

# Index

## • Numerics •

26-1880, VA Form, 143  
140, Air Mobility Command Form (Space-A sign-up), 89  
214, DD Form (certificate of release/discharge), 274–275  
397, DD Form (Death Gratuity Payment), 212  
401(k) retirement plan, 302–303  
403(b) retirement plan, 302  
1172, DD Form (DEERS enrollment) (Web site), 32  
2558, DD Form (allotments from pay), 70, 99  
2642, DD Form (TRICARE claim form), 76  
2648, DD Form (pre-separation counseling checklist), 274, 295  
3286, SGLI Election and Certificate Form, 92  
8283, SGLV Form, 212

## • A •

AAFES (Army and Air Force Exchange Service), 37  
ABCTE (American Board for Certification of Teacher Excellence), 163  
absentee landlord, becoming, 141–142  
ABU (Airman Battle Uniform), 16  
ACE (automated certificate of eligibility) system, 143  
acronyms and abbreviations, 321–340  
additional pays, 62–64  
adjustable compared to fixed-rate mortgages, 117, 118, 144  
administrative separations from service, 278–279  
advocacy organizations, 200–203  
AER (Army Emergency Relief), 213  
AFAS (Air Force Aid Society), 213  
AFSC (Armed Forces Services Corporation) (Web site), 213

Air Force, U.S.  
discontinuance of rank decals for cars, 24  
ranks in, 22, 23  
Air Force Academy (Colorado Springs), 24  
Air Force Aid Society (AFAS), 213  
Air Mobility Command fact sheet (Web site), 15  
Air Mobility Command Form 140 (Space-A sign-up), 89  
aircrews, extra pay for, 62  
Airman Battle Uniform (ABU), 16  
Airmen and Family Support Center, 43. *See also* FSC (Family Support Center)  
allotments from pay, 68, 70, 99–100, 123  
allowances, financial  
Basic Allowance for Housing (BAH), 39, 65–66, 68, 131–133  
Basic Allowance for Sustenance (BAS), 64–65  
clothing, 65  
Cost of Living Allowance (COLA), 64, 95, 287  
dislocation allowance (DLA), 66  
exemption from tax, 132  
Family Separation Allowance, 66, 226  
per diem, 65  
personal allowances to high-ranking officers, 71  
temporary lodging overseas, 66  
America Supports You (Web site), 198–199, 258  
American Board for Certification of Teacher Excellence (ABCTE), 163  
American Telecommuting Association (Web site), 158  
*An Analysis of Military Disability Compensation* (Buddin), 210  
anxiety  
children's moving, 171  
managing during deployment, 252–253, 268–269  
post-traumatic stress disorder (PTSD), 206, 209–210, 235

Armed Forces Services Corporation (AFSC) (Web site), 213  
 Armed Forces Vacation Club, 259  
 Army, U.S., ranks in, 22, 23  
 Army and Air Force Exchange Service (AAFES), 37  
 Army Community Services, 43. *See also* FSC (Family Support Center)  
 Army Emergency Relief (AER), 213  
 arts and crafts center, 41–42  
 asset transfer strategies, estate planning, 128  
 authorized healthcare providers, defined, 74, 75  
 auto hobby shop, 44–45  
 automated certificate of eligibility (ACE) system, 143  
 automatic debits from checking account, 100  
 automobile insurance (Web site), 106–107  
 aviation officer specialty pay, 63

## • B •

bad-conduct discharge, 279  
 BAH (Basic Allowance for Housing), 65–66, 68, 131–133  
 banking, 45, 101  
 BankRate.com (Web site), 116, 117  
 Barber, Allison (Deputy Asst. Sec. of Defense), 198  
 barracks and dorms overview, 35  
 base (facility). *See* installation  
 base exchange (BX), 37–39, 308  
 base pay, 62, 71, 94–95, 284–285  
 Basic Allowance for Housing (BAH), 65–66, 68, 131–133  
 Basic Allowance for Subsistence (BAS), 39, 64–65  
 beneficiary designations, estate planning, 128–129  
 Beneficiary Web Enrollment (Web site), 33  
 benefits. *See also* veteran's benefits  
 civilian employer compared to military, 297–304  
 community services. *See* community network

compensation. *See* compensation  
 deployment-related, 225–227, 240  
 education. *See* education  
 employment of spouses, 156–157, 308  
 Guard and Reserve, guide for, 192–193  
 healthcare. *See* healthcare benefits  
 housing. *See* housing  
 legal assistance, 90–92, 188, 207–208, 277–278, 314  
 post-death of spouse, continuation of, 213  
 retirement. *See* retirement  
 Social Security, 212, 290–291  
 travel, 10, 14, 307–308, 313. *See also* space available (Space-A) travel  
 unemployment compensation for spouses, 163, 194  
 bill paying, automatic methods for, 99, 100  
 billeting/lodging facilities, 35, 66, 90  
 blogging during deployment, 264  
 bonuses, special pay, 63, 64, 71  
 brain injuries, 206  
 Bucci, Stephen R. (author)  
*Credit Repair Kit For Dummies*, 318  
 Buddin, Richard J. (author)  
*An Analysis of Military Disability Compensation*, 210  
 budgeting, 224  
 business lease termination right, 91  
 buying a house, 137–144  
 BX (base exchange), 37–39, 308

## • C •

CAC (Common Access Card), 81  
 car insurance, 106–107  
 care packages, 265–266  
 career assessment for transition to civilian employment, 294–295  
 Career Status Bonus (CSB/REDUX), 95, 284–285  
 CareerOneStop (Web site), 296  
 casualty assistance officer, 211–213  
 CDC (child development center), 43–44, 169–170  
 ceremonies  
 change of command, 27, 56  
 Dining In/Out, 54–55

