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U.S. Coast Guard
ISC Cleveland
New Spouse Handbook

Welcome to the Coast Guard Family

The purpose of this handbook is to outline some of the services, benefits and entitlements you may want to know about or utilize as you embark on your new adventure as a Coast Guard Spouse. We realize that there are many types of families that make up the Coast Guard community and although a common lifestyle is shared, each Coast Guard Family is different. Each family needs to develop a plan that works for them so this handbook was designed as a starting point.

What's It Like Being Part of a Coast Guard Family?

Here are comments from a spouse and child of a Coast Guard Family.

Coast Guard Spouse: The greatest challenge for our family is moving. I have had to learn to be self-sufficient because we do not always have access to a large military base like the other services and often we don't have Commissaries or base housing available. You have to adapt to your civilian community because that's where most of your support is – the schools, doctors, etc. The best thing about moving is the new friendships. The Coast Guard is a small community, and we know that we will serve together with a friend or a friend of a friend at some other duty station. Every duty station is what you make it. Try to go to each one with an open mind, explore the area, take in the sights, enjoy the food and remember even if you do hate the place it's not forever! Remember your attitude can determine whether it's a great tour or a prison sentence.

Coast Guard Child: Growing up as a member of a Coast Guard family has given me opportunities that many of my friends have never had. I've gotten to see the Atlantic Ocean, the Pacific Ocean, the Gulf of Mexico and the Great Lakes. My friends think it's neat that I was born in Alaska. At school when we study about someplace in the United States chances are I've been there or lived there. It's not always fun though. Leaving my friends has been hard but we e-mail and chat online. My parents have always tried to make moving a "big adventure" and that really helps. It also helps that they let me talk about my feelings and fears. When we moved the last time they took pictures of our new house and school so I could see where we were moving, it made it easier for me.

Like I said at the beginning, each family is different and their experiences are varied. Now that you've had a brief look at two perspectives of Coast Guard life let's get started.

The Coast Guard Spouse's Handbook is an unofficial publication. Any views or opinions are not necessarily those of the Department of Homeland Security or the U.S. Coast Guard. Although this material is for information only and not authority for action, the material has been reviewed for content.

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Acronyms and terms you may need to know

"A" School	School where member goes to receive basic technical training for their rate.
Allotment	A portion of military pay that is sent directly to a person, financial institution or other place set up by the military member.
AWOL	Absent without leave. Away from the military without proper authorization. The military member can be punished for this offense.
BAH	Basic Allowance for Housing: allowance given when quarters are not provided
BAS	Basic Allowance for Subsistence: allowance for food given at some units
"C" School	School member attends to receive advanced technical training.
CACO	Casualty Assistance Calls Officer. The person assigned to help families in the death or serious injury of a military member.
CDA	Career Development Advisor: Provides members with information regarding advancement opportunities, educational programs and enlisted work force management issues. Can assist spouses with education questions.
CFS	Command Financial Specialist. An individual selected by the command to receive additional training that provides them with tools to work with members and their families on budgeting, financial planning and other financial matters.
CGHRMS	Coast Guard Human Resources Management System
CMC	Command Master Chief: Chief, Senior Chief or Master Chief who acts as a communications link between the command and the enlisted personnel at the unit.
CO	Commanding Officer: The boss, the person responsible for everything that occurs at the unit or on the ship.
COLA	Cost of Living Allowance: An allowance given in high cost areas to help offset expenses like food, gas, etc.
CONUS	Continental United States
COSE	Career Options & Skills Evaluation: A mid-career seminar designed for Active Duty Coast Guard members that provides information on self assessments, financial planning, Coast Guard programs and civilian employment tools & trends.
CPO	Chief Petty Officer
CWO	Chief Warrant Officer

DEERS	Defense Eligibility Enrollment Reporting System: System used to track all dependents who are authorized medical care or to use TRICARE. You must be in the DEERS system to utilize TRICARE services.
Dependent	A legal term used for a person receiving all or a portion of their necessary financial support from the active duty member.
Direct Access	The Coast Guard computerized Human Resources System also referred to as CGHRMS
DHS	Department of Homeland Security: Parent agency of the Coast Guard
DOD	Department of Defense: Army, Navy, Air Force, Marines
DVA	Department of Veteran's Affairs: The new name for the Veteran's Administration
EAP	Employee Assistance Program: Professional counseling and referral service designed to assist active duty members, reservists and their families.
EAPC	Work Life Employee responsible for the coordination of the EAP
ESO	Educational Services Officer. Individual at a unit responsible for end of course testing and service wide testing for Coast Guard members.
FAS	Family Advocacy Specialist: Member of the Work-Life Staff who assists when issues of family violence, child abuse and neglect are present.
FRS	Family Resource Specialist: Member of the Work-Life Staff who assists with child care issues, and provides case management for those enrolled in the Special Needs Program, also the point of contact for adoption and dependent scholarship information.
FSA	Family Separation Allowance: An allowance paid when a married member is TAD, on a ship, or at a restricted station for longer than 30 consecutive days. The allowance is not payable if the member is on permissive orders.
HBA	Health Benefits Advisor. An individual who has received additional training on TRICARE who is available to answer questions and assist with TRICARE problems. There is also an 800 hotline at 1-800-942-2422.
HHG	Household Goods: Your furniture and personal belongings
HPM	Health Promotions Manager: Member of the Work-Life Staff who helps members of the CG Family make voluntary behavior changes that reduce health risks and improve qualify of life.

ISC	Integrated Support Command: Located in each District to provide support services to the District Units. Work-Life is located at the ISC.
LES	Leave and Earning Statement: Monthly report of pay received for military duty. Also shows a record of leave (vacation time) and deductions from pay. The military member can view this online via CGHRMS.
Mast	Non-judicial punishment used as an alternative to a court martial. Sometimes referred to as a Captain's Mast.
MWR	Morale, Welfare & Recreation
OER	Officer Evaluation Report. The written report of an officer's performance of duty, similar to "enlisted marks".
OINC	Officer In Charge: Enlisted member who is in charge of a unit or ship. Similar to the CO.
OCONUS	Outside of the Continental United States (Alaska, Hawaii, Guam, etc)
OCS	Officer Candidate School: An opportunity for enlisted personnel to go to school to become a commissioned officer.
Ombudsman	Someone, usually a spouse, appointed by the Command to act as the official liaison between the Command and the families and serve as an information and referral person.
PCS	Permanent Change of Station. Relocation from one permanent unit, ship or station to another.
PERSRU	Personnel Reporting Unit: Yeoman who deal with pay and personnel issues, usually found at the ISC.
POC	Point of Contact: The "go to" person for that program or service.
Rank	Grade or official standing of a military member.
Rate	Job classification with the Coast Guard such as Damage Controlman (DC).
SGLI	Servicemember's Group Life Insurance: Life insurance coverage that can be elected by a service member with premiums deducted from their pay
SPM	Self Procured Move. Formerly called a DITY move. When a member elects to move all or a portion of their household goods when PCSing.
Sponsor	This term can be used in two ways. One type of sponsor is the Active Duty member who you are considered a dependant of. The other type of sponsor is someone assigned to assist you when you PCS.

TAD	Temporary Additional Duty: A period of time spent away from the permanent duty station, generally for school or other training.
TO	Transportation Office: The office that an active duty member works with to arrange movement of HHG or to report damages to HHG during a PCS.
TRICARE	The medical insurance provided to military members and their families. There are several types of TRICARE available based on the unit location.
TRM	Transition & Relocation Manager: Member of the Work-Life staff who assists with relocation issues and/or issues for members leaving the service. The TRM also administers the Spouse Employment Assistance Program.
UCMJ	Uniform Code of Military Justice: The penal code of the military which applies to all service members regardless of rank or branch of service.
XO	Executive Officer: An officer who is second in command of a ship or unit.
XPO	Executive Petty Officer: An enlisted member who is second in command of a ship or unit.

