



# Disabling Sickness or Condition

## Instructor Guide



SECURING THE  
FINANCIAL  
FRONTLINE

# I. COURSE ORGANIZATION AND OUTLINE

The *Disabling Sickness or Condition* course is organized into nine parts:

1. **Introduction and Agenda**
  - Welcome
  - Facilitator Introduction
  - Review of Agenda
  
2. **Financial Planning**
  - Create a Spending Plan
  - Analyze Your Housing / Transportation Needs
  - Create or Restart Your Emergency Fund
  - Disability Income
  - Taxes
  
3. **Insurance**
  - Health, Dental, and Property
  - Exceptional Family Member Program
  - Life Insurance
  
4. **Military Retirement**
  
5. **Education Planning**
  - Career and Retraining Programs
  - Education Benefits and Savings Options
  - Paying Off Student Loans
  
6. **Estate Planning**
  - Legal Documents
  - Survivor Benefits
  - Review / Update All Home / Auto Documents
  
7. **Caring for Aging Parents**
  - Housing and Care Options
  - Making Them a Dependent
  - Medical Insurance
  
8. **Military Consumer Protection**
  
9. **Summary and Resources**

**TOTAL:** Approximately 60 minutes

## II. LEARNING OBJECTIVES

### Terminal Learning Objectives (TLOs) and Enabling Learning Objectives (ELOs)

- 1. TLO:** Understand the fundamentals of creating and managing a spending plan, and the importance of updating a spending plan.

**ELOs:** Update personal spending plan. Understand how to create a caregiving budget. Be able to compare costs and options of living arrangements for aging parents and ill or injured family members.
- 2. TLO:** Understand fundamentals of income tax and common tax benefits, and potential changes to tax situation.

**ELOs:** Understand how and when to update tax information, dependents and deductions for state and federal liabilities. Understand what will be taxed.
- 3. TLO:** Recognize and know how to protect against misleading consumer practices, and report consumer complaints.

**ELOs:** Understand the threat of predatory lenders and identify better alternatives like military aid societies. Know how to find information on state-specific consumer protection laws. Recognize fraud and scam tactics and know how to safeguard against them. Know which federal agencies support consumer protections and how to find information.
- 4. TLO:** Understand education financing, to include available benefits, obligations, and repayment options.
- 5. TLO:** Comprehend the components of Soldier's military retirement system and the importance of preparing for retirement.
- 6. TLO:** Discuss the reasons, needs, types, and options for purchasing insurance.

**ELOs:** Review beneficiaries and levels for life insurance including Service members' Group Life Insurance (SGLI). Know the different types and levels of eligibility of life insurance offered to military family members. Understand the purpose and implications of having an estate plan (beneficiaries, wills, trusts, powers of attorney, etc.). Understand basic Medicare and Medicaid benefits for aging parents.
- 7. TLO:** Understand the purpose and implications of having an estate plan (beneficiaries, wills, trusts, powers of attorney, etc.).

**ELOs:** Understand estate planning considerations. Know why it's important to update estate planning documents and beneficiaries.
- 8. TLO:** Discuss TRICARE options and costs.

**ELOs:** Know how to add or remove dependents from TRICARE. Know when and how to update DEERS. Understand options for health care beyond TRICARE. Understand the necessity for additional health care for those who may not be covered under TRICARE. Know how to review the benefits and costs for various health insurance options. Know which health care benefits will be utilized for varying scenarios.
- 9. TLO:** Discuss survivor and dependent benefits, including SBP and SGLI.
- 10. TLO:** Recognize the importance of and be able to develop savings and an emergency fund.

**ELOs:** Understand the importance of starting and maintaining an emergency fund. Know how to set emergency saving goals.

### III. CHAPTER PREPARATION

Sections labeled “**INSTRUCTOR NOTE:**” include additional information for instructor background, as well as activities that provide practical application of key learning points. Instructor notes contain an icon and appear in a shaded text box for easier recognition.

CONTENT ICONS — The following icons are used throughout this guide:

|   |  |
|---|--|
| <b>INSTRUCTOR NOTE:</b>   |  |
|  | <b>Instructor Note</b><br>(indicates additional information related to the content for the instructor) |
|   |  |
|  | <b>Checklist and Handout</b><br>(indicates a checklist or handout is associated with the content)      |
|   | <b>Learning Activity</b><br>(indicates a learning activity)  |

**INSTRUCTOR NOTE:** Being prepared for training promotes organization, projects a positive image, and reduces stress.

Be prepared to discuss each checklist and handout in class. You should familiarize yourself with this content so you can effectively discuss each document during your presentation.

While this guide is written as a script, avoid reading it word-for-word. Familiarize yourself ahead of time so you feel comfortable covering the material in your own words.

Throughout the presentation, the checklist or handouts will be identified with an Instructor Note in this Instructor Guide.

### **Materials and Equipment:**

- Projector/screen
- *Disabling Sickness or Condition* Course PowerPoint slides
- Chart paper and easel or whiteboard and markers
- Paper, pens, pencils
- Course sign-in sheet
- Course evaluations

### **Forms and Handouts:**

- *Disabling Sickness or Condition* Soldier Checklist
- *Spending Plan Worksheet* Handout
- *5 Rules of Buying a House* Handout
- *Major Purchases* Handout
- *Thrift Savings Plan* Handout
- *TRICARE Overview* Handout
- *Military Retirement* Handout
- *Education Benefits and Savings* Handout
- *Paying Off Student Loans* Handout
- *Estate Planning* Handout
- *Survivor Benefits Overview* Handout
- *Military Consumer Protection* Handout
- *Sources of Help for Military Consumers* Handout
- *Free Credit Monitoring* Handout

# IV. CONTENT



## SLIDE 1

### Introduction

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You are taking this training because you were recently enrolled in the Army Recovery Care Program (ARCP) and Soldier Recover Unit (SRU) or your dependent was enrolled in the Exceptional Family Member Program (EFMP).

It can be incredibly overwhelming if you or a family member – whether it's a child or an adult – experience a disabling sickness or condition. To help reduce stress and make any transition easier, you'll want to gather as much information as possible about the condition and discuss important issues with others who will be impacted by the situation.

Being informed does two things:

1. It improves your understanding of the challenges your family might face.
2. It will help you make more knowledgeable health and financial decisions.

This course will focus on the last part – the financial implications of dealing with a disabling sickness or condition – and help you manage your finances more efficiently as you work through it.

