, visit:

- Coping with Deployment: Psychological First Aid courses at [redcross.org/cwd](https://www.redcross.org/cwd)
- Reconnection Workshops at [redcross.org/reconnectionworkshops](https://www.redcross.org/reconnectionworkshops)
- Mind-Body Workshops at [redcross.org/mindbodyworkshops](https://www.redcross.org/mindbodyworkshops)

For information about other Red Cross programs, services and volunteer opportunities in your community visit [redcross.org/military](https://www.redcross.org/military).



**American
Red Cross**

Service to the Armed Forces

Activating Soon? Your TRICARE Options May Change

Are you a member of the National Guard or Reserve? If so, you may become eligible for active duty medical and dental benefits when called or ordered to active duty under federal orders for more than 30 days. Your family members also become eligible for active duty benefits.

[Activating](#) is a change in your sponsor status. This is a TRICARE [Qualifying Life Event](#) (OLE). This means you may not be able to continue your existing coverage. The OLE allows your family to change health plans during the 90 days following your activation date.

When you arrive at your duty station, **you'll** enroll in a TRICARE Prime plan.

- [TRICARE Prime](#)
- [TRICARE Prime Remote](#)
- [TRICARE Overseas Program \(TOP\) Prime](#)
- [TOP Prime Remote](#)

As new active duty family members, your eligible family members will be automatically enrolled in one of two plans:

- [TRICARE Prime](#) (if they live in a Prime Service Area)
- [TRICARE Select](#)
-

Family members have 90 days from the date of the automatic enrollment to change their health plan. In addition to TRICARE Prime and TRICARE Select, your **family's** health plan options may also include:

- [TRICARE Prime Remote for Active Duty Family Members](#)
- [TRICARE Young Adult](#)
- [US Family Health Plan](#) **Martin's** Point Health care- Denise Luck 866-740-2623
- [TOP Select](#)
-

If **you're** enrolled in [TRICARE Reserve Select](#) (TRS), your coverage ends when you activate. **You'll** get a refund for premiums paid after your activation date. When you deactivate, you may purchase TRS again if you still qualify. If **you're** eligible for the [TRICARE Assistance Management Program](#) (TAMP), then you may purchase TRS after your TAMP eligibility ends.

Dental Coverage

Active duty service members get their dental care at military dental clinics. They may also get civilian dental care through the [Active Duty Dental Program](#). Your family may enroll in the [TRICARE Dental Program](#) (TDP). **If they already have TDP, they'll** begin to pay active duty premiums

Pre-Activation Benefits

You may get delayed-effective-date active duty orders for more than 30 days. These would be for a preplanned mission or in support of a contingency operation. In that case, you and your eligible family members may qualify for [early TRICARE eligibility](#). Early TRICARE eligibility means you get active duty benefits:

- On the date your orders are issued, or
- 180 days before you report to active duty, whichever is later

If you don't qualify for early eligibility, you and your family's active duty TRICARE coverage will begin on the date of your active duty orders.

Humana military 877-298-3408 NG number

Be sure to update your and your family members' information in the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#). If DEERS isn't up to date, you may miss important information or lose your TRICARE coverage. To find out more about your coverage options when you activate, check out the [TRICARE Choices for National Guard and Reserve Handbook](#). Learn more about [OLEs](#) on the TRICARE website and take command of your health.

How to get care

For those enrolled to TRICARE Prime with Humana Military

Call 877-298-3408 The Humana Military National Guard number for any questions about coverage, providers, or claims

*There is not a card for TRICARE prime, use your military ID card for proof of coverage.

*You can download a wallet card at: <https://tricare.mil/Resources/GoPaperless/NewTRICARECard>

*You will need a referral from your primary care provider for all specialty care.

*You must also use network providers for specialty care and they can be found on the Humana website at: <https://www.humanamilitary.com/beneficiary/> Or by calling them: 877-298-3408

*Urgent walk in care and Emergency care is covered wherever you may be. While traveling or out of area Routine Care is NOT covered.

*Some Maintenance medications (those that you take every day) may need to be set up with the mail order pharmacy. Call Express Scripts at 1-877-363-1303 to find out if your medications are on the list and set up payment and home delivery.

*if you have other health insurance it will be primary over TRICARE for all care and pharmacy

For those enrolled to Martin's Point TRICARE Prime

Call 888-674-8734 Member Services or Denise Luck 866-740-2623 for any questions about coverage, providers, or claims

*Use your Martin's Point USFHP card as proof of coverage for all care and Pharmacy. If you did not get your card call the numbers above to request one. State to providers that you have Martins Point US Family health plan TRCARE Prime. Do not show your military ID, ONLY your Martin's Point id card.

*If your specialist is in the Martin's Point network you do not need a written referral from your primary care provider, only verbal communication DR to DR is required.

*You must use network providers for specialty care when available and they can be found on the Martin's Point website: <https://martinspoint.org/explore-military-benefits/find-a-provider>

When using our web search tool, DO NOT check the button for "Martin's Point Health Care Centers Only" under "Select Type of care". This button is for our members in Maine only.

Or by calling the member services number 888-674-8734

*Urgent walk in care and Emergency care is covered wherever you may be. While traveling or out of area Routine Care is NOT covered.

*Maintenance medications (those you take every day) Must be set up with the Mail order pharmacy. Call your prescribing provider and have them submit your prescription electronically to the Martin's Point Pharmacy. Then follow up with a call to the Martin's Point Pharmacy 800-707-9853 to be sure we received your prescription and set up payment.

*If you have other health insurance it will be primary over TRICARE for all care and pharmacy

VERMONT ARMY NATIONAL GUARD CHILD & YOUTH PROGRAM



WHAT WE DO...

We are a youth program focused on providing resources, training, and leadership opportunities, as well as creating local community-based networks of support to meet the social, emotional, and academic needs of youth impacted by a family member's military service.