Benefits and Entitlements

Identification Card (ID Cards):

Who is eligible for an ID card?

- Spouse (and former spouse in certain circumstances)
- Un-remarried widow or widower
- Children between 10 and 21 (including adopted children or stepchildren).
- Children under 10 if they are not living with a family member who is eligible for an ID card or under other special circumstances
- Unmarried children between 21 and 23 who are attending college full-time
- Unmarried children over 21 who are incapable of self support due to a physical or mental incapacity which existed prior to their 21st birthday or between their 21st and 23rd birthday while a legal dependant as a full time student. This must be established in DEERS and they must be dependent upon the active duty member for more than ½ of their financial support.
- Parents or In-Laws who are dependent upon the active duty member for more than ½ of their financial support

Why do I need an ID Card?

Most military benefits for members and dependents such as exchange stores, commissaries, recreation facilities, theaters and medical care facilities require a valid military ID card. You may also need to show your military ID to gain access to military bases and facilities.

How do I get an ID Card?

You will need to go to the closest ID card issuing facility with your sponsor (the active duty member). This facility may be the local base, the group offices, the Integrated Support Command (ISC) or another service's military base. If your sponsor cannot accompany you he/she will need to make arrangements to obtain all of the information necessary so you can take it with you to the ID card facility. You can find the nearest ID card office at www.dmdc.osd.mil/RSL/

You need to provide documentation that you are eligible for a military ID card so be sure to have the appropriate document(s) with you:

- Marriage Certificate (clear photocopy is fine)
- Birth Certificates for all children (clear photocopies are fine)
- As required, certified copies of:
  - Court order of adoption
  - Court order establishing paternity for illegitimate children
  - Death certificates
  - Divorce decrees
- Statement from a licensed medical physician or medical officer indicating physical handicaps or mental handicaps and period of incapacity for dependant children over 21 years who are incapacitated.
- Certificate of full time enrollment from the school registrar for dependant children between 21 and 23.

(To get a certified copy of a document you will need to write to the state in which the event took place. For official public records such as adoption orders, paternity order and divorce decrees you will need to contact the courthouse in the county where the event took place.)

Military Pay:

Military members are paid twice a month. Paydays are the 1st and 15th of each month. If payday falls on a weekend the money is usually deposited on Friday. The exception to this may be the October 1st paycheck since it is the start of a new fiscal year. Always check to be sure the pay has been deposited to your account and to find out the exact amount that was deposited before you write checks, withdraw money, etc.

There are many categories of pay and this can become complicated. Some are taxable and others are not. Not all situations can be covered here so if there are questions the Active Duty Member needs to speak with his/her servicing Yeoman (YN) or PERSRU. PERSRU is unable to speak with a spouse concerning pay or other items not considered public information.

A. Base Pay – The amount of base pay is determined by the length of time the member has been in the service and their pay grade. All active duty personnel receive basic pay.

B. Basic Allowance for Subsistence (BAS) – A non-taxable allowance for food given to all service members when food is not provided. When food is available the member may receive a partial subsistence allowance.

C. Basic Allowance for Housing (BAH) – A non-taxable allowance for housing that is given when quarters are not provided. Members in the lease program should not be receiving BAH. If government owned quarters are available members usually are not eligible to receive BAH. BAH is based on the member's duty station, NOT where the dependents reside.

Other Pay Types:

Family Separation Allowance: Allowance paid during extended periods of family separation. The member must be gone **over 30 consecutive days** before the allowance is payable. It is pro-rated on a daily basis.

Overseas Housing Allowance: Allowances paid to help with the higher cost of living in foreign countries.

Aviation Career Incentive Pay: May be paid to aeronautical rated officers

Hazardous Duty Incentive Pay: Pay for certain hazardous duty assignments including demolitions work, flight or flight deck duty, exposure to certain toxins, parachuting, diving, flight pay or other special situations.

Career Sea Pay: Pay is based on the total number of years of sea duty and the type of vessel the member is assigned to. It is paid to members E1 to O6 while serving on sea duty.

Career Sea Pay Premium: An additional pay for certain members who are on sea duty for more than **36 consecutive months.** It begins on the 37th consecutive month and continues for each consecutive month of sea duty.

Hostile Fire/Imminent Danger Pay: Pay for service members serving within an officially declared hostile fire/imminent danger zone.

Military Pay Withholdings:

Federal Income Tax: Service members pay Federal Income Tax on their basic pay and on other special and incentive pays. Generally allowances (BAH & BAS) are tax-exempt.

State Income Tax: Service members have taxes withheld for their state of legal residence (if their home state has income tax) regardless of where they are stationed. Non-military income is taxable in the state in which it is earned.

Social Security Tax: Only basic pay is taxable for Social Security purposes. The service automatically withholds the appropriate amount from each paycheck.

Medicare Tax: Only basic pay is taxable for Medicare.

Military Indebtedness: If you have been overpaid by the military they will seek repayment of the debt. Overpayments can occur when dealing with BAH and moves.

Allotments:

To help service members take care of their financial responsibilities, the Coast Guard allows members to make allotments. Allotments are portions of pay specifically set aside to be sent to specific places to pay debt, specific financial institutions for the purpose of savings/investments or specific people for family support. There are specific requirements for setting up an allotment that must be followed. The PERSRU can offer advice and assistance on setting up an allotment. Some examples of allotment use are: to purchase savings bonds, to make car payments, to direct money into savings accounts, etc. Most allotments can be started or managed online by the Active Duty member using the CGHRMS system.

MEDICAL CARE

1. In order to verify eligibility for medical care dependents must be enrolled in Defense Eligibility Enrollment Reporting System (DEERS). This is normally done when you obtain or renew your ID cards or present a birth certificate for newborns. If you change your address DEERS must be updated. It is the sponsor's responsibility to ensure that all eligible family members are enrolled.

2. Military Hospitals/Clinics: A medical treatment facility (MTF) can be a military hospital, clinic or other military medical facility. A MTF may be located on a military installation or in the civilian community.

3. Every unit has someone designated as their Health Benefits Advisor (HBA). Check with your local HS or YN to see who the HBA is for your unit. Your HBA can assist you with any questions about TRICARE or on obtaining medical care. Your HBA can provide you with valuable advice and assistance. For many units the HBA is a part-time job so you may call the Coast Guard HBA line at 1-800-9HBA-HBA for assistance.

If someone in your family must use a MTF to receive specific medical care and the MTF is located away from home check to see if there is a "Fisher House" at that location. Fisher House is a national nonprofit organization that provides temporary lodging near military medical centers for active duty and retired family members. Currently there are 27 Fisher Houses located at 16 different military installations. For locations and more information you can find them online at http://www.fisherhouse.org

TRICARE:

TRICARE is the medical insurance for military families and retirees. TRICARE offers three different types of coverage: TRICARE Prime, TRICARE Standard and TRICARE Extra. For TRICARE purposes the country is divided up into 11 regions each served by a contract insurance provider. (TRICARE website: www.TRICARE.osd.mil/) (This will soon change to 3 regions for the entire country.)