#### Facilitator Introduction:

Hello, my name is \_\_\_\_\_.

I am a \_\_\_\_\_.

(Describe your experience as a facilitator or with personal financial management.)

This training satisfies the common military training requirement for the *Disabling Sickness or Condition* course.

***Disclaimer:*** *The information provided in this course does not constitute a formal endorsement of any company, its products, or services by the military. Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the military of the linked websites, or the information, products, or services contained therein. The military does not exercise any editorial control over the content you may find in these resources. The intent is to provide informative material to assist Soldiers and their families in identifying or exploring multiple options.*



## SLIDE 2

# Agenda

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**INSTRUCTOR NOTE:** Distribute *Disabling Sickness or Condition Soldier Checklist*.

Today we will cover key financial tasks to consider once a disabling sickness or condition is discovered. To help prepare for these tasks, we will discuss eight topics: **Financial Planning, Insurance, Military Retirement, Education Planning, Estate Planning, Caring for Aging Parents, Military Consumer Protection, and Resources.**



**ACTIVITY:** Ask the class to come up with one word to explain how they are feeling about their situation. Have them write down the responses and refer back to them throughout the training. If any of the thoughts are negative (for example, overwhelmed, stressed, exhausted, angry, etc.), have them think of ideas as they go through the training that might reduce or improve those feelings.



## SLIDE 3

# Financial Planning

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**INSTRUCTOR NOTE:** Distribute the *Spending Plan Worksheet, Major Purchases, and 5 Rules of Buying a House Handouts*.

Talking about money can be stressful, but it can also be helpful. Planning and preparing for the financial changes during this chapter of your life can reduce stress on you and your family and help you make the most of the situation. We will be following the *Disabling Sickness or Condition Checklist* throughout this training to ensure we cover topics needed to help you navigate this process.

Keep in mind that an open, non-emotional discussion with your partner or caregiver to set goals is important as it can help increase trust, enhance everyone's buy-in, and strengthen accountability. Financial planning may feel overwhelming at first, so making sure you and your significant other's goals and strategies are aligned can increase communication and reduce assumptions that you both know what to do. This mutual understanding may help you avoid blaming each other and prevent future complications.



## SLIDE 4

### Spending Plan

In order to create and manage your spending plan (budget), you will need to:

#### Step 1: Understand Your Current Situation

Experiencing a disabling sickness or condition, whether personally or in support of a family member, can result in substantial financial changes. It's important to step back and assess your financial situation to try to get an understanding of your new normal as soon as possible. Knowing where your money is going now can help you determine whether these expenses need to remain as is or adjustments are needed.

Consider tracking all your combined cash inflows and outflows for the next 30 days or look back at the previous 30 days. You can record it any way you want — by pen and paper, a spreadsheet on the computer, or on your phone using an app. The important thing here is to do it for the full 30 days.

#### Step 2: Know Where Your Money Should Go

Once you know where your money is going, you then need to understand where it should go. There are general rules/guidelines that experts suggest:

- Save and/or invest 10% – 15% of pretax pay.
- Keep transportation expenses, including car payments, insurance, gas, and maintenance, to 15% – 20% of pretax pay.
- Housing expenses, including mortgage or rent payment, taxes, utilities, maintenance, etc. should be limited to your BAH or to 25% of pretax pay.

#### Step 3: Create a Plan

**INSTRUCTOR NOTE:** When creating your plan, also consider what obstacles will get in your way when you're trying to save, invest, and limit household expenses. Based on your current situation you evaluated in Step 1, where do you tend to spend more than you need to? What habits are inhibiting you from reaching your goals? To achieve financial goals, we need to acknowledge the obstacles that will stand in our way so we feel more prepared in those moments to make a different choice.

Now that you know how much you are spending, where it's going, and where it should be going, it's time to create a plan. It's a good idea to prioritize your financial goals as we discussed earlier. Next, you need to get into the habit of paying yourself first. If you are not already allocating a portion of your income

toward savings or investments, this may be a good time to start. Automate savings and keep funds in a separate account to help you stick with your plan and avoid temptations to spend.

#### Step 4: Make Adjustments

**INSTRUCTOR NOTE: Suggest to students:** Decide how often you want to check in on your spending plan (e.g., every month) and pick the first day that you'd like to check-in (e.g., May 1) to ensure you follow through with updating your plan. You can also identify a system to help ensure you check-in, like a monthly reminder on your phone or a note on your family calendar.

As your life circumstances change, your household spending plan needs to adjust as well. For example, you may want to consider the impact if your household experiences a loss of income due to caregiver responsibilities or if there will be additional expenses for caregiving, traveling to / from appointments, equipment, therapies, etc.?



**INSTRUCTOR NOTE:** Ask the class to share examples of significant surprise expenses they have encountered or anticipate.

We have provided the *Spending Plan Worksheet* Handout to help you look at your current situation and to revise/account for changes in income and expenses. If you prefer a more digital approach, an electronic version of the *Spending Plan Worksheet* Handout is available at:

- [https://www.financialfrontline.org/wp-content/uploads/2020/10/Army-Spending-Plan-Worksheet-Revised\\_Final.pdf](https://www.financialfrontline.org/wp-content/uploads/2020/10/Army-Spending-Plan-Worksheet-Revised_Final.pdf)

You may also want to consider visiting a Personal Financial Manager/Counselor at your Family Support Center in order to help you formulate an effective spending plan.

In addition, if you feel confident in the financial plan you have created but are having trouble executing the plan and staying on track, you can contact an R2 Performance Center to get 1-on-1 coaching. Your performance coach can give you techniques to keep you motivated and help you overcome obstacles like unproductive thinking and bad habits.



## SLIDE 5

### Housing and Transportation

You will need to take a close look at your current housing and transportation situation. Will you need to make any modifications?

For example:

- Do you need to modify your residence to accommodate for the disability such as wheelchair accessibility?
- Will you need to make additional living arrangements such as long-term care facilities?
- Do you need to modify or replace your vehicle to accommodate for the disabling sickness or condition?

If you live in installation housing or plan to move to installation housing, work with the installation housing office for any accommodations or needs related to your situation. Some individuals enrolled in EFMP will have priority in placement for installation housing. If you need to change your residence, work with your Family Support Center for tips on house hunting, renting, home-buying strategies, and relocation resources. If you are renting a new residence, be sure your lease contains a military clause.

