

## PERSONAL FINANCIAL MANAGEMENT CURRICULUM

# Financial Planning for Deployment and Extended Absences



Version 1.2

**ADVANCED**

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## Instructor Preparation

### Overview

*Financial Planning for Deployment and Extended Absences* provides instructional content and activities to help participants financially prepare themselves for deployment or an extended absence.

### Learning Objectives

After completing this lesson, participants should be able to:

- Explain why it is important to have a financial plan in place prior to deployment or extended absence
- Identify important documents and sources of assistance for developing a financial plan
- Determine effective strategies to manage financial affairs during deployment or extended absence
- Assess sources of extra income during deployment
- Discuss the tax entitlements that are available to Marines serving in a combat zone
- Describe how the Savings Deposit Program works during deployment

#### Optional:

- Describe available health options when a Reservist is called to active duty
- Discuss the benefits and entitlements that Reservists may qualify for while on deployment

### Target Audience

The target audience for this lesson is military personnel and family members with a basic to intermediate knowledge of personal financial management.

### Prerequisites

- *None, although familiarity with Personal Financial Management Program (PFMP) is expected*

### USMC Financial Readiness Pillars

- Plan
- Protect
- Earn

### Financial Education Action Point

Completion of this course meets the legal and policy requirements for financial education provided during pre-deployment training. Unit should run the training event code “**FF**” after Marine completes this course.

## Financial Planning for Deployment and Extended Absences

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### Alignment to DoD Instruction 1322.34 Financial Readiness of Service Members

- Identify the warning signs of Service members at risk for financial problems
- Understand the fundamentals of creating and managing a spending plan, and the importance of updating a spending plan
- Understand the fundamentals of debt and credit
- Understand the benefits of income tax and common tax benefits, and potential changes to tax situation
- Know military consumer protection law fundamentals, including Service members' Civil Relief Act and Military Lending Act
- Recognize and understand how to protect yourself from misleading consumer practices and report complaints
- Understand how to access credit protection benefits available to Service members
- Recognize and identify steps to resolve identity theft
- Discuss the reasons, needs, types, and options for purchasing insurance
- Understand the purpose and implications of estate planning (e.g., beneficiaries, wills, trusts, power of attorney, etc.)
- Examine the impact of special pay and entitlements
- Discuss TRICARE options and cost
- Discuss survivor and dependent benefits, including Survivor Benefit Plan and Service members' Group Life Insurance
- Recognize the importance of and be able to develop savings and an emergency fund
- Understand and be able to manage a Thrift Savings Plan (TSP) account

### Timing

You should complete this lesson within 60-75 minutes, depending on if you conduct the optional section for Reservists and individual augmentees.

Topic	Time
Lesson Introduction	2 minutes
Planning for Deployments and Extended Absences	20 minutes
Managing Your Financial Affairs	20 minutes
Managing Extra Income	15 minutes
Planning for Reservists and Individual Augmentees (Optional)	(15 minutes)
Lesson Summary	3 minutes
<b>Total Time</b>	60-75 minutes

### Materials

- *Financial Planning for Deployment and Extended Absences* Instructor Guide
- *Financial Planning for Deployment and Extended Absences* PowerPoint Slides
- *Financial Planning for Deployment and Extended Absences* Handouts:
  - *Financial Planning Checklist for Deployment and Extended Absences*
  - *25 Warning Signs of Risk*







## Financial Planning for Deployment and Extended Absences

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- *Financial Mile Markers on Your Leave and Earnings Statement (LES)*
- *Ways to Increase Income – Decrease Expenses – Decrease Indebtedness*
- Chart paper or whiteboard
- Pens, pencils, paper, markers

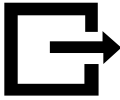

### Icons

The following icons appear in the left-hand column of the Instructor Guide and serve as visual prompts as you present the training.

Icon	Purpose
<p><b>Slide X</b></p>  <p>Slide thumbnail</p>	Indicates that you will display a <b>slide</b>
	Indicates the <b>time</b> required to complete each topic
	Indicates that you will conduct an <b>activity</b>
	Indicates that you will ask a question to prompt <b>discussion</b> with the participants.
	Indicates that you will distribute a <b>handout</b>
	Indicates that you will show a <b>video</b>

## Financial Planning for Deployment and Extended Absences

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Icon	Purpose
	Indicates that you will <b>transition</b> to the next topic
	Indicates that the instructor or participants will record key points on a <b>chart paper</b>

### Lesson Preparation

- Prior to the training, thoroughly review all lesson materials, videos, websites, and tools.
- Coordinate delivery with Unit, Personal, and Family Readiness staff (e.g., Deployment Readiness Coordinator (DRC)).
- Determine if you will have Reservists and individual augmentees in the lesson and if you should teach the optional portions. If so, unhide slides 4, 30-32, and 35.
- Before training, be sure that you can access and view the video, “Savings Deposit Program Pre-Deployment.” Its filename is: 15\_03\_MARI-The Savings Deposit Program Pre-Deployment.mp4. To avoid streaming issues, play this video from a local file. If you do not have a local file, contact Headquarters. This video is also located on MarineNet Video at:  
<https://www.marinenet.usmc.mil/mvs/watchVideo.aspx?Id=246613B146C6>
- Determine the number of copies needed and print the following handouts:
  - *Financial Planning Checklist for Deployment and Extended Absences* (Filename: HO\_Financial\_Planning\_Checklist\_for\_Deployment\_and\_Extended\_Absences.docx)
  - *25 Warning Signs of Risk* (Filename: HO\_Warning Signs of Risk.docx)
  - *Financial Mile Markers on Your Leave and Earnings Statement (LES)* (Filename: HO\_Financial\_Mile\_Markers\_on\_your\_LES.docx)
  - *Ways to Increase Income – Decrease Expenses – Decrease Indebtedness* (Filename: HO\_Ways\_to\_Increase\_Income-Decrease\_Expenses-Decrease\_Indebtedness.docx)

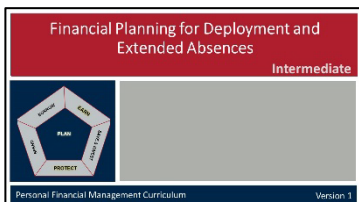
## Instructor Presentation

### Lesson Introduction



Lesson Introduction: **2 minutes.**

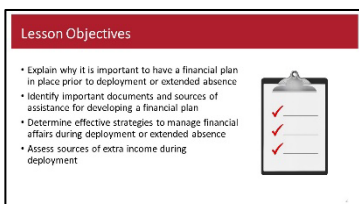
#### Slide 1



#### Introduce the lesson.

- If you are in the Marine Corps, Active Duty or Reserve, chances are military duty will cause you to be away from your family or household for a period of time, whether for deployment, military training, or reassignment.
- That is why as a Marine, you should have a solid financial plan in place.
- To make this happen successfully, you (and your spouse if you are married), must review your current financial situation. Then you should identify and discuss the financial needs associated with deployment and extended periods of absence and plan accordingly.
- This lesson will review what areas you should address and actions you should take to successfully plan financially for when you are away.