Region 1	Northeast	888-999-5195	www.sierramilitary.com
Region 2	Mid-Atlantic	800-931-9501	www.humana-military.com/region2/home.htm
Region 3	Southeast	800-444-5445	205.145.64.204/home.htm
Region 4	Gulf South	800-444-5445	205.145.64.204/home.htm
Region 5	Heartland (Mid-West)	800-941-4501	www.humana-military.com/region5/home.htm
Region 6	Southwest	800-406-2832	www.tri-caresw.af.mil
Region 7 & 8	Central	888-874-9378	www.triwest.com
Region 9	Southern California	800-242-6788	www.fhfs.com/home.asp
Region 10	Golden Gate	800-242-6788	www.fhfs.com/home.asp
Region 11	Northwest	800-982-0032	www.usfhp.org/map.htm

TRICARE Prime: This is similar to an HMO. Your Primary Care Manager (PCM) will guide all of your health care. You will have the opportunity to select your Primary Care Manager when you enroll in TRICARE Prime. Your Primary Care Manager can be a family physician, pediatrician or other medical professional, it may be a medical team/group or it could be the closest Military Treatment Facility. When you enroll in TRICARE Prime you must do so for a period of at least 12 months, at the end of that time you may re-enroll or leave Prime and seek care under Standard or Extra. For active duty families there is no enrollment fee but there is some paperwork you must complete. There is NO annual deductible to meet. You will pay a co-pay each time you have a prescription filled. Your TRICARE Prime benefits booklet will cover what services are covered, co-pay amounts and how often certain procedures (like eye exams) can be performed**.** **Remember, to use this option you must enroll.** If you do not have Prime in your area you may consider using TRICARE Extra, if available.

NOTE: When you are enrolled in TRICARE Prime and PCSing **DO NOT** disenroll from Prime. After you have arrived at your new duty station and talked with your new HBA you can complete a change of enrollment form. If you disenroll prior to your PCS you no longer have Prime and will be on TRICARE Standard and subject to the annual deductible and cost shares for care. If you remain on Prime and need to see a physician during your PCS, for emergency or urgent care, you must contact your PCM and receive a referral for care.

TRICARE Standard: This is the same at the old Champus program and is likely the most expensive way to receive treatment; however you are not restricted to a specific network of civilian healthcare providers. There is no enrollment fee and you are not even required to enroll to use TRICARE Standard. **There is an annual deductible that must be met before TRICARE Standard will begin to cover services.** This amount varies by your sponsor's rank. Once you have met the deductible then a percentage of the fees for services are covered. The percentage covered are based on the amount that TRICARE ALLOWS for that service, this is not necessarily what your healthcare provider charges (they may charge more). Any prescription filled at a pharmacy NOT in the TRICARE network is also subject to the yearly deductible and cost share amounts.

TRICARE Extra: This plan is similar to TRICARE Standard, but if treatment is provided by an approved Preferred Provider Organization (PPO) the patient's out of pocket expenses are reduced. When you choose TRICARE Extra the government will pay a larger share of the cost. There is an annual deductible, just like TRICARE Standard but there is no annual enrollment fee and you are not required to enroll. You simply select a doctor from the network list and make an appointment. Your local HBA or TRICARE Representative will be able to provide you with a network list for your area. You may switch between Extra and Standard simply by your choice of providers.

Questions about TRICARE:

What if I do live near a Military Treatment Facility, can I use it?

Care at a military treatment facility is, by law, based on a priority for care. The MTF will base care on the following criteria:

1. Active duty military personnel
2. Active duty family members enrolled in TRICARE Prime when the MTF is being used as the Primary Care Manager.*

3. Retirees, surviving spouses and family members enrolled in TRICARE Prime.
4. Active duty family members not enrolled in TRICARE Prime.**
5. Retirees, surviving spouses and family members not enrolled in TRICARE Prime.

* If you choose a civilian Primary Care Manager then you must receive a referral to the MTF for any specialty and inpatient care and are unable to use the MTF for routine care.

**All eligible dependants who are not enrolled in TRICARE Prime will be seen at military treatment facilities on a space available basis.

Where can I get prescriptions filled?
You can use a military treatment facility (MTF), a network pharmacy, a non-network pharmacy or the National Mail Order Pharmacy. To save money the National Mail Order Pharmacy, MTF or Network Pharmacy should be used.

What is the TRICARE Mail Order Pharmacy?:

The mail order pharmacy is available for use by all active duty families and retirees world wide **unless you are covered by another health insurance program.**
You can receive convenient free delivery of your prescriptions directly to your home.
You are entitled to receive up to a 90-day supply of non-narcotic medications or up to a 30-day supply of narcotic medications. This service does require a co-pay for each prescription. Currently the co-pay is $3.00 per generic prescription and $9.00 per name brand prescription. These co-pays are for up to a 90 days supply vice the 30-day supply given at the network pharmacies. For more information you can call: 1-866-363-8667 or visit the website at : http://www.express-scripts.com/custom/dod/ben_message/

Is there any type of HOSPICE care?

TRICARE Standard now covers the cost of hospice care for terminally ill patients who are expected to live less than 6 months if the illness runs its normal course. There are no limits on custodial care and personal comfort items under hospice care rules, as there are with other types of care. Also, there are fewer restrictions than in other types of TRICARE Standard covered care. TRICARE Standard pays the full cost of covered hospice service, except for small cost-share amounts which may be collected by the hospice for things like drugs and inpatient respite care. Check with your HBA or TRICARE Contractor for details.

What is the TRICARE program for persons with disabilities?

The Program for Persons with Disabilities (PFPWD) is only for seriously disabled persons who are **dependents of active duty members**. To use this program you must apply and get approval before TRICARE can help pay the costs of care. Sometimes PFPWD benefits are not the best option. Be sure to speak with your HBA or TRICARE Service Center before applying for benefits under this program.

If you decide to use PFPWD TRICARE will pay up to $1,000 per month. If you exceed that $1,000 monthly limit you are responsible for those charges. Enrollment in TRICARE Prime does not affect a person's ability to receive services under PFPWD.

In many communities there are public funds available for persons with disabilities. If this is true in your community you must get assistance this way first. If public help isn't available or isn't enough TRICARE Standard helps to pay for covered services. When you apply for benefits under PFPWD you must include a letter from the appropriate public official stating that public help is unavailable or insufficient.

As with the rest of the TRICARE program, all providers of services or supplies/equipment must be authorized to provide care under TRICARE.

Remember to participate you must apply and be approved and all program benefits must be authorized in advance. Speak with your HBA or TSC if you are considering applying for this program.

What is TRICARE Supplemental Insurance?

If you are using TRICARE Standard or Extra for your healthcare you may want to consider supplemental insurance coverage. TRICARE supplements are offered by a variety of military organizations and your HBA should be able to give you a list of the available plans. Prices and coverage do vary from policy to policy so shop around. Some questions you may want to ask are:

1. Must I meet my deductible before the supplement begins to pay?
2. Is there a maximum limit on the supplement benefits?
3. Is the maximum limit a lifetime limit or annual limit?
4. Is there a pre-existing conditions clause in the policy?
5. Is there a waiting period before the policy will cover pre-existing conditions?
6. Will the policy cover amounts beyond what TRICARE allows?
7. Does the policy cover services that aren't covered by TRICARE?
8. Does the policy specifically exclude certain conditions?
9. Are any type of approvals necessary before I receive care?
10. Will the policy pay the TRICARE deductible amounts?
11. How can I pay for the policy? Monthly? Quarterly? Yearly?
12. Can policy premiums increase? Under what conditions can they increase?
13. Is the policy premiums based on military status or an age scale?
14. What are the membership fees to join the sponsoring organization?
15. Does the policy charge higher premiums for smokers?

One source for comparison of many supplemental plans is provided by Federal Publishing at www.federalpublishing.com

What is the 115% rule?