If you will be purchasing a new home or vehicle, be sure to prepare your finances for any major purchases. Review the *Major Purchases* and *5 Rules of Buying a House* Handouts for more information.

If you'd like help with this, the personal financial managers/counselors on your installation can help you build or review your spending plan before taking on any major purchases. Another resource is your installation's legal service office; they can review rental agreements, contracts, and loan agreements.

### Family Planning

As you reflect on strategies for family planning, you may want to consider the financial implications of raising a child while being affected by a disabling sickness or condition. In addition, you may want to also account for the implications of raising a disabled child.

- If your child has a disability, you may need to consider different costs of education at different points in their life. Will they need additional care within their educational environment, or after school activities?

- Begin planning your child's journey into adulthood. Will they be able to attain post-secondary education? Will they be able to work and earn a supplementary income? Will your child be able to live independently? If not, what types of living arrangements are available?
- In some cases, financial assistance may be available through grants, your state, the military, or federal government.
- You should consider legally identify someone as a conservator and guardian and provide several successors in the event that person cannot fulfill their duties.

### **Special Needs Planning**

Special Needs Planning is extremely important. Note that many benefits have eligibility requirements that are limited by the amount of income and assets someone can have, otherwise the benefits may be lost. For instance, a well-meaning family member may gift money to a disabled child and unknowingly jeopardize benefits. We will discuss certain legal documents that may reduce the risk of losing benefits at a high level for your awareness; however, it is best to seek competent legal counsel who specialize in this area. The rules are very strict!

Some helpful special needs planning considerations include Medicaid and Medicare healthcare offerings, disability income options, the Military Pension Benefit Act, VA benefits, and support from Veterans Service Organizations. In addition, pre-tax Employee benefits are offered through the use of Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).

### **Achieving a Better Life Act (ABLE)**

An ABLE account is a tax-advantaged savings account for the benefit of a disabled person. Distributions won't impact Supplemental Security Income (SSI) benefits and Medicaid benefits if the account is established properly, and certain rules are followed. In general, the account pays for qualified disability expenses that maintain or improve health, independence, or the quality of life of the owner. You should know, an ABLE account must be established prior to the beneficiary's 26th birthday and there are strict rules that limit contributions and set a maximum account balance. More details can be found at:

- <https://www.secure.ssa.gov/apps10/poms.nsf/lnx/0501130740>

## Emergency Fund



**INSTRUCTOR NOTE:** Introduce the topic by asking the class: “How would you describe an emergency fund?”

An emergency fund is additional money that can help cover unexpected costs and help to keep you from getting into debt. This is especially important now that your family may have limited income. Consider increasing your emergency savings to cover three to six months of living expenses, but \$1,000 to start would be helpful. This is money that’s kept in a low-risk account, such as a savings account. It should be kept in an account that you can access easily and without any penalties in case you encounter an urgent need. Be sure to account for any additional monthly expenses for caregiving, traveling to and from appointments, equipment, therapies, etc.

If you had to use part or your entire emergency fund, establish a plan to replenish the account as soon as possible. If you need more assistance, consider the two resources below:

- Information on Army Emergency Relief can be found at:  
<https://www.armyemergencyrelief.org/>
- Additional resources are available at:  
<https://www.redcross.org/get-help/military-families/financial-assistance.html>



### SLIDE 6

## Disability Income

Now, let’s discuss some of the possible disability income sources that might be available to you and your family.

### VA Disability

If the Soldier is affected with the disabling sickness or condition and will be separating from the military as a result, you will need to schedule an appointment with a local veterans’ service organization (VSO) to start the process of filing a Veterans Administration disability claim. You will need a copy of your full medical record(s) and many other documents to assist in completing all the required paperwork. This process can take time. There is a wide range of VSOs available to represent veterans. However, to complete the Transition Assistance Program (TAP) process, the Soldier will need to contact the proper Commander who will assist throughout the formal notification process.

For more on the TAP transition and VA disability information, visit:

- <https://www.sfl-tap.army.mil/content/Transition>
- <https://www.va.gov/disability>

## Social Security Disability Income

SSDI pays benefits to a beneficiary (and certain members of that beneficiary's family) if they are "insured," meaning that they worked long enough and paid Social Security taxes and have a medical condition that has prevented them from working or is expected to prevent them from working for at least 12 months or end in death. For more information, visit:

- [www.ssa.gov/benefits/disability/](http://www.ssa.gov/benefits/disability/)

## Supplemental Security Income

SSI pays tax-free income benefits to certain disabled adults and children who have limited income and resources. Since eligibility for this program is based on financial need, if a potential beneficiary receives too much income or possess resources over very modest limits, they can lose eligibility for SSI monthly income benefits. Furthermore, those in this situation may also lose access to Medicaid.

For more information on Supplemental Security Income, including the application process, please see:

- <https://faq.ssa.gov/en-US/topic/?id=CAT-01094>.

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**INSTRUCTOR NOTE:** Direct the class to the *MyArmyBenefits Disability Calculator*. The website can be found at:  
<https://myarmybenefits.us.army.mil/Benefit-Calculators/Disability-Income>

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## Taxes

Let's shift gears and discuss taxes...everyone's favorite topic.

### SLIDE 7

## Review Your Current Tax Situation

Anytime there is a change in your family situation, it's a good idea to review your tax situation to see if any updates are needed. The IRS offers a Tax Withholding Estimator, visit <https://www.irs.gov/payments/tax-withholding>. If you determine it's a good idea to change your federal or state income tax withholdings, you can do so at: <https://mypay.dfas.mil>.

If your situation results in you leaving the military, it's important to be aware that the tax status of your future income could be very different than what you are used to now. You'll want to understand how income is taxed going forward and plan accordingly.

You should know that you may qualify for additional tax credits and deductions. Visit [www.irs.gov/forms-pubs/disability-related-products](http://www.irs.gov/forms-pubs/disability-related-products) for more information.

You may also want to consider the tax implications of having a family member enrolled in the Exceptional Family Member Program which we will soon discuss. In some states, income is not taxed; however, if you live in, or move to an area where income is taxed, that would be one change to account for. Also, note that BAH and BAS are not taxed while in the military. You may benefit from consulting IRS Publication 3 as a potential resource.

Furthermore, if your spouse or child is in EFMP, you may experience a loss of income due to an inability to work. Through the itemized deductions, you may be able to claim the child and dependent care credit. A disabled child or other relative can be claimed as a dependent at any age, assuming you provide at least half of their support. There are also credits available for those who have adopted a child with special needs. If you have a child that is receiving disability benefits, and has a filing requirement, there may be tax implications; in this case, it is best to talk to a tax specialist.