YOUTH DEPLOYMENT RESOURCES **Military youth can thrive not just survive their loved one's deployment.**

Register Today

Youth Deployment Resource Binder: VTNG Child & Youth Program has created a "binder" full of resources specifically for youth and families with youth of deploying VTNG Service Members. Here is what you will find in the binder:

* **Top Deployment Specific Resources**-The best of the best resources for families with children who will be experiencing a deployment

* **Emotional Health Resources**-Helping support any age youth with the journey that is deployment

* **School Resources**-Ways to help create two-way communication between you and your child's schools

* **State Specific Resources**-Local resources to connect you to support services that are near you

Register to receive your copy by following this link: <https://www.surveymonkey.com/r/WGLG6HK> or by following the QR Code above.



Top Deployment Specific Resources

The best of the best resources for families with children who will experience or are experiencing a deployment.

◆ **Childcare Fee Assistance:** Child Care Aware provides fee assistance for active duty, Title 10, Title 32, Deployed Guard Members and civilian technicians who are unable to access on-post child care.

⇒ Child Care Aware: **Phone:** 1-703-341-4100

Fax: 1-703-341-4101

Web: _____

⇒ Military Fee Assistance: **Phone:** 1-800-424-2246

Email: militaryinfo@childcareaware.org

◆ **Military Kids Connect:** A Department of Defense program for military kids, tweens & teens! An online community where kids, tweens, and teens can de-stress and connect with other military kids their age. Compliant with Children's Online Privacy Protection Act (COPPA) the website helps military youth to develop coping skills and build psychological health and resilience. They also have resources for Parents, Caregivers & Teachers.

Website: <https://militarykidsconnect.health.mil/>

[Facebook.com/MilitaryKidsConnect](https://www.facebook.com/MilitaryKidsConnect)

[YouTube.com/MilitaryKidsConnect](https://www.youtube.com/MilitaryKidsConnect)

[Twitter.com/MilKidsConnect](https://twitter.com/MilKidsConnect)

◆ **Our Military Kids:** Extra-curricular Fee Assistance-pays for children ages 5 through 12th grade of deployed National Guard and Reserve personnel to participate in youth sports, fine arts, and tutoring programs. This is a way of recognizing the sacrifices the entire family is making while the service member is deployed overseas.

Are you or your spouse deploying overseas? Do you have children that play sports? Or do they take dance, music, or art classes? Would they like to try something new...like karate or camp? Could your child benefit from a tutor to stay at grade level? If the answer is YES to any of these questions, we may be able to help.

Phone: 1-703-734-6654

Website: <https://www.ourmilitarykids.org/>

◆ **Armed Services YMCA Military Outreach Initiative:** Proud to work with the Department of Defense to offer the Military Outreach Initiative. The Military Outreach Initiative offers gym memberships and respite child care services for qualified military members and families nationwide. Through this initiative, military members and families receive access to vital resources that promote youth development, healthy living, and social responsibility.

Website: <https://www.asymca.org/moi>

◆ **Mission Youth Outreach:** Boys & Girls Clubs of America Youth Outreach partnership supports military youth, ages 6-18, by creating a positive, supportive, network. Through this partnership, children of National Guard, Reserve, and Active Duty families may be eligible to receive free memberships to their local Boys & Girls Club (additional fees may apply such as transportation, field trips, etc.).

Phone: 1-404-487-5355

Email: myo@bgca.org

Website: <https://www.bgca.org/about-us/military>

◆ **Deployment & Parent Help:** many websites offer guidance and support for families with deployment and/or parenting questions. Learn more at:

⇒ zerotothree.org

<https://sesamestreetformilitaryfamilies.org/>

k12.wa.us

◆ **Military Child Education Coalition (MCEC):** Educational support offering tools, trainings and programs to impact the education of military youth and their families.

Website: <https://www.militarychild.org/>



Red Flags for Any Youth: *Though most kids cope well through the difficulties associated with a deployment, certain behaviors in youth should be a red flag for adults and require more intentional support.*

CONCERNING BEHAVIORS:

- * High levels of aggression, violence or rage
- * Dangerous, reckless, risky or harmful behavior to themselves or others
- * Significant changes in appetite, mood, weight or sleeping patterns
- * Difficulty in coping or remaining calm when encountering typical daily problems
- * Refusing to participate in typical activities/interests or to attend school
- * Major changes in school grades or friendships
- * Nightmares
- * Frequent headaches, stomachaches and/or illness
- * Constant focus on war issues
- * Intense, ongoing sadness
- * Total withdrawal or running away from home
- * Substance abuse such as cigarettes or alcohol or a dramatic increase in use
- * No signs of recovering/improving
- * Depression and long periods of non-communication
- * Lack of attention to personal appearance
- * Any mention of suicide, self-harm or self-injury

PARENTING IDEAS & FINDING HELP:

- * Speak to your child about any challenges they are facing that could be affecting their behavior
- * Talk frankly about any concerns you have directly with your child
- * Seek help from a trusted friend, family member or the school
- * Talk to your doctor, pediatrician, or healthcare provider
- * Create a plan, together, that will reassure you in regards to the child's safety
- * Schedule a behavioral health appointment for your teen:
 - ◆ Talk to your installation's Chaplain
 - ◆ See counseling options through Military OneSource for Service Members and their Families (1-800-342-9647)
 - ◆ Find a mental health provider:
 - ⇒ <https://findtreatment.samhsa.gov/> (Substance Abuse and Mental Health Services Administration)
 - ⇒ <http://www.mentalhealthamerica.net/finding-help>
 - ⇒ <https://www.psychologytoday.com/us>
- * Contact the National Suicide Prevention Lifeline: 1-800-273-8255
 - ◆ Text TALK to 741741 to text with a trained crisis counselor
- * Seek help immediately (call 911) with any life-threatening concerns

VTNG Child & Youth Program Provides the following:

- Events:** School Vacation Day Camps, Overnight Summer Camps, Community-Partner Outings, State Teen Council
- Resources:** Deployment Cycle Education, Behavioral Issues, Grief, Wellness, Parenting, Resiliency, Military Awareness, Online Support Programs
- Outreach/Partnerships:** Educators, Counselors, Yellow Ribbons, Community Involvement

Find Us on the Web and Facebook:

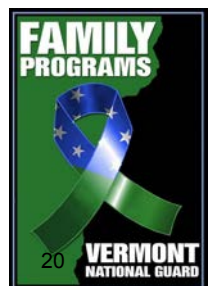
[HTTPS://WWW.NGFAMILY.VT.GOV/PROGRAMS- SERVICES/CHILD-YOUTH-PROGRAM/](https://www.ngfamily.vt.gov/programs-services/child-youth-program/)
[HTTPS://WWW.FACEBOOK.COM/VTNGCYP/](https://www.facebook.com/vtngcyp/)

Download the "ARNG CYS" App Here






Reach out to us directly at:
 Office: 802-338-3369 Mobile: 802-310-6745
 Email: brian.r.stoudnour.ctr@mail.mil
 Address: 789 Vermont National Guard Road
 Colchester, VT 05446
 VT Military & Family Support Center
 1-888-607-8773





VERMONT

Important Things to Know from VT ESGR Before you Deploy

As a DoD agency, ESGR serves as a free resource to members of the Guard and Reserve and their civilian employers in understanding the job protections afforded under federal law, and the value of employing service members in their organizations. We accomplish our mission by providing education regarding job protections under “USERRA”, by recognizing supportive employers, by offering informal mediation between parties, and by facilitating employment opportunities.

Here is some information regarding your relationship with your employer and how your job is protected as you prepare to deploy. ESGR and the Uniform Services Employment and Re-employment Rights Act (USERRA) are designed to protect your civilian job status while you are deployed and to remove any worries you may have about having a job when you return.

Your job is protected – here is how:

- You may take military leave as needed and you are not required to find your replacement
- You are not required to use vacation time but can if you desire to be paid by your employer while you are gone
- You are able to return to the same job or the one you would have held, had you remained continuously working (called the escalator principle.) As a minimum, you are guaranteed to return to the same job rank, seniority status and pay.
- Your benefits are re-instated immediately upon your return to work
- Your service time counts fully towards 401K vesting and FMLA eligibility

To ensure that you receive that protection, you must:

- Notify your employer as far out as possible (ideally by commander’s letter or copy of orders)
- After serving, notify your employer within time limits of your intent to return to work (service less than 30 days, next day; service 6 months or less, 2 weeks; service over 6 months, 90 days – from end of service (plus leave.)
- You are limited to five years of cumulative service with one employer (with a few exemptions for types of service.)
- Please note that we will only speak with your employer at your request and with your permission

Other important considerations:

- Updated CEI information – please ensure that your civilian employment information is updated annually
- **Nominate your boss for an ESGR Patriot Award** to say thanks for their support, especially during your absence (service member’s or spouse’s employer) online (www.esgr.mil.)
- **If you or your spouse are currently unemployed or underemployed**, we can help you, now and when you return. Please contact us at 802-338-4190 and also register at US DOL, : www.veterans.gov. This site is dedicated to helping all veterans and their spouses find meaningful employment. Please also register with VT DOL at: www.vermontjoblink.com.
- **FMLA – military family entitlements to take time with your spouse** to prepare for deployment (ask for DOL Factsheet 28A)(immediate family members may be covered – speak to your spouse’s company HR person to determine eligibility)
 - We are a local resource to you concerning anything related to your employment – see www.esgr.mil or call us at 802-338-4187 with any questions.

***Thank you for your service and sacrifice to our country,
many thanks to your loved ones for their sacrifice, and please contact us if we can help you!***

OPERATIONAL SECURITY: OPSEC



What is OPSEC?

OPSEC comprises a set of best practices and rules to keep service members safe, protect critical information, and ensure that military operations stay secret.

<https://youtu.be/dbiEJp38EWY>

OPSEC for Families – What Not to Do:

- ✓ *Do not post troop and unit information*
- ✓ *Do not post specific deployment dates*
- ✓ *Do not post information about troop movement*
- ✓ *Do not use count-down clocks*
- ✓ *Do not post any of the above information in secret or closed social media groups*
- ✓ *Do not post photos that show your military loved ones name or location*



www.opsecprofessionals.org

Have Questions about OPSEC?

- ✓ *Contact your soldier's unit "Rear Detachment" contacts*
- ✓ *Contact Family Programs 24/7 Call Center: 888-607-8773*

OUTREACH SPECIALISTS CONTACT INFORMATION (Oct 20)

Addison County

Rick Daigle Cell 802-881-6680 Office 802-338-4313
richard.j.daigle10.ctr@mail.mil

Bennington County

Mike Montgomery Cell 802-535-2173 Office 802-338-4149
michael.r.montgomery38.ctr@mail.mil

Caledonia County

Brianna Haley Cell 802-734-2282 Office 802-338-4324
brianna.d.haley.ctr@mail.mil

Chittenden County

Ken Musgrave Cell 802-535-2153 Office 802-338-3648
kenneth.a.musgrave.ctr@mail.mil

Chittenden County

Nicolas Thornbro Cell 802-734-2123 Office 802-338-4316
nicolas.j.thornbro.ctr@mail.mil

Chittenden County

David Beaulieu Cell 802-310-5743 Office 802-338-3078
david.m.beaulieu2.ctr@mail.mil

Essex County

Heather Morris Cell 802-399-6250 Office 802-338-4325
heather.m.morris41.ctr@mail.mil

Franklin County

Glenn Riley Cell 802-399-6068 Office 802-338-4312
glenn.e.riley.ctr@mail.mil

Grand Isle County

Glenn Riley Cell 802-399-6068 Office 802-338-4312
glenn.e.riley.ctr@mail.mil

Lamoille County

Morgan Langlois Cell 802-310-0631 Office 802-338-3411
morgan.m.langlois.ctr@mail.mil

Orange County

Brianna Haley Cell 802-734-2282 Office 802-338-4324
brianna.d.haley.ctr@mail.mil

Orleans County

Heather Morris Cell 802-399-6250 Office 802-338-4325
heather.m.morris41.ctr@mail.mil

Rutland County

Richard Gallo Cell 802-310-5334 Office 802-338-4323
richard.d.gallo.ctr@mail.mil

Washington County

Tom Snipp Cell 802-310-0631 Office 802-338--4311
thomas.w.snipp.ctr@us.mail.mil

Windham County

Justin Abualjadail Cell 802-881-6232 Office 802-338-4147
justin.f.abualjadail.ctr@mail.mil