This applies to doctors or other healthcare providers who do not participate in TRICARE. These providers will bill you for their normal charges. The law says that the bill may be up to 115% of the amount TRICARE Standard allows. TRICARE will reimburse you its share of the allowable charges. That means you are responsible for the cost share and any difference between the allowable amount and the actual bill up to the legal billing limit. You must make arrangements with the provider how you will pay the bill.

For example: If you had a routine office visit and TRICARE allows $100 then the provider may charge you up to $115. TRICARE will reimburse you 80% or $80. Your cost share is 20% so you pay $20 plus the $15 that was over the allowed amount so your total would be $35.

Can dependent parents be covered under TRICARE?

Unfortunately no. Even though you have gone through the process to make them a legal dependent they are not eligible for TRICARE coverage or services. For advice or more information contact the HBA.

UNIFORMED SERVICES FAMILY HEALTH PLAN:

If you live in one of the following areas: Seattle, WA; Portland, ME; Boston, MA; Staten Island, NY; Baltimore, MD; or Houston/Port Arthur, TX you have an additional healthcare option. It is called USFHP (Uniformed Services Family Health Plan). USFHP is a comprehensive package of major medical healthcare plus the advantages of preventive care. It is very similar to TRICARE Prime. Enrollment is easy, all you do is complete the paperwork and submit it to the USFHP program of your choice but you must live in the service area of the program to participate. There is no enrollment fee, no annual deductible and like Prime you must enroll for a minimum of 12 months (unless you move out of the area). For additional information you can visit their website at www.usfhp.org

COORDINATION OF HEALTHCARE BENEFITS:

What if I have healthcare through my civilian job?

If your family is covered by a civilian medical plan, by law, that plan must pay whatever it covers BEFORE TRICARE will pay anything. When TRICARE is combined with a private plan, the combined coverage may be 100% of your medical costs but remember that TRICARE will only pay for medically necessary care that it would normally have covered. Even if a private plan pays for care that TRICARE does not cover, TRICARE will not pay the remaining cost for care. TRICARE will also not pay more than the amount they would have normally allowed.

DENTAL CARE

Active duty members are provided no cost dental care through the local MTF or a civilian dental contract. While eligible family members MAY be able to get dental care at a MTF space is generally not available and family members must use civilian providers for their dental care. Payment for civilian dental care is the responsibility of the patient.

There is a dental insurance plan offered that active duty members may enroll their dependents in. Currently the plan is offered through United Concordia.

Who can be covered under the dental plan?

Spouses of active duty members
Unmarried children who are less than 21 (unless incapacitated)

Unmarried full-time students up to age 23

How do I enroll?

To enroll you will need to contact United Concordia, 1-800-866-8499 or www.ucci.com, to complete the enrollment forms. Once enrollment has taken place the AD member may set up an allotment to cover dental premiums. The monthly premium is based on the number of family members but is relatively low cost. There are special rules and limits on certain care and some care is not covered at all. Coverage usually takes place the month following enrollment but it is best to verify coverage before seeking dental services.

What does it pay for?

The plan pays for diagnostic services and preventive services such as exams, cleanings, etc. For covered services the patient is responsible for between 20% and 80% of the costs depending on the service provided. The plans does not cover all dental care or services and the patient must pay the full bill for any care or services that are not covered.

A new feature is the Online Access to Dental Benefits. To use this go to the Concordia web site at www.ucci.com . You will have to register to use this feature but it will allow you to see what benefits are covered along with other information about your specific coverage information.

How do I know what I will have to pay?

You may get a pre-determination prior to having any services performed. The dentist will contact United Concordia and provide a treatment plan. United Concordia will then review the plan and provide a break down of the amounts they will cover and your cost share.

Where do I get care?

The insurance carrier has agreements with local dentists to provide the required services. Under these agreements, the dentist agrees to accept the plan's allowable charges for covered services, plus your cost share as their full fee. In most cases they will even file the claims for you.

You can obtain a list of participating dentists from the United Concordia website (www.ucci.com) or by calling them at 1-800-866-8499. Before scheduling your care check with the dentist to be sure they are still participating in the United Concordia TRICARE Dental Plan. Also ask for the Family Member Dental Plan Brochure so you can see which services are covered.

This dental coverage does have a yearly maximum benefit limit of $1200 per enrollee per contract year (Feb 1 – Jan 31). There is a $1500 maximum lifetime orthodontics benefit per enrollee.

Are you starting to get confused with all of the healthcare information? Here are a few tips:

- The Health Benefits Advisor (HBA) for your unit can answer your questions.
- If your local HBA is unavailable you can call 1-800-9HBA-HBA.
- Get a copy of the TRICARE Handbook from the HBA.
- Learn what procedures you need to follow for emergency care.

- If you live close to a MTF and wish to use civilian healthcare, see if you need a non-availability statement and for which procedures you need it for (it may not be all).
- If you are not on Prime it is to your benefit to use providers who ACCEPT "TRICARE Assignment" (This means they agree to accept the amount TRICARE pays them.)
- Make sure you are properly enrolled in DEERS and have a valid **(unexpired)** military ID card before obtaining any healthcare services.
- A claim must be filed before TRICARE can pay its portion of the bill so be sure either you, or the healthcare provider, submit the claim.
- If you have billing problems contact the HBA or TRICARE Service Center for assistance.
- The TRICARE Website is a good place to look for answers – http://www.TRICARE.osd.mil

COMMISSARY AND EXCHANGE PRIVILEGES:

Commissaries and exchanges are not available at every Coast Guard location. However, you are not limited to only what the Coast Guard provides. You may shop at any service's commissary and/or exchange.

What is the commissary?

It is a non-profit grocery store that offers the same name brand products as those found in most grocery stores. Shopping at the commissary can save you money. The products sold at the commissary are sold at 5% over cost. The 5% surcharge is required by law and is used to pay the operating costs for that facility.

Who can shop at the commissary?

The sponsor and all eligible dependants are authorized to purchase items for personal use. You may not buy anything for people who are not authorized to use the commissary system. Most commissaries will require you to show your military ID card before making your purchase.

Then what is the exchange?

The exchange is like a large on-base department store. The selection of goods carried will vary among exchanges but most carry clothing, uniforms and accessories, jewelry, electronics and other small household goods. Some even carry furniture. You can also utilize the exchange catalog system. A catalog of merchandise that you place orders from just like any other store catalog. Other exchange benefits include layaways, special orders and check cashing privileges.

What are base Thrift Stores?

Some bases have Thrift Stores. The Thrift store is a place where families can sell belongings they no longer need or buy items they want. These shops can be a great source for uniforms or uniform pieces. The original owners of the merchandise receive the profits from the sale minus a percentage. The percentage is used to support the shop and whatever programs the shop benefits. Many thrift shops are operated by the local spouses' club. Be sure to check for operating times since most shops are not open on a regular schedule.

LIFE INSURANCE

SGLI – Service Member's Group Life Insurance. This is a term life insurance policy offered to members of the Armed Forces. Most members take advantage of it when they are in recruit training but some do decline the insurance. The maximum amount of coverage is $250,000 but can be less. It is sold in $10,000 increments. The member can cancel the life insurance at any time. When a member leaves the service they are covered by SGLI for 120 days. During the 120-day period a member may choose to convert their SGLI to Veterans Group Life Insurance (VGLI) and they will receive paperwork in the mail to do this.

SGLI Family Coverage – This is term life insurance for the spouse and child dependents of a member covered by SGLI. All dependent children under the age of 18 (23 if a full time student) are automatically covered for $10,000. There is no fee for child coverage and it cannot be cancelled. Coverage for the spouse can be up to $100,000 but cannot exceed the total SGLI the sponsor holds. Premiums are based on the age of the spouse and the amount of coverage. For example a spouse who has $100,000 and is under age 34 would pay premiums of $9.00 per month. The same coverage will cost a spouse 35-44 $13.00 per month. More information is available at www.va.gov Family SGLI cannot be converted to VGLI however, it can be converted to commercial life insurance. The sponsor, in writing, can terminate spouse coverage at any time. The coverage will automatically end if the member's SGLI terminates, if the sponsor dies or in the case of a divorce.