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**INSTRUCTOR NOTE:** Strongly encourage the class to review their taxes. Please provide participants with the link to the IRS Tax Withholding Estimator to determine if they should change the status of their withholdings. <https://apps.irs.gov/app/tax-withholding-estimator>

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### **Keep Expense Receipts/Records**

If you make home modifications or have out-of-pocket medical expenses, keep receipts and records for tax purposes. You might be able to deduct these expenses on your tax return. Please see IRS Publication 502 for more information. It is also recommended that you talk to a tax specialist, as this can be a complicated issue.

Consult with a Personal Financial Manager/Counselor at your local Family Support Center or your installation's Volunteer Income Tax Assistance (VITA) office, if available. You may also want to consider speaking with a professional at your installation's legal assistance office. In addition, Military OneSource's MilTax program offers free help, too.

Next, let's discuss insurance. Anytime there is a change in circumstances, insurance coverage should be reviewed and updated as needed.



## SLIDE 8



**INSTRUCTOR NOTE:** Distribute the *TRICARE Overview* Handout. Let's start the insurance review with health insurance.

To be clear, insurance is a critically important policy or arrangement by which a corporation or government agency provides a guarantee of compensation for specified loss, damage, or illness in return for payment of a premium.

### Health Insurance

It's also important to verify and update all dependents enrolled in TRICARE (active duty), TRICARE Reserve Select (Reserve members), or other health insurance plan as soon as possible. We have provided the *TRICARE Overview* Handout for more information. To find out more about your options, visit:

- [www.tricare.mil](http://www.tricare.mil)
- [www.tricare.mil/Plans/HealthPlans](http://www.tricare.mil/Plans/HealthPlans).

Be sure to note that TRICARE Select requires an annual outpatient deductible and cost shares (or percentage) for covered services; these are potential costs that you may want to account for in your spending plan.

TRICARE Prime and TRICARE Select require annual enrollment. Soldiers may also want to reassess their own TRICARE plan. The Annual Open Enrollment period runs from November through December, or within 90 days of a qualifying life event (change in zip code, marriage, divorce, birth, etc.).

Members of the Guard and Reserve with civilian insurance plans, should review available policies for features like deductibles, copays, 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 also had additional health insurance through a civilian employer but will be leaving their job and losing the coverage as a result, be sure to contact TRICARE and let them know that TRICARE is now your spouse's primary insurance.



## SLIDE 9

In either case, if you have coverage and you receive TRICARE benefits, you will need to coordinate coverage between the two.



**INSTRUCTOR NOTE:** Ask the class: “What is the difference between TRICARE Prime vs. Select?” Use the *TRICARE Overview* Handout for reference. Be sure to reference the fact that for EFMP Families, and those with other special needs, TRICARE Select provides more options for care. Yes, there are fees; however, they are capped each year. Also, the family can choose which providers they would like to see and not wait for referrals. One or all members of the family can be enrolled in TRICARE Select. Other family members could be in TRICARE Prime.

### **Extended Care Health Option**

The Extended Care Health Option (ECHO) provides financial assistance to beneficiaries with special needs for an integrated set of services and supplies. Qualified beneficiaries must be enrolled in EFMP and register for ECHO with case managers in each TRICARE region. This program is only available for active-duty and activated members of the Guard/Reserve. Visit: <https://www.tricare.mil/Plans/SpecialPrograms/ECHO> for more information.

It is strongly recommended that you also enroll family members in any federal and state health care programs available, such as Medicare and Medicaid, if eligible. This will help reduce the out-of-pocket medical expenses you might incur. Visit your state's Department of Social and Health Services Office or website for more information.

### **Vision**

In addition to traditional care, you may be eligible to enroll in a vision plan. For information on eligibility and plan options please see:

- <https://www.tricare.mil/CoveredServices/Vision>

### **Dental**

Don't forget to verify and update family members in the TRICARE Dental Program. Monthly premiums and copays apply. For more information, visit:

- [www.tricare.mil/Dental](http://www.tricare.mil/Dental)

To learn more about covered services, contact (844) 653-4061 or visit:

- [www.tricare.mil/CoveredServices/Dental/TDP](http://www.tricare.mil/CoveredServices/Dental/TDP)

Members of the Guard and Reserve should examine available programs to determine the best insurance available for their situation. Be aware that

TRICARE dental terminates once a member leaves active duty either when they separate or retire. However, if a member has a service-connected dental condition, the VA provides coverage for just the member. You will need to obtain private dental insurance to continue care for family members. An employer may provide coverage or there may be state programs available.

## Property Insurance

You will need to review and update your homeowners or renter's property and liability insurance policies to ensure they are adequate for your new circumstances and discuss any home modifications you made. We also recommend that you review and update your vehicle insurance policies as well, particularly if you have made any changes to the vehicle.



## SLIDE 10

## Exceptional Family Member Program (EFMP)

Another helpful and extensive resource is the Exceptional Family Member Program, or EFMP. The Army designed the EFMP to be a comprehensive, coordinated, multi-agency program that provides community support, housing, medical, educational, and personnel services to military Families with an Exceptional Family Member. Approximately 9% of Army Families have members with special needs, including spouses, children, or dependent parents who require special medical or educational services. By Army Regulation (AR) 608-75, active-duty and activated members of the Guard/Reserve must report that they have family members with special needs.

For those that are enrolled in the EFMP, be sure to visit your medical treatment facility and/or family support EFMP coordinator who can assist you and your family with resources and information. For those in EFMP who may need to see outside specialists, please see:

- <https://www.tricare.mil/LifeEvents>
- <https://www.tricare.mil/openseason>

Also, keep in mind that soldiers are responsible for keeping their EFMP enrollment current as exceptional family member conditions change, or at least every three years, whichever comes first. For those enrolled in EFMP, you might also need to reconsider which TRICARE plan is best suited for your needs: Prime or Select.

## Respite Care

The EFMP respite care provides a free temporary rest period for family members responsible for regular care of persons with disabilities. Care may be provided in the EFMP respite care user's home and other settings such as

special needs camps and enrichment programs. Respite care is important because it decreases family stress, increases family stability and reduces costly out-of-home placements, thereby contributing to Soldier readiness. Contact your local EFMP family support office to learn how to apply for respite care.