Windsor County

Justin Abualjadail Cell 802-881-6232 Office 802-338-4147
justin.f.abualjadail.ctr@mail.mil

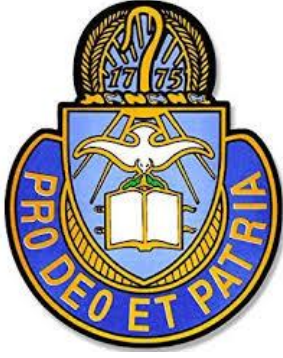
Outreach Coordinator – Andre Wing 802 338 3022 (o)

andre.d.wing.ctr@mail.mil **802 881 5057 (c)**

VA Liaison – Gene Hitchcock - 802 338 4321 (o)

eugene.hitchcock.ctr@mail.mil **802 399 6024 (c)**

VT Military & Support Center 24/7 Line: 888-607-8773



CHAPLAIN CORPS

CH (COL) BRETT CHARSKY

MISSION:


- ☆ *Provide for the free exercise of religion*
- ☆ *Provide religious, moral, and ethical leadership*

SERVICES:

- ☆ *Performing worship services, Bible study, and counseling etc.*
- ☆ *Providing religious support to all religions*
- ☆ *Care for the wounded by visitation and prayers*

CONTACT:

CH (COL) Brett Charsky

 315-481-0419

 brett.charsky@gmail.com





VERMONT ARMY NATIONAL GUARD Education Benefits Chart

FOR MORE INFORMATION

- State Education Services Officer:
MAJ Brian D. Williams
(802) 338-3378
brian.d.williams2.mil@mail.mil
- State Incentive Manager
SSG Daniel E. Stewart
(802) 338-3710
daniel.e.stewart18.mil@mail.mil

Post 9/11 Montgomery GI Bill (CH 33)		Federal Tuition Assistance Program (FTA)	Vermont National Guard Benefit Program (VTNGBP)	Credential Assistance Program (CA)
<u>Tuition & Fees</u> <ul style="list-style-type: none"> • Up to 100% of in-state tuition at public school • Up to \$25,162.14/year at private or foreign school 		<ul style="list-style-type: none"> • Up to \$250 per Semester Hour (SH) 	<ul style="list-style-type: none"> • Free tuition for FT enrollment at the following schools: UVM - \$16,392 VTC - \$14,040 CCV - \$8,130 NVU - \$11,064 Castleton - \$11,304 	<ul style="list-style-type: none"> • Up to \$4,000 for a new credential or recertification
<u>Transfer Education Benefits (TEB)</u> <ul style="list-style-type: none"> • Requires a 4 year service obligation • Go to https://milconnect.dmdc.osd.mil/milconnect to request TEB 				
<u>Books & Supply Stipend</u> <ul style="list-style-type: none"> • Up to \$1,000.00 per academic year (\$41.67/CH) 	<u>Monthly Housing Allowance (MHA)</u> <ul style="list-style-type: none"> • Equal to BAH rate – E5 w/Dep • \$916.50 if attending only online classes 	<ul style="list-style-type: none"> • Lifetime limit of 130 Undergraduate SH and 39 Graduate SH 	<ul style="list-style-type: none"> • Soldiers attending private schools as a full time student receive tuition paid in the value of \$11,064 	<ul style="list-style-type: none"> • Covers cost of course materials, supplies, text books and exam fees.
<u>Payment Percentage Tier</u> <ul style="list-style-type: none"> • 90 days – 6 months= 50% • 6 – 18 months= 60% • 18-24 months= 70% • 24 – 30 months= 80% • 30 – 36 months= 90% 	<u>Payment Percentage Tier</u> <ul style="list-style-type: none"> • <36 months or Purple Heart recipient= 100% • At least 30 continuous days on AD & discharged due to service connected disability= 100% 			



Be mission-ready. We'll help with the how.

Pre-deployment, during deployment and post-deployment, Military OneSource has tools and trained consultants to help you plan, prepare and thrive.

Call or contact us anytime. Connect with the information and confidential assistance you need 24/7. For service members and military families.

800-342-9647

**MILITARY
ONESOURCE** **DEPLOYMENT
STRONG**

**MILITARY
ONESOURCE**

DEPLOYMENT STRONG



**Be Deployment Strong.
Contact Military OneSource
or your Military and
Family Support Center.**

**MILITARY
ONESOURCE** **DEPLOYMENT
STRONG**

Military OneSource is your 24/7 connection to information answers and support - your one source for your best MilLife.

800-342-9647 | www.MilitaryOneSource.mil



**From new orders
to new normal,
we're here to help.**

Deployment Strong

Count on Military OneSource to connect you to personal assistance and tools you can use to master deployment from shipping out to coming home – and beyond. All services are available to service members and military families.

The Plan My Deployment Tool

Learn how to stay deployment strong with the Plan My Deployment tool. Go to <https://PlanMyDeployment.MilitaryOneSource.mil> to discover:

- Tasks & Considerations lists
- Information about legal planning
- Deployment benefits and pay for financial planning
- Tips for helping kids
- OPSEC guidelines and calling OCONUS
- Ways to keep deployed parents and kids connected
- Tips to help everyone prepare for homecoming



Ways to Help Families Be “Homefront Strong”

Military spouses can call on Military OneSource support at any time – for themselves and family members – to help stay strong through deployment. Here are just a few of the ways we can help. Just ask.

For Spouses and Parents:

- Spouse Employment and Career Opportunities. Visit <https://MySECO.MilitaryOneSource.mil> – for job fairs, career coaching employment partnerships and more
- Personal wellness and fitness coaching
- A 24/7/365 call center ready to connect you to answers and support

For MilKids:

- Online tutoring to help kids master more than 16 subjects
- Military Kids Connect – a trusted online community for kids
- Guidance for supporting children of all ages during deployment

Be Deployment Strong with Confidential Counseling

Call or contact us anytime to arrange for free, confidential non-medical sessions through Military OneSource. Talk to us about stress, relationships, parenting, separation – whatever helps you thrive in your MilLife.