- etiquette overview, 25–28
- promotion, 55
- retirement, 27, 56
- retreat and reveille, 27
- certificate of eligibility for VA loan, 143
- certification requirements and relocating employment, 163
- CGMA (Coast Guard Mutual Aid), 213
- CGX (Coast Guard Exchange), 37
- change of command ceremony, 27, 56
- chapel, 46, 48, 57, 241
- chaplain, 46, 187, 241
- CHCBP (Continued Health Care Benefit Program), 188, 276
- child development center (CDC), 43–44, 169–170
- childcare
  - center as anchor for child during deployment, 255–256
  - flexible spending plan, 303
  - options for, 43–44, 168–171
  - reimbursement for volunteers, 158
- children
  - challenges to marital relationship, 184
  - childcare options, 43–44, 158, 168–171, 255–256, 303
  - college cost planning, 119–121
  - communicating with, 249–251
  - deployments
    - behavior expectations, 254
    - caregiver and teacher roles, 255–256
    - emotional issues, 231, 234, 247–248, 252–253
    - expectations about contact with parent, 254–255
    - informing deployed parent about family situation, 253–254
    - maintaining routines during, 248–249
    - parental absence issue, 167
    - sharing responsibilities during, 256–257
  - divorce, relationship to, 188–189
  - education of, 43, 119–121, 171–174, 214
  - extra-curricular programs for, 192
  - fitness center restrictions, 41
  - grassroots movements to support military, 197
  - grief support for survivor, 213, 214–215
  - guardians in will planning, 125
  - introduction, 167
  - life insurance for, 103
  - military ID rules for, 34
  - moving challenges, handling, 171, 174–177
  - national anthem etiquette, 26
  - sharing information with deployed servicemember, 267–268
  - space available (Space-A) travel, 307–308
  - Youth and Teen Center, 44, 176, 251
- chow hall facilities, 39
- churches
  - childcare at, 169
  - on-base chapel, 46, 48, 57, 241
- civilian careers, post-transition
  - employer benefits evaluation, 297–304
  - transition resources, 292–297
- Class 6 store, 39
- classified ads, 162
- clothing allowance, 65
- clubs
  - food/entertainment, 40
  - overview, 47–48, 57
  - spouse clubs, 16, 47–48, 242–243
  - vacation, 259
- Coast Guard, U.S., ranks in, 22, 23
- Coast Guard Academy (New London), 24
- Coast Guard Exchange (CGX), 37
- Coast Guard Mutual Aid (CGMA), 213
- COLA (Cost of Living Allowance), 64, 95, 287
- College Board (Web site), 120
- college education
  - in-state tuition benefit, 194
  - investing tax-free money in, 72
  - planning for children's, 119–121, 173–174, 214
  - servicemember benefits, 10, 150–154, 155, 163, 275, 313
  - spouse's benefits, 154–155, 308
- Combat Dining Out, 55
- combat zone pay, exclusion from taxes, 72
- Comfort Zone Camps (Web site), 215
- commissary, 16, 36–37, 308
- commission, officer's, for warrant officers, 21

- commissioned officers
    - ranks among, 21, 22
    - sources of commission, 24
  - commodities, risks of investing in, 320
  - Common Access Card (CAC), 81
  - communication
    - importance for military families, 179–185, 263–265
    - security issue, 148, 199, 263–264
  - community network
    - accessing for employment assistance, 158
    - as children's school options
      - resource, 171
    - establishing post-move, 146–147
    - Fisher House Foundation, 196
    - grassroots efforts to support troops, 196–199
    - for Guard and Reserve, 192–193
    - introduction, 191–192
    - keeping in touch with friends/family, 177
    - maintaining through multiple moves, 147
    - off-base deployment support, 245
    - post-retirement connections, 289
    - spousal friendships, 310
    - state-level, 193–195
    - support overview, 10–11
    - TMC, 200–203
    - USO, 195
    - Web-based, 147–148, 199–200
  - company grade officer, defined, 25
  - compensation. *See also* allowances
    - base pay, 62, 71, 94–95, 284–285
    - incentive pay, 71
    - introduction, 61
    - overtime pay in civilian employment, 304
    - pay statement, 67–70
    - pay taken in lieu of leave, 71
    - retirement pay, 283–286
    - sources of pay overview, 61–67
    - specialty pays, 62, 63, 64, 71
    - taxes, 68, 70–72
  - compound interest and investment
    - appreciation, 108–109, 110
  - cessionaires in exchange malls, 38
  - Connect and Join (Web site), 253
  - contact information, keeping current, 50–51
  - Continued Health Care Benefit Program (CHCBP), 188, 276
  - contract housing availability, 134
  - CONUS (continental United States)
    - gas stations on base, 38
    - healthcare benefits, 74, 83, 85, 298
    - housing allowance in, 132
    - Military OneSource counseling, 244
  - conventional home loan, 117, 118, 144
  - COOL (Credentialing Opportunities On-Line) (Web site), 296
  - co-ops, childcare, 168
  - Cost of Living Allowance (COLA), 64, 95, 287
  - cost of working outside the home,
    - calculating (Web site), 157
  - court-martial and punitive discharge, 279–280
  - Coverdell Education Savings Account, 72
  - Credentialing Opportunities On-Line (COOL) (Web site), 296
  - credit history development, 101–102, 318
  - Credit Repair Kit For Dummies* (Bucci), 318
  - credit report, free annual (Web site), 102
  - credit score, 101
  - CSB/REDUX (Career Status Bonus), 95, 284–285
  - custodian designation, will planning, 125
  - customs and courtesies. *See also*
    - ceremonies
      - introduction, 19
      - myths compared to realities, 19–20
    - protocol (party), 29–30
    - rank and hierarchy, 20–25
    - saluting, 25, 26
    - spousal responsibilities and freedoms, 24, 25, 28–29
- D •
- DD Form 214 (certificate of release/discharge), 274–275
  - DD Form 1172 (DEERS enrollment) (Web site), 32
  - DD Form 2558 (allotments from pay), 70, 99
  - DD Form 2642 (TRICARE claim form), 76
  - DD Form 2648 (pre-separation counseling checklist), 274, 295
  - DDESS (Domestic Dependent Elementary and Secondary Schools), 173
  - death certificate, 212