### Resources: Enrollment

- <https://efmp.amedd.army.mil/index.html>
- <https://www.hrc.army.mil/content/Exceptional%20Family%20Member%20Program>
- [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Exceptional-Family-Member-Program-\(EFMP\)-](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Exceptional-Family-Member-Program-(EFMP)-)

### Resources: Family Support

- <https://www.armyfamilywebportal.com/content/exceptional-family-member-program>
- <https://www.militaryonesource.mil/family-relationships/special-needs/exceptional-family-member/>

Finally, if you are being separated due to a disability, be sure to locate your nearest VA medical clinics and hospitals.



## SLIDE 11

## Life Insurance

If you have people who depend on your income or you want to leave a legacy or money for a loved one, you'll want to make sure you have life insurance. Now is a good time to review the coverage and beneficiaries of your Servicemembers' Group Life Insurance (SGLI). You're automatically insured for \$400,000 unless you decline coverage or choose a smaller amount.

TSGLI (also known as Servicemembers' Group Life Insurance Traumatic Injury Protection) provides short-term financial support to help eligible Soldiers recover from a severe injury. You're automatically covered through TSGLI if you were covered by SGLI and experienced a traumatic injury while serving in the military. This insurance covers you even if your injury happened while you were off duty. To get payments—including retroactive TSGLI payments—you'll need to apply. To file a claim, fill out the Application for TSGLI Benefits (SGLV 8600). For eligibility requirements or more information, visit <https://www.va.gov/> and search for "TSGLI."

Be sure to review your SGLI beneficiaries often. Remember, who you designate as your SGLI beneficiaries will not change unless you change it. If

you've had a life event occur (marriage, divorce, etc.), be sure to update your SGLI beneficiaries.

Under Family SGLI (FSGLI), children are covered at \$10,000 each at no cost as soon as they are registered in DEERS. You can elect for spousal coverage up to \$100,000 for a minimal premium that is based on the spouse's age. Just be aware that spousal coverage under FSGLI cannot exceed the Soldier's SGLI coverage.

Did you know that the SGLI Online Enrollment System (SOES) allows Soldiers 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, sign into [www.dmdc.osd.mil/milconnect](http://www.dmdc.osd.mil/milconnect) and go to the "Benefits" tab, Life Insurance SOES-SGLI Online Enrollment System.

If you are transitioning from the service, consider Veterans' Group Life Insurance (VGLI) which is available if you've had SGLI and are within 1 year and 120 days of being released from an active-duty period of 31 or more days. You may sign up for VGLI coverage up to the amount you had through SGLI. For more information visit: <https://www.va.gov/life-insurance/options-eligibility/vgli/>

Evaluate your life insurance needs to ensure you have enough coverage, the right type of coverage, and the correct beneficiaries. If you are divorced, you will also want to ensure that any life insurance policy complies with a separation agreement or divorce decree. If you determine your need for life insurance exceeds what SGLI or VGLI provides, there are many types of private life insurance policies to consider. Among them are term life and permanent life. The main difference between the two is that term life insurance is for a set period; permanent life insurance covers you for the remainder of your life. There are also additional policies available, including whole life, universal life, etc.

Be sure to research and understand the cost differences, benefits, terms, and conditions of any policy you are considering. Make sure that premium payments are affordable and realistic for your budget.



**SLIDE 12**

## Life Insurance Needs

Now that we've covered the types of insurance available, let's discuss how to determine how much coverage you may need. A simple method to calculate your life insurance needs is to use the acronym LIFE. Start by totaling all four categories listed below.

|                                     |  |                 |
|-------------------------------------|--|-----------------|
| <b>Liabilities</b>                  | Debt you would like to pay off, like to a mortgage, auto loan or credit cards(s)                           | \$              |
| <b>Income to be replaced</b>        | Multiply targeted annual income amount by the number of years to replace                                   | \$              |
| <b>Funeral and final expenses</b>   | The amount you would like to set aside for final expenses  | \$              |
| <b>Education and other goals</b>    | The amount you want for funding education and other goals for family, friends, or charitable organizations | \$              |
| <b>Total Life Insurance Needed:</b> |  | <b>\$\$\$\$</b> |

Then compare your life insurance needs with your current amount of coverage plus any assets and benefits that would be available. Remember that a Personal Financial Manager/Counselor on your installation can help you compare the types and amount of life insurance needed to fill any coverage gaps.

Note that there are also a number of government survivor benefits for Soldiers and veterans which may be worth consideration. For more information on the benefits available to survivors of Soldiers and veterans, as well as plan options, please see:

- o <https://www.usa.gov/veteran-burial-benefits>

**INSTRUCTOR NOTE:** Provide link to VA Life Insurance Needs Calculator: <https://insurance.va.gov/NeedsCalculator>



**SLIDE 13**



## Military Retirement

**INSTRUCTOR NOTE:** Distribute *Military Retirement* and *Thrift Savings Plan* Handouts.

Let's shift gears again and discuss retirement planning.



SLIDE 14

While it's understandable that other goals might take priority at this point, it's important to try to keep (or make) your retirement planning a priority too.

Retirement may seem like a distant goal, but it'll be here before you know it, so it's important to start planning for it now to build financial security during those years. If possible, be sure to start planning for retirement as early as possible; this will allow you to make strategic use of your time to maximize potential compound earnings and long-term growth.

Here are a few additional reasons why it's important to save for retirement as far in advance as you can:

- The sooner you begin, the more money you may be able to accumulate.
- As you may know better than anyone at this point, any number of things can happen that can interrupt your future earning and saving ability.



**ACTIVITY:** Within a five-minute timeframe, review the *Military Retirement Handout* as a class. Which retirement system does each Soldier fall under? Cover the different components of each retirement system. For BRS, emphasize the importance of contributing at least 5% to the Thrift Savings Plan to receive the full match.



SLIDE 15



Then, distribute and briefly discuss the *Thrift Savings Plan Handout*.

### EFMP and Retirement Planning

In addition to saving for retirement, families with special needs should be cognizant of additional considerations. For example, if they are going to relocate, does the new location have the available care services? In what state are benefits available? Is the child going to need assistance to live independently? If not, what other type of living arrangements will be needed? Will only one income be sufficient, or are two incomes necessary to support the family?

One resource that may be beneficial when addressing these questions is Systems Navigation which is a family support component of the EFMP that connects Families with special needs to the systems of care they need, both on and off the installation.