EDUCATIONAL BENEFITS

Unfortunately there is no tuition assistance available for Coast Guard dependents. There are numerous scholarships available and two web sites to search are www.fastweb.com and www.wiredscholar.com. You may also check www.uscg.mil/hq/g-w/g-wt/g-wtl/career and click on the financial aid option.

Distance learning, CLEP exams and DANTES programs are all available to dependents. CLEP exams are administered free to spouses at Coast Guard installations and can earn you up to 30 credits in your general subject areas. If you do not take your exams at a Coast Guard facility there is an examination fee. Exams are available for both upper and lower level college classes. For more information contact the Career Development Advisor at your local ISC or the unit Educational Services Officer (ESO).

Active Duty members and Reservists have several education programs available to them, including tuition assistance, education grants, correspondence courses, online classes as well as CLEP and DANTES. Members should speak with their CDA or ESO for additional information. More information is also available from the Coast Guard Institute at: http://www.uscg.mil/hq/cgi/index.html

LEAVE AND LIBERTY

Leave is earned like vacation time while Liberty is a privilege. Members must request leave from their Command. A leave balance is included on each month's Leave and Earnings Statement (LES). This balance shows how much time a member has available for use.

There are several types of leave available to the active duty member.

Annual Leave – This is like military vacation time. Members receive 2.5 days for each 30 days of active duty time they serve. The member can bank up to 60 days of annual leave. If they go beyond 60 days of leave it must be used by the end of that fiscal year (September 30) or any leave over 60 days not used is lost. In special circumstances a waiver can be applied for if a member is going to loose leave. (A member may sell up to a maximum of 60 days of leave, during their career, back to the Coast Guard at re-enlistment, transfer, or retirement.)

Advance Leave – Advanced leave is used in special circumstances when a member does not have annual leave to take but needs to attend to emergency or urgent personal problems.

Authorized Absences – These are days given to a member for specific reasons and are not guaranteed. The member can request to take the leave but permission will be determined by the unit's operational needs and **the Command has the final authority to grant or deny the leave.** Some authorized absences are:

Convalescent Sick Leave – Determined by the HS or Dr.
Proceed Time- Not to exceed 4 days
Sick-in Quarters – Determined by the HS or Dr.
Permissive Temporary Active Duty (TAD)
Permissive Leave for PCS house hunting – not to exceed 10 days
Baby Leave – maximum of 5 days

Emergency Leave – Granted for death, serious injury or serious illness of the member's immediate family that would require the individual's presence at home. May be granted for a period up to 30 days and it IS chargeable against annual leave. To request emergency leave the following procedures must be follow:

1. If there is an emergency affecting the immediate family, the relative or spouse should contact the American Red Cross.

2. The Red Cross will verify the emergency and inform the unit CO that an emergency exists at home that requires the member's presence. The Red Cross communications channels are probably the fastest way for this to happen.

3. The CO can authorize emergency leave even if you do not go through the Red Cross. However, the CO may ask the Red Cross to verify the situation before approval is given.

4. If financial assistance is needed (e.g. transportation, funeral expenses, etc) you may be able to get help from the Red Cross or Coast Guard Mutual Assistance.

Liberty unlike leave is not part of the "rights" of service personnel. Liberty is a privilege that is awarded to deserving individuals by their Supervisor or Commanding Officer. Liberty is granted in fairly short amounts of time and is not charged as leave. Usually regular liberty is granted from the end of the "work" day to the beginning of the next workday unless the member is in a duty status.

Special Liberty of 3 or 4 days (72-96 hours) may be granted to deserving members. This liberty is usually reserved for special occasions and circumstances, such as a reward for exceptional performance of duty, to make up for long, hard hours that have been spent on a project, work beyond normal duty, or work over holiday periods.

THE ASSIGNMENT PROCESS

The Assignment year runs with a traditional calendar year. The normal window for transfers is March through September, however a PCS transfer can occur at any time during the year. The "Assignment Shopping List" is published on September 15 and all members' e-resumes are due on or before November 1. Special Assignments such as Recruiters, Company Commanders and Investigative Services are filled on a different time line and all require a special package and Command endorsement.

E-Resume – (This was formerly called the Assignment Data Card.) It is the primary method for members to communicate their assignment preferences and any special circumstances or needs to the Assignment Officer (AO). Members should submit a new e-resume anytime they need to update information. If a member is requesting a special duty assignment (recruiting, recruit company commander, etc.) command endorsements are required on the e-resume. The e-resume is completed and/or updated by the member in CGHRMS.

When filling out the e-resume it is wise to do your homework before you choose your units. Some of the questions you may want to consider are:

Will you be happy in that location? (What do you **really** know about the area?)
Is this a good choice for your career goals?
What is the cost of living like?
Are there job/educational opportunities for spouses?
Is housing available?
What type of healthcare is available?
If you are enrolled in the special needs program can the special needs be accommodated?
What are the schools like?
How expensive is daycare and/or how available it daycare?
Any other work or life issues that are important to you and your family.

There is NO guarantee that a member will be sent to any of the units listed on their e-resume. The e-resume is merely a guide considered by the AO in the assignment process. Ultimately all assignments are based on the needs of the Coast Guard. Keep in mind that the Coast Guard is a sea service so at some point the member may have to serve onboard a ship.

Permanent Change of Station PCS Orders - PCS notifications are sent out to AD member's unit they are currently assigned to and their new duty station. If a member has indicated an e-mail address in CGHRMS they should receive notification via e-mail. Once the AD Member has

orders, they should fill out a PCS Departing Worksheet (CG-HRSIC-2000) so appropriate entitlements and advances can be requested. It is the member's responsibility to complete the PCS Departing Worksheet as soon as orders arrive so that proper entitlements and pay will be deposited to the appropriate bank account before the PCS.

RELOCATION OR PERMANENT CHANGE OF STATION (PCS)

In a profession as mobile as the military, the word 'permanent' is relative. What we call a Permanent Change of Station (PCS) might only be ten months long, hardly enough time to unpack and hang pictures. Most PCS tours are three to four years long but the fact remains: when orders arrive there is work to be done.

Moving, whether across town or across the county, can be a very stressful experience. It means leaving behind family and/or friends and often going to a place we know little to nothing about. How you view the move can greatly affect the move. Anyone who has moved more than once can tell you that every relocation brings unique challenges and rewards.

By developing an orderly approach to the moving process, you will be able to utilize your time and allowances more effectively and hopefully minimize the stress. One thing that is helpful is to start a "Relocation Binder". You can put copies of the orders, telephone numbers, new area information, a relocation checklist or timeline and other important information.