- Death Gratuity Payment (DD Form 397), 212
- death or disability of family member.  
*See also* estate planning
- disability, dealing with, 205–210
- introduction, 205
- surviving servicemember's death, 210–216
- DEERS (Defense Enrollment Eligibility Reporting System), 31–33
- Defense Commissary Agency (DeCA), 36
- Defense Finance and Accounting Service (DFAS) (Web site), 70, 188, 226
- Defense Manpower Center contact information, 33
- dental insurance, 84–85, 299
- dental officers, bonus pay, 63
- Department of Defense Dependents Schools (DoDDS), 173
- Department of Defense Education Activity (DoDEA), 172–173
- Dependence and Indemnity Compensation (DIC), 212
- deployments
- benefits related to, 225–227, 240
  - children
    - behavior expectations, 254
    - caregiver and teacher roles, 255–256
    - emotional issues, 231, 234, 247–248, 252–253
    - expectations about contact with parent, 254–255, 257
    - informing deployed parent about family situation, 253–254
    - maintaining routines during, 248–249
    - parental absence issue, 167
  - homeownership maintenance responsibilities, 137
  - long-distance relationships, handling, 180–182, 263–269
  - overview, 4
  - preparation
    - emotional issues, 227–235
    - financial planning, 222–225, 240
    - introduction, 219
    - myths compared to realities, 219–220
    - powers of attorney, 220–222
    - special benefits from, 225–227
    - psychological phases of, 227–235
    - sharing responsibilities during, 248, 256–257
    - stress management, 236–237, 250, 252–253, 268–269
    - support of living on base during, 18
    - traditional family support options, 239–245
- DFAS (Defense Finance and Accounting Service) (Web site), 70, 188, 226
- DH (Darling Husband), defined, 16
- DIC (Dependence and Indemnity Compensation), 212
- dining hall facilities, 39
- Dining In, 54–55
- Dining Out, 28, 54–55
- direct deposit of paycheck, setting up, 225–226
- disability, dealing with, 205–210
- disability insurance for spouse, 104, 300
- DisabilityInfo.gov (Web site), 209
- discharge from military. *See* transitioning out of military
- discounts for servicemembers and families, 309
- discretionary allotments from pay, 70, 99
- dishonorable discharge, 279
- dislocation allowance (DLA), 66
- diving duty specialty pay, 63
- divorce, 187–189
- do it to yourself (DITY) moving, defined, 16
- document storage online, 223
- DoDDS (Department of Defense Dependents Schools), 172–173
- DoDEA (Department of Defense Education Activity), 172–173
- Domestic Dependent Elementary and Secondary Schools (DDESS), 173
- dorms and barracks overview, 35
- double taxation elimination between states, 91
- down payment on home purchase, 117, 118–119
- Drake, Thelma (congressional representative), 203
- dress code
- in clubs, 40
  - communicating for social events, 29, 30
  - fitness center, 41

driver's license renewal requirements,  
waiving for military, 193  
drop-in childcare, 168  
durable power of attorney for healthcare,  
126–127, 221  
DW (darling wife), 50

## ● E ●

EAP (Employee Assistance Program), 187  
early career separation, 280–281  
eating facilities overview, 39–40  
education. *See also* college education  
children's pre-college, 43, 171–174  
civilian employer compared to military  
benefits, 304  
counseling during separation  
planning, 275  
extra-curricular programs for  
children, 192  
need for flexibility in pursuing, 13  
officer and enlisted levels of, 20  
for portable careers, 158–159  
professional military, 150  
summary of benefits, 309, 313  
eligibility certificate for VA loan, 143  
ELS (entry level separation), 279  
e-mail for friendship network maintenance,  
147  
emergency reserve fund, 100–101, 225  
emotional issues in military life stresses.  
*See* family dynamics  
Employee Assistance Program (EAP), 187  
Employer Support of the Guard and  
Reserve (ESGR) (Web site), 193  
employment  
civilian compared to military benefits,  
297–304  
protecting Guard and Reserve members'  
civilian, 91, 193, 227  
spouse's civilian, 13, 155–163,  
184–185, 308  
transitioning to civilian, 275, 294–295  
unemployment benefits for spouses,  
163, 194  
Enlisted Club, 40  
enlisted personnel, ranks among, 21, 23

Enlisted Spouses' Club, 47  
entry level separation (ELS), 279  
EOB (Explanation of Benefits), TRICARE, 85  
ESGR (Employer Support of the Guard and  
Reserve) (Web site), 193  
estate planning  
death of spouse, actions after, 212  
durable power of attorney for healthcare,  
126–127, 221  
financial power of attorney, 127, 221  
introduction, 123–124  
living trust, 126  
living will, 127, 221  
will, 125  
events  
Dining In/Out, 28, 54–55  
going-away parties for moving, 175  
Hail and Farewell, 52  
holiday parties, 53  
introduction, 28  
military balls, 28  
eviction protection, 91  
exchanges, base/post (BX/PX), 37–39, 308  
Executor's Resource (Web site), 222  
expectations, managing in changing  
situations, 182–183, 254–255, 257  
expenses, monthly, assessment of, 97–99  
Explanation of Benefits (EOB), TRICARE, 85  
extended family communication during  
deployment, 268

## ● F ●

Family Advocacy Program (FAP), 48, 57,  
187  
family childcare (FCC) program, 170  
family dynamics  
among military families, 11  
children. *See* children  
death or disability of family member,  
205–216  
deployments. *See* deployments  
expectations, managing in changing  
situations, 182–183, 254–255, 257  
marriage and relationship. *See* marriage  
and relationship