Counseling Sessions Are:

- Available via telephone, secure online chat, video or face-to-face
- Non-medical and confidential
- For individuals, couples, families, and children
- Offered face-to-face through the Military and Family Life Counseling Program at installations worldwide

**Just call Military OneSource
800-342-9647**

Support is standing by 24/7.
Talk to us about what you need.
We'll help with the how.

www.MilitaryOneSource.mil

Resource Guide

This section of the binder lists additional resources, both within Family Programs and our partners that can provide services and training to families of deployed service members.

SOLDIER & FAMILY READINESS

VOLUNTEER POSITIONS

Leader, Co-Leader, Treasurer, Secretary, Phone Tree Coordinator,
Key Caller, Activities Coordinator and More!

Flexible
Monthly
Hours,
One Year
Commitment,
Training
Provided,
Continuous
Support and
Guidance,
Resume
Enhancing
Skills



Learn New
Skills, Make
Friends,
Support
Your Service
Member,
Stay
Informed,
Be Involved
With Your
Community,
Make A
Difference

We **WANT YOU!**

**TO LEARN MORE ABOUT HOW YOU CAN
MAKE A DIFFERENCE:**

Contact your **Unit Commander**, or
Military & Family Readiness Center Lead
Andrew Richard (802-338-3076)



Soldier & Family Readiness Mission

- Act as an extension of the unit in providing official, accurate command information to Soldiers and their Families
- Connect Soldiers and Families to the chain of command and provide support between the command and SFRG members
- Connect SFRG members to available on-and off-post community resources
- Offer a network of mutual support

“The goal is a combat-ready force supported by families whose quality of life reflects the high standards and pride of the Nation they defend.”



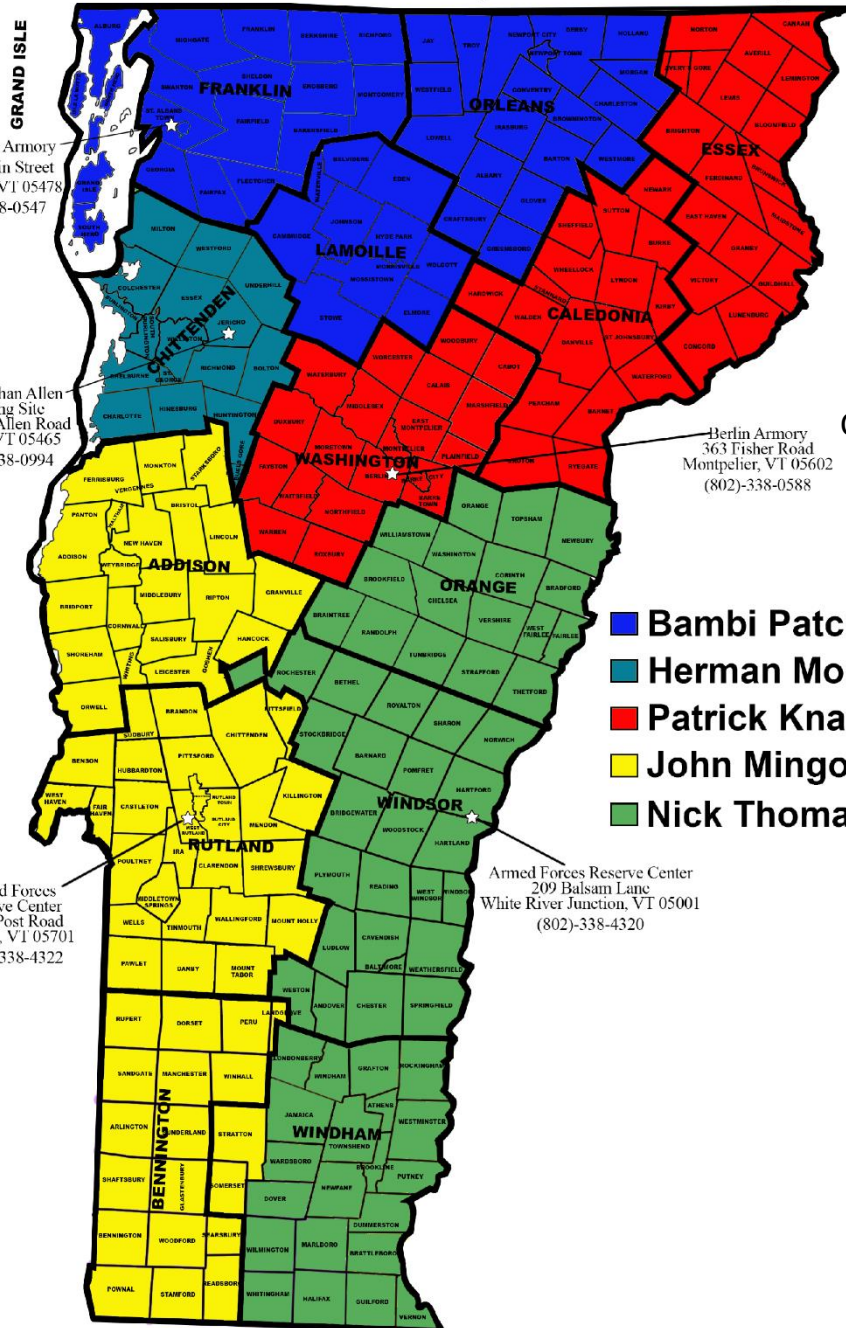
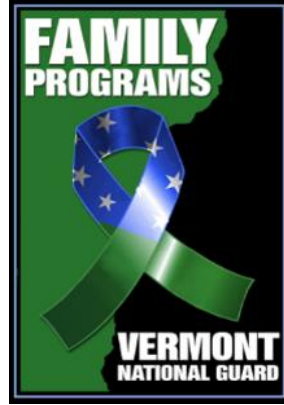
My SFRG Leader

Name: _____

Contact Information: _____



Military and Family Readiness Program Team Area of Responsibilities Map



Our six Military and Family Readiness Centers are located in armories around the state. They are your resource and referral experts and can help you connect with financial, medical (TRICARE), employment and many other community resources you and your family need.



