

## **OVERSEAS TRAVEL**

Plan early! You have lots to plan for: passports and visas, airline tickets, hotels, child and pet care (now is when you really need that medical power of attorney for the children), packing, guide books, and immunizations.

### **HELPFUL HINTS**

1. Call several travel agents. Rates vary. Some offer military discounts! (Try calling the Leisure Travel office at the MWR, 1-888-463-6697 - They can try to find you the cheapest fares around.)
2. Talk to someone who has followed the ship or gone to the deployment site before. He/She will be able to give you advice and ideas about packing, sightseeing, accommodations, transportation, etc.
3. Even if you think you might not go overseas, get your passport NOW!!! It is not a last minute item you can pickup at a convenience store.
4. Children through the age of 12 do not have to appear for the passport, but from 13 to 17, the child will have to appear and sign his/her own application.
5. Renewals may be made by mail only if the applicant was 18 when original ADULT passport was issued. Renewals must be made not more than three years after the original has expired. Originals are good for a period of 10 years, and children's passports are in effect for five years.
6. Depending upon the time of year, it may take up to six weeks for your application to be processed. You will need to pick it up in person.
7. Passports may be obtained at:

U.S. Post Office  
3102 Hoyt Ave.  
Everett, WA 98201

(425) 355-9505, Ext. 173/373  
M - F 0930 - 1530

## **WHAT TO TAKE?**

1. Don't forget you military ID. It may open doors for you if you need them.
2. Bring comfortable shoes and pack no more than THREE pairs. Sore feet can ruin even the greatest vacations.
3. Pack uncrushable clothing: slacks, turtlenecks, also take fabrics that don't wrinkle too much.
4. Take one nice outfit or suit for an evening out.
5. Foreign electrical currents are not always the same as ours. If you intend to take a blow dryer, hot curlers, electric razor or a curling iron, you may need an adapter. Travel agents can tell you where to get these. A better idea is to get yourself a wash-and-go hairstyle: it saves you time, money, weight, and aggravation.
6. Hand carry any prescription medication you will need in the original container (in case luggage gets delayed or lost.)
7. Leave room in your baggage to bring home souvenirs.

## **LUGGAGE LOWDOWN**

Airlines have weight and measurement restrictions. Although they differ slightly according to the airline, here is the basic allowance: You can carry on the plane your coat, pocket book, and one carry -on that is small enough to fit under the seats. You can check two pieces of luggage: one measuring no more than 62" and having a maximum weight of 50 pounds. However, ask you travel agent for differences or any changes.

**STEPFAMILIES**

**&**

**DEPLOYMENT**

## **STEPFAMILIES AND DEPLOYMENT**

Being a successful stepparent during deployment involves many of the same considerations all families have with a deploying service member and some very unique issues that only occur in stepfamilies. Stepfamilies have additional concerns with deployment, especially if the parent remaining is a stepparent to a child in their family.

### **YOUR FIRST PRIORITY: BEING A COUPLE**

Keeping your partnership, marriage, and loving relationship going is the single thing that can help you go through the adjustments of deployment and step parenting. Nurture your relationship with planned time together before deployment. When you feel secure in your marriage relationship it's much easier to deal with the issues and problems that come up for step families before, during, and after deployment. Whether you are a new or an "old" stepfamily the absolute most important issue is that husband and wife are in agreement about discipline, their role as parents, and understand the role of the non-custodial parent.

### **CUSTODY AND VISITATION ISSUES**

Both parent and stepparent need to plan carefully for the care of you stepfamily. Ensure that all custodial issues have been resolved. Ensure that custody or guardianship will not come under question while the service member is deployed. If there is another parent in the area, ensure that visitation dates and times have been set for the length of the deployment. Children are happy and comfortable with established routine and consistency. It is best to work with the custody agreements, including visitations, as they have been set up. Because a parent is deploying is normally not sufficient reason to alter a child's living arrangements.

Discuss discipline within the stepfamily and discuss guidelines with the non-custodial parents/family, which may include extended family members such as grandparents. During deployment major changes in house/family rules and traditions need to be avoided, if possible. The more the routine stays the same, the better things will go. With the stepparent in charge during deployment some minor decisions and changes will naturally have to be made, just don't tackle significant rules. Remember, kids will challenge the rules and test your resolve during deployment.

The coordination with visitation and custody requires significant effort on the part of the custodial and non-custodial families. If possible it would be helpful to set up a meeting with both the custodial and non-custodial families to discuss the issues BEFORE deployment occurs. If that isn't possible, try to do it by phone. Issues such as power of attorney, current medical history treatment options, identification cards (if age appropriate), and inclusion of children in the service member's records are essential to smooth deployments.

## STEPPARENT ROLES AND RELATIONSHIPS

There are many things which directly affect stepparent relationships and which can be particularly important during deployment:

- **The age of the child when entering the stepfamily.** Younger children seem to adjust more quickly.
- **The current age of the stepchild.** A teenage stepson will have vastly different concerns than a five-year-old.
- **The role of a stepparent** varies from friend, to confidant, to mentor, role model, or another parent figure. Which role do you fulfill? Again, the age of the child plays a big part in deciding who you want to be in your stepchild's life. With older children, it is sometimes easier to assume the role of mentor and role model than parent. It is, however, critical to ensure that you are "in charge" of the family while the service member is deployed.
- **Be honest** with your stepchild about the role you have in their life and the love and affection you have for them.
- **Consider how long you've been a stepfamily.** It takes most stepfamilies 3 to 5 years to form a functioning "family". Look at where you are in the process. Sometimes it's two steps forward and one step back!

## TIPS ON BEING A SUCCESSFUL STEPPARENT

- ***Recognize the significance of the non-custodial parent.*** Understand and respect that children have a need and a right to love that non-custodial parent. Allow and encourage children to write, phone and visit when possible. They may need to do more of this when their parent is deployed. Allow things of importance such as pictures, toys, and other gifts to be displayed in your home. Invite non-custodial parents to important events in your child's life, even if they cannot attend. These points illustrate why it is so important to work out the custodial/visitation arrangements before deployment occurs.
- ***Recognize the connection or "bond" between the parent and child.*** It's normal to feel closer to biological children, especially at first. Recognizing the connection between parent and child can help eliminate jealousy and competition for time and attention. Realize that the parent and child will sometimes want time alone, especially before deployment.

- ***Allow time for the relationships to develop between stepparent and child.*** Keep in mind that during deployment you are “in charge”. Even though it takes time for relationships to develop the parent and stepparent need to make it clear that the stepparent will be enforcing the rules that have been set up in the household. Keeping that in mind, emphasize the process of developing the family; its traditions and its rules. Don’t force participation in family activities unless absolutely necessary. Value each little success and remember they will come. Acknowledge to your stepchild that you realize it takes time to change and you will work with them and care for them.
  
- ***Recognize that life in families (step or otherwise) is not always happy.*** Every family has its ups and down and problems will come up. Work on how you handle the problem rather than blaming yourself for them. Sometimes Murphy’s Law applies during deployment: What can go wrong will go wrong. That’s when it helps to talk to other spouses and seek help from the many agencies listed in this Pre-Deployment Guide which exist to help families in these situations.

***Remember, you can’t be two (or All of the) parents.*** Be honest and be who you are and realize that you have limits. You can only be who you are and cannot take the place of the parent that is deployed. You can help yourself and the children work through deployment issues, but you can’t make them go away.

# **AVAILABLE SERVICES**

## OMBUDSMAN

When you have a question or a problem and are not sure what to do or where to go... Contact your Ombudsman. She can be reached by calling the Ombudsman cell phone (425) 387-1193 and the CareLine at (425) 304-5222. Or email them at [ffq61ombud@gmail.com](mailto:ffq61ombud@gmail.com).

As an official representative of Navy families, the Ombudsman plays a vital role in establishing and maintaining good communications between the command and the families of personnel assigned to the command.

The Ombudsman is a two-way communicator, a referral agent, an interpersonal helper for family members, and a liaison for community resources.

The Ombudsman, however, is **NOT** a go-between for the Navy sponsor and their command or a go-between for husband and wife.

The Navy chain of command should be utilized to address problems between the sponsor and his or her command. There are many recognized agencies offering professional guidance in the area of personal relationships, such as the Fleet and Family Support Center. Your Ombudsman will refer you to the correct agency, if you desire. If you do not know your Ombudsman's name, contact the Fleet and Family Support Center (FFSC) at (425) 304-3367, and they will assist you in contacting her/him.

## **FLEET AND FAMILY SUPPORT CENTER**

The Fleet and Family Support Center is a one-stop assistance and referral center for Navy personnel and their families. FFSC recognizes that although the Navy is an exciting lifestyle, it has unique problems.

FFSC has developed programs to address issues that face Navy personnel and their families. Their goal is to help families get the most out of Navy life and to help them over bumps that come along the way. All services are free.

### **COUNSELING**

The Center has trained counselors and social workers who provide short-term counseling for individuals and couples. Careful referrals are made to local resources when specialized or on-going help is needed.

### **WORKSHOPS AND SEMINARS**

FFSC conducts briefings and workshops to help military families on such topics as moving, retirement, budgeting, child development, spouse employment, stress management and assertiveness.

The Center offers pre-deployment, coping with deployment, and reunion seminars for service members and their spouses, to show how to deal with the technical aspects of separation.

### **INFORMATION AND REFERRAL**

Information on civilian and military services, resources, and activities are provided. Specific information not readily available will be researched for you. New families (on PCS orders) to Naval Station Everett can take advantage of "hospitality" kits when their household items have not yet arrived. Families planning a move have access to a world-wide base directory that includes information on most all military installations.

### **SPOUSE EMPLOYMENT ASSISTANCE PROGRAM (SEAP)**

Due to frequent moves, the Navy spouse can find themselves at a disadvantage when it comes to finding a job and establishing work experience. SEAP can help with job hunting skills and locating available jobs.

### **NEW PARENT SUPPORT TEAM (NPST)**

The New Parent Support Team (NPST) is a voluntary program for expectant and new Navy parents. The NPST offers home visits which focus on the health needs of infants and toddlers, prenatal and postnatal care, parent education, family/social support and resources within the community.

Services focus on supporting the parent as well as supporting parent-child interaction and child development. Home visitation is the core service that is offered.

## **YOUTH OUT REACH PROGRAM**

The Youth Outreach Program assists Navy families and their children, ages 6-18. It offers supportive services to facilitate the success and well-being of Navy youth by providing relocation and deployment support, common interest groups, short-term counseling and/or referrals to community resources.

## **RETIRED ACTIVITIES OFFICE (RAO)**

The Retired Activities office (RAO) helps retirees, their dependents and survivors to obtain rights and benefits, clarification, legal counsel, wills, Power of Attorney, community property documents, advice of CHAMPUS and Medicare health insurance supplements, advice on estate planning, and military funeral arrangements. They can be reached at 304-3775 or through the FFSC toll-free number, 1-800-531-1787.

## **AMERICAN RED CROSS SNOHOMISH COUNTY CHAPTER**

The American Red Cross, a humanitarian organization led by volunteers, provides relief to victims of disaster and helps people prevent, prepare for, and respond to emergencies. In 1905 Congress mandated American Red Cross to serve as the medium of communication between the American public and their armed forces worldwide. Today American Red Cross provides verified emergency communications services to keep families in touch with their loved ones who serve in the United States Armed Forces. All Red Cross services are confidential. Services to members of the U.S. Armed Forces and their families include:

- Emergency communications, worldwide, 24 hours a day
- Birth notifications, health and welfare reports
- Financial assistance in emergency and disaster situations
- Information and referral to community and military resources
- Consultation and guidance in dealing with personal and family problems
- Volunteer opportunities and training

The Armed Forces Emergency Services Program and International Social Service Programs are located at the Navy Support Complex, 13910 45<sup>th</sup> Ave. NE, STE. 827, Marysville, WA 98271, Disaster, Health and Safety, and Community Services Programs are located at 2530 Lombard Ave., Everett, WA 98201.

Office hours are Monday through Friday, 0830 to 1630 hours. Armed Forces Emergency Services and Disaster Services are available 24 hours a day, 7 days a week. Emergency assistance can be accessed evenings, weekends, and holidays through the answering service.

The phone number for the Naval Station Everett Red Cross offices is (425) 304-4476, DSN is 727-4476, and the fax is (425) 304-4478. The downtown Everett Red Cross office phone number is (425) 252-4103 and the fax is (425) 258-1599. The answering service phone number for emergencies after hours is (360) 563-2047.

Service members and family members should always contact their local Red Cross Office when an emergency arises. Information will be needed regarding the nature of the emergency, names and phone numbers of individuals involved, local contacts, and verifying agencies, such as doctors or hospitals. Information is also needed regarding the service member; the complete name, rank, social security number, and military address.

Verification is needed before a Red Cross message can be sent, and authorization is always needed to verify a situation and to release information. Messages involving critical illness, death, and/or emergency leave are called by phone from the Red Cross office at Smokey Point to local military commands and ships in port. Amcross messages are sent through Red Cross Emergency Communications National Headquarters to ships at sea. Red Cross provides notification, requests for presence, and verification to commands when requested to do so. All leave decisions are made by military commands.

### **NAVY-MARINE CORPS RELIEF SOCIETY**

Location: Bldg. 13910, RM 829, Smokey Point, Phone: 304-3203  
Hours: Monday through Friday 0900-1500 Appointments taken.  
After Hours: Contact the Red Cross

The Navy/Marine Corps Relief Society is available to assist Navy and Marine Corps members (active duty and retired) and their families with **Emergency** needs. Navy Relief can assist to ensure basic living needs, such as rent, utilities, and food are met in times of emergency.

**FINANCIAL HELP** – Financial help may be in the form of an interest-free loan or outright grant, depending on the family's ability to repay. Navy-Marine Corps Relief provides counseling on budget matters and problems unique to military life.

**LAYETTES** – Layettes are available to all service families E-1 through E-5. For families E-6 and above, Layettes are provided on the basis of need. Applications can be made during the last three months of pregnancy and up to one month after the birth of the baby at the Navy/Marine Corps Relief Society office.

**THRIFT SHOP** – The Navy Marine Corp Relief operates a Thrift Shop at Smokey Point. It is open Wednesday through Saturday from 1000-1400. Phone: (425) 304-3207.

## CHILD DEVELOPMENT CENTER

Location:	Naval Station Everett
Hours:	Monday through Friday 0630-1730
Phone:	425-304-3690

The Center provides year-round care for children 0 to 5 years of age. Care is primarily geared toward those needing full time child care, although drop in care is offered on daily space availability. Care includes outdoor and indoor recreation, meals, snacks, and sleeping facilities. The Child Development Center is based on the developmental program model and is part of the 7% of programs in the country that are accredited by the National Association for the Education of Young Children. Fees are based on total household income. They apply to those children who are enrolled in the CDC program and attend on a regular basis. For more information call the CDC at the number listed above.

## FAMILY ADVOCACY

Family violence and neglect are illegal acts in both military and civil law. Commanding officers and military and civilian law authorities are required to enforce the laws. They are responsible for identifying such acts and making appropriate reports and referrals.

If your children or someone you know is a victim of abuse or neglect, or an abuser, there is something you can do. You can call:

- The Family Advocacy Rep – 1-866-854-0638
- The police department of the city where it happened
- Child Protective Services – Everett, 425-339-3900/Smokey Point, 360-653-0555
- Department of Social and Health Services – 425-339-4000

You can make any of these calls anonymously, or give your name if you wish. **THERE IS NO LEGAL LIABILITY IF YOUR REPORT PROVES TO BE INCORRECT, IF YOU MADE THE REPORT IN GOOD FAITH.**

The strictest confidentiality is used in all cases for the family and reporting party.

## CHAPEL SERVICES

The Command Religious Program facilitates worship and ministry for all faith groups. Chaplains are available for counseling with all military personnel and dependents. For more information and appointments with the chaplains, call 304-3342. **FREE CHILD CARE IS PROVIDED DURING ALL SERVICES ON SUNDAYS!**

## **LEGAL ASSISTANCE**

Spouses of active duty service members are eligible for legal assistance at no charge. General legal advice, as well as drafting of some legal documents, can be obtained. However, legal assistance officers cannot represent clients in the courts of this state. Generally, advice is not given over phone.

Services available to you at a Naval Legal Service Office include, but are not limited to:

- Estate planning, wills, insurance policy review and general property matters
- Drafting of powers of attorney
- Performance of acts, executed or drawn up by a notary
- Advice on such matters as credit purchasing, state and federal taxation, state motor vehicle laws, landlord-tenant relationships, domestic law (divorce, adoption, etc.), state residency matters, immigration laws, and commercial contracts

Information obtained during legal assistance is confidential and cannot be divulged to anyone without permission of the individual concerned.

When legal problems are not within the scope of the Navy legal assistance program, referral can be made to a civilian counsel.

The Naval Legal Service Office, Legal Assistance officers may be contacted at 425-304-4551. The office is open for assistance on an appointment basis only, call for an appointment. Due to the high demand for legal assistance, appointments are scheduled three weeks in advance, unless the matter requires priority legal assistance.

**NEVER SIGN A BLANK CONTRACT!!**

## MEDICAL SERVICES

### **TRICARE**

Eligible family members who are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) will be serviced by TRICARE/TRIWEST. Check your family's DEERS status at least 60 days before deployment. If there are errors in a family member's DEERS status, medical eligibility may be compromised!

### **EMERGENCIES**

Emergency services are not available at Naval Station Everett. In case of serious types of symptoms, such as chest pains, head injury, seizures or unconsciousness, go to the nearest emergency room or call 911.

### **FAMILY MEMBER DENTAL PLAN**

The family member dental plan is through United Concordia. Their customer service number is listed below.

## **IMPORTANT PHONE NUMBERS**

DEERS/CHAMPUS Information	1-800-538-9552
Emergency	911
Health Benefits Advisor	425-304-4041
Medical Clinic Information	425-304-4060
TRICARE Information/Enrollment	1-800-982-0032
TRICARE Regional Appointment Center	1-800-404-4506
United Concordia Dental Plan	1-800-866-8499

## ID CARDS

If a dependent's ID card is lost, stolen, or expires while the sponsor is away, it can be a great inconvenience to all persons involved. It can take up to several weeks to get the paperwork completed for a new card. This means you're left without base privileges until it can be replaced.

If your ID Card is due to expire during your sponsor's deployment, **have it renewed before the sponsor leaves**; or initiate the request at least **one month** prior to the expiration date. For ID card assistance, contact the personnel support Detachment (PSD), **425-304-4256**.

## **CASUALTY ASSISTANCE CALLS PROGRAM (CACP)**

In the event of death or serious injury of a service member, the next of kin will be personally notified. When the command is in port at Naval Station Everett, responsibility for casualty notification and conduct of CACP remains with the Command. The Commanding Officer of Naval Station Everett shall assume casualty assistance service for personnel of deployed units not home ported at Naval Station Everett but who have next of kin in the local area.

A Casualty Assistance Calls Office or CACO will be appointed within 24 hours after receipt of the casualty report. Notification procedures will be handled in a quick, tactful and sympathetic manner. The service member's Emergency Data Sheet will give specific information on the victim's desires for notification of the next of kin. Upon checking into a command, each sponsor should receive an EMERGENCY DATA SHEET. These sheets should be completed immediately and returned to the command.

After notification, the CACO will assist with items of immediate importance. Entitlement, funeral arrangements, transportation, administrative matters, and claims will be explained and assisted. **It is imperative that current emergency data be on file.** No one likes to think about an accident or fatality happening – but if one does, an accurate, current emergency Data Sheet on file will allow the CACO to be of great assistance to you.

## **SURVIVOR'S BENEFITS**

The government provides a certain Survivor Benefits for families of service members. The following information is provided to assist you in condensing information into one source:

1. Funeral arrangements and expenses: Within 24 hours of the initial notification of the death of a service member, a CACO will contact the family and assist in making all funeral arrangements and provide accurate advice to the next-of-kin on all related matters and benefits.
2. If death occurs while on active duty, the service member is entitled to preparation, encasement, transportation to and burial in a national cemetery. An escort may be provided to accompany the remains, if desired by the family. This escort may be a relative or friend and need not be a member of the Armed Forces. If burial is to be in other than a national cemetery, a specified financial amount is provided.

## MINI DIRECTORY

<u>AMBULANCE SERVICE</u>	911
<u>AMERICAN RED CROSS</u>	425-304-4476
<u>CHILD CARE CENTER</u>	425-304-3690
<u>CHAPLAIN</u>	425-304-3342
<u>FAMILY ADVOCACY</u>	1-866-854-0638
<u>FLEET AND FAMILY SUPPORT CENTER</u>	425-304-3367 1-800-531-1787
<u>HOUSING</u>	425-304-3402 1-800-972-3372
<u>FIRE - CIVILIAN OR ON BASE</u>	911
<u>NAVAL LEGAL SERVICE OFFICE</u>	425-304-4551
<u>NAVY MARINE CORPS RELIEF SOCIETY</u>	425-304-3203
<u>POLICE</u>	
EMERGENCY	911
NAVSTA SECURITY POLICE (EMERGENCY)	425-304-3211
<u>    STATE PATROL</u>	1-800-283-7807
<u>WESTERN UNION</u>	
TELEGRAMS	1-800-325-6000
<u>NAVY MWR FACILITIES</u>	
AUTOMOTIVE HOBBY SHOP	425-304-3583
COMMONS	425-304-3120
FLEET GYM	425-304-3336
LIBRARY	425-304-3378
OUTDOOR GEAR ISSUE	425-304-3449
<u>RECREATION SPECIALIST</u>	425-304-3531

COMMISSARY STORE 425-304-3411

NAVY EXCHANGE 425-304-4902

### **OTHER IMPORTANT NUMBERS**

CONSUMER PROTECTION AGENCY 1-800-562-6900

IRS 1-800-424-1040

STATE ATTORNEY GENERAL 1-800-562-6900

### **WEBSITES**

<http://www.public.navy.mil/surfor/ffg61/Pages/default.aspx>

<http://www.facebook.com/pages/USS-Ingraham-FFG-61/118881438179891>



# FINANCES

## **FINANCIAL THOUGHTS**

What about the family's finances? Will there be sufficient income to cover expenses? What are your monthly payments, to whom, and for how much? Careful planning goes a long way.

Assumptions are often made that less will be spent while the spouse is gone. This is not always the case. Many times, the required amount of cash actually increases. In effect, you may be supporting two separate "households." The partner who remains at home may increase the number of times eating out. The member who is deployed may incur additional expenses when the ship pulls into ports.

If you are unsure of how to start charting your financial plans for deployment, contact the Personal Financial Management Specialist at the Fleet and Family Support Center at 304-3367.

Here are a few steps to help ensure smooth sailing financially for you and your spouse during the upcoming deployment:

**Basic Budgeting:**

1. To determine your family's total take-home pay use this worksheet along with your LES and fill in the blanks:

**PAY AND ALLOWANCES**

	<u>When Here</u>	<u>When at Sea</u>
Base Pay	_____	_____
BAQ/VHA	_____	_____
COMRATS (BAS)(Deducted While sponsor is at sea	_____	_____
Additional Items: (Sea Duty Pay, Clothing Allowance, Pro Pay, Family Separation Pay, Flight Pay, Sub Pay, etc.	_____	_____
Total Gross Pay (Before deductions and allotments)\$	_____	_____

**ALLOTMENTS**

Dependents Allotments (D)	_____	_____
Savings Allotments (S)	_____	_____
Insurance Allotment (I)	_____	_____
Loan (L) - NR or ARC	_____	_____
Others - Charity (C)	_____	_____
Educations (E), Mortgage (H), etc.	_____	_____
Subtract Total Allotments \$	_____	_____

**DEDUCTIONS**

DDP (Dental)	_____	_____
SGLI (Life Insurance)	_____	_____
Federal Income Tax Withheld	_____	_____
Other Deductions (such as Advance Pay, etc.)	_____	_____
Subtract Total Deductions \$	_____	_____
Monthly Take Home Pay \$	_____	_____

**OTHER MONTHLY INCOME**

Spouses' take-home pay from job	_____	_____
Other Income (child support, interest, rental income, etc.)	_____	_____
Total Monthly Take Home Pay \$	_____	_____



Determine your minimum monthly living expenses.

MINIMUM MONTHLY LIVING EXPENSES

	WHEN HERE	WHEN AT SEA
Food: Includes lunches, milk, pet food, paper and soap products	_____	_____
Housing: Includes insurance and taxes	_____	_____
Utilities: Heat _____		
Lights _____		
Phone _____		
Cable _____		
Other _____	_____	_____
Transportation: Gas _____		
Repairs _____		
Bus _____		
Ferry _____		
Parking _____		
Car Payment _____	_____	_____
Medical: Auto _____		
(Not Life _____		
deducted Medical _____	_____	_____
from pay)		
Child Support: _____		
Baby-Sitter: _____	_____	_____
Misc: Entertainment, Haircuts, Church	_____	_____
Rentals: Television, Furniture, Appliances	_____	_____
<b>Total Monthly Living Expenses</b>	_____	_____
<b>Total Net Monthly Income</b>	_____	_____
<b>Less Living Expenses</b>	_____	_____
<b>Left Over for Bills</b>	_____	_____

3. Determine how the spouse at home will receive money to take care of all the monthly expenses. You have several options:

- \_\_\_\_\_ Stuff it in a Bottle and Float it Back to Land
- \_\_\_\_\_ Money Orders/Checks Mailed Each Payday
- \_\_\_\_\_ Direct Deposit
- \_\_\_\_\_ "D" Allotment

## **DIRECT DEPOSIT**

Direct deposit provides two paydays a month verses once a month with a "D" allotment. The paychecks will be deposited automatically every payday. The only problem with this system is sometimes, pay gets "messed up" for the first part of an at-sea period and paychecks maybe smaller than anticipated. Money orders do not work well and the mail service is often very poor.

## **ALLOTMENTS**

(THE ALLOTMENT SYSTEM COULD BE BENEFICIAL IN SETTING UP YOU MONTHLY SPENDING PLAN)

When to start a "D" allotment??

At least three months prior to the deployment. This will give you and your spouse time to work out any problems and adjust to the new financial situation together. Your family will have enough to cope with once you are deployed without having to change the family spending patterns. **DO NOT STOP THE ALLOTMENT EVER!!!** Once your family is used to managing the finances with an allotment once a month, the adjustment for future deployments and separations will be much easier.

**ONLY THE SERVICE MEMBER, THROUGH PSD, MAY MAKE CHANGES IN AN ALLOTMENT.**

## **CHECK WRITING-CHECK IT OUT**

A checking account is one of the most valuable tools we have in our personal financial life. However, in order to make it work for you and not against you, you must be aware of your monthly service charges, be able to balance the checkbook, and not write checks for amounts that exceed you balance.

Writing a Non-sufficient Funds Check (NSF) is the quickest way to get into trouble. If you write an NSF check one time, it will probably be an accident. If you write NSF checks more than once you will be considered a repeater.

When an active duty military person writes an NSF and it is reported to the individual's command - which it frequently is - it can adversely affect the performance evaluation. A repeated offense pattern can, under the Uniform Code of Military Justice (UCMJ), be cause for processing an individual for discharge. If you are married and live in Washington, a community property state, you and your spouse share responsibility for any NSFs.

In Washington State, any NSF check can be turned over to the police - **and often is** - and you can be jailed for the act. Additionally, you can be charged three times the face value of the check, collection costs and attorney fees. In some instances, the IRS can be notified and the checks may be considered unearned income.

**TIP:** To make it easier to balance your accounts and eliminate problems which could arise from bouncing checks, it is advisable to have separate checking accounts for each of you. This should prevent the needless pain and confusion that may arise when two parties far apart are writing checks on the same account.

## **THOUGHTS ON CREDIT**

Consumer credit is a tool, and like all tools it performs only when operated by the user. Credit is just one aspect or tool of life that must be mastered. If mastered, our lives can be filled with many of the good things we desire. Used foolishly it could be the tool of financial disaster.

### **BEFORE YOU SAY, "CHARGE IT"**

The foremost rule in credit buying involves a principle so obvious it is lost in the complexity of everyday living.

1. Never commit yourself to a credit expenditure greater than your ability to repay.
2. Never finance anything whose values will not last far beyond the final payment.
3. Never buy something on credit you will tire of before the final payment.
4. **Before using credit, save something.** The amount is not important - the regularity is what counts.
5. **Stay on your monthly spending plan,** shop carefully and refuse to be over-extended.

### **BUYER BEWARE**

#### **Credit Cards:**

If you own a credit card, read carefully. If you lose your card, **\$50.00 is the maximum amount for which you can be held liable if your credit card is used without your consent.** In order to be held liable for even that amount, it has to be charged to your account before you notify the company that you no longer have control of the card. Thus, if you lose your credit card, **notify the company immediately,** as this will protect you from any unlawful use of your card. In most cases you will be issued another credit card upon your request. Additionally, you cannot be held liable unless:

1. The credit card was one you had requested or used.
2. The card issuer has provided some means, such as a signature panel or photograph on the card, to identify the user as the person authorized to use the card.
3. The card issuer has notified you of your potential \$50.00 liability.
4. The card issuer has provided you with a form to use in notifying him of loss or theft of your card. The law prohibits card issuers from sending you a credit card unless you requested or applied for it. Credit companies advertising one part of accredit term must also advertise all other important terms.

## **THE ABC'S OF DEALING WITH COLLECTION AGENCIES**

A collection agency is a business that collects debts originally owed to someone else (the creditor). The collection agency has an agreement with the creditor which allows the collection agency to keep part, usually half, of everything they collect.

Because some collection agencies have used abusive and harassing tactics to collect debts, laws have been passed to protect debtors. The following protections are among the most important:

### **1. Get an Itemized Statement.**

The debtor has the right to know what debts the collection agency is collecting and decide which ones will be paid and in what order. If you are responding to the collector's first notice to you, or if the collection agency has increased the debt since the first notice, the collection agency must give you this information on your request. If the collection agency refuses to give you this information, have the person who refuses explain on the form why the information will not be provided.

### **2. Decide who gets paid.**

If the collection agency is collecting more than one debt from you, it will try to decide itself which debt to apply the payment towards. That allows the collection agency to stretch the payment over all the debts, keeping them all alive, and adding charges to each debt.

### **3. Stop harassment.**

A collection agency is prohibited from communicating with you in any way which harasses, intimidates, threatens or embarrasses you, or from using offensive language.

## **THE COLLECTION AGENCY MAY NOT:**

- Communicate with you more than three times in a single week -- contact you at your residence between 9:00 pm and 7:30 am.
- Contact you at your employment more than once a week.
- Contact you at your employment or any other place after you have told the collector that it is inconvenient for you, and not to do it (tell them in writing).

Have a witness for any conversation you have with a collector. It is hard to prove you were harassed without that support.

If a collection agency violates these rights of yours, call Naval Legal Service Office at 425-304-4551.

## **Sales Gimmicks**

1. Deals too good to be true.

2. Deals in which you are asked to buy something else more advantageous.
3. Self improvement courses-get the exact details on how long and how much.
4. Telephone "come-ons" in which you are given a free prize.
5. Out of state real estate deals-buying real estate, sight unseen, is a dangerous practice. Check with the local board of realtors, chamber of commerce or better business bureau for the true facts.
6. Surveys-check the identification of the person and his business before you answer any questions.
7. Referral selling-be cautious when you are told you will receive cash or discount by getting others to buy a certain product.
8. Phony Repairs-to avoid this problem obtain written estimates, request that the used parts be returned to you, and do not merely assume that the workman has your best interests at heart.

### **Sold Out Specials**

The federal trade commission (FTC) states that all supermarkets must make specials available at the price advertised, either right on the shelf or immediately upon request. If the special is "sold out", you may:

- Complain to the manager and/or his boss. The FTC states that rain checks are not enough.
- Complain to the consumer protection agency 1-800-562-8836.

### **Buying By mail**

Since you do not get to inspect the merchandise before ordering and you have no face-to face contact with the seller, it is important that you be extremely cautious when buying by mail.

1. Do not fall for exaggerated claims or unbelievably low prices.
2. Compare prices of goods at local stores before making final decision.
3. Order only from a reputable mail order company. Before ordering, find out if the merchandise is offered on a "SATISFACTION GUARANTEED" or "MONEY BACK" basis, and find out WHO is responsible for the return postage if you are not satisfied with the product. Pay by check or money order and be sure you are including shipping and handling charges. NEVER SEND CASH THROUGH THE MAIL! If the seller does not ship your merchandise within the stated time, or within thirty days, you have the right to cancel the order. When returning merchandise for credit or refund, send certified mail-return receipt requested. This will prevent disreputable companies from denying that they received the merchandise sent for refund or repair.

**THE EMERGENCY PROBLEM:** There may be a time when it seems impossible to meet a scheduled payment on a credit account. Missing a monthly check or allotment or facing sudden unforeseen expenses may make it impossible to meet your monthly obligations.

Here are possible solutions:

- Navy Marine Corps relief society (NMCRS) may be able to help in many emergency situations. You will need a general power of attorney or have a signed pre-authorization statement on file at NMCRS.
- If you fall behind scheduled payments due to unavoidable circumstances, a letter explaining your temporary financial difficulty often prevents an indebtedness letter from being forwarded to the command. Sometimes companies will extend the payment period and/or accept reduced individual payment. However, this normally means you will have to pay additional interest and service charges. The personal financial management specialist at the Fleet and Family Support Center can help you with this letter.
- If you are not able to reach an agreement with the credit manager, seek the help of a financial counselor at **Consumer Credit Counseling Service-1-800-634-2227**.

Here are some legal considerations that can influence your financial situation. Contact your commands legal officer as soon as possible to arrange an appointment for the following:

### **WILLS:**

A will is a legal expression or declaration of an individual's wishes as to the disposition of his or her property after his or her death. It is always easier for heirs to take care of things if a legally executed will exists. If one dies without leaving a will, personal and real property are distributed by state law, which might not necessarily coincide with the individual's desires. Applications for wills for service members and their dependents can be obtained from the Naval Legal Service Officer (NLSO), 304-3551.

### **POWER OF ATTORNEY**

A power of attorney is a legal designation by an individual, which grants to another the authority to execute documents in the name of the grantor, as if he or she actually signed the documents. Although it is a useful instrument which allows one to take care of the legal affairs of another during that persons absence from the local area, a power of attorney can also be a dangerous document because actions done with its authority are legally binding on the absent party. Thus, great care is encouraged in both the execution and use of a power of attorney.

1. A special power of attorney, which gives one the limited authority to act in one specific area, is advisable for most short-term instances. The authority given is limited to the specific acts noted on the document.
2. A general or unlimited power of attorney gives another unlimited authority to act for the entire period of time indicated. Because the instances where the service member's signature will be needed cannot necessarily be predicted, this type of power of attorney may serve the needs of some families while the service member is on an extended deployment.

**USEFUL TOLL-FREE NUMBERS**

State Attorney General-1-800-552-0700

Evergreen Legal-1-800-562-8836

Consumer Protection Agency-1-800-562-6900

Consumer Credit Counseling-1-800-634-2227

Internal Revenue Service (IRS) (information and problems) -  
1-800-424-1040



# **SAFETY/ PROTECTION**

## HOUSE CARE

Take a ten minute walk through your house. Carry along this checklist and use it to help you really see your house. The idea behind this little inspection tour is to look for fire hazards.

### **IN THE KITCHEN....**

- |  | <u>YES</u> | <u>NO</u> |
|--|------------|-----------|
| 1. Are curtains, dish towels, paper and other items kept away from the stove?                            | _____      | _____     |
| 2. Do you use only cooking appliances labeled by American Gas Association or Underwriter's Laboratories? | _____      | _____     |
| 3. Is the stove's exhaust hood and duct clean of grease?   | _____      | _____     |
| 4. Are circuits adequate for heat producing appliances, such as iron, rotisserie, toaster?               | _____      | _____     |
| 5. Do you have an extinguisher close at hand and suitable for grease and electrical fires?               | _____      | _____     |

### **LIVING ROOM, DINING ROOM AND BEDROOMS.**

- |   |       |       |
|---|-------|-------|
| 6. Is the spark screen on the fireplace always closed?  | _____ | _____ |
| 7. Is electric wiring in your home adequate to handle the load?<br>One test: if the TV picture shrinks when the furnace or refrigerator turns on, wiring may be inadequate. | _____ | _____ |
| 8. Is there sufficient space for air circulation around the TV or stereo?   | _____ | _____ |
| 9. Are there plenty of wall electrical outlets, so octopus connections are unnecessary?   | _____ | _____ |
| 10. Are there enough large ashtrays?  | _____ | _____ |
| 11. Are matches and lighters kept out of reach of children, including those long fireplace matches on the hearth or mantel?   | _____ | _____ |
| 12. Do all electrical appliances bear the label of Underwriter's Laboratories?  | _____ | _____ |
| 13. Is a metal tray used under fondue pots and chafing dishes to protect against overflow of blazing alcohol?   | _____ | _____ |

**ATTIC, CLOSETS AND STORAGE ROOM.....**

- 14. Do you keep oily polishing and waxing rags in tight metal containers to prevent combustion? \_\_\_\_\_
- 15. Are you using only nonflammable cleaning fluids? \_\_\_\_\_
- 16. Do you avoid accumulations of paper and combustible materials? \_\_\_\_\_

**BASEMENT AND WORKSHOP.....**

- 17. Are paint thinners, paints and solvents kept in their original containers for identification purposes? \_\_\_\_\_
- 18. Are combustible materials kept away from the furnace, water heater and other sources of heat? \_\_\_\_\_
- 19. Are the furnace, heaters, vents and chimneys inspected and serviced regularly? \_\_\_\_\_
- 20. Are fuses of the proper size for the circuits they protect? \_\_\_\_\_
- 21. Is the dryer lint trap and vent kept clean? \_\_\_\_\_

**GARAGE AND GROUNDS.....**

- 22. Is gasoline for the mower stored in a safety can? \_\_\_\_\_
- 23. Are oil-soaked wiping rags kept in tight metal containers to prevent combustion? \_\_\_\_\_
- 24. Have you removed accumulations of trash and paper? \_\_\_\_\_
- 25. Do you use commercial starter fuels (not gasoline) for barbecue fires, and are barbecue mitts ember proof? \_\_\_\_\_
- 26. Is there a screen on your rubbish burner? \_\_\_\_\_
- 27. Are there dry leaves under porches or wooden stairs, in window sills or anywhere else close to the house? \_\_\_\_\_

## AND NOW, TIME TO DO A SELF-CHECK.....

- |     |  |       |       |
|-----|--|-------|-------|
| 28. | Do you inspect electrical cords frequently and keep them in good condition?  | _____ | _____ |
| 29. | Do you use extension cords only for temporary convenience, never as permanent wiring?                                | _____ | _____ |
| 30. | Do you enforce a "no smoking in bed" rule?   | _____ | _____ |
| 31. | Do you and your family avoid using hair spray near open flames or while smoking?                                     | _____ | _____ |
| 32. | Does everyone in the family know how to call the fire department or dial the operator?                               | _____ | _____ |
| 33. | Does each telephone have the fire department number close to it?   | _____ | _____ |
| 34. | Does your family have a fire escape plan and have your drilled all family members in emergency action?               | _____ | _____ |
| 35. | Do you make sure children aren't left unattended, and instruct babysitters in family fire emergency procedures?      | _____ | _____ |
| 36. | Do all family members (adults) know where gas/electric/water main shutoffs are located and how/when to operate each? | _____ | _____ |

## NOW IT'S TIME TO ADD UP YOUR ANSWERS.....

How many of the 36 questions in the list were checked in the "NO" column? One or two? Your home is pretty fire safe. But remember-just one can cause a tragedy! If you had five or six, you're risking the safety of your family. If you had more than six, you're asking for big trouble. Better take action-NOW!

## SMOKE DETECTORS

Buy a smoke detector and mount it accordingly to the manufacture's directions. It is one of the best and most inexpensive forms of fire insurance. It won't prevent a fire from starting, but it may save your life.

## HOME TOOL KIT LIST

It's a good idea to keep a few necessary tools in the house where you can get to them quickly. Here is a list of suggested tools:

- Flashlight and extra batteries
- Hammer
- Assorted nails, screws, and tacks
- Screwdrivers, straight slot and Phillips
- Masking tape/Duct tape
- Scissors and/or knife
- Extra keys for house and car
- Pliers
- Wrench
- Extra light bulbs
- Water shutoff tool

### **REMEMBER TO KEEP OUT OF REACH OF SMALL CHILDREN**

## PROTECTION

Being alert is the most important thing you can do to protect yourself, your family and your home. Keep this in mind, and you will be on your way to self-protection.

The following safety tips are strongly endorsed by law enforcement officers who feel people who read and heed these suggestions will be much less likely to encounter a problem.

## IF YOUR PROPERTY IS STOLEN

If you can identify recovered stolen property, it will aid the police in returning the items to you. On those items that have no serial number, you may engrave your social security number with a simple etching tool. Personal items such as jewelry may be photographed for future identification. You should have a list of all property you own. Model number, serial number, color and any other identifying information should be recorded. Keep this list somewhere where it will not be stolen along with the property. It should, be kept somewhere other than the home, so it can be used for insurance purposes in case of fire.

## AT HOME ALONE

Use bolt type locks on out side doors and attach one to both the bottom and the top of each door, not in the middle. If you have storm or screen doors, lock them. Chain locks and ordinary door locks have proven ineffective. Keep windows in secluded areas of the house (i.e., in the back, those protected by foliage) locked at all times.

When moving into a new home which was previously occupied, change the locks. You'll have a greater sense of security knowing that no one else has a key to your house.

If you have a house caller, **DO NOT OPEN THE DOOR** unless you are positive of the person's identity. Should the caller be a motorist with a disabled vehicle or someone else in need of assistance, obtain the number the person wants to call and **YOU** call it. If it's a delivery man, have him leave the parcel on the doorstep and do not open the door until after he has left the property. Take the same precautions with a woman house caller as you would a man.

Don't volunteer information to an unknown telephone caller. Often times criminals use this as a means of finding out whether someone is alone. Always leave this type of caller with the impression that someone is with you.

If you receive an obscene phone call, **HANG UP** at once. If the caller persists, contact the police and the phone company. Have your number changed if these calls continue.

If you see someone leering through a window, make every attempt to act as naturally as possible. Walk to the nearest room that has a phone in it and contact the police. Sometimes people are so frightened by events such as that described that they are unable to remember who they are, their address or phone number when they reach the police. Therefore, the police recommend that you have this information posted by each phone so even children can read and use it.

Avoid going into an unlighted backyard alone at night. If you have a chore to do in the backyard, wait until the next day.

Never tell anyone what valuables you have in the house. In fact, it's a good policy not to keep large sums of money around.

Having a dog in the house can be instrumental in deterring a would-be intruder.

Most law enforcement officials do not recommend keeping guns in the home for protection. Few people are adept at the use of guns, and their presence in the home can be extremely dangerous if there are children around.

There are many inexpensive home burglar alarm systems on the market. However, before you purchase one, query the local police as to its effectiveness.

## **WHEN OUT OF THE HOME ALONE**

Be extremely wary of strangers in a restaurant or the theater. Don't give your name to anyone in these surroundings. Keep your life history to yourself. Although it is not recommended, it is sometimes inevitable that you will have to walk alone in the unlighted, secluded area. Be prepared: carry a flashlight and walk away from shrubbery and doorways. If there is a sidewalk, use the portion closest to the street.

When shopping and paying for merchandise, never expose large sums of money. If you have just cashed your allotment check, remove that amount of money you think you will need to shop and hide the rest in a compartment of your handbag. Better still, put the remainder in the bank.

There are many commercial self-protection items which can usually be purchased in drug and hardware stores which feature safety items.

## **BEFORE DEPARTING ON A TRIP**

Leave a house key with one of your trusted neighbors, so that he/she can check on our home daily. This can be done on a reciprocal basis when she's on a trip. (Do not place a house key in the mailbox or under a doormat. That's probably the first two places a burglar would look for one.)

Discontinue newspaper service and have your mail kept at the post office until you return home. (If you are to be away only a few days and do not wish to stop newspaper and mail delivery, then have your neighbor pick up these items daily and hold them for you.)

Ask your neighbor to turn on a light in a different room every day. This gives the appearance of a home that is lived in. Installing an automatic system which turns lights on and off at different times in the day can also be effective. Turning the outside entrance light on each night is almost extending an invitation to a burglar. If they have been casing the area, he will more than likely know that the house is unoccupied.

Make arrangement to have someone mow your lawn regularly. Tall grass and no activity around the house are clues that the house is empty.

Call the police and tell them when you are departing and when you will return. Most police departments will check your home periodically while you're away. Make sure you tell them you have a neighbor with a key who will also be inspecting your home. Otherwise, **your friend** may be apprehended by the police.

## **SEXUAL ASSAULT: PREVENTIVE MEASURES**

Sexual assault is a violent crime, an invasion, and a life threatening experience. It can touch everyone no matter what their age, sex, race or economic status. Every person is a potential victim of sexual assault.

## **AWARENESS**

1. Always lock the car when entering and leaving.
2. Learn about crime prevention tactics. If you are safe from other crimes, you will be safe from sexual assault.
3. Look inside your car to see if anyone is hiding there, even if the door is locked.
4. Always use well-lighted travel routes when traveling alone or after dark; avoid dangerous and unfamiliar areas.
5. If you have car trouble, raise the hood, tie a white cloth around the door handle, lock yourself in and wait for the police. If people stop and offer help, do not get out of the car; ask them to call the police for you.
6. Keep your car in good running order with at least a ¼ tank of gas at all times.
7. If being followed, **do not go home**. Go to a well lighted public place where you can get help.
8. Never pick up hitchhikers.

## **ON THE STREET**

1. Stay alert to where you are and who is around you.
2. Whenever possible, take someone with you.
3. Dress sagely, wearing shoes you can run in and clothes which do not restrict your movements.
4. Keep handbags close to your body and one arm free for emergencies.
5. Be aware that potential attackers may ask questions or strike up conversations.
6. If followed by a car, turn and walk in the opposite direction.
7. If you are being followed, go to a lighted residence or business.
8. Do not go to your car if you see people standing near it.

## **IF CONFRONTED**

Despite all precautions, should you be faced with an attacker, keep yourself together. The choice of whether or not to physically resist can only be made by you. If the attacker(s) is armed, your options are limited.

**Remember:** The highest priority in a sexual assault is to survive with the least amount of psychological and physical injury.

## **IF YOU ARE RAPED.....**

- Preserve evidence
- Do not bathe or douche
- Do not change your physical appearance
- Save clothing and items involved
- Remember as much as you can about the assailant: speech, hair, eyes, clothing, height, physical characteristics

## **CHILDREN ALONE**

At home and all alone. Experts say that many 12 year olds and some 9, 10, and 11 year olds can care for themselves for short periods of time. One researcher found that 25% of third graders had serious trouble coping with self-care.

However, occasions arise when older children may need to care for themselves for a short time. Many schools, youth organizations and community centers offer mini-courses to teach children to answer the phone and the door, to prepare simple meals, to handle emergencies and give simple first aid. Take advantage of these programs, so your older children will be better prepared if they need to be left alone.

### **KEY ADVICE**

It is unwise to have your child wear the key on a necklace. Strangers could pick up on the idea that the child is going home to a house that is probably empty. Also, the key could get in the way at play -- including banging teeth. You may want to purchase small pouches like those that runners use that attach to the sneaker laces.

Always keep an extra key with a neighbor. (No hiding keys under the mat.) Losing a key can be very upsetting for your child. Help your children when they feel upset and praise them for handling a situation alone.

### **RULES FOR KIDS**

- Lock the door once you are home.
- Don't let anyone in the house.
- Don't tell people you are alone.
- If someone calls, tell them your mother or father is not available.
- Don't fight. If there is a problem, write it down, and it will be discussed when everyone is home.
- Don't leave younger brothers and sisters. Let parents take care of the discipline.
- Don't cook or use electrical appliances considered dangerous.

**IMPORTANT NUMBERS**

**EMERGENCIES: 911**



Mom's Work Number: \_\_\_\_\_

Dad's Work Number: \_\_\_\_\_

Doctor's Number: \_\_\_\_\_

Other Family Numbers: \_\_\_\_\_

Friend's Number: \_\_\_\_\_

Neighbor's Number: \_\_\_\_\_

Apartment Manager's/Maintenance Person's Number: \_\_\_\_\_

Grandparents' Numbers: \_\_\_\_\_

Church Number: \_\_\_\_\_

Fleet and Family Support Center: **(425) 304-3367**

Poison Center: **1-800-732-6985**

Information: **1-(Area Code)-555-1212** (Use this if you don't know the number you need!)

## **BABY-SITTING**

Baby-sitting situations are potentially dangerous for the child and the sitter.

### **WHEN HIRING SITTERS:**

- Check background of sitter.
- Know that offenders against children are often known to the family.
- Listen to your child's response after the sitter leaves. Do not rehire any sitter a child fears or dislikes.
- Baby-sitting co-ops share baby-sitters for service using a token method of payment.
- If you are looking for full-time care, certified family home care providers are available. For more information, contact:

1. Family Home Care office, **425-304-3690**.
2. Child Development Center, **425-304-3778**.
3. Volunteers of America (Community Child Care homes and centers), **425-258-4213**.

### **WHEN ACCEPTING SITTING JOB:**

- Check with friends who baby sit for people you don't know.
- Be sure your family knows where you are, the phone number and when you are expected back home.
- Do not give out information to anyone that you are alone with the children.
- Report to your family any pressure or overtones for sexual activity.