There are several cycles of the move so we will start with pre-move (the allowances, entitlements and resources) then move on to the shipment of your household goods, overseas moves and finally damage claims. As you go through this remember this is just a guide, be sure to utilize all of the publications and resources available to you. ***Remember, "Knowledge is Power".***

1. Orders - The orders are the most important document for the move. Orders are your entitlement to a variety of financial allowances, relocation information, moving and/or storage of your belongings and in most cases a sponsor at your new duty location. Not all orders entitle you to a move so before making any commitments be sure you have your orders in hand.
2. TRM- The TRM from your new area will either contact the Active Duty member or send a Relocation Package to the member's current duty station. The contact method and relocation package will vary for each District. At any time you may contact your TRM for information on the move, entitlements or information about the new area. (A list of Work Life Offices is provided in the appendix of this booklet.)
3. Sponsors - While this is a very beneficial program it is no longer required for everyone. The only personnel guaranteed assignment of a sponsor are recruits at Cape May, Academy Graduates and OCS Graduates. If you are not assigned a sponsor and desire one, all you have to do is ask. The sponsor assigned should be of a similar pay grade and family composition. The sponsor will be able to answer questions about the new duty station, duty schedules, local area and can provide resources and information for any special needs or circumstances you may have.
4. Housing Trip - At the Command's discretion a member may be granted up to 10 days to look for a place to live at the new duty location. All costs associated with the trip to the new location are at the member's expense but the time is an administrative absence and the member is not charged leave.

5. Proceed Time - A Command may grant up to four days proceed time in connection with a PCS. Recruits traveling to their first duty station are not given Proceed Time nor is proceed time granted if the ship is at the same port or the duty station is in close proximity. Proceed time cannot be granted if the reporting date at the new station is four days or less away.
6. Leave - If you would like to vacation or visit family and friends along the way a member can apply for "Leave Enroute". This time is charged to Annual Leave.
7. Processing Time - Up to seven days may be granted by the Command at either the new or old duty station to allow the member to go through the check-in or check out process.
8. Travel Time - For planning purposes 350 miles equals one day of travel time. To gain an additional travel day the remaining mileage must exceed 51 miles.

   Example: 700 miles equals 2 travel days, 760 miles equals 3 days of travel time (Mileage is based on "Official Travel Distance" from duty station to duty station as determined by the PERSRU)

PCS Allowances:

To receive the proper allowances the member should complete a PCS Worksheet (CG-HRSIC 2000) and submit it to their Yeoman (YN) or other appropriate person. The PCS worksheet is available online at - www.uscg.mil/hq/psc/forms/

Mileage in Lieu of Transportation (MALT) - A mileage allowance paid when a member chooses to drive to a new duty location. It is a set amount paid per mile. Families are authorized to travel in two separate vehicles when making a CONUS relocation. The amount paid is based on the number of people in the vehicle. The Coast Guard does not pay to ship vehicles on CONUS transfers.

Mileage Allowance		
Number of Dependants	With Sponsor	Without Sponsor
	Cents per mile	Cents per mile
One	17	15
Two	19	17
Three	20	19
Four or more	20	20

Per Diem - Allowance paid daily, during travel time, to cover costs associated with meals and lodging.

Per Diem Allowance	With Member	Without Member
Spouse	$63.75	$85.00
Dependent over 12	$63.75	$63.75
Dependent under 12	$42.50	$42.50

A member is paid $85.00 per day

To qualify for the without member rate the spouse must travel at a time different from the Active Duty member. Just traveling in a separate vehicle does NOT entitle the spouse to the without member rate.

Dislocation Allowance (DLA) -

- This is an allowance to help offset the costs of moving to a new home.
- The DLA rates are set each year in January.
- DLA is NOT payable to retirees, unaccompanied personnel moving to government quarters, separating members or on local moves.

Temporary Lodging Expense (TLE) -

- This is an allowance to help offset the cost of lodging and meal expenses in temporary quarters in CONUS in connection with a PCS
- This entitlement can be advanced. If you take TLE and are overpaid you will be responsible for reimbursing the overage to the Coast Guard.
- Can be used while in the vicinity of your old duty station or your new duty station.
- Local vicinity is usually considered within 50 miles of the old or new station.
- If government quarters are available you must use them.
- TLE is not payable for days when per diem is payable i.e. travel days, leave days, etc.
- The amount of TLE is based on a formula that uses the number of family members, the local per diem rate but the maximum amount allowed is $180.
- **You are not guaranteed $180 per night** that is maximum amount that can be paid.
- Receipts are required for lodging and the receipts must be turned in with the travel claim after the move is complete.
- Advance TLE may be requested by the member
- For members married to members each is entitled to TLE however only one member may claim any other dependents
- TLE is not payable to retirees or sepratees.

Transferring From	Transferring To	Days TLE Authorized
INCONUS	INCONUS	10 DAYS MAXIMUM
OCONUS	INCONUS	10 DAYS MAXIMUM
INCONUS	OCONUS	5 DAYS MAXIMUM

Temporary/Transient Housing - Some Coast Guard stations have temporary housing available. Check with you new unit to see what is available. Another option might be the Navy Lodge or Army Inn. You can call 1-800-NAVYINN for reservations and information or 1-800-GOARMY1 for Army Inns. The websites are also listed in the Internet Links & Resources section of this book.

Shipping a vehicle in the Continental United States – This is a new entitlement that started in 2004 however it is currently restricted to "reimbursement of the amount it would have cost to drive the vehicle to the same destination". Please check carefully before using for this option, it could end up costing you more out of pocket funds than you realize.

Moving Overseas (OCONUS)

Family members going to an overseas assignment must be "Command Sponsored". If dependents are not Command Sponsored the government will not pay to transport the family or household goods OCONUS. Many areas also require "Permission for Entry". This process may take some time so the AD member needs to begin the process as soon as he/she receives orders.

Vehicles - When you are relocating OCONUS the government will only pay to ship one vehicle. You may take an additional vehicle but it will be at your own personal expense and you may incur import taxes. Not all vehicles can be shipped OCONUS so the member should check with the Transportation Officer (TO) as soon as they receive orders. Leased vehicles and vehicles with liens (bank notes) require extra paperwork to ship. There are specific guidelines that must be followed for shipping a vehicle and it is recommended that you do not leave any items in the vehicle. The vehicle needs to be delivered to a designated port or vehicle processing station and will need to picked up at the receiving port or vehicle station. Check to see what your designated shipping and receiving ports will be. The member may request a waiver to ship or receive a vehicle at another location BUT they may be charged any extra fees incurred by the Coast Guard. It is highly recommended that you read the pamphlet "Shipping Your POV". The pamphlet can be viewed online at http://www.mtmc.army.mil/CONTENT/8808/DB-POVPAMSHIP-CN8808-1JUL03.pdf

Pets - Pets can create a unique situation when moving OCONUS. Some areas have quarantines on all pets entering for periods of between 2 weeks and six months (Hawaii is one of these areas). Most areas require proof that all shots are current and a Health Certificate issued within the last 30 days. You are responsible for all fees incurred in transporting your pet as well as all quarantine fees. Fees can be several hundred dollars. It is best to check with the TRM, Transportation Office, Humane Society or Veterinarian at your new duty location. Many airlines impose pet transportation restrictions during the period May 15 to September 15 due to heat conditions and November 15 to March 15 in cold climates. It is important for you to check with the individual airlines and review their current pet policies prior to booking your reservations or actually traveling.

If there are mandatory quarantine fees the member may request reimbursement of up to $550 of the quarantine fees on their travel claim. This provision only covers mandatory quarantine fees. It does not cover any transportation, grooming or veterinary care for the animal.

OCONUS ENTITLEMENTS:

In addition to the usual PCS entitlements these allowances may apply when moving OCONUS:

Temporary Lodging Allowance (TLA) -

- This is an allowance paid for OCONUS moves.
- It is to help offset the cost of temporary housing and meals.
- The allowance is based on local per diem rates, family size, lodging costs and availability of cooking facilities.
- If government quarters are available TLA is NOT payable.
- TLA is paid every 10 to 15 days for a maximum of 10 days for those departing from overseas and 60 days for personnel reporting overseas.
- If you go on leave, away from the new duty station, TLA is not payable.

