



Air Force Financial Readiness Marriage Checklist Talking Points



Marriage introduces a couple to many changes, including financial adjustments. This checklist, supplemented with information and referrals from Airman and Family Readiness Center (A&FRC) staff, can help you assist a newly married Airman and his or her spouse organize their finances efficiently and work through many of the other changes that come with their new status.

Use the checklist as a solution-focused tool to help your counselee(s), in a one-on-one conversation, set goals, establish priorities, and develop a family action plan. Space is provided to add local resources and reminders about additional topics.

Ask your counselees about their relationship: Are they engaged? Previously married? Married already? Blending families? Dual-military? Is one of the spouses foreign-born? These and other factors may affect some of their financial priorities. Inform them that you will review some actions they will want to take to set their new household on a strong financial foundation, with good financial communication at the very top of the list.



Communication

☐ Assess your financial communication. On a scale of 1-4, with 1 = poor and 4 = very good, rate your:

- | | |
|---------|---|
| 1 2 3 4 | Discussions about current assets, including savings and investments. |
| 1 2 3 4 | Discussions about current debts. |
| 1 2 3 4 | Discussions about current spending habits. |
| 1 2 3 4 | Discussions about long-term financial goals like home ownership, college savings for children, and retirement. |
| 1 2 3 4 | Awareness of household finances. (If one spouse is responsible for paying bills, saving, and investing, is the other informed about financial choices and the household's overall financial condition?) |
| 1 2 3 4 | Agreement on a "spending threshold" (i.e., an amount above which purchases can only be made with mutual consent) |
| 1 2 3 4 | Regularity of financial reviews. (Do you put it on the calendar to make sure it happens?) |

Using the questions on the counselee's checklist as a starting point, ask the couple to discuss their financial communication. How comfortable is each partner with what they know about their current assets and debts, and saving, investing, and spending practices? In what ways do they share financial management responsibilities? If one spouse is responsible for paying bills and making transfers to saving and investment accounts, how does that partner inform the other about financial choices and their household's financial condition? How have they handled questions or conflicts about spending? When do they review household finances? What changes to current practices would they like to implement?

- ☐ Complete the *How do I Rate as a Money Manager?* and *Financial Values Clarification* handouts. Fill out the inventories individually, then compare and discuss your results.

Distribute the *How do I Rate as a Money Manager?* and *Financial Values Clarification* handouts. Allow spouses to complete the inventories separately, then compare and discuss results. (Note that depending on the level of existing financial conflict in your counselees' relationship, you may need to guide the discussion.)

Encourage them to not let money problems lead to relationship problems. Stress the importance of clear and honest communication around finances, including existing assets, debts, goals, and plans for major purchases and retirement.

- ☐ Seek out the *Heartlink* course for new spouses on your base.

Encourage counselees to make time for this course, especially spouses new to the military or the Air Force. If possible, share course registration information, schedule, and location with counselees.

Additional Notes: _____



Documents

- ☐ Obtain an original copy of your marriage certificate.

Remind counselees that their marriage certificate is not the same thing as their wedding license or the certificate they may have signed on the day of their wedding. In most places, an official marriage certificate is issued by the clerk's office (in the city, town, or county where the wedding took place) after the officiant has signed the license and returned it to be entered into the marriage register. Counselees should be sure to research the source for official documentation, costs involved, and the timeframe for processing in that location.

Note that if the new spouse is foreign-born, some expenses related to applying for U.S. citizenship may be reimbursable. The Airman should discuss his or her circumstances with unit leadership and the Military Personnel Section (MPS) office on base. (References: Joint Federal Travel Regulations (JFTR) Chapter 5, Part C, Section 3, Paragraph U5215 and forward; [https://www.defensetravel.dod.mil/Docs/perdiem/browse/Travel_Regulations/Regulations_Changes/Monthly/2013/Appendices/APPChange\(313-567\).pdf](https://www.defensetravel.dod.mil/Docs/perdiem/browse/Travel_Regulations/Regulations_Changes/Monthly/2013/Appendices/APPChange(313-567).pdf).)

- ☐ Obtain birth certificates (and Social Security cards, if available) for your new spouse and any dependent children.

Remind counselees that an official copy is often embossed or certified in some way. Court documents may be notarized. To replace a lost or misplaced birth certificate, parents should check with the Bureau of Vital Statistics in the state where the child was born or see <https://www.usa.gov/replace-vital-documents> for information on how to obtain a replacement.