The Vermont Veterans Outreach Mental Health counselor provides:

- Non-medical / non-diagnostic counseling services to veterans/service members and their families at **no cost**
- Services to individuals, couples, families, children (with parents /caregivers' permission) and groups
- Confidential and private services (no documentation), except for duty-to-warn situations
- Flexible service delivery on or off military installations (libraries, parks, coffee shops, etc.)
- Outreach and psycho-educational presentations, briefings and counseling support and resources for a variety of events/topics including: Deployment; Reunion and Reintegration; Communication; Sadness; Grief and Loss; Worry; Relationship Issues; Stress and Coping Mechanisms; etc.



- **Charlene Caiano, MA, LCMHC, BCDMT, NCC**
- **Vermont Veterans Outreach Mental Health Counselor**
- **789 National Guard Road**
- **Colchester, VT 05446**
- **PH# 802 338 3445**
- **Cell# 802 318 2417**
- **charlene.a.caiano.ctr@mail.mil**



Community support for our military children and youth, because they serve too!

For more info about upcoming programming and resources for military families, follow us on Facebook at:
<https://www.facebook.com/MKVermont>





The Kitchen Spoons & Combat Boots webinar series meets **monthly**, the first **Wednesday** from **7:00PM-8:00PM**. By providing virtual opportunities for education, you have the capability to access the webinar wherever it's convenient for you.



Please join the meeting from your **personal** computer, tablet or smartphone. (**Government computer access is NOT allowed**)

Pre-register at:

<https://militaryonesource.zoom.us/meeting/register/tJAudumu-pjovH9Xgg1EOUFaF4U3AzMn8UQBk>

****NOTE:** An automatic email will provide instructions to access the webinar

KS&CB Multimedia Series "*Second Time Around*" are episodes of previously held webinars.

To view episodes, please visit

<https://www.ngfamily.vt.gov/Programs-Services/Kitchen-Spoons-Combat-Boots/>



KITCHEN SPOONS & COMBAT BOOTS

The Kitchen Spoons & Combat Boots webinars were developed by VTNG Family Programs to provide Service Members and their families with informational content based on identified gaps in services. From Kitchen Spoons to Combat Boots, these webinars help balance life on the home front, during military service, and everything in between.



Military

- Service Members
- Veterans
- Retirees



Civilians

- Family Members (Immediate and Extended)
- Volunteers



Communities

- Service Providers
- Community Resources
- Educational Support Staff

Regardless of Branch, Component or Military Affiliation

The Kitchen Spoons & Combat Boots goal is to educate civilian and military communities on how they can help each other.

NEED HELP WITH LAWN CARE AND SNOW REMOVAL WHILE DEPLOYED?



**Project EverGreen's GreenCare for Troops & Snow Care for Troops are NEEDS BASED programs for active-duty deployed military members.
(E-6 and below)**

We match volunteers (mostly professional landscapers & snow removal contractors) with military families who have a loved one deployed and need a little extra help. Our volunteers have agreed to provide basic landscaping services (lawn mowing, hedge trimming, fertilizing, snow removal, etc.) free of charge to these military families during the length of the deployment.

For more information or to register for our programs, please visit our website:

www.projectevergreen.org

Project EverGreen's programs GreenCare for Troops & SnowCare for Troops are supported by Nufarm, The Toro Co, BOSS Snowplows, SiteOne and Ecologel/Arborjet.

(PLEASE TURN OVER)

1. Who is eligible for services?

THIS IS A NEEDS BASED PROGRAM for active-duty DEPLOYED service members of the rank of E-6 and below. This includes all branches of military, including Guard and Reserve forces. Only one residence is permitted and the military member must reside at that location. The lot size must be less than one acre. Deployment Orders are required for registration.

2. What services are offered?

Lawn Mowing, Trimming Hedges/Bushes/Shrubs, Fertilizing/Weed Control, Perimeter Pest Control, Mosquito Control, Fire Ant Control, Spring Clean-Up, Fall Leaf Clean-Up and Snow Removal — although not every volunteer will offer every service.

3. What does it cost?

Lawn, landscape and snow removal services are provided free of charge by our program volunteers. Our volunteers absorb all the cost of providing service to a military family. We suggest a thank you card or email to let them know you appreciate their support.

4. How do I know if there is a volunteer in my area?

GCFT/SCFT are nationwide programs. We operate in all 50 states. You must register with the program before a volunteer match can be determined. Volunteer matches are based on zip code and services requested. If we have an available volunteer in your area, the name of the volunteer and their email and phone number will appear on your computer screen. If we don't currently have an available volunteer, we'll alert you via email once one becomes available. Once matched with a volunteer, it is the military family's responsibility to contact the volunteer and make arrangements for service.

5. How long does the service last?

Services will be provided for the entire length of the deployment. If a deployment is extended or ends early, military families need to contact the program manager.

6. How do I register?

You can register on our website www.projectevergreen.org. An email address is required to register and will be used for correspondence with the GreenCare/SnowCare for Troops Program Manager and automated database when necessary. Any family member or significant other may register on behalf of the military member. Please make sure the person you choose will relay messages and information to you if needed. They must submit the military member's Deployment Orders during the registration. If you have questions or need assistance with the registration process, please call our program manager at 888-611-2955.

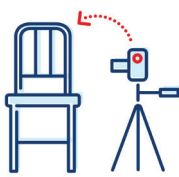
NEVER MISS STORYTIME - NO MATTER WHERE YOUR MILITARY SERVICE TAKES YOU.



United Through Reading brings families together through video recorded storytime with our FREE program. The child receives the recording and book to read along with you on demand.

Not only is reading aloud to children the single most important contributor to their academic success, it facilitates important moments of family bonding that transcend our technologically driven world.

UNITED THROUGH READING STORY STATIONS



EMBEDDED STORY STATION
within a military unit



APP STORY STATION
free and secure app that's always available



LOCATION STORY STATION
permanent recording sites (such as a base library)



POP-UP STORY STATION
at events like community and unit events



MOBILE STORY STATION
recording studio on-the-go (available in specific locations)



HOW UNITED THROUGH READING WORKS

1. Service member goes to a UTR Story Station or opens the UTR App
2. Choose free book from our hand-picked selection
3. Service member video records story
4. Recording and book are sent to child
5. Child watches and reads along on demand

UNITED THROUGH READING:

Maintains FAMILY CONNECTIONS which boosts morale and reduces reintegration difficulties.

93% of families said the United Through Reading program made family bonds stronger.