- You cannot draw advance funds for TLA

Overseas Housing Allowance (OHA)

- Paid to service members who live in private housing overseas
- Designed to offset your housing costs (rent, utilities, recurring maintenance, move-in housing allowances)
- To apply you will need to check with the local housing officer in the new duty location.
- OHA may not cover all of your housing costs.
- Keep in mind that in many areas utilities are only billed once or twice a year so you will need to budget for your utility bills. OHA is reviewed every 6 months

Move-In Housing Allowance(MIHA) - This is another allowance paid to members moving OCONUS. It is designed to pay for non-refundable taxes or fees incurred in an OCONUS move. Rates vary by location and are not payable in all OCONUS locations. There are three types of MIHA.

1. MIHA Misc. - up front, lump sum payment covering the average move-in costs for the area.
2. MIHA Rent - used to pay acquisition fees, dollar for dollar reimbursement
3. MIHA Security - paid only in high crime/threat areas as determined by the Dept. of State

Overseas Cost of Living Allowance (OCOLA)

- This is NOT paid in all overseas locations
- It is paid when the cost of living (as determined by DOD) is higher than it is in the United States
- If you live in a COLA area and live on a ship or in barracks you receive less COLA because it is presumed that you have lower living expenses
- COLA does not affect the amount of OHA you receive

SHIPMENT OF HOUSEHOLD GOODS

Government Procured Shipment - The Transportation Office arranges for a moving company to come in and pack and ship your household goods. You can ship:

A. Household furnishing
B. Appliances
C. Equipment
D. Clothing
E. Personal Effects
F. Professional books, papers and equipment
G. All other personal property

You cannot ship:

A. Plants
B. Building Materials
C. Property for Resale or Commercial Use
D. Live Ammunition or other hazardous materials
E. Propane tanks for gas grills

The Active Duty member will need to complete an "Application for Shipment and/or Storage of Personal Property" (DD 1299) and speak with a Transportation Officer. This application is very important because it deals with where the Household Goods will be picked up, the dates for packing and pick-up and any special information the moving company will need. You may request that Household Goods be picked up from two different locations but this must be indicated on the initial application for shipment. The application must also show any items that will need special crating or handling like boats less than 14 feet long, grandfather clocks, pianos, art, etc.

Remember to get the telephone numbers for the Transportation Officer, the moving company and the telephone numbers you will need to arrange for delivery of your HHG at the new location. If you are not having a door-to-door delivery you will need to call and arrange for delivery of your HHG when you arrive at your new location and have a delivery address. During peak transfer season it may take three weeks or more for delivery of your household goods so plan accordingly.

There is a weight allowance based on the sponsor's rank. The following is a list of the maximum weight allowance in pounds according to pay grade for a PCS transfer.

Pay Grade	Without Dependents	With Dependents
O-6 to O-10	18,000	18,000
O-5	16,000	17,500
O-4; W-4	14,000	17,000
O-3; W-3	13,000	14,500
O-2; W-2	12,500	13,500
O-1	10,000	12,000
E-9	12,000	14,500
E-8	11,000	13,500
E-7	10,500	12,500
E-6	8,000	11,000
E-5	7,000	9,000
E-4 (over 2 yrs active duty)	7,000	8,000
E-4 (less than 2 yrs A.D.)	5,000	8,000
E-3	5,000	8,000
E-2; E-1	5,000	8,000

If you are moving OCONUS your weight allowance may be restricted. If you are weight restricted you can choose to have your household goods go into non-temporary storage or be transported to a different location. You should always check for weight restrictions on OCONUS transfers.

If you exceed your weight allowance you may be required to reimburse the government for the excess weight charges. Exceeding your weight allowance can be very expensive. You are billed for all services associated with the excessive weight, including transportation, storage, packing, etc. You can use an excel **weight estimator** (please remember this is only an estimate) at: www.mtmc.army.mil/CONTENT/7291/BHMASTERWTESTASOF27DEC02792CN7291.xls

You may also be responsible for any services that are not covered under the Government Contract. Some of these services may include: special crating (not crating associated with an Overseas move), not being available for pick up or delivery of your HHG at the designated times, shipping a boat as HHG or any other special requests made by you.

It may take 1 year or more, after you complete your move, to receive a bill from the government for excess weight or special services charges.

Insurance

For moves within the continental United States you can arrange for insurance through the transportation office during the Household Goods Counseling Session. There are two choices: Option 1 is a "higher increased released value" insurance that provides you with a greater dollar amount of protection for individual items. Option 2 "full replacement protection" entitles the member to receive full undepreciated value of any items that are lost or destroyed. Both of these options will require out of pocket payment. The local transportation office will assist you with costs of these options during the household goods counseling session.

Storage

Temporary Storage - This is storage in connection with a move. It can be up to 90 days and is generally used when you do not have an address to ship your goods to or will have a delay before acquiring your new housing. The member may request an additional 90 days if necessary.

Non-Temporary Storage - This is long-term storage of your property usually associated with an OCONUS move. Once items are put into Non-Temp. Storage you will not have access to the property until you request delivery. Often the items may not be stored in the same state you are currently in (they are sent to any government storage facility that has space available.)

Self-Procured Moves (Formerly called DITY moves).

There are actually two types of Self Procured Moves. In one case you contract with a moving company to come in pack and/or transport your household goods. The second type of Self Procured Move is when you are given allowances and make the move yourself utilizing an owned or rented vehicle. You must be counseled by the Transportation Officer prior to the move and have a counseling form signed by the TO. You must have the vehicle weighed before it is loaded and then again after loading. Weight tickets are required from certified scales. Receipts are necessary for all rental vehicles or items you are claiming for reimbursement. You will receive up to 95% of what it would have cost the government for a full contract move. If you are you're your HHG weight limit this type of move may be beneficial for you. **Money for a self-procured move is taxed at 28%

Partial Self-Procured Move - You may move a portion of your household goods in a vehicle with you. (If you are moving a boat you may want to consider this option.) You must have the vehicle weighed before loading and again after it has been loaded. Weight tickets from a certified scale are required and this must be pre-approved by the Transportation Officer. Total weight allowance between the contracted move and the partial self-procured move cannot exceed the

member's maximum HHG weight allowance. You will not receive reimbursement for your partial self-procured move until after the contract HHG move has been complete. If you are over weight on your HHG move you will not receive any money for your partial self-procured move.

Unaccompanied Baggage - You may be able to send a shipment to your new overseas location. This shipment should contain things you will need when you first arrive at the new location. The shipment may contain clothes, linens, and small appliances but the total weight cannot exceed 1,500 pounds. This is restricted to members moving OCONUS.

Professional Books, Papers and Equipment - Items that belong to the sponsor and are professional materials related to their Coast Guard job do not count toward the total weight allowance. Items in this category must be clearly identified and separated from the rest of your belongings so they can be weighed separately. The Transportation Office will give you a detailed list of what is considered professional books and equipment. Retirees and Sepratees cannot claim Professional Books, Papers and Equipment on your final move.

Before the Packers Arrive

1. Contact your Transportation Office (TO). Schedule an appointment as soon as you receive your PCS orders. Get a copy of "It's Your Move" and read it. (You can download a copy of the pamphlet at: http://www.usarec.army.mil/1stbde/1obn/admin/yourmove.html)

2. Review your insurance needs. Check your homeowners/renters insurance to see what is covered if a loss or damage occurs to your belongings during a move.

3. If you paid for increased valuation insurance or full replacement protection you will file claims directly against the carrier. The appropriate block must be checked on the moving paperwork or you aren't covered. Increased valuation or full replacement insurance must be elected at the time you receive your household goods counseling (if you pay for the coverage be sure the block is checked).