- moving challenges, 171, 174–177, 213, 310  
 overview, 4  
 post-traumatic stress disorder (PTSD),  
 206–207  
 stress management. *See* stress  
 management  
 Family Readiness Assistant, 242  
 Family Readiness Group (FRG), 241–242  
 Family Separation Allowance, 66, 226  
 Family Servicemembers' Group Life  
 Insurance (FSGLI) (Web site), 94, 103  
 Family Support Center (FSC). *See* FSC  
 (Family Support Center)  
 family support facilities overview, 42–44  
 fatigue uniform (ABU), 16  
 FCC (family childcare) program, 170  
 FHA (Federal Housing Administration)  
 home loan, 117, 143  
 field grade officer, defined, 25  
 financial aid for college expenses, 120, 153  
 financial calculator for down payment  
 planning (Web site), 119  
 financial issues and benefits. *See also*  
 compensation  
 allotments from pay, 68, 70, 99–100, 123  
 avoiding scams related to, 319  
 big expense saving guidelines, 113–114  
 challenges to marital relationship, 184  
 college costs, 119–121, 153  
 credit history development, 101–102  
 for deployments, 222–225, 240  
 emergency reserve fund, 100–101, 225  
 estate planning, 123–129  
 home purchase, 115–119  
 insurance types, 102–107  
 introduction, 97  
 investing guidance, 107–111  
 monthly expenses assessment, 97–99  
 overview, 3  
 retirement, 94–95, 108–109, 110, 121–123,  
 283–287  
 financial power of attorney, 127, 221  
 Fisher, Elizabeth (Fisher House  
 founder), 196  
 Fisher, Zachary (Fisher House  
 founder), 196  
 Fisher House Foundation (Web site), 196  
 fitness and sports center, 41, 169  
 fitness-for-duty status, 207  
 fixed-rate compared to adjustable  
 mortgages, 117, 118, 144  
 flag, U.S., respect for, 26–27  
 flag officer, defined, 25  
 Flat Daddies/Flat Mommies (Web site), 254  
 flexibility, importance of, 12–15, 182  
 flexible spending plan/flex-account,  
 303–304  
 flipping (rehabilitating) a property,  
 140–141  
*Flipping Houses For Dummies*, 141  
 food allowance (BAS), 39, 64–65  
 foreclosure protection for  
 servicemembers, 91  
 foreign countries, assignments in.  
*See* overseas assignments  
 foreign language proficiency specialty  
 pay, 63  
 401(k) retirement plan, 302–303  
 403(b) retirement plan, 302  
 frame hobby shop, 42  
 Freedom Walks, 199  
 FRG (Family Readiness Group), 241–242  
 FSC (Family Support Center)  
 deployment support resource, 239–240  
 dual active-duty spouses assignment  
 planning, 161  
 employment assistance, 158  
 identification by service, 43  
 moving support, 87–88, 147  
 as on-base service, 57  
 summary of benefit, 309, 315  
 Web site, 88  
 FSGLI (Family Servicemembers' Group Life  
 Insurance) (Web site), 94, 103  
 full-time childcare options, 169  
 fundraiser events, 52
- **G** ●
- gaining unit, defined, 50  
 gas stations, on-base, 38  
 general discharge, 278  
 general officer, defined, 25  
 get-rich-quick schemes, avoiding, 318  
 golf ball theory of life, 234  
 Good Grief Camp for Young Survivors, 214

grassroots efforts to support troops, 196–199  
 grief process, 214  
 Grog bowl, 54  
 Guard and Reserve  
   childcare options for, 170–171  
   employment rights of, 91, 193, 227  
   guidance for benefits (Web site), 192–193  
   healthcare program, 74, 82–84  
   MGIB educational benefit, 151, 153  
   VA loan eligibility, 118  
 guardians for children, will planning, 125  
 gym (fitness center), 41, 169

## • H •

Hail and Farewell event, 52  
 haircare facilities, 38  
 Hardship Duty Pay, 62  
 Hazardous Duty Incentive Pay, 62  
 Hazardous Duty Incentive Pay for Flying, 62  
 health insurance reinstatement right, 91  
 health savings account, 303  
 healthcare benefits. *See also* MTF (military treatment facility); TRICARE  
   after death of spouse, 213  
   CHCBP, 188, 276  
   civilian compared to military, 78, 297–298  
   durable power of attorney for healthcare, 126–127, 221  
   flexible spending plan, 303–304  
   in retirement, 287–288  
   summary of family, 308, 312  
   transitioning out of service, 276  
 Hero Salute program, Anheuser Busch parks, 259  
 Heroes Mile program, 196  
 High 36 Retirement System, 284, 285  
 high school academic requirements, state differences, 171  
 HMO (Health Maintenance Organization), TRICARE Prime as, 74  
 holiday parties, 53  
*Home Buying For Dummies*, 139  
 home foreclosure protection, 91  
 home-based working moms (Web site), 158  
 homeowner's insurance, 104–105, 116

homeschooling (Web site), 172  
 honorable discharge status, 278  
 Hostile Fire and Imminent Danger Pay, 62  
 housing  
   adjusting to changing, 13  
   allowance for, 65–66, 68, 131–133  
   introduction, 131  
   off-base options  
     buying, 72, 115–119, 137–144, 192, 314  
     introduction, 135–136  
     leasing/renting, 133, 136–137, 139–140  
     rehabilitating property (flipping), 140–141  
     renting your property to others, 141–142  
   on-base options, 35, 134–135  
   overview of types, 35  
   relocating/moving tips, 145–148  
   summary of benefit, 313  
 Housing and Urban Development, U.S. Department of (Web site), 116, 117  
 Hug a Hero (Web site), 254

## • I •

ID card, obtaining, 34  
 identity theft through e-mail scams, 318  
 incentive pay, 71  
 income taxes. *See* taxes  
 ING Direct (Web site), 101, 109, 119  
 ING Orange Savings Account, 101, 109, 119  
 injured servicemembers, scam about, 317  
 installation  
   as American island in overseas assignments, 14  
   auto hobby shop, 44–45  
   banking, 45  
   benefits overview, 18  
   child development center (CDC), 43–44, 169–170  
   clubs and groups overview, 47–48  
   DEERS enrollment, 31–33  
   eating facilities, 39–40  
   family support options  
     chapel, 46, 48, 57, 241  
     family advocacy program, 48, 57, 187  
     Family Readiness Group (FRG), 241–242  
     Family Support Center. *See* FSC