- ☐ If you or your spouse changes his or her name, update Social Security records and other forms of identification (driver's license, passport, military ID, etc.) to reflect the change.
- ☐ Update DEERS to reflect your new marital status and add your dependents. Bring your marriage certificate; your spouse's birth certificate, Social Security card, and photo ID; and/or your child's birth certificate or adoption papers to the nearest Defense Enrollment Eligibility Reporting System/Real-Time Automated Personnel Identification System (DEERS/RAPIDS) office.

Remind counselees that this must be done in person. They may view a list of acceptable identification documents at http://www.cac.mil/Portals/53/Documents/List_of_Acceptable_Documents.pdf. They can find the nearest DEERS/RAPIDS office at <https://www.dmdc.osd.mil/rsl/appj/site>.

- ☐ Get ID cards for your spouse and any dependent children.

Remind counselees that a child under 10 generally does not need a military ID card and will not usually be issued one.

- ☐ Check your Leave and Earnings Statement (LES) after DEERS updates.

Remind counselees to verify that the requested changes have been made and that they are receiving the correct pay and allowances. Suggest that they be especially careful about overpayments, as these will be recouped. Remind counselees to set aside money from an overpayment. Tell them that if they do not know where money comes from, they should probably save it until they find out.

- ☐ See your base legal office (or other legal counsel) to establish or update estate planning documents.

If the counselee does not yet have an estate plan, provide the *Estate Planning* handout and suggest that he or she develop an estate plan with assistance from the base legal office (active duty) or civilian legal services (Guard/Reserve; legal services are sometimes available through civilian employers). To help active-duty counselees learn more about Air Force legal services, refer them to https://aflegalassistance.law.af.mil/las/help/eu_help.htm. Suggest to counselees that they should seek legal assistance as soon as possible. They should not wait until right before temporary duty (TDY) travel or deployment, when appointments may be difficult to get.

Additional Notes: _____



Financial Planning

- ☐ Make a spending plan (budget) for your new household, or revise your current spending plan to account for new income, expenses, indebtedness, and transfers to retirement accounts.

Inform counselees that a simple *Spending Plan Worksheet* and *Spending Plan Checklist* are available from the A&FRC, as well as more detailed templates with features that can help them understand their financial condition and reduce excessive debt.

- ☐ Get credit reports for both spouses, including credit scores.

Remind counselees that they can get a free copy of credit reports from the personal financial counselor/educator (PFC/E) at the A&FRC. The PFC/E can also help them interpret their reports and discuss what they need to do to improve their scores.

- ☐ Make banking and credit card arrangements that work for your new household.

Ask if both spouses will continue to use their existing separate bank or credit card accounts. Will they close existing accounts or add the new spouse to an account? Or will they open one or more new joint accounts at a new bank or credit union?

- ☐ Establish a bill-paying system that is effective for your new household.

Remind counselees that the first and most important step toward a good credit report is to pay bills on time.

- ☐ Ensure that your new spouse is listed as a beneficiary of your TSP account, as desired.

Note that both spouses may want to ensure that their spouse is the beneficiary or joint owner of other investments, as appropriate.

- ☐ Seek out and take advantage of financial workshops.

Promote workshops that are available through your A&FRC (share your Center's schedule with the counselees), the Air Force Aid Society (AFAS), or similar providers in other services (e.g., Fleet and Family Support Center, Navy-Marine Corps Relief Society) on a joint base.

Additional Notes: _____



Housing

- ☐ Update any real estate deeds to include the new spouse, if you intend to own property jointly.

Remind counselees to investigate the tax advantages or disadvantages of joint property ownership. If joint ownership is desired, counselees will need to research the location of the courthouse where the deed is held and the costs for changing records. This task will probably require an in-person application.

- ☐ Work with your base housing office for any housing needs.

Remind counselees that if they are renting a new residence to be sure their lease contains a military clause.

Additional Notes: _____



Automobiles

- ☐ Update your car title(s) and registration(s) to include the new spouse if joint ownership is desired.

Remind counselees to investigate the tax advantages or disadvantages of joint property ownership. Inform counselees that if joint ownership is desired, titles and registration can be changed at a local office of the state's department of motor vehicles. (Note that in some states, there may be tax advantages to titling vehicles in the service member's name only.)

- ☐ Update your auto insurance policies, informing your insurance carrier of your new marital status.

State that the new spouse should be listed as a driver of insured vehicle(s).