4. Prepare a High Value Inventory. List any firearms or items valued at over $200 which will not be listed separately on the shipping inventory prepared by the carrier (anything that will be packed inside another box). Remember if you are moving OCONUS the word "gun" cannot appear anywhere on the inventory including the words "toy guns".
    - china
    - art or figurines
    - jewelry (shipping jewelry is NOT recommended)
    - tools (be sure the big items are listed individually in case a claim is necessary)
    - sports equipment
    - electronics equipment

    The inventory should include purchase dates, purchase prices, serial numbers and model numbers and pictures, if possible. This will help you provide a complete description should something be lost during shipment.

5. Document what you own. If you have a video camera, use it. Videotape each room showing furniture, pictures, wall hangings, etc. Open closet doors and drawers and make the video as complete as possible. Be sure to videotape all electronic gear and appliances, in use if possible, as well as all high dollar items. If you do not have a video camera then take photographs of all of your high dollar items. Be sure the date on the video camera is set to the correct date as you are filming.

6. Identify what you don't want shipped. Separate things you don't want shipped and move them to an area that is off limits to the packers and movers. This area could be a vehicle, a friend's house or even the bathroom tub/shower. Also be sure to empty all trash cans or you may find unpleasant surprises when you arrive at your new location. Plan to take anything that cannot be replace with you. This should include your inventories, financial records, birth certificates, photo albums, shipping documents (GBL, etc), and anything of sentimental value. The member may want to either take a set of uniforms or mail a set on to the new location. Remember you may be reimbursed for items you take with you if you go through the partial self procured move process.

7. Prepare a box of things that you want to take with you. Some items to consider are towels, washcloths, coffee maker, your Relocation notebook, maps, a telephone, infant supplies, pet supplies – anything you will need during your move or while waiting for your household goods to be delivered.

8. Review the list of items that the movers will not ship and make plans to either move those items yourself or dispose of them. Some things that the movers will not ship are: flammables, paints, aerosol cans, ammunition, cleaning solvents, nail polish and nail polish remover.

9. Get Appraisals - If you think you might have a problem replacing something get an appraisal before hand (antiques, one of a kind art, hand crafted furniture, etc). This will help to document if a claim becomes necessary. You can also do this for high dollar gifts that you are unsure of the exact replacement cost. All appraisals costs are at your expense.

10. Be sure to get a copy of the Government Bill of Lading (GBL). If you purchased additional insurance be sure it is noted on the GBL. If your insurance is not noted on the GBL you should contact your TO immediately.

11. If necessary, make arrangements for parking for the moving van. Will you need permission from the Police Dept. to block parking spaces or do you need special permission from your apartment for the moving van to take up several parking spaces? Will the van have to block neighbor's driveways? Plan ahead to avoid problems on moving day.

11. Talk with the TO and know what the contract covers. In most cases the carrier is responsible for covering your furniture, disassembling furniture and packing. The contact may not cover crating (unless you are going OCONUS), pictures being removed from the walls or items being removed from attics or basements. If you have a problem contact the TO immediately.

Packing Day

1. If the sponsor cannot be there on packing/moving day you will need to be listed as a consignee or have a power of attorney.

2. If your spouse is unable to be present see if a friend can help you monitor what is going on. This is also a good time to be using the video camera to record how your stuff is being handled.

3. If you have kids or pets try to make other arrangements for them so they are not distracting your or interfering with the packing process. (The packing process can also be extremely stressful, especially for small children and animals.)

4. Remember to place items you don't want shipped somewhere off limits to the packers.

5. The military contract lists the hours for the packers as 0800 to 1700. You may mutually agree to allow the packers to work later than 1700 but this can only occur by mutual agreement between the packers and the sponsor/consignee. Also be sure you are available during these hours or you could incur a "dry run" charge. "Dry Run" charges are assessed by a carrier if they are unable to pack, pick up or delivery your HHG between 0800 and 1700.

6. There should be a descriptive inventory being made of your goods/boxes. Ensure that all cartons/items are properly identified with an inventory number and that the inventory number appears on the descriptive inventory.

7. When a high dollar item is packed (VCR, Stereo, TV, etc) be sure that it appears and is fully described on the inventory. The description should include the serial number.

8. Watch what is being noted on the inventory. In some cases new items will be listed as marred, scratched, etc. in an effort to reduce claims liability by the packer/carrier. If you disagree with any of the descriptions be sure you note it in the "Remarks/Exceptions" area on the inventory form. Also be sure to explain why you are disagreeing with what has been written.

9. Watch for cartons being marked "MP". This indicates that the member packed the item and the carrier is not responsible for the contents.

10. If you have items stored in storage totes the carrier may repack the items. It is solely the carrier's choice to ship the totes full or empty them. The totes, full or empty, should be put inside a cardboard box for shipping purposes.

11. Before the packers/movers leave check all areas of your home to be sure everything has been packed.

12. Once you are satisfied that everything has been packed and inventoried sign the inventory sheet and <u>be sure you get a legible copy</u>.

Delivery Day

1. Once you have an address schedule delivery of your household goods. Delivery may take from a few days to a week or more, so prepare accordingly.

2. If necessary arrange for parking for the moving van. Will the truck be blocking others driveways, parking spaces, etc.? What kind of special arrangements do you need to make?

3. There should be at least two adults when your goods are delivered. One will be checking off the inventory sheet and one will be directing where goods are to be placed. It is a good idea to label the doors inside your new home so the movers will know which room things are being directed to.

4. As items are off loaded be sure to note obvious damage to any of your goods. Also note obvious damage to the cartons like holes or wet areas.

5. If a carton has obvious damage be sure it is, photographed, opened and inventoried before the movers leave.

6. The carrier is responsible for re-assembling items that were disassembled during packing.

7. The carrier is responsible for unpacking all cartons and removing all packing materials. This can be waived but be aware you will be responsible for disposing of all of the packing materials. Some carriers will agree to return and pick up the packing materials.

8. The carrier is only required to unpack the cartons they are NOT required to arrange your items. They are also only required to "place" items once.

9. Start taking pictures of any damaged items.

10. Note all losses or damage on the form given to you by the carrier. This should be filled out before the carrier leaves on the "FRONT" side of the pink form. List each item damaged separately.

11. Notify the TO as soon as possible about damage or missing items.

12. **You have a 60-day time limit to submit your first damage claim**. The time starts on the date your goods are delivered.

13. Once you file notice of a claim an Investigating Officer (IO) will be assigned to your claim

14. If your HHGs are not delivered on or before the delivery date you may be able to file an "inconvenience claim" against the carrier. Contact your TO for further information.

Post Move

At the conclusion of the PCS the member will need to file a travel claim. If the member requires assistance completing the travel claim or has questions he/she can contact their YN. Some questions may be answered by visiting the PSC web site at http://www.uscg.mil/hq/psc/tvl.htm

Damages And Estimates

If you have damage or losses an estimate may be necessary. For claims less than $50.00 no estimates are necessary. For items between $50 and $200 one estimate is necessary. For all items over $200 at least two estimates are required. If you are unable to get estimates you will need to discuss this with the IO.

All estimates need to provide certain information:

a. price of materials and labor listed separately
b. the estimate must distinguish between the cost of new repairs and pre-existing damages
c. each item must be listed separately
d. pickup and/or delivery charges must be listed as a separate item
e. if an estimate fee or appraisal charge was made it must state whether such fee/charge is deductible from the repair or replacement costs.

Immediate repairs may be authorized if the item is essential to the household. Such items would include washers, dryers and refrigerators. Contact the IO for specific information on an immediate repair situation.

Don't throw away damaged items. The only exception to this is hazardous items such as broken glass. Otherwise the IO must have the opportunity to