#### Slide 2

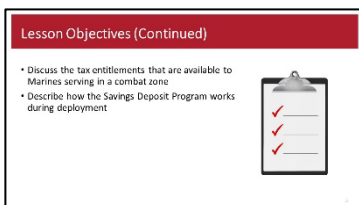


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#### Provide the learning objectives.

- After completing this lesson, you should be able to:
  - Explain why it is important to have a financial plan in place prior to deployment or extended absence
  - Identify important documents and sources of assistance for developing a financial plan
  - Determine effective strategies to manage financial affairs during deployment or extended absence
  - Assess sources of extra income during deployment

#### Slide 3



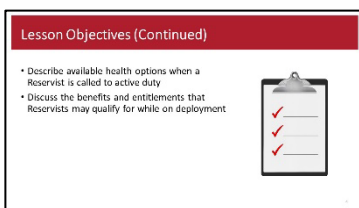
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#### Continue to provide the learning objectives.

- Discuss the tax entitlements that are available to Marines serving in a combat zone
- Describe how the Savings Deposit Program works during deployment

# Financial Planning for Deployment and Extended Absences

## Slide 4



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**Present the optional objectives if using the optional section.**

- Describe available health options when a Reservist is called to active duty
- Discuss the benefits and entitlements that Reservists may qualify for while on deployment

**Transition to the first topic.**

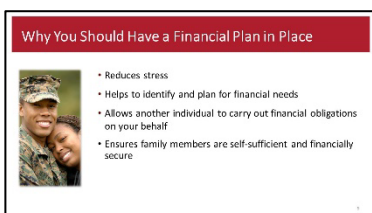
- We will begin this with a discussion of the financial planning process.

## Planning for Deployments and Extended Absences



Planning for Deployment and Extended Absences: **20 minutes.**

## Slide 5

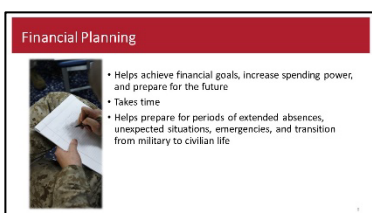


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**Discuss why all Marines should have a financial plan prior to deployment.**

- There are four important reasons for having a sound financial plan in place prior to deployments or other family separations. Having a financial plan:
  - Reduces stress.
  - Helps to identify and plan for financial needs.
  - Creates a smooth transition of responsibilities to an identified, trusted, and responsible party to act on your behalf to continue meeting financial obligations.
  - Provides comfort in knowing family members are self-sufficient and financially secure.

## Slide 6



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**Review the value of financial planning.**

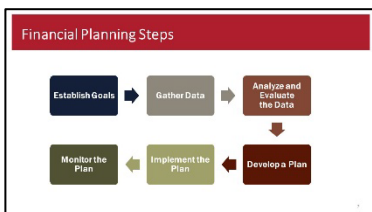
- A financial plan can assist you in managing your financial resources to achieve your goals, increase your spending power, and help you prepare for the future.
- However, to experience the benefits of using a financial plan, you must be committed to the process. It takes time, and often difficult or uncomfortable decisions must be made.
- If you are married, you have to think about and discuss your financial situation, goals, and priorities with your spouse. You and your spouse may have to compromise on some important issues.



## Financial Planning for Deployment and Extended Absences

*several times for the entire text to appear.*

### Slide 7



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

- Whether your commitment is to give four or 20 years of military service, having a sound financial plan during your career will financially prepare you and your family for periods of extended absences, unexpected situations, emergencies, and the transition from the military to civilian life.

### Discuss the steps in creating a financial plan.

- Developing a financial plan for a deployment or other separation includes the following six steps:
- **Establish goals:** Begin with a simple list of your needs and wants. Setting goals helps you visualize the gap between your current financial status and where you want to be in the future.
  - If you expect to be receiving extra pay during the time of deployment, set a goal for how to use this money. It could be a good opportunity to save money for a future major purchase, add to retirement, or save for college.
- **Gather data:** This step is necessary to assess your current financial status. Two different types of assessments must be performed: a balance sheet and a cash flow statement.
  - **Balance sheet:** The balance sheet will determine your net worth. The balance sheet is a summary of your assets, such as cash, savings, home, investments, and other possessions; and your debts or liabilities, such as mortgages, car loan, and education loans. Your net worth is the difference between your assets and your liabilities.
  - **Cash flow statement:** The cash flow statement is an itemized list of incomes, expenditures, and savings. It basically tells you the total of all income and where it came from and what areas it was spent on over a specific period of time, such as a month or a year. Your income minus expenses will reveal a surplus or deficit of funds.
- **Analyze and evaluate the data:** If the balance sheet indicates a negative net worth, it means you are just beginning to earn, or you and your household are borrowing to make ends meet. The cash flow statement indicates if you are saving money, repaying loans, and accumulating investments, or increasing debt.
  - Together these two statements will give you a good idea of how you have used your resources. The information from both can help make projections and determine whether you are likely to meet your goals given your present course.
- **Develop a plan:** Based on what you have learned, identify a sequence of actions or tasks required to accomplish your goals.
  - If the cash-flow statement reflects a surplus of funds, decide how best to use the amount toward one or more goals.

- If you have a deficit, you should consider reducing variable expenses, earning more income, or use a combination of both.

- **Implement the plan:** Your plan is put into action when you begin implementing those tasks/actions into your daily lifestyle and make financial adjustments to work toward achieving your goals.
- **Monitor the plan:** Financial plans should be monitored to ensure you are on track toward accomplishing your goals, or whether you need to adjust your plan more appropriately.

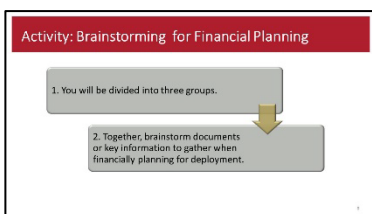
### Activity: Brainstorming for Financial Planning (16 minutes)

#### Introduce the activity. (1 minute)

- Explain that the purpose of this activity is to brainstorm documents and other important information that you will need to gather when developing a financial plan for deployment or an extended absence.



Slide 8



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.



#### Conduct the activity. (6 minutes)

- Divide the class into three groups.
- Assign the following tasks:
  - **Group 1:** Brainstorm documents and other important information that you will need to gather when developing a financial plan for deployment
  - **Group 2:** Brainstorm what information is most important from a LES when developing a financial plan for deployment
  - **Group 3:** Brainstorm ways to increase income and/or decrease expenses while deployed
- Give the participants 5 minutes to complete the brainstorming.

#### Debrief the activity. (9 minutes)

- Call on each group to share their responses.
- Use the following lesson handouts to help you facilitate the debrief if necessary.
  - *Financial Planning Checklist for Deployment and Extended Absences*

## Financial Planning for Deployment and Extended Absences

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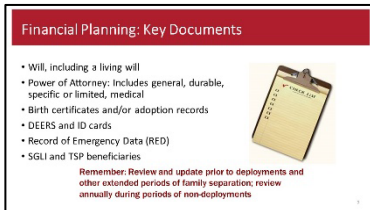
- *Financial Mile Markers on Your Leave and Earnings Statement (LES)*
- *Ways to Increase Income – Decrease Expenses – Decrease Indebtedness*



Distribute the following handouts to the participants.

- *Financial Planning Checklist for Deployment and Extended Absences*
- *Financial Mile Markers on Your Leave and Earnings Statement (LES)*
- *Ways to Increase Income – Decrease Expenses – Decrease Indebtedness*

### Slide 9



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Review key documents.

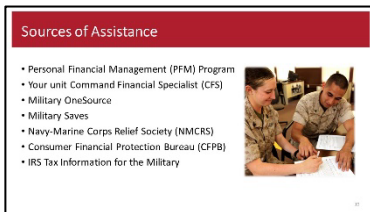
- You will need to gather these key documents as part of implementing your financial plan. These documents must also be available for family members during your absence. You should leave a list and the location of each document with another person you trust.
- The following is a recommended list of important documents which you should prepare and keep up to date:
  - **Will:** A will is a legal document by a person stating how he or she desires their property to be disposed of after their death.
  - **Living Will:** A “living will” provides instructions on handling medical situations if you become physically or mentally disabled.
  - **Power of Attorney (POA):** Power of attorney provides someone else the authority to act on your behalf for a specified period of time.
    - Powers of attorney can be for a limited time, a specific area, such as medical or financial, or for a limited action, such as selling a car.
    - Make absolutely sure you trust the person to whom you give any type of power of attorney.
  - **Birth certificates and/or adoption records:** A copy of a birth certificate or adoption papers for all immediate family members. If you no longer have copies of the originals, you should secure certified copies.
  - **DEERS and ID cards:** If your obligated period of service expires during deployment and you plan to reenlist, ensure family members have the necessary forms and information to get new identification cards.
  - **Record of Emergency Data (RED):** The RED includes a list of family members and/or dependents to be notified in case of emergencies. The RED should be reviewed and updated annually and before any deployment.
  - **Servicemembers’ Group Life Insurance (SGLI) and Thrift Savings Plan (TSP) beneficiaries:** Make sure the beneficiaries

designated for your SGLI and TSP are current and accurate. Funds will be paid to whomever you have listed, so be certain to update this information if your family status changes.

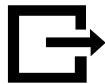
Note for the instructor: this topic is also covered in the video, “Legal Documents for Deployment: Pre-Deployment,” which is on MarineNet Video at:

<https://www.marinenet.usmc.mil/mvs/watchVideo.aspx?Id=2479FECAEFEC>

### Slide 10



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### Discuss sources of assistance.

- There are many sources of assistance in helping you develop a financial plan. These include:
  - Personal Financial Management (PFM) Program
  - Your unit Command Financial Specialist (CFS)
  - Military OneSource
  - Navy-Marine Corps Relief Society (NMCRS)
  - Consumer Financial Protection Bureau (CFPB)
  - IRS Tax Information for the Military

### Transition to the next topic.

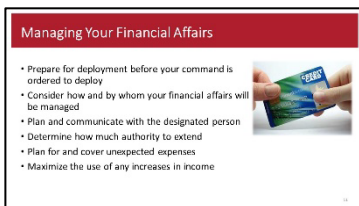
- Now let’s talk about specific actions you need to take when preparing for a deployment or an extended absence.

### Managing Your Financial Affairs



Managing Your Financial Affairs: **20 minutes.**

#### Slide 11

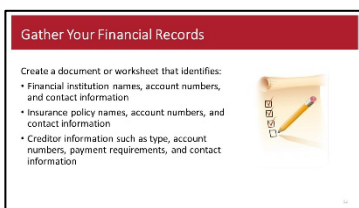


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**Discuss managing your financial affairs during a deployment or extended absence.**

- The best time to prepare for a deployment is long before your command is ordered to deploy. After receiving your orders to deploy, you may not have time to do much more than pack and depart.
- If you are leaving for an extended absence, you may have more time, but it is still important to have everything in place.
- Questions you need to answer include:
  - How, and by whom, will your finances be managed during the period of absence?
  - Should you seek assistance from a trusted family member or friend during this period?
  - If you choose to get assistance from a trusted person, how much authority do you extend?
  - How do you plan for and cover unexpected expenses that may develop at home or the deployment location?
  - How can you best maximize the use of any increase of income?
  - What will banks and investment companies require from you to manage your finances (pay house payment, etc.) while deployed, incapacitated, or upon your death?
- If you are married and are the primary individual who manages your household financial affairs, communication with your spouse is extremely important. Create a plan together so both you and your partner understand and agree on how finances will be handled during deployment or separation.
- If you are a single Marine, you should consider the assistance of a trusted family member or friend. You can appoint that designated person with a POA so he or she can handle your finances while you are deployed.

### Slide 12

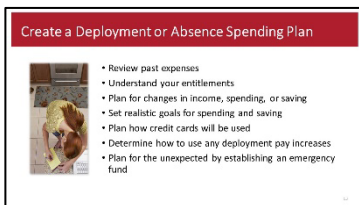


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Explain that they should begin by gathering their financial records.

- You should create a financial document or worksheet that reflects:
  - Financial institution names, account numbers, passwords, and contact information
  - Insurance policy names, account numbers, and contact information
  - Creditor information such as type, account numbers, passwords, payment requirements, and contact information
- The Estate Information Packet Checklist can be a helpful resource. It’s an editable Word document available for download from Military OneSource at <https://www.militaryonesource.mil/products#!detail/265>
- These documents will serve you, or someone designated to act on your behalf, as a source of important information readily available whenever needed.
- Make sure you only provide your password information to someone you truly trust.

### Slide 13



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

Discuss creating a deployment or extended absence spending plan.

- Create a household spending plan with your spouse or designated representative so that financial affairs can be taken care of in your absence.
  - Review past expenses to estimate expenses during deployment or extended absence.
  - Understand your entitlements. This could include hostile fire or imminent danger pay, hardship duty pay, combat zone tax exclusions, or a family separation allowance.
  - Consider any changes in your income, spending, and saving that will be caused by the deployment or extended absence. For example, shipping care packages abroad can be very expensive.
  - Set realistic spending and saving goals that will allow you to balance your income and expenses during deployment or extended absence.
  - Decide how your credit cards (if any) will be used during deployment. Decide who will use them, how they will be used and how much the spending limit will be.
  - Discuss how any pay increase will be used (e.g., to pay down debt or to invest).

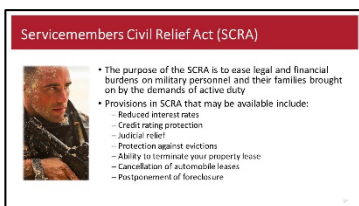
- Remember that pay may increase during deployment but that upon return the pay will return to the pre-deployment amount; try and stay living within the pre-deployment pay amount during the deployment.
- Plan for the unexpected by establishing an emergency fund.
- If you would like help with this, reach out to your unit CFS or installation PFM.



### Ask:

- How much money should you have in your emergency fund?
  - *A target amount of savings for an emergency account is enough money to cover living expenses (perhaps 70 percent of gross income) for three to six months.*
  - *Most people do not have a sufficient emergency fund established. Instead, they rely on credit cards when an emergency or unforeseen need arises. This is not a best practice for managing finances.*

### Slide 14



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

### Briefly discuss the Servicemembers Civil Relief Act (SCRA).

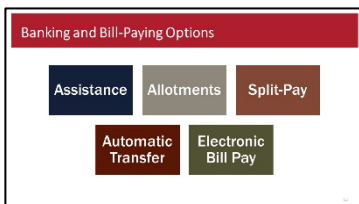
- The purpose of the SCRA is to ease legal and financial burdens on military personnel and their families brought on by the demands of active duty.
- However, you must meet certain conditions to be eligible for a specific provision and you must invoke your right to request relief.
- It's important to get guidance from your PMS, CFS, or base legal on how the SCRA applies to your individual circumstances.
- Provisions included in SCRA that may be available include:
  - Reduced interest rates
  - Credit rating protection
  - Judicial relief
  - Protection against evictions
  - Ability to terminate your property lease
  - Cancellation of automobile leases
  - Postponement of foreclosure
- This is not an in-depth discussion on SCRA. You should educate yourself on the SCRA and how it might apply to your individual situation. Learn more from the Consumer Financial Protection Bureau's (CFPB) SCRA factsheet at [https://files.consumerfinance.gov/f/documents/cfpb\\_servicemembers-civil-relief-act\\_factsheet.pdf](https://files.consumerfinance.gov/f/documents/cfpb_servicemembers-civil-relief-act_factsheet.pdf)

Note for the instructor: this topic is also covered in the video, “SCRA and MLA Pre-Deployment” which is available on MarineNet Video at: <https://www.marinenet.usmc.mil/mvs/watchVideo.aspx?Id=246992810D5E>





### Slide 15



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

Ask the participants for a show of hands of those who have already been deployed or away for an extended absence.

Ask those who have been deployed to discuss the “dos and don’ts” that they learned about banking and bill-paying experiences.

Continue the discussion on banking and bill-paying options, covering only topics not covered in the discussion above.

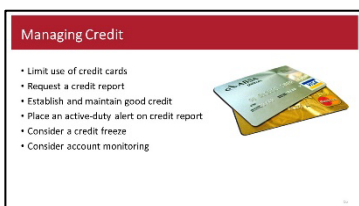
- Electronic banking has made managing your accounts when you are away much easier. However, there are times when a military mission precludes access to a computer or a telephone, so you should plan carefully.
- There are various banking options and bill-paying options. These options include:
  - **Assistance:** Have a trusted family member or your spouse pay monthly bills until you return.
  - **Allotments:** An allotment can create a cash flow to a spouse or a designated representative, to yourself for saving, or to a caregiver to cover any expenses for which they will be responsible during your absence.
    - Allotments can go directly to a financial institution or a creditor. You can create separate bank accounts: one for the costs at home and another for your spending while deployed.
    - One advantage of using an allotment is that the person responsible for managing your finances at home is guaranteed to receive the same amount every month.
    - Allotments can be easily adjusted if access to a computer is available. It is important to set-up an allotment at least 60 days before deployment.
  - **Split-pay:** This option allows Marines enrolled in the direct deposit program to receive a portion of their pay at their deployed location and have the remainder transmitted to their regular financial institution. Not all Marines are eligible for a split-pay option; you should contact your administration office for eligibility requirements.
  - **Automatic transfer:** With many utility companies you can set up an automatic transfer from your bank account. Funds are automatically deducted from your accounts when the payment is due. An automatic transfer also can be used to transfer funds from your account to another account, such as a savings account, or an account set up for your spouse or caregiver.

- **Electronic bill pay:** This is an excellent way to plan your bill payments ahead of time. Electronic bill pay gives you the flexibility to schedule payments to your creditors in advance or as recurring payments. Some financial institutions have a fee to use this service, so always check with your financial institution first.

Note for the instructor: this topic is also covered in the video, “Managing Payments While Deployed” which is available on MarineNet Video at:

<https://www.marinenet.usmc.mil/mvs/watchVideo.aspx?Id=246842BBFFFO>

### Slide 16



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

### Discuss tips for managing credit during deployment or extended absence.

- **Limit the use of credit cards:** Determine the amount of money you can spend using your credit card based on your spending plan. Decide how your credit cards (if any) will be used during deployment or absence. Plan to pay your credit card balances in full each month.
  - Should you choose to leave a credit card for someone to use on your behalf while deployed, it should be in writing in the form of a specific power of attorney. The POA should address specifics such as when the credit card should be used, how it can be used, as well as identify a spending limit.
- **Request a credit report:** Request a copy of your credit report and your spouse’s from all three credit bureaus: TransUnion, Experian, and Equifax. Review them carefully prior to deployment or extended absence. Immediately correct all mistakes on your credit reports in writing, identifying the problems item by item.
- **Establish and maintain good credit:** If you currently have not established a credit history, you may want to consider the deployment or extended absence period as an opportunity to begin. You can begin to establish credit by using an allotment followed by a small secure loan from your financial institution.
- **Place an Active-Duty Alert on your credit report:** This lets creditors know that you are on active military duty and extra precautions are taken to verify identity of the applicant while the alert is in place.
- **Consider credit freezing:** This service involves a lockout of your credit, a freeze that keeps anyone, including you, from accessing your credit history.
  - When you apply for a loan or otherwise need access to credit, you must call the company to unlock your file.
  - You will often pay extra for this service, but it is among the most powerful identity protection tools around.

- **Consider account monitoring:** Most credit protection companies provide monitoring of your credit report for a fee.
  - They will obtain the free reports that the credit rating agencies must, by law, provide you with every year.
  - Most will look at your credit report with great frequency, even daily. If they see any suspicious activity, they will notify you immediately, giving you the chance to catch problems early.
  - Some companies will even monitor your bank and credit card accounts to ensure that all activity is legitimately yours.
  - As with any other company, you need to check their references through comments on the Internet or with the BBB. Keep in mind that you can order your own credit report and are allowed one free report from each agency each year; should you need to order a second report the cost will be less than the monthly monitoring fee.



### Ask:

- What should you do if you notice unexpected or fraudulent charges on your credit card?
  - *Correct response: Notify your credit card company immediately. Have them close the account and issue you a new credit card. Failure to act swiftly can result in complications in resolving the situation.*

### Slide 17

**Protect Your Identity While Away**

- Set an active duty alert
- Set a security freeze
- Never carry more credit cards than you need
- Do not carry your Social Security number or your birth certificate with you
- Keep information on accounts in a secure place
- Protect personal information on the Internet
- Ensure passwords to accounts cannot be guessed easily
- Be careful about giving personal information over the phone
- Properly store or dispose of documents which contain personal information

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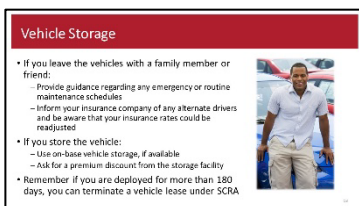
### Discuss strategies for protecting your identity while you are deployed.

- **Set an active duty alert:** Set this alert by calling any one of the three credit reporting agencies.
  - TransUnion: 1-800-680-7289
  - Experian: 1-888-397-3742
  - Equifax: 1-800-525-6285
- **Set a security freeze:** Restricts access to your credit report, making it difficult for identity thieves to open credit in your name. To do this, you will need to contact all 3 credit reporting agencies.
- **Never carry more credit cards than you absolutely need:** Keep cards you rarely use locked in a safe place at home.
- **Do not carry your Social Security number or birth certificate with you:** Keep these documents in a safe place until you need them.
- **Keep a list of information for contacts and accounts in a secure place:** This will allow you to contact creditors or financial institutions quickly in the case of fraud.

- **Protect your personal information on the Internet:** Shop only on sites that use secure technology, which prevents unauthorized parties from seeing your purchase information.
- **Make sure that passwords cannot be guessed easily:** This includes passwords for your credit card, bank, and phone accounts. Avoid using information that is easily available, such as your date of birth, phone number, or your mother's maiden name.
- **Be careful about giving personal information over the phone:** Even if the caller claims to represent a legitimate financial institution, ask if you can call them back to make sure they are who they say they are. Do not take a number from the caller. Instead, look up and call the number of the financial institution the caller represents.
- **Properly store or dispose of documents which contain personal information:** This includes information from canceled checks, bank, or credit card statements, etc. Shred them with a triple shredder. Store them in a safe place if you are keeping them.

Note for the instructor: active duty alerts and security freezes are covered in the video, "Active Duty Alerts: Pre-Deployment" which is available on MarineNet Video.

### Slide 18



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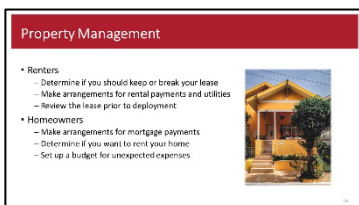
### Discuss vehicle storage.

Before deployment or extended absence, you should decide where you want to keep your vehicle and who will take care of it.

- If you leave the vehicles with a family member or friend:
  - Provide guidance regarding any emergency or routine maintenance schedules.
  - Inform your insurance company of any alternate drivers and be aware that your insurance rates could be readjusted.
- If you store the vehicle:
  - Use on-base vehicle storage, if available.
  - Ask for a premium discount from the storage facility.
    - Many storage facilities will give you a form to send to your insurance company to apply for a premium discount since your vehicle will not be driven during your deployment and the lot is insured and has security. They may also provide other services such as monthly start-ups or annual state inspections.
    - Some storage lots do not provide monthly start-ups or provide applications for insurance discounts. These lots may not be insured.

- Remember that if you are deployed for over 180 days, you have the option to terminate your vehicle lease. You can learn more about this from the CFPB factsheet at:  
[https://files.consumerfinance.gov/f/documents/cfpb\\_servicemembers-civil-relief-act\\_factsheet.pdf](https://files.consumerfinance.gov/f/documents/cfpb_servicemembers-civil-relief-act_factsheet.pdf)

### Slide 19



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

### Discuss property management.

**Instructor Note:** Ask if there are any homeowners in the class. If not, skip that part of the slide.

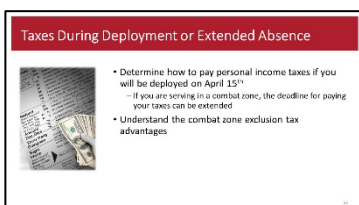
- Renters:
  - Determine if you should keep or break your lease.
    - You may want to consider giving up your lease and putting everything in storage. Many landlords near military installations have a clause that will allow you to end your lease. SCRA allows you to break a lease early if you PCS or have deployment orders for more than 90 days.
    - If you keep your lease, arrange in advance with your landlord about how you will pay rent and what type of security is available for your apartment and its contents. Make plans for keeping utility payments up to date.
  - If you have any questions about your lease, have the Base Legal Services Office review it.
- Homeowners:
  - Make arrangements to ensure your mortgage payment and homeowners insurance are paid each month on time.
    - Check with your lender about setting up a direct payment plan or an allotment.
    - Do not write checks in advance and date them for each month. Postdated checks are illegal in some states, and there is no guarantee that your lender will not process the check immediately when it is received.
  - Determine if you want to rent your home.
    - If you consider this option, it is a best practice to work with a property manager during your absence that will screen any potential tenants.
  - Establish a budget for unexpected expenses.
    - If someone is living in your home while you are away, make certain they know the maintenance schedule for items such the furnace or air conditioning, and the name and contact numbers of the companies you usually use for service or repairs.



### Ask:

- Many Marines who own a home, find themselves as “inadvertent landlords” during an extended absences or PCS. What are some questions you might want to ask yourself before you rent your home?
- *Possible responses include:*
  - *Do I want to be a landlord?*
  - *Will the projected rental income cover the expenses of the property?*
  - *Will I manage it myself or hire a rental company?*
  - *If I use a rental company, what are their charges?*
  - *Do I have enough emergency funds for unexpected repairs?*
  - *Do I have enough savings to deal with vacancies, evictions, or squatters?*
  - *Am I prepared to keep the required financial records?*
  - *Do my current mortgage terms allow me to rent the home?*
  - *What type of homeowners insurance changes must I make?*

### Slide 20

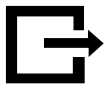


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### Discuss taxes during deployment and extended absences.

- Determine how to pay personal income taxes if you will be deployed on April 15th.
  - Your W-2 will be available online through myPay.
  - File the return in your permanent state.
  - Make sure you have power of attorney in place if someone is filing on your behalf.
    - If your spouse or someone else is filing your tax return, make sure they have all the information and attach the power of attorney along with IRS Form 2848, Power of Attorney and Declaration of Representation.
- If you are serving in a combat zone, the deadline for paying your taxes can be extended. The tax extension generally starts the day you begin serving in the combat zone for the period of your service plus 180 days afterward.
- Understand the combat zone exclusion tax advantages.
  - Being assigned to, or working in, a combat zone, triggers a tax advantage. Earnings received while in the combat zone are excluded from taxable income.

- This exclusion is unlimited for enlisted members and warrant officers, and for commission officers is capped at the highest enlisted pay, plus any hostile fire or imminent danger pay received.
- If you spend a single qualifying day in the combat zone, your pay for the entire month is excluded from taxable income.
- Bonuses and special pays also are excluded from taxable income if within the previously stated limitations and earned in the same month in which you served in a combat zone.
- Decide how you will save, invest, or pay off debt with these funds.



### **Transition to the next topic.**

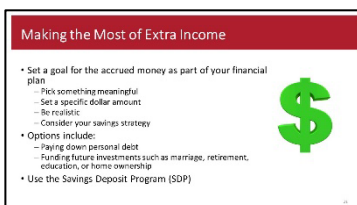
- Now let's talk about managing any extra income you might make while away.

## Managing Extra Income



Managing Extra Income: **15 minutes.**

### Slide 21

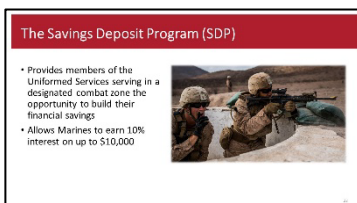


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**Discuss strategies for managing the extra income Marines may earn while on deployment or extended absence.**

- You should set a goal for the accrued money as part of your financial plan.
  - Pick something meaningful. You’ll be more motivated if you have a meaningful goal in mind.
  - Set a specific dollar amount. This will help you track your progress and know how close you are to achieving your goals.
  - Be realistic. Keep track of your income before and during deployment so you can set a savings goal that is realistic.
  - Determine your savings strategy. Consider how much you need to save each pay period and where you will be storing your savings.
- This might be:
  - Paying down personal debt.
  - Funding future investments such as marriage, retirement, education, or home ownership.
- The Savings Deposit Program (SDP) is a good way to maximize earnings while on deployment.

### Slide 22



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

**Explain the purpose of the Savings Deposit Program.**

- The SDP was established to provide members of the uniformed services serving in a designated combat zone the opportunity to build their financial savings.
- It allows Marines to earn 10% interest on up to \$10,000.

**Video: 11 Things to Know Before You Go: Savings Deposit Program**

**Introduce the video.**

- Let’s watch a short video that explains more about the SDP program.





## Financial Planning for Deployment and Extended Absences

### Slide 23



#### Show the video.

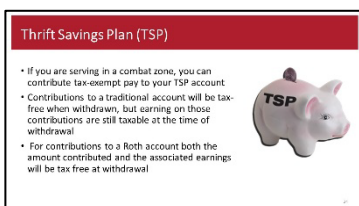
- Show the video titled “Savings Deposit Program Pre-Deployment”
- This video is 2 minutes and 22 seconds long.

#### Discuss the video.

##### Ask:

- What orders must you have to participate in the SDP?  
*Orders to a designated combat zone, qualified hazardous duty area, or certain contingency operations outside of the U.S.*
- Who do you talk to if you want to participate in the SDP?  
*The finance office at your deployment zone.*

### Slide 24



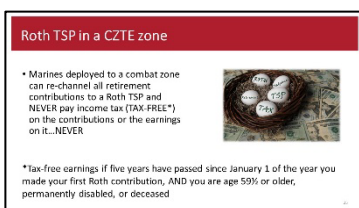
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#### Summarize the TSP and Tax-Exempt Pay Discussion

- If you are serving in a combat zone, you can contribute tax-exempt pay to your traditional TSP account or your Roth TSP account.
- Contributions to a traditional account will be tax-free when withdrawn but earnings on those contributions are still taxable at the time of withdrawal.
- In a Roth account, both the amount contributed, and the associated earnings will be tax free at withdrawal (if you satisfy the regular Roth withdrawal requirements).
- In addition, Marines serving in a combat zone tax exclusion location may contribute amounts over the standard IRS limits.

Instructor note: this topic is covered in the video, “TSP Contributions during Deployment” which exists on MarineNet Video in the “When You Get Deployed” playlist or <https://www.marinenet.usmc.mil/mvs/watchVideo.aspx?Id=2477A0E3DC6A>

### Slide 25



**Note:** This slide is animated and you will have to “click” several times for the entire text to appear.

#### Discuss pre-deployment and post-deployment considerations on using the Roth TSP in a Combat Zone Tax Exclusion (CZTE) area.

- Marines deployed to a combat zone can re-channel all retirement contributions to a Roth TSP and NEVER pay income tax on the contributions or the earnings on it...NEVER.
- Normally, the Marine is limited on the amount you can contribute to Roth TSP. The annual Elective Deferral Limit for 2019 is \$19,000. This applies to combined total of traditional and Roth contributions. Marines deployed to a CZTE zone can redirect all retirement contributions to a Roth TSP via the annual additions limit.

- CZTEs are areas that POTUS designates by Executive Order as an area in which the US Armed Forces are engaging in combat. You do that by electing TSP's traditional contributions for any amount over the elective deferral limit up to the annual additions limit (for 2019 it is \$56,000) This limit includes all contributions (tax-deferred, after-tax, and tax-exempt), Agency/Service Automatic (1%) Contributions, and Matching Contributions. For 415(c) purposes, working for multiple Federal agencies or services in the same year is considered having one employer.
- **PRE - DEPLOYMENT:** Before deployment, you should go to myPay and suspend contributions to the TSP. Now ramp up the ROTH TSP contributions to \$19,000 elective deferral limit. Any amounts over will go into the Traditional TSP.
  - Caution: If you participate the Blended Retirement System (BRS) please talk with your Personal Financial Manager (PFM) and Command Financial Specialist (CFS). You want to be sure that you do not miss out on matching funds because of not making contributions.
- **POST DEPLOYMENT:** Once you have returned from deployment, review your finances. Ask yourself if you continue to invest or contribute this amount of my monthly income at this level. The answer may be...no. Then dial it down. Strike a balance. Invest enough to max the match in TSP at 5% and go Roth TSP with the rest.
- Roth Contributions can be withdrawn as tax-free earnings if five years have passed since January 1 of the year you made your first Roth contribution, AND you are age 59½ or older, permanently disabled, or deceased.
- Seek professional financial assistance from your Installation's PFMP Program:
  - Personal Financial Manager (PFM)
  - Command Financial Specialist (CFS)

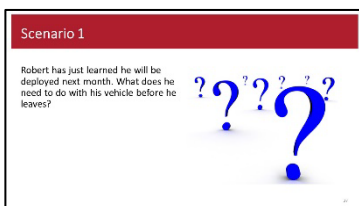
### Slide 26

SDP vs. TSP	
Savings Deposit Program (SDP)	Thrift Savings Plan (TSP)
<ul style="list-style-type: none"><li>• Short-term savings program</li><li>• You must pay taxes on SDP interest</li><li>• Guaranteed 10% annual return compounded quarterly</li><li>• Maximum interest-earning contribution: \$10,000 per deployment</li><li>• You must withdraw your SDP when your tour of duty ends</li></ul>	<ul style="list-style-type: none"><li>• Long-term retirement savings plan</li><li>• With Roth TSP, earnings can be tax-free if certain conditions are met</li><li>• Variable returns based on investment choices and market performance</li><li>• Annual maximum contribution limit</li><li>• You can keep your TSP account through retirement</li></ul>

### Discuss the differences between the SDP and the TSP.

- While these savings programs both help you become financially fit, they are entirely different from one another. You can participate in both programs while you are deployed or on extended absence. To avoid confusion, you should familiarize yourself with the differences.
- The SDP is a short-term savings program that is only available to Service members who are deployed in combat zones. You can build your financial savings by reaping the benefits of SDP's high returns.
  - You must pay taxes on SDP interest.
  - You are guaranteed 10% annual return compounded quarterly.
  - There is a maximum interest-earning contribution—\$10,000 per deployment.
  - You must withdraw your SDP when your tour of duty ends.
- The TSP is a long-term retirement savings plan that is open to all active Service members. It's a lot like a private sector 401(k) plan. You can elect to contribute a percentage of your basic pay, special pay, incentive pay, and/or bonuses to the TSP.
  - With a Roth TSP, earnings can be tax-free if certain conditions are met.
  - The TSP has variable returns based on investment choices and market performance.
  - You are limited to an annual maximum contribution limit.
  - You can keep your TSP account through retirement.
- Full participation in both programs allows you to maximize your earnings while deployed or away.

### Slide 27



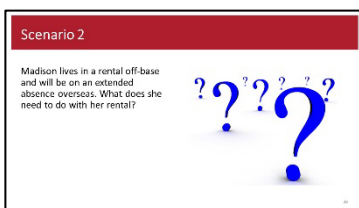
### Present the first scenario and solicit responses.

- **Scenario 1:** Robert has just learned he will be deployed next month. What does he need to do with his vehicle before he leaves?

*Possible responses include:*

  - *Decide where he will keep his car.*
  - *Notify his insurance if he is storing it in a secure location.*
  - *Determine who he will ask to address car payments, if he has them.*
  - *Do any routine maintenance.*

### Slide 28



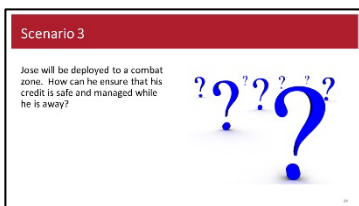
**Present the second scenario and solicit responses.**

- **Scenario 2:** Madison lives in a rental off-base and will be on an extended absence overseas. What does she need to do with her rental?

*Possible responses include:*

- *Notify her landlord.*
- *Decide if she wants to keep or give up the rental.*
- *Check if there is a military clause in her lease.*
- *If she has no military clause, see if she qualifies to break her lease under SCRA.*
- *If she chooses to keep her lease, determine how her rent will be paid.*
- *Determine what to do with her personal belongings.*
- *Update or cancel her renter's insurance.*

### Slide 29

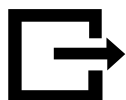


**Present the third scenario and solicit responses.**

- **Scenario 3:** Jose will be deployed to a combat zone. How can he ensure that his credit is safe and managed while he is away?

*Possible responses include:*

- *Put an active duty alert on his credit report.*
- *Consider a credit freeze.*
- *Limit the use of his credit cards.*
- *Ensure that he only allows very trusted people access to his credit information.*
- *Set up a system to ensure timely payments.*
- *Be careful when providing credit card information over the internet or phone.*



**Transition to the next topic.**

**If completing the section on Reservists and Individual Augmentees, say:**

- Now we will learn more about deployment and extended absences of Reservists and individual augmentees.

**If not completing the section on Reservists and Individual Augmentees, move to Slide 33 and say:**

- Now we will summarize this lesson.

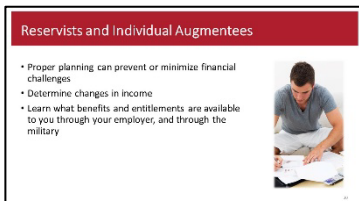
### Planning for Reservists and Individual Augmentees (Optional)

**Instructor Note:** This applies to reservists on Active Duty Operational Support (ADOS) or Contingency Operations (CO) orders in support of Operations. This section's slides are hidden by default; if you are providing this section, you must first unhide them.



Planning for Reservists and Individual Augmentees: **15 minutes.**

#### Slide 30

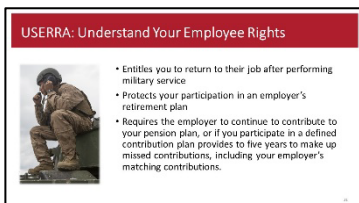


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#### Discuss financial planning for Reservists and individual augmentees.

- When Reservists, including individual augmentees (IAs) are called to active duty for extended periods, they face family separations and often financial hardships as well. They may experience the possibility of a decrease in their income, the struggle of a business, or the challenge of having to cope with a new job when they return to their civilian employer.
- Proper planning can prevent or minimize financial difficulties for the member and their family through careful money management and by learning financial rights that are available to them.
- Reserve Marines can determine the approximate changes in their income by talking with their commanding officer, military pay representative, or visiting the Defense Finance and Accounting Services (DFAS) website to review the military pay tables and dollar amount of special pays and allowances.
- Reservists also should learn what benefits will continue through their employer and the available period, as well as the benefits they may be eligible for as part of their military duty. Benefits and entitlements may vary depending on the purpose and number of days called to active duty.

#### Slide 31



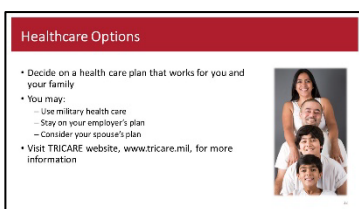
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#### Briefly discuss their employee rights under USERRA.

- Reserve marines should know their rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA).
- USERRA protects the rights when a Reservist leaves for duty and then returns to civilian work — provided the member meets eligibility criteria. USERRA applies to all employers, regardless of the size of the company.
- USERRA:
  - Entitles the member to return to their job after performing military service.
  - Protects the member's participation in an employer's retirement plan.
  - Requires the employer to continue to contribute to the member's pension plan.

- The Reserve member is entitled to the same pension benefits they would have accrued had they not been on military leave.
  - If your employer has a pension fund, he or she must continue to contribute to it while you are on active duty.
  - If you participate in a 401(k) plan or other defined contribution plan, you have up to five years to make up missed contributions - and your employer must also make up any matching contributions.
  - However, the employer is not required to make contributions to your 401(k) account or other defined contribution plan while you are on active duty.

### Slide 32

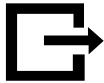


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### Discuss healthcare options for Reservists and their families.

- As a Reservist, you have several options available for health care:
  - Use military health care
  - Stay on your employer's plan
  - Consider your spouse's plan
- **Using military health care:**
  - The military provides health care benefits to Reservists called to active service. For a Reservist on active duty for 30 days or longer, the military also offers TRICARE, the military health care program.
  - With TRICARE, a spouse and children (dependents) can go to civilian doctors and hospitals that accept patients under this program.
  - The military also offers TRICARE Reserve Select (TRS), a health care program that provides the TRICARE benefits for a monthly premium to non-activated Reserve members and their families.
  - An advantage of participating in TRS is that you and your family will already be acquainted with TRICARE and, as such, will have an easier transition into the program if you are called to duty for an extended period.
  - You can visit the TRICARE web site at [www.tricare.mil](http://www.tricare.mil) for more information.
- **Staying on your employer's health care.**
  - If a Reserve Marine and their family live in an area where few doctors accept patients under the military TRICARE program, or if they don't want to change doctors, they should consider exercising the health care rights under USERRA. You have:

- The right to stay on an employer's health care plan for up to 24 months while on active duty, if you pay up to 102% of the cost of the plan while on active duty. That is the full cost of the plan, plus a 2% administrative fee.
- The right to rejoin an employer's health care when you return to work. You would then go back to paying the same amount as every other employee.
- **Consider using your spouse's plan:**
  - If your spouse's plan will meet everyone's needs, consider using that coverage. The family may still have to change doctors and hospitals, but the cost of your spouse's plan may be lower.
- It is recommended that both the member and spouse (or ex-spouse) take the time to first compare the benefits of moving to the spouses' plan or exercising the USERRA rights. After reviewing the health care options and comparing costs, write down any additional amount you will be paying monthly for health care while on active duty.



### **Transition to the next topic.**

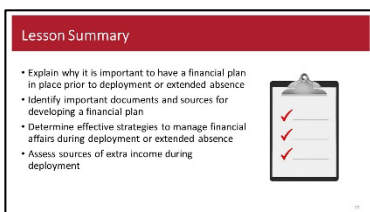
- Now let's summarize what we have learned.

## Lesson Summary



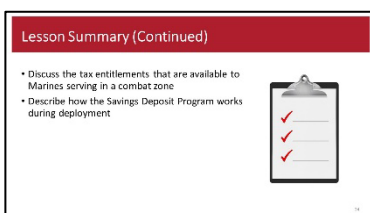
Lesson Summary: **3 minutes.**

### Slide 33



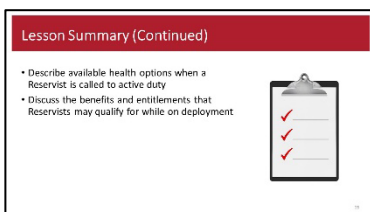
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### Slide 34



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### Slide 35



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### Summarize key learning points.

- Now that you have completed this lesson, you should be able to:
  - Explain why it is important to have a financial plan in place prior to deployment or extended absence
  - Identify important documents and sources of assistance for developing a financial plan
  - Determine effective strategies to manage financial affairs during deployment or extended absence
  - Assess sources of extra income during deployment

### Continue to summarize key learning points.

- Discuss the tax entitlements that are available to Marines serving in a combat zone
- Describe how the Savings Deposit Program works during deployment

### Present the optional key learning points if using the optional section.

- Describe available health options when a Reservist is called to active duty
- Discuss the benefits and entitlements that Reservists may qualify for while on deployment

### Ask:

- Are there any questions or comments about *Financial Planning for Deployment and Extended Absences*?



### Instructor Resources

#### Key Terms

- **Command Financial Specialist (CFS):** Unit level E-6 or above designated by the command and trained by the Personal Financial Management (PFM) counselor to provide financial classes and basic counseling to Marines within the unit.
- **Credit bureau:** A private company that collects and sells information about a person's credit history, typically to banks, mortgage lenders, and credit card companies. The three main credit bureaus — Equifax, Experian, and TransUnion — are regulated by the federal Fair Credit Reporting Act.
- **Credit report:** Prepared by a credit bureau, a credit report is a summary of a person's credit history that contains the amounts owed to all creditors, payment history to creditors (including the timeliness of payments), as well as personal history, such as former addresses, employment records, and lawsuits.
- **Defense Finance and Accounting Service (DFAS):** An agency of the DoD that provides finance and accounting services for civilian and military members. Headquartered in Indianapolis, DFAS is the world's largest finance and accounting operation. DFAS pays all DoD military and civilian personnel, retirees, and annuitants, as well as major DoD contractors and vendors.
- **Family Care Plan:** Dual military couples and single Marines with dependents are required to complete a Family Care Plan identifying who will care for their dependents when they are away, deployed, or unavailable.
- **Financial planning and counseling:** The act of evaluating an individual's or family's income and expenditures and recommending short- and long-term actions to achieve the financial goals and ensure individual, family, and mission readiness.
- **Identity theft:** A crime in which an imposter obtains key pieces of personal information, such as Social Security or driver's license numbers, to impersonate another individual. The information obtained through identity theft can be used to obtain credit, merchandise, and services in the name of the victim or to provide the thief with false credentials.
- **Individual augmentee (IA):** This refers to Service members sent to assist, or augment, a command when needed. A Service member may be sent to a different branch of military service as an augmentee.
- **Legal assistance:** Legal advice, counseling, and other help provided by the Base Legal Services Office to eligible clients pertaining to their personal legal affairs.
- **Legal Services Office:** An office on a military installation providing legal assistance services to eligible clients.
- **Personal financial management counselor:** A trained or accredited financial professional, assigned to most bases, with expertise in personal finance and counseling techniques.
- **Personal financial management programs:** Programs conducted by trained counselors who provide personal and family financial planning education, information services, and assistance including, but not limited to, consumer education, advice and assistance on budgeting and debt liquidation, retirement planning, and savings.
- **Personal financial planning:** Development and implementation of coordinated and integrated long-range plans to achieve financial success.
- **Personal readiness:** A Marine's responsibility to prudently maintain day-to-day personal matters and to adequately prepare for the management of personal responsibilities prior to departing on an extended absence. This includes family matters and potential family contingencies, personal finances, personal property, and other personal obligations that may arise during an extended absence.

## Financial Planning for Deployment and Extended Absences

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- **Power of attorney (POA):** A legal document giving authority to another individual to act on someone's behalf in a legal or business matter.
- **Servicemembers Civil Relief Act (SCRA):** This law provides legal protections for members of the military and addresses issues such as termination of leases, postponement of court proceedings, and interest rates reductions when first entering the military.
- **Uniformed Services Employment and Reemployment Rights Act (USERRA):** USERRA protects the rights when a Reservist leaves for duty and then returns to civilian work.
- **Will:** A legal document by a person (the testator) stating how he or she desires their property to be disposed of after their death. A will is often the principal document in an individual's estate plan.

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