Your local family support EFMP system navigators are available and can assist with completing a family needs assessment and/or individual services plan to evaluate the services of care your family will need after leaving the military.

Systems Navigators can also assist families who are transitioning from the program, due to retirement, separation from the military, transition to Title 32 status, or transition to another duty station.



SLIDE 16

## Education Planning

Now, let's shift gears and talk about education planning which, depending on your situation, may be an important consideration for you or your family.



**INSTRUCTOR NOTE:** Distribute the *Education Benefits and Savings* and *Paying Off Student Loans* Handouts.



SLIDE 17

## Career and Retraining Programs

Let's start by talking about opportunities that might be available for those of you who are planning on going back to school to adjust your career path or get additional training.

If you are being separated due to a disability, you may be eligible for certain VA programs like Veteran Readiness and Employment (formerly known as Vocational Rehabilitation) or other programs, depending on your disability rating. You'll need to speak with a VA representative for more information. Your local Family Support Center can provide you with contact information.

There may also be state education programs available for you and your family members, such as discounted or free tuition. Your local Family Support Center should be able to point you to the right resources.

## Military Education Benefits

Now let's talk about the education benefits available for those staying in the military by reviewing the *Education Benefits and Savings* Handout.

There are numerous programs available, through military service including:

- Apprenticeship and Credentialing Programs
- Tuition Assistance
- GI Bills, including the Post-9/11 GI Bill which is transferable to immediate family members if certain conditions are met

And last for this topic, let's review the options for saving for college on the second half of the handout. These are available to both Soldiers and the civilian population.

- General investment account
- 529 College savings plans
- Prepaid tuition plans
- Coverdell Education Savings Accounts
- Uniform Transfer/Gift to Minors accounts

### **Student Loan Repayment**

If you or a family member already have student loans, it is important that you continue to make paying off your student loans a priority, as this debt can keep you from achieving other financial goals.

Review the *Paying off Student Loans* Handout to learn more about repayment options.

If you, or your dependents in the EFMP, have federal student loans, can they now be discharged? Many federal student loans can be discharged if you cannot work in the field your degree is in or no longer work altogether.

For more information on student loan repayment, visit:

- <https://studentaid.gov/manage-loans/forgiveness-cancellation/disability-discharge>

Ask your Personal Financial Manager/Counselor at your Family Support Center for more information on education savings plans and repayment options.

### **Education Directory for Children with Special Needs**

The Education Directory for Children with Special Needs provides military Families with Children with special needs the information they need to make informed assignment decisions and easier transitions. The directory consists of two components:

- The Early Intervention Directory focusing on early intervention services for Children birth through 3 years old.
- The School-Age Directory focusing on education services for Children with special needs, 3 through 21 years old.

Both provide tools and resources to help with the transition to a new location. The Early Intervention Directory summarizes national and state level early intervention trends and includes descriptions of local early intervention service providers. The School-Age Directory summarizes national and state level trends for special education and includes descriptions of individual school districts.

Knowing that your child with special needs has a great start in life is important to you and your family. The U.S. Department of Education, Office of Special Education, offers the Parent Center Hub. This is also known as the Center for Parent Information and Resources. They provide collections of links for infants, toddlers, and school-age children. Additional can be found at:

- <https://www.parentcenterhub.org/>
- [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Exceptional-Family-Member-Program-\(EFMP\)-?serv=122](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Exceptional-Family-Member-Program-(EFMP)-?serv=122)
- <https://www.militaryonesource.mil/family-relationships/special-needs/special-needs-resources/>

### **Military Spouse Employment**

The Army is improving career and employment opportunities for military spouses through new programs and existing partnerships. The Army is implementing a holistic approach to helping military spouses find jobs, build careers, and improve their quality of life. The Army will reimburse qualified relicensing costs for spouses. These are costs to cover the examination and registration fees imposed by the State of the new duty station for the same profession as in the original duty station.

If you have additional questions, please visit:

- [https://www.army.mil/e2/downloads/rv7/qualityoflife/ad2020\\_01\\_spouse\\_licensure\\_reimbursement.pdf](https://www.army.mil/e2/downloads/rv7/qualityoflife/ad2020_01_spouse_licensure_reimbursement.pdf)

Your spouse might have access to the My Career Advancement Account (myCAA) scholarship. For more information, visit:

- <https://mycaa.militaryonesource.mil/mycaa>



## SLIDE 18

# Estate Planning



**INSTRUCTOR NOTE:** Distribute the *Estate Planning* and *Survivor Benefits Overview* Handouts.

Additionally, ask the class: “What does estate planning mean to you?” Refer to the answers provided throughout the duration of this section.



## SLIDE 19

Estate planning means making preparations so your wishes for your survivors are carried out. Moreover, if you have a dependent enrolled in EFMP, you may face unique financial, medical, and legal challenges.

### Legal Documents

Review the *Estate Planning* Handout. See your installation’s legal office (or other legal counsel) to establish or update estate-planning documents, including a will, durable power of attorney, health care directive, medical power of attorney and letter of instruction.

Active-duty Soldiers can visit your installation’s legal services office for help with these and other legal needs. The office can assist with free legal advice and educational materials. The hours and policies for legal assistance vary by service and installation.

### Special Needs Considerations

If you have family members with special needs, you will want to seek counsel with your installation’s legal office to understand special needs testamentary/non-testamentary trusts or ABLE accounts for your disabled spouse/child(ren)/parent. These vehicles may help protect income options for the disabled party should an inheritance disqualify them for state or government benefits they are enrolled in. Your installation’s legal office can assist you in determining if this is a viable option for your situation.

They may also want to complete a Special Needs Organizational Record. For more information, visit: [militaryonesource.mil](http://militaryonesource.mil) and search “Special Needs Organizational Record.”

Note that once a special needs child turns 18, parents will either need a Power of Attorney to access financial information, act for the child or access

healthcare information. If the child does not have the mental ability to give parents a power of attorney, the parents will have to seek a Court-ordered guardianship. Local legal assistance offices may be able to assist with this or ABA referral. This is needed to attend medical appointments or apply for SSI. NOTE: This is a state function. If the Soldier moves to another state, the guardianship must be registered OR the process must start over.

Families with special needs children must exercise extra care in making their estate plans, this is true whether their special needs child is still a minor or now an adult, and particularly so when receiving needs-based public benefits such as SSI or Medicaid. Parents want their estates utilized to enhance and enrich the life of their special needs child while maintaining the child's enrollment in essential public benefits programs.