Additional Notes: _____



Insurance

Health insurance

- ☐ Enroll new family member(s) in TRICARE (active duty and certain Guard/Reserve members), TRICARE Reserve Select (certain Guard/Reserve members) or other health insurance plan. Visit www.tricare.mil to find out more about your options.

Note that TRICARE Prime and TRICARE Select require annual enrollment. A military counselee may also want to reassess his or her own TRICARE plan.

Refer active-duty counselees to <https://www.tricare.mil/Plans/HealthPlans>. Refer Reserve Component counselees to <https://www.tricare.mil/Plans/HealthPlans/TRS>.

Remind Reserve counselees that they must ensure continuous, regular payments to stay enrolled in TRICARE Reserve Select. Irregular drill pay can cause service members and family members to be dropped until the next open enrollment period.

Remind counselees with civilian insurance plans to review available policies for features like deductibles, co-pays, prescription coverage, costs for in-network and out-of-network coverage, and other options that can affect the true cost of health care.

- ☐ If your spouse is employed and also has health insurance (OHI or “other health insurance”), arrange coordination of benefits with TRICARE or other insurance carrier.

Normally, TRICARE becomes secondary insurance for a spouse with OHI. Some civilian insurers will not allow coverage under more than one policy.

- ☐ Enroll new family member(s) in the TRICARE Dental Program. Monthly premiums and co-pays will apply. Visit www.tricare.mil/Dental for more information.

Refer counselees to 1-844-653-4061 or to <https://www.tricare.mil/CoveredServices/Dental/TDP> to learn more. Guard/Reserve members should examine available programs to determine the best insurance available for their situation.

Property insurance

- ☐ Review and update your homeowners or renters property and liability insurance policies to ensure that they are adequate for your new circumstances.

Note that counselees may have more property after the wedding than before, or their new spouse may bring a pet into the household increasing the risk of harm to neighbors. If the marriage brings children, counselees should be sure they have enough liability insurance to cover injuries to playmates occurring on the counselees' property. Suggest they consider purchasing an “umbrella” or excess liability policy in addition to homeowners or renters insurance.

Life insurance

- ☐ Update the beneficiaries of your Servicemembers' Group Life Insurance (SGLI), if appropriate.

Note that Guard/Reserve members assigned to a unit scheduled to perform at least 12 periods of inactive duty creditable for retirement purposes can purchase full-time SGLI coverage that is in effect 365 days of the year. They are also covered for 120 days following separation or release from duty. Refer counselees to <https://www.benefits.va.gov/insurance/> for more information.

Inform counselees that the SGLI Online Enrollment System (SOES) allows service members with full-time SGLI coverage to make fast and easy changes to their life insurance coverage and beneficiary information at any time without completing a paper form or making a trip to their personnel office. To access SOES, they must sign into <https://www.dmdc.osd.mil/milconnect> and go to the “Benefits” tab, Life Insurance SOES-SGLI Online Enrollment System.

- ☐ Enroll your dependents in Family Servicemembers' Group Life Insurance (FSGLI).

Inform counselees that FSGLI provides up to \$100,000 in coverage in \$10,000 increments for as little as \$0.50/month. (Children are automatically covered at \$10,000 as soon as they are registered in DEERS.) Refer counselees to <https://www.benefits.va.gov/insurance/fsgli.asp> for more information.

☐ Check the total amount of life insurance you have against your insurance needs.

The worksheet below is one way to determine your life insurance need.

- _____ All your short- and long-term debts (cars, house, etc.)
- + _____ An estimate of funeral expenses
- + _____ Current household spending multiplied by number of years required
- + _____ Estimated college expenses for all children
- _____ Existing savings and investments
- _____ Additional estimated income sources (Social Security, spouse income, etc.)
multiplied by number of years required
- = _____ **Your estimated life insurance need**

Tell counselees that the PFC/E at their A&FRC can help them determine the types and amount of life insurance they need to fill any coverage gaps.

Additional Notes: _____



Taxes

☐ Review your new tax situation and change federal and state withholding as needed via <https://mypay.dfas.mil>.

Remind counselees that for additional help, such as deciding whether to file tax returns separately or jointly, they may wish to consult with a PFC/E at the A&FRC or the on-base Volunteer Income Tax Assistance (VITA) office.

☐ Update personal property tax records in your city and/or county to reflect your new marital status, if appropriate.

Additional Notes: _____