- online support for deployments, 243–244
  - overview, 42–44
  - spouse clubs, 16, 47–48, 242–243
  - housing options, 35, 134–135
  - ID card, obtaining, 34
  - introduction, 17–18, 31
  - Military Treatment Facility. *See* MTF (Military Treatment Facility)
  - MWR facilities, 41–42
  - overview of types, 16
  - responsibilities of, 18
  - schools, 172–173
  - shopping facilities, 16, 36–39, 308
  - Spouses' Club, 48
  - in-state tuition option for servicemembers, 163
  - insurance
    - automobile, 106–107
    - disability, 104, 300
    - health. *See* healthcare benefits
    - homeowner's, 104–105, 116
    - life. *See* life insurance
    - long-term care, 300–301
    - Private Mortgage Insurance (PMI), 118, 143
    - property, 104–106, 116
    - renter's, 105
  - inter-service rivalry, 27
  - interest rate reduction benefit on loans, 90
  - interest rates and mortgage choices, 117, 144
  - Internet. *See* Web-based resources
  - investing guidance
    - college education, 72
    - compound interest and investment appreciation, 108–109, 110
    - purpose and method choice, 107–108, 109, 111
    - rental real estate, 141–142
    - retirement, 72, 108, 109, 111, 277, 291–292, 302
    - scams to avoid, 319–320
  - Investing in an Uncertain Economy For Dummies*, 320
  - IRA (Individual Retirement Account), 108
- J •
- JAG (judge advocate general) bonus, 63
  - job fairs, 162
  - Joint Operational Support Airlift Center (OSA) (Web site), 88
  - Joint Spouses' Luncheon, 47
  - junior grade officer, defined, 25
- K •
- Kübler-Ross, Elisabeth (author)
    - On Death and Dying*, 214
- L •
- landlord responsibilities, 141–142
  - language, introduction to military jargon, 16–17
  - late career separation, 281–282
  - lawyers, military (JAG), bonus, 63
  - leasing a house, 133, 136–137, 139–140
  - leave (paid vacation), 66–67, 68
  - leave and earnings statement (LES), 61, 67–70
  - Legal Assistance Center (Web site), 92
  - legal issues and resources
    - appealing medical review board decision, 207–208
    - for divorce, 188
    - legal problems as reason to join military, myth of, 20
    - rights and protections for servicemembers, 90–92
    - summary of benefits, 314
    - upon separation, 277–278
  - LES (leave and earnings statement), 61, 67–70
  - life events, updating DEERS for, 32–33
  - life insurance
    - for children, 103
    - civilian compared to military, 301–302
    - Family Servicemembers' Group Life Insurance (FSGLI), 94, 103
    - Servicemembers' Group Life Insurance (SGLI), 92–93, 102–103, 301, 314

life insurance (*continued*)

Traumatic Injury Protection coverage, 93–94

Veteran's Group Life Insurance (VGLI), 93, 277, 301

Web sites for outside agencies, 93

line compared to nonline officers, 21

liquor store, on-base, 39

living trust, 126

living will, 127, 221

local bank account, 45

lodging/billeting facilities, 35, 66, 90

long-distance relationships, handling, 180–182, 263–269. *See also* deployments

long-term care insurance, 300–301

long-term disability insurance, 300

## • M •

mail call, 266

mail-order exchange shopping, 37

Marine Corps Community Services, 43. *See also* FSC (Family Support Center)

Marine Corps Exchange (MCX), 37

Marines, U.S., ranks in, 22, 23

marriage and relationship

children as challenge to, 184

communication, 179–185

deployment, connectivity during, 180–182, 263–269

divorce, 187–189

financial challenges to, 184

introduction, 179

setting aside couple time, 186

spousal employment effects on, 184–185

support and counseling, 187

MCX (Marine Corps Exchange), 37

Meals Ready to Eat (MREs), 16

medical benefits. *See* healthcare benefits

medical clinic, on-base. *See* MTF (military treatment facility)

Medical Evaluation Board (MEB), 207

medical officers, bonus pay, 63

medical retirement, 208, 210

medical review board, 207

medical separation from service, 207, 210

medical transcription as portable

employment option (Web site), 159

Medicare and TRICARE, 288

mental health, PTSD (post-traumatic stress disorder), 206, 209–210, 235. *See also*

family dynamics

Merchant Marine Academy (Kings Point), 24

mess hall facilities, 39

MGIB (Montgomery GI Bill)

introduction, 10

provisions of, 150–152

summary of benefit, 313

VA as administrator of, 275

Web site, 155

mid-grade officer, defined, 25

military balls, 28

military benefits. *See* benefits

military clause in housing lease

agreement, 133

The Military Coalition (TMC), 200–203

military family life/culture

benefits of. *See* benefits

civilian life, compared to, 9

deployments. *See* deployments

diversity of people in, 20

effects on family. *See* family dynamics

equalizing nature of, 17

flexibility, importance of, 12–15, 182

installation, residing on. *See* installation

introduction, 1–5

language/jargon, introduction to, 16–17

marking milestones, 55–57

overview, 9–11

support resources on base, 57

unit, connecting to, 49–55

Military Hire (Web site), 296

Military HOMEFRONT (Web site), 145–146

military ID card, obtaining, 34, 214

Military Job Zone (Web site), 296

military married to military, special

benefits for, 133, 160–161

Military Officers Association of America

(MOAA) (Web site), 203, 210, 296

Military OneSource service, 88, 145, 187,

209, 244

Military Spouse and Family Legacy

Association (Web site), 203

- Military Spouse Career Advancement Account, 159
- military spouse preference (MSP) program, 160–161
- military treatment facility (MTF). *See* MTF (military treatment facility)
- Military.com Transition Center (Web site), 296
- MilSpouse.org (Web site), 209
- MOAA (Military Officers Association of America) (Web site), 203, 210, 296
- money market account for savings, 101, 107, 119
- Monster.com (Web site), 296
- Montgomery GI Bill (MGIB). *See* MGIB (Montgomery GI Bill)
- Month of the Military Child, 177
- monthly expenses assessment, 97–99
- Morale, Welfare and Recreation (MWR) programs, 37, 41–42, 259
- mortgage
- assessing types of, 117, 118, 142–144
  - debt compared to gross income, 115, 116
  - Private Mortgage Insurance (PMI), 118, 143
  - total payment compared to gross income, 115, 116
- move-in housing allowance, overseas, 66, 133
- movie theater, on-base, 42
- moving
- advantages of starting anew, 310
  - after death of spouse, 213
  - children's challenges, 171, 174–177
  - in conjunction with deployment, 235
  - dislocation allowance, 66
  - do it to yourself (DITY) version, 16
  - family challenges, 171, 174–177, 213, 310
  - Family Support Center, 87–88, 147
  - going-away parties, 175
  - housing tips, 145–148
  - move-in allowance for overseas assignments, 66, 133
  - pet transfer challenge, 176
  - at separation from service, 275
  - sponsors for, 50
  - spouse employment and education challenges, 158–159, 163
  - TLF housing, 35
  - Mr. Vice (at Dining In/Out), 54
  - MREs (Meals Ready to Eat), 16
  - MSP (military spouse preference) program, 160–161
  - MTF (military treatment facility)
    - civilian healthcare, compared to, 298
    - function of, 45–46
    - TRICARE, relationship to, 75, 77, 78
    - Web site, 77
  - Mutual Funds For Dummies*, 111, 292
  - MWR (Morale, Welfare and Recreation) programs, 37, 41–42, 259
- N ●
- names, courtesies about, 24
- national anthem, 26, 27, 42
- National Association of Child Care Resources and Referral Agencies (NACCRRA) (Web site), 170
- National Association of Education of Young Children (NAEYC), 43
- National Association of Home Based Businesses (Web site), 158
- National Guard servicemembers. *See* Guard and Reserve
- National Hire Veterans committee (Web site), 296
- National Military Family Association (NMFA) (Web site), 203
- Naval Academy (Annapolis), 24
- Navy, U.S., ranks in, 22, 23
- Navy Exchange Service Command (NEX), 37
- Navy Fleet and Family Support Center, 43. *See also* FSC (Family Support Center)
- Navy Marine Corps Relief Society (NMCRS), 213
- net pay on LES, 68
- network, community. *See* community network
- network healthcare providers, defined, 74
- networking for job search, 162, 297
- newsletter, unit, 51
- NEX (Navy Exchange Service Command), 37
- NMCRS (Navy Marine Corps Relief Society), 213