These goals can be met through the use of a properly prepared special needs trust. Installation legal offices can also refer your military family, based upon financial need, for more advanced and in-depth specialist assistance through the American Bar Association's Military Pro Bono Project. You may be eligible for this service if your legal issues are determined to exceed available local resources. You can be matched with a specialist volunteer attorney associated with the American Bar Association (ABA) to provide further assistance on even the most complex special needs issues.

### **Trust and Wills**

It is also of critical importance to plan for the future and ensure your child is taken care for in the long run. Preparing a Will or Trust is the simplest way to ensure that your funds and property will be distributed according to your wishes.

If you have a family member with special needs, you will want to seriously consider adding a special needs provision to any Will or Trust. Not only does it protect loved ones with special needs at the time of the document's execution, but it also is effective in the event a loved one who was not disabled at the time but becomes disabled after the execution of the Will or Trust.

You may also want to consider creating a Special Needs Trust. A Special Needs Trust is a trust that holds money for your special needs beneficiary and provides for his or her needs above and beyond what the government is required to pay. The trust prohibits the use of the trust funds to replace the benefits and assistance provided by any public benefits program. When you

establish the trust, you name a person to manage the money for your beneficiary (the trustee), and this person will use the trust money to pay for things such as medical and dental expenses, annual independent checkups, clothing and equipment, education, treatment and rehabilitation, private residential care, transportation, insurance, and essential dietary needs. In general, the special needs trust is used for the benefit of the beneficiary, providing for anything that can improve the quality of life of the beneficiary without interfering with or replacing public assistance.

## Family Care Plan

If you're caring for a disabled family member, now is also a great time to review or create your mandatory Family Care Plan. Family Care Plans serve as a guide for caregivers should you ever have to leave your disabled family member under the supervision of a designated caregiver for an extended period of time, such as during a deployment or temporary duty. It is necessary that the designated caretaker has completed all of the legal paperwork to make them responsible for care.

For more information on the documents, you will need to include visit:

- <https://www.militaryonesource.mil/family-relationships/relationships/parents-guardians/preparing-your-family-care-plan>

## Survivor Benefits

As a Soldier, it's important to know about the survivor benefits that are available to your dependents for your awareness and peace of mind. If you pass while serving, your family will be assigned a Casualty Assistance Officer (CAO) who will discuss all their survivor benefits and walk them through this process.



**ACTIVITY:** Review the *Survivor Benefits Overview* Handout for more information on financial resources available to eligible dependents. Briefly discuss these benefits as a class.

The **Death Gratuity** provides an immediate, tax-free payment of \$100,000 to the eligible survivors of Soldiers who died while on active duty or while serving in the line of duty. The death gratuity is the same regardless of the cause of death. It's normally paid within 72 hours of notification. This is designated on DD Form 93 and can be split among multiple beneficiaries. The death gratuity payout supersedes a will.

The **Survivor Benefit Plan (SBP)** is usually discussed at retirement. However, if you die on active duty, your spouse and/or child may be eligible receive this

benefit. If you are divorced, you will need to review your divorce documents to ensure that a former spouse was not awarded the Survivor Benefit Plan. If they have been awarded the SBP, discuss how that impacts a current spouse. Speak with a personal financial manager/counselor or visit *My Army Benefits* and search for “SBP” for more information. Benefits are calculated as if you retired with 100% disability.

Before 2021, if your spouse qualified for the Dependency and Indemnity Compensation (DIC), then the SBP was reduced dollar for dollar by the amount of the DIC. The National Defense Authorization Act for fiscal year 2020 changed this. After January 1, 2023, survivors will receive both SBP and DIC. The offset will be reduced by one third for each year starting January 1, 2021 until the offset is eliminated January 1, 2023.

Also note that according to the conditions of the Survivor Benefit Plan, if a dependent child is designated as disabled before the age of 18, or 22 if they are enrolled in an educational program, they will receive SBP for life and are not subject to any age restrictions. As such, Spouse and/or Child Election is of importance because if a family with special needs experiences a loss under the conditions outlined above, the benefit can continuously be applied to the care of a disabled child.

The SBP has countless rules and nuances which are not all covered in this training. For more information, speak with a financial counselor or visit:

- <https://myarmybenefits.us.army.mil/> and search for “SBP”

The **Dependency and Indemnity Compensation (DIC)** is a tax-free benefit generally payable to a surviving spouse, child, or parent of a soldier who died while on active duty, active or inactive duty training, or to survivors of veterans who died from their service-connected disabilities. For current DIC rates, please see:

- <https://www.va.gov/disability/survivor-dic-rates/>

### **Survivors’ Education Benefits**

Surviving spouses and dependents of Soldiers may be eligible for the Survivors’ and **Dependents’ Educational Assistance (DEA)** Program or the Fry Scholarship. The DEA program offers education and training opportunities to eligible dependents of Soldiers who die while on active duty or veterans who are disabled or die as a result of a service-connected condition. For more information, visit:

- <https://www.va.gov/education/survivor-dependent-benefits/>

The Fry Scholarship is available for eligible children or spouses of active-duty Soldiers who died in the line of duty on or after September 11, 2001. Further information can be found at:

- <https://www.va.gov/education/survivor-dependent-benefits/fry-scholarship/>

The **Heroes Earning Assistance and Relief Tax (HEART) Act** provides tax and pension benefits to Soldiers who are disabled while on active duty for more than 30 days and to their Survivors if they die on active duty. For further explanation please visit:

- <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/The-Heart-Act>

**Social Security Survivors Benefits** may also be available to your family, starting with a lump sum of \$255. Monthly Social Security payments are paid to spouses who earn under a certain income and children under the age of 18 of the deceased Soldier. These benefits are paid until the youngest child reaches age 18, in most cases, and the spouse can apply for the widow benefit as early as age 60. To set up a Social Security Account where you can view future benefits with your loved ones, see:

- <https://secure.ssa.gov/RIL/SiView.action>

### **Survivor Benefits Calculator**

Plan for the future of your dependents by viewing your Survivor Benefits Reports at <https://myarmybenefits.us.army.mil/Benefit-Calculators/Survivor-Benefits>. Visit this website to review the related fact sheets and use the calculator to see how your Survivor Benefits might change. There is a separate calculator for active duty and members of the Guard or Reserve.

This calculator requires you to log in, as it pulls your information. It is a good idea to perform this “what if” exercise with your loved ones, print it, and put it in a safe place.