Reinforces FAMILY ROUTINES which reduces stress for the whole family.

98% of families said United Through Reading is a critical family readiness and resiliency tool.

Provides COMMUNICATION that is reliable, repeatable, and accessible storytime on demand.

97% of families said UTR recordings made deployments or separations easier.

Promotes DAILY READING, which strengthens military children's literacy skills and educational development.

90% of families reported an increase in a child's love of reading since watching UTR video-recordings.

**Independent research confirms the positive impacts of United Through Reading (UTR) on military family readiness and resilience.*

unitedthroughreading

utr4military

utr4military

CFC #11393

1455 Frazee Road, Ste 500

San Diego, CA 92108

858.481.READ(7323)

unitedthroughreading.org

Emergency Preparedness Binder

This section of the binder is optional but it is recommended the soldier and family review together before deployment, especially if the soldier will be difficult to contact. Do not put original documents in this binder.

EMERGENCY INFORMATION

Soldier Information

Soldier's Full Name: _____

Soldier's Rank: _____

Soldier's Social Security Number: _____

Soldier's Date of Birth: _____

Soldier's Place of Birth: _____

Unit Information

Unit Name: _____

Unit Mailing Address: _____

Unit Phone Number: _____

Immediate Supervisor: _____

Company Commander: _____

Company 1SG: _____

Battalion Commander: _____

Battalion CSM: _____

Rear Detachment Information

Rear Det Commander: _____

Rear Det. Phone Number: _____

Rear Det. Email Address: _____

Family Readiness Information

FRG Leader Name: _____

Contact Information: _____

Phone Tree Point of Contact: _____

Phone Tree POC Information: _____

Important Document Checklist

Gather the following documentation named in this checklist before a separation or deployment. Keep originals and copies of all listed documents in a special container that you can find immediately. A home safe or lock box is suggested. If you are using a safe deposit box, be sure to contact your bank and clarify regulations regarding accessing the safe deposit box. This is just a general checklist. Not all items will pertain to your situation and there maybe more specific documentation that pertains to your family/life situation that you will want to include.

LOCATION OF CONTAINER: _____

Family Legal Documents

- Citizenship/Naturalization papers
- Marriage license and certificate
- Divorce decree(s)
- Death certificates of deceased family members
- Passports, Visas
- Wills
- Social security numbers and cards for all family members

Military Documents

- Military ID cards *for all family members over 10 years of age*
- Military orders, including TDY and PCS orders
- DEERS enrollment information

Power of Attorney Documents *Multiple copies of each*

- General (covers most everything)
- Specific (ID Cards, Finance)
- Parental
- Medical

Household/Real Estate Documents *Not all documents will be valid for your situation. If you own or rent more than one property make sure you have documentation for all properties

- Rental Information
 - BAH (Basic Allowance for Housing) documentation if applicable
 - Rental agreement
- Home Ownership documents
- Deed of Trust
- General Warranty Deed with Lien attached
- Appraisal
- Survey
- Real estate documents. Copies of all documents relating to rent or ownership of land. Documents relating to lease, mortgage, deed, or promissory note

- Inventory of major household items

Insurance Documents

** Note expiration dates, if applicable.*

- TRICARE enrollment information or other medical insurance if covered separate from Tricare
- SGLI (Service members Group Life Insurance) policy
- Additional life insurance policies
 - Include name, policy numbers, address, and phone number of insurance companies.
- Declaration of Beneficiaries (DD Form 93), *multiple copies*
- Automobile or Vehicle insurance
- Homeowners/Rental Insurance
- Other Insurances

Automobile/Vehicle

Secure the following documents for each vehicle you own, including cars, trucks, vans, SUVs, boats, trailers, motorcycles, and other automobiles:

- Title or lien
- Registration
- Insurance card
- Drivers License information

Children

- Court orders pertaining to child support or child custody
- Adoption papers
- Birth certificates
- Guardianship papers
- Medical records, including immunization records
- School transcripts and report cards

Veterinarian

- Rabies certificate for all pets
- Medical history, including immunization records
- Town or City Pet Registration

Financial Records

- LES (Leave and Earnings) statements
- Bank records
 - Checking account numbers
 - Savings account numbers
- Savings Bond or Investment information

- Credit Card information
 - Credit Card Company
 - Company address, phone number, email addresses, website address
 - Name on credit card
 - Credit card number, including security code, if applicable
 - Expiration date
- Tax records, *for current and previous years*
- List of all savings bonds, stocks and investments
- Copies of all installment contracts and loan papers
- Allotments updated with correct amount, name, address and account

Service Member Information

This section will contain copies (NOT THE ORIGINALS) of the Service Members Information. There will be duplicates of this information in other areas of the binder, but the purpose of this

section is to be able to find it in one easy to find location. A current picture is recommended to keep in this section as well.

Name: _____

Phone Number: _____

Email Address: _____

- Birth certificate
- ID card copies
 - Military
 - Drivers License
 - Social Security Card
- Work information for full time job
 - Job Title
 - Company Name
 - Telephone Number
 - Address
- Unit Information
 - Unit Name: _____
 - Unit Mailing Address: _____
 - Unit Phone Number: _____
 - Immediate Supervisor: _____
- Copy of Orders
- Medical information
 - Health insurance
 - Doctor or Primary Care Provider information
 - Dr. Name: _____
 - Address: _____
 - Allergies: _____
 - Medications: _____
 - Prescription numbers: _____
 - Other Specialists or Doctors information that it pertains to the individual

Spouse/Significant Other Information

This section will contain copies (NOT THE ORIGINALS) of the spouse or significant others information. There will be duplicates of this information in other areas of the binder, but the purpose of this section is to be able to find it in one easy to find location. A current picture is recommended to keep in this section as well.

Name: _____

Address: _____

Phone Number: _____

Email Address: _____

- Birth certificate
- ID card copies
 - Military dependent ID
 - Drivers License
 - Social Security Card
- Work information for full time job
 - Job Title
 - Company Name
 - Telephone Number
 - Address
- Medical information
 - Health insurance
 - Doctor or Primary Care Provider information
 - Dr. Name: _____
 - Address: _____
 - Allergies: _____
 - Medications: _____
 - Prescription numbers: _____
 - Other Specialists or Doctors information that it pertains to the individual

Child or Dependent Information

This section will contain copies (NOT THE ORIGINALS) of the children or dependents of the Service Member's information. There should be a copy for each child, stepchild, adoptive child in the legal custody of the Service Member. There will be duplicates of this information in other areas of the binder, but the purpose of this section is to be able to find it in one easy to find

location. A current picture of each child or dependent is recommended to keep in this section as well.

Name(s): _____

- Birth Certificate
- Identification Cards
 - Social Security Card
 - Drivers License
 - Military Dependent ID
- School or Preschool Information
 - Name: _____
 - Address: _____
 - Phone Number: _____
 - Email Address: _____
 - Copy of school schedule and transcripts
- General Note of care (**must be notarized)
- Medical Information
 - Health insurance
 - Doctor or Primary Care Provider information
 - Dr. Name: _____
 - Address: _____
 - Allergies: _____
 - Medications: _____
 - Prescription numbers: _____
 - Immunization Records
 - Other Specialists or Doctors information that it pertains to the individual
- Extra curricular activities
 - Locations and schedules
- Copy of basic routine for young children
- Court orders pertaining to child support or child custody
- Adoption or Guardianship papers

Pet Information

This section will contain copies (NOT THE ORIGINALS) of the documentation of pets. There should be a copy of the information for each pet in the household. There will be duplicates of this information in other areas of the binder, but the purpose of this section is to be able to find it in one easy to find location. A current picture of the pet is recommended to keep in this section as well.

Name: _____

Date of birth: _____

Gender: _____

Species: _____

Breed: _____

Microchip#: _____

License #: _____

Description of the pet (height, weight, fur color, identifying marks)

Veterinarian Information

Name: _____

Vet Name: _____

Address: _____

Phone Number: _____

Email: _____

Kennel Information

Name: _____

Address: _____

Phone Number: _____

Email: _____

Documents to have:

- Rabies certificate
- Medical history, including immunization records
- Town or City Pet Registration

House Documentation and Maintenance

*Not all documents will be valid for your situation. If you own or rent more than one property make sure you have documentation for all properties. You do not need to include a copy of each document in this binder, but make sure that they are in a secure place (ie a safe or bank safety deposit box) You should keep the names and contact information of services you and your family use, as well as a maintenance plan or schedule in this tab.

Address: _____

If you own your property:

- Home Ownership documents
- Deed of Trust
- General Warranty Deed with Lien attached
- Appraisal
- Survey
- Real estate documents. Copies of all documents relating to rent or ownership of land. Documents relating to lease, mortgage, deed, or promissory note
- Inventory of major household items

If you rent your property:

- Rental Information
 - Rental agreement
 - Please remember to be aware of what maintenance you are and are not responsible for.
 - Check the dates of your lease
 - Copy of your rental insurance
 - Inventory of major household items

Maintenance Information

Sit down with your Service Member and discuss the regular maintenance that is required for your housing situation. It is important to know how to turn on and off fuel and water lines in case of an emergency. Include in this tab the contact information of the businesses or individuals that will perform these services. When making a list here are a few things to include.

Water provider

Electricity provider

Fuel provider (oil, propane, gas, fire wood)

Electrician

Plumber

General "Handyman"

Anyone helping with seasonal yard work (raking leaves or snow removal)

Vehicle/Car Information

If you own or lease more than one vehicle make sure you have documentation for each one. This section would also include motorcycles, snowmobiles, boats, wheelers etc.) You do not need to include the title in this binder, but make sure that they are in a secure place (ie a safe or bank safety deposit box) You should keep the names and contact information of services you and your family use, as well as a maintenance plan or schedule in this tab. If possible a photograph of the vehicle is recommended as well.

Vehicle Make: _____

Model: _____

Year: _____

VIN #: _____

	Renewal Date:
Plate # _____	
Registration # _____	
Insurance Carrier: _____ Policy #: _____	
Inspection: _____	

Shop that does regular maintenance for your vehicle

Business Name: _____

Mechanic Name: _____

Address: _____

Phone Number: _____

If you lease your car or vehicle, be sure to include a copy of the lease agreement in this tab and be mindful of lease dates and mileage stipulations, as you may be driving more if your Service Member not present.

Financial Information and Readiness

Financial Readiness is a huge aspect to preparing for a deployment or separation from your Service Member. It is highly recommended to talk and prepare extensively about the information in this tab with your significant other or the individual helping the Service Member maintain their finances during a deployment. Talk and communicate about what money is being earned, what accounts it is being paid into, what it is being spent on, who is spending the money and making sure there is proper authorization on accounts to spend money and pay bills. The charts below can be used for this binder or are examples of the type of information that need to be communicated.

Banking Information

Bank Address: _____

Phone Number: _____

Email address: _____

Website: _____

Name/Branch	Account Type	Account #	Password	Authorized Users

Credit/Debit Card Information

Be sure to include not just bank issued credit cards, but store issued ones as well like home improvement or department stores.

Credit Issuer Address: _____

Phone Number: _____

Email address: _____

Website: _____

Issuer	Account #	Password/Security code	Expiration Date	Credit limit	Due Date	Minimum monthly Payment	Authorized Users

Monthly Bills

This is not a complete list of bills that your and family might have. Please discuss fully what bills, payments or allotments that you have. It might be helpful to look at previous months statements to help identify any items you may have forgotten to list. It is recommended to have a hard copy of the Company name, address, phone number and website. Make sure, if possible and practical, that the Service Member is not the only individual authorized to make payments or update an account.

Bill	Company	Account #	Password	Website	Phone #	Due Date	Monthly Payment
Mortgage /Rent							
Electric							
Water/Se wer							
Fuel							
Cell Phone							
Cable/Int ernet							
Home Phone							
Trash							
Car Payment							
Childcare							
Other:							

Other items to include in this section of the binder

- LES documentation
- List Investments, stocks or Savings Bond Information
 - Account Information
- Allotments updated with correct amount, name, address and account
- Copies of all installment contracts and loan papers
- Tax records, *for current and previous years*
 - Tax ID numbers
- Accountant or Financial planner contact information
- Sample monthly budget