NMFA (National Military Family Association) (Web site), 203  
 Non-Commissioned Officers' Club, 40  
 Non-Commissioned Officers Association (Web site), 296  
 nondiscretionary allotments from pay, 70, 99  
 nonline compared to line officers, 21  
 non-network healthcare providers, defined, 74  
 non-participating providers, TRICARE, 75  
 nuclear power training duty bonus for Naval officers, 63  
 Nurse Licensure Compact, 163

## • 0 •

occasional childcare, 168  
 occasional/drop-in childcare, 168  
*Occupational Outlook Handbook* (Dept. of Labor) (Web site), 156  
 OCONUS (outside CONUS). *See* overseas assignments  
 OCS (Officers Candidate School), 24  
 off-base services and facilities. *See also*  
   community network  
   childcare options, 170  
   deployment support network, 245  
   housing options  
     buying, 72, 115–119, 137–144, 192, 314  
     introduction, 135–136  
     leasing/renting, 133, 136–137, 139–140  
     rehabilitating a property (flipping), 140–141  
     renting your property to others, 141–142  
 Officer Training School (OTS), 24  
 officers, commissioned  
   ranks among, 21, 22  
   sources of commission, 24  
 Officers Candidate School (OCS), 24  
 Officers' Club, 40  
 Officers' Spouses' Club (OSC), 16, 47  
 OHA (Overseas Housing Allowance), 66, 133  
 OMK (Our Military Kids), 170–171  
 on-base services and facilities. *See* installation  
*On Death and Dying* (Kübler-Ross), 214

online resources. *See* Web-based resources  
 Operation ReMax, 159  
 Operation Transition Bulletin Board, DoD (Web site), 296  
 operational security (OpSec), 264  
 OSC (Officers Spouses Club), 16, 47  
 OTH (under other than honorable) conditions discharge, 279  
 OTS (Officer Training School), 24  
 Our Military Kids (OMK), 170–171  
 overseas assignments  
   banking, 45  
   Department of Defense Dependents Schools (DoDDS), 173  
   familiarity of shoppettes, 39  
   gasoline discounts on base, 38  
   healthcare benefits, 79, 85  
   housing allowance for off-base housing, 66, 133  
   Military OneSource counseling, 244  
   overview, 14  
   sponsors for, 50  
 Overseas Housing Allowance (OHA), 66, 133  
 overtime pay in civilian employment, 304  
 ownership classifications for estate transfer, 127–128

## • p •

package store, on-base, 39  
 parenting. *See* children  
 parking privileges based on rank, 24  
 participating providers, TRICARE, 75  
 part-time childcare, 168–169  
 Pass and ID office, 34  
 Patriot Express Pilot Loan Initiative, 192  
 pay, military. *See* compensation  
 pay taken in lieu of leave, 71  
 payday loans, avoiding, 100, 320  
 PCM (primary care manager), 77  
 PCS (permanent change of station). *See also* moving  
   in conjunction with deployment, 235  
   defined, 16  
   relocating tips, 145  
   sponsors for, 50  
   TLF housing for moving families, 35

- PEB (Physical Evaluation Board), 207  
pensions in civilian employment, 303  
Pentagon Federal Credit Union (Web site), 101  
per diem allowance (Web site), 65  
permanent compared to temporary disability retirement, 208  
personal allowances to high-ranking officers, 71  
personal development programs, 309  
*Personal Finance Workbook For Dummies*, 103, 114, 222, 300, 318  
personal property, estimating value of, 105–106  
pet moving challenge, 176  
Petroleum, Oil & Lube (POL) coupons, 38  
pharmacies, options for filling prescriptions, 80  
philanthropy, spouses clubs as sources of, 243  
phishing schemes, e-mail, 318  
phone communication during deployment, 264–265  
Physical Evaluation Board (PEB), 207  
physical exam, pre-separation, 276  
pilots, extra pay for, 62, 63  
PMI (Private Mortgage Insurance), 118, 143  
Point of Service option for TRICARE Prime, 78, 79  
POL (Petroleum, Oil & Lube) coupons, 38  
portability of careers for spouses, 159  
post. *See* installation  
Post 9/11 GI Bill, 152–153  
post exchange (PX), 37–39, 308  
post-traumatic stress disorder (PTSD), 206, 209–210, 235  
power of attorney  
for deployments, 220–222  
financial, 127, 221  
for healthcare, 126–127, 221  
for military beneficiary, 33  
PPO (preferred provider option), TRICARE Extra as, 76  
prescription drug benefit, 80, 84, 299  
pre-separation counseling, 295  
primary care manager (PCM), 77  
Private Mortgage Insurance (PMI), 118, 143  
probate court process for estate distribution, 126  
professional associations for job search, 162  
professional development programs, 309  
professional military education, 150  
promotion ceremony, 55  
promotion opportunities, 150  
property insurance, 104–106, 116  
property management company, 142  
protocol (party/social), 29–30  
psychological issues. *See* family dynamics  
PTSD (post-traumatic stress disorder), 206, 209–210, 235  
public school systems, checking on Internet, 172  
punitive discharge, 278, 279–280  
purchase of home, 72, 115–119, 137–144, 192  
PX (post exchange), 37–39, 308
- *Q* •
- quarantine, pet, 176
- *R* •
- radio programs in support of military families, online, 200  
rank and hierarchy, 20–25, 62  
RAP (Relocation Assistance Program), 275  
Rapids Site Locator (Web site), 33  
rations, field (MREs), 16  
real estate field as portable employment option, 159  
real estate taxes, 116  
records, military, preparation for separation, 274–275  
recreational activities and children's transitions, 175  
RecruitMilitary.com (Web site), 296  
Red Cross, scam impersonating, 317  
reenlistment bonus, 63  
rehabilitating (flipping) a property, 140–141  
relocating. *See* moving  
Relocation Assistance Program (RAP), 275  
rental real estate, managing, 141–142  
renter's insurance, 105  
renting a house, 133, 136–137, 139–140