### **Update Beneficiaries**

**Review and update beneficiaries** at major life events to ensure that the forms are still up to date. The DD Form 93 (Record of Emergency Data) identifies the next of kin for the pay out of the Death Gratuity. Update your beneficiaries on SOES for the SGLI payout of the life insurance and the TSP-3 via [tsp.gov](https://tsp.gov) for the payout of your Thrift Savings Plan. You will also want to ensure that your SGLI beneficiaries comply with a divorce decree or

separation agreement. Furthermore, it is highly advisable to maintain updated beneficiaries on all other retirement accounts (401(k), IRA, etc.).

**Legal ramifications** can occur if beneficiaries are not listed and/or updated.

The TSP and any additional life insurance, retirement, and employer sponsored plans pay out according to the designation of beneficiaries. If they are not designated, the benefits will go in the Statutory Order of Precedence (spouse, child, parents, executor, etc.). If you have designated the benefits, but not updated them, the benefits will go to the last person on file. This is the same for the DD Form 93 and SGLI. For example, you had your parents listed on your DD Form 93 and SGLI, but then you got married. If you didn't update your forms, in the event of your death, everything would go to your parents. It is also worth noting that these proceedings supersede any declaration found in a will.

It is also critical to review and update all home ownership and vehicle documents to clarify right of survivorship and joint tenants in common according to your state laws. This will make it easier for your survivors to inherit them.

## Caring for Aging Parents



### SLIDE 20

**INSTRUCTOR NOTE:** Taking care of an aging parent brings different challenges. There are many decisions you need to make from housing to medical insurance.



### SLIDE 21

## Housing and Care Options

You will need to discuss what your aging parent's housing and care options are. What do they want, prefer, or need? Here are the standard options: In-home care, assisted living, nursing home or residing with a family member. They each have their benefits and differ in costs.

## Making Them a Dependent

If you are providing all or most financial support, and your disabled parent is coming to live with you, consider making them a dependent. You will need to complete the following: DD137-3, verification of dependent's income, proof of support, a secondary dependency application (this varies by service, for more information see: [www.dfas.mil/militarymembers/SecondaryDependency/SDC](http://www.dfas.mil/militarymembers/SecondaryDependency/SDC)) and DD1172-2. This process can take up to two years. For information, speak with your legal office.

## Power of Attorney

As your parents age, you may want to explore your options regarding the declaration of a power of attorney (POA). A power of attorney is a legal document that allows a principal to appoint an agent to act for them should they come incapacitated. As such, it can be used to give another person the authority to make health care decisions, do financial transactions, or sign legal documents that the principal is unable to do for themselves. However, if your parent loses the capacity to act, you will need to obtain a court-ordered guardianship.

## Medical Insurance

Parents, who are dependents, can enroll in TRICARE Plus for a monthly fee. This might be beneficial if they do not have access to other insurance options or it can become a secondary insurance option.

Depending on their age, they may also want (or need) to enroll in Medicare and consider receiving their Social Security benefits. Medicare is a very complex health care system with four parts that need to be decided on (A, B, C, and D). Many of your local senior centers have experts who can assist in understanding each part.

If they are not old enough for Medicare, be sure to enroll them in any state medical programs they may be eligible for. If they haven't applied for SSDI, it may be beneficial for them apply, particularly if they are not old enough to collect regular Social Security benefits.

## Military Consumer Protection



SLIDE 22



**INSTRUCTOR NOTE:** Distribute the *Military Consumer Protection*, *Sources of Help for Military Consumers*, and *Free Credit Monitoring* Handouts.



SLIDE 23

Securing your financial future goes way beyond having a budget. It also includes being proactive by protecting your identity and knowing your rights as a member of the military under the Servicemembers Civil Relief Act (SCRA) and Military Lending Act (MLA). See your legal office for more information.

Take the time to get credit reports for yourself, your spouse, and your children. Keep an eye on your accounts and look for indications of identity theft. You can visit <https://www.annualcreditreport.com> to request a free copy of your credit report from each of the three major credit bureaus. Your credit report shows all of the current credit that's open in your name, as well as your history.

You may be dealing with new creditors, which increases your exposure to billing errors and identify theft. Children are a favorite target of identify thieves, who sometimes commit fraud under a child's assumed identify for many years without being detected. To protect your children, you can request a free credit freeze from all three credit reporting agencies. If you think you, or your dependent, is a victim of identity theft, you can find guidance on what to do at <https://identitytheft.gov>.

Visit your Family Support Center to speak to a Personal Financial Manager or Counselor to help you interpret your reports and discuss options to improve your score.

**INSTRUCTOR NOTE:** Direct the class to the three credit reporting agencies referenced above: **Equifax:** 800-685-1111 • **Experian:** 888-EXPERIAN  
**TransUnion:** 888-909-8872

Before we move on to our final review of the course, does anyone have any remaining questions?

## Summary



**INSTRUCTOR NOTE:** Ask a few participants to offer a few of the main takeaways from this course.



### SLIDE 24



### SLIDE 25

In summary, during this course we've reviewed:

- Financial planning practices to improve your financial situation and account for potential changes stemming from any disability or sickness
- Insurance benefits and considerations to take into account
- A brief overview of your military retirement benefits
- How to plan and pay for your family's future education
- Estate planning and the documents you will need
- Taking care of an aging parent
- Being aware of Military Consumer Protections and Understanding Sources of Help for Military Consumers

I hope that the topics covered during this course will help you more successfully manage your personal finances.



## SLIDE 26

## Resources

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Please read through your checklist and handouts and refer back to them. They are a great resource to help navigate the financial decisions you'll need to make.

Consider these two ideas:

- 1) Write down, talk with a partner, or make a mental note of your thoughts, concerns or “to do” items.
- 2) Think about the first step you are going to take with regard to preparing and managing your finances. Be specific. Start small. Prioritize items on your list based on what is most important and in your control.

Remember, you are not alone! You have many layers of support to help you learn more and make good financial decisions.

Remember your financial resources for securing the financial frontline!

- Click — Access <https://www.financialfrontline.org>
- Call — Military OneSource at 800-342-9647
- Walk — Come by the local Family Support Center



## SLIDE 27

## Thank You!

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Thank you for participating in this course. I wish you the very best as you and your family adjust to this new life situation. Please let me know if you have any questions or would like to schedule an in-person appointment to review your finances.