- Reserve, servicemembers in. *See* Guard and Reserve
- residency, changing state, 194
- resource and referral (R&R) programs for childcare, 170
- respect and marriage relationship, 183–184
- retirement
- calculation of benefit, 94–95, 283–286
  - ceremony for, 27, 56
  - civilian compared to military benefits, 302–303
  - civilian world, returning to, 289
  - compound interest and appreciation, 108–109, 110
  - continued relationship with military in, 56
  - financial benefits of, 280–287, 311–312
  - introduction, 283
  - investment vehicles for, 72, 108, 109, 111, 192, 277, 291–292, 302
  - medically required, 208, 210
  - saving for ultimate, 121–123, 290–292
  - sources for, 109
  - Thrift Saving Plan (TSP), 72, 108, 109–111, 277, 302
  - transferring TSP funds to civilian plan, 277
  - Web site, 95
- retreat ceremony, defined, 27
- reveille ceremony, defined, 27
- RoboForm software (Web site), 223
- roster, unit, 50–51
- ROTC (Reserve Officer Training Corps), 24
- Roth IRA, 108, 111, 292
- R&R (resource and referral) programs for childcare, 170
- RSVP responsibilities for social events, 29
- Rules of the Mess for Dining In/Out, 54
- S •
- SAC (school-age care) program, 43, 169
- saluting, 25, 26
- savings accounts
- big expense saving, 113–114
  - Coverdell Education Savings Account, 72
  - health savings account, 303
  - ING Orange Savings Account, 101, 109, 119
  - money market, 101, 107, 119
  - Savings Deposit Program (SDP), 226
  - SBA (Small Business Administration) (Web site), 192
  - SBP (Survivor Benefit Plan), 189, 212, 286–287, 312, 319
  - scams against servicemembers, 317–320
  - scholarships, educational, 153, 155, 173–174, 309
  - school-age care (SAC) program, 43, 169
  - schools. *See also* education
    - as anchors for child during deployment, 255–256
    - community network resource, 171
    - high school academic requirements, state differences, 171
    - homeschooling, 172
    - officer training, 24
    - on-base, 172–173
  - SCRA (Servicemember's Civil Relief Act), 90
  - SDP (Savings Deposit Program), 226
  - sea duty specialty pay, 63
  - Section 125 plan, 303–304
  - secure document storage, 222
  - secured credit card, 102
  - security, communication, 148, 199, 263–264
  - Security and Exchange Commission (SEC) (Web site), 319
  - self-employment, spousal, 158, 160
  - separation from active duty. *See* transitioning out of military servicemembers. *See also* deployments
    - college education benefits, 10, 150–154, 155, 163, 275, 313
    - death or disability of, 210–216
    - DEERS update responsibility, 32–33
    - foreclosure protection for, 91
    - grassroots support for wounded, 197
    - importance of unit identity for, 49
    - priority at commissary checkouts for uniformed, 36
    - rights and protections for, 90–92
    - scams targeted against, 317–320

- Servicemember's Civil Relief Act (SCRA), 90
- Servicemembers' Group Life Insurance (SGLI), 92–93, 102–103, 301, 314
- Sesame Street* Workshop videos (Web site), 251
- SGLI Election and Certificate Form 3286, 92
- SGLV Form 8283, 212
- Shades of Green resort at Disney World (Web site), 259
- shopettes, on-base, 38–39
- shopping facilities, on-base, 16, 36–39, 308
- short-term disability insurance, 300
- single-parenting during deployments, 167, 230, 249
- skills conversion for military-to-civilian employment, 294–295
- skills development center, 41–42
- Skype Internet phone service, 265
- Small Business Administration (SBA) (Web site), 192
- Snowball Express (Web site), 197, 215
- social life
- advantage of military friendships, 29
  - clubs and groups. *See* clubs
  - during deployments, 242–243
  - ease of identifying people, 17
  - events. *See* events
  - fundraisers, 52
  - protocol, 28–30
- Social Security Administration, 212, 290–291
- space available (Space-A) travel
- benefits of, 307
  - categories of, 14, 89
  - defined, 14
  - rules of, 88–89
  - summary of benefit, 307, 313
  - unreliability of schedules and spaces, 15
- special occasions, sharing during deployment, 266–267
- special warfare officers, bonus pay, 64
- specialty pay, 63, 71
- sponsor for integration into new unit, 33, 50
- spouse clubs, 16, 47–48, 242–243
- spouse events, 53
- Spouse Tuition Assistance Program (STAP), 155
- spouses
- asset ownership issues for estate planning, 128
  - customs and courtesies, 24, 25, 28–29
  - disability insurance for, 104, 300
  - educational opportunities, 154–155, 308
  - employment of, 13, 155–163, 184–185, 308
  - flexibility expectation for, 182
  - lack of rank status for civilian, 20, 24
  - life insurance for, 103
  - military spouse preference (MSP) program, 160–161
  - overview of involvement opportunities, 28
  - role modeling responsibility of, 24
  - single-parenting during deployments, 167, 230, 249
  - as survivor of servicemember's death, 210–216
  - unemployment compensation, 163, 194
  - USFSPA, 188
  - Web site for support resources, 159
- Spouses' Club, 48
- Spouse-to-Teachers program (Web site), 163
- staffing companies, 162
- STAP (Spouse Tuition Assistance Program), 155
- stars and stripes, respect for, 26–27
- State Liaison Office (Web site), 163, 194–195
- state-level community support resources, 193–195
- statement of service to qualify for VA loan, 143
- statute of limitations adjustment for servicemembers, 90
- stay of proceedings right, 90
- stress management
- during deployments, 236–237, 250, 252–253, 268–269

post-traumatic stress disorder (PTSD),  
206, 209–210, 235  
student loan repayments, 71  
Survivor Benefit Plan (SBP), 189, 212,  
286–287, 312, 319

## • T •

T. Rowe Price (Web site), 111  
TA (Tuition Assistance) program, 153  
*Talk, Listen and Connect* (video series), 251  
TAMP (Transitional Assistance  
Management Program), 276  
TAP (Transition Assistance Program), 274,  
295–296  
TAPS (Tragedy Assistance Program for  
Survivors) (Web site), 214  
taxes  
allowances as exempt from tax, 71, 132  
combat deployment exemption, 226  
homeownership benefits, 137–138  
leave, relationship to, 67  
on LES, 68  
overview, 70–72  
property, 116  
state differences in handling, 193  
TDP (TRICARE Dental Plan), 84–85, 299  
teacher certification, 163  
teachers as anchors for child during  
deployment, 255–256  
temporary compared to permanent  
disability retirement, 208  
temporary duty (TDY/TAD) assignments,  
10, 16  
temporary lodging facilities (TLFs),  
35, 66, 90  
Thrift Saving Plan (TSP), 72, 108, 109–111,  
277, 302  
thrift shop, 47  
time in service, pay grade, relationship  
to, 62  
tipping of grocery sackers at  
commissary, 36  
titling of assets, 128  
TMC (The Military Coalition), 200–203  
toasts at Dining In/Out, 54  
tour of duty, defined, 54

traditions and ceremonies. *See* customs  
and courtesies  
Tragedy Assistance Program for Survivors  
(TAPS) (Web site), 214  
Transition Assistance Online (Web site),  
296  
Transition Assistance Program (TAP), 274,  
295–296  
Transitional Assistance Management  
Program (TAMP), 276  
transitional survivorship status, 213  
transitioning out of military. *See also*  
retirement  
career assessment, 294–295  
early career separation, 280–281  
introduction, 273  
late career separation, 281–282  
medical reasons, 207, 210  
overview, 4  
planning for, 273–278  
pre-separation counseling, 295  
voluntary compared to involuntary  
separation, 278–279  
transitory nature of military life, 10–15,  
182. *See also* deployments; moving  
traumatic brain injuries, 206  
Traumatic Injury Protection coverage,  
93–94  
travel, benefit of, 10, 14, 307–308, 313. *See  
also* space available (Space-A) travel  
TRICARE  
basic elements, 74–75  
eligibility, 73, 75, 76, 77, 84  
enrollment information, 81–82  
Guard and Reserve members, 74, 82–84  
introduction, 32, 73  
prescription drug coverage, 80  
statements, 85  
summary, 80–81  
for survivors of servicemember's  
death, 213  
Web site, 75  
TRICARE Dental Plan (TDP), 84–85, 299  
TRICARE Extra, 74, 76–77  
TRICARE for Life, 288  
TRICARE Prime, 74, 77–79, 298  
TRICARE Prime Overseas, 79  
TRICARE Prime Remote, 79

TRICARE Reserve Select, 83–84  
 TRICARE Standard, 74, 75–76  
 TSP (Thrift Saving Plan), 72, 108, 109–111,  
 277, 302  
 Tuition Assistance (TA) program, 153

## • U •

under other than honorable (OTH)  
 conditions discharge, 279  
*Understanding Credit For Dummies*, 102  
 unemployment benefits for military  
 spouses, 163, 194  
 Uniformed Services Employment and  
 Reemployment Rights Act (USERRA),  
 91, 193, 227  
 Uniformed Services Former Spouse  
 Protection Act (USFSPA), 188  
 uniforms and ease of identification, 17  
 unit, connecting to, 49–55  
 United Concordia Companies  
 (Web site), 84  
 United States Military Academy (West  
 Point), 24  
 U.S. Air Force Academy (Colorado  
 Springs), 24  
 U.S. Coast Guard Academy (New  
 London), 24  
 U.S. government jobs site (Web site), 297  
 U.S. Merchant Marine Academy (Kings  
 Point), 24  
 U.S. Naval Academy (Annapolis), 24  
 USERRA (Uniformed Services Employment  
 and Reemployment Rights Act), 91,  
 193, 227  
 USFSPA (Uniformed Services Former  
 Spouse Protection Act), 188  
 USO (United Service Organization) (Web  
 site), 195  
 utilities, on-base housing, 134

## • U •

VA Form 26-1880, 143  
 VA home loan, 118, 142–143, 314  
 vacation and holiday benefits, 66–67,  
 68, 304

vacation trips during deployment period,  
 258–260  
 Veteran's Affairs, U.S. Department of  
 DIC benefit, 212  
 disability benefits, 208, 209  
 as MGB administrator, 275  
 PTSD support (Web site), 207  
 Web site, 209  
 veteran's benefits  
 MGB educational benefit, 10, 150–152,  
 155, 275, 313  
 Post 9/11 GI Bill, 152–153  
 VA loans, 118, 142–143, 314  
*Veteran's Benefits For Dummies*, 209, 277,  
 288, 301  
 Veteran's Group Life Insurance (VGLI), 93,  
 277, 301  
 veterinary officers, bonus pay, 64  
 VetJobs.com (Web site), 297  
 Vets4Hire (Web site), 297  
 Virtual Family Readiness Group (VFRG)  
 (Web site), 264  
 vision care benefit, 79, 299  
 voluntary compared to involuntary  
 separation, 278–279  
 volunteering, 157–158, 169, 241–242

## • W •

warrant officers, ranks among, 21, 23  
 Web-based resources  
 children's school options, 172  
 deployment, 243–244, 253, 264  
 job hunting resources, 161  
 online communities, 147–148,  
 199–200, 264  
 online exchange shopping, 37  
 scholarships, educational, 309  
 will, 125  
 wood hobby shop, 41  
 wounded servicemembers, grassroots  
 support organizations for, 197

## • Y •

yard maintenance for on-base housing, 134  
 Youth and Teen Center, 44, 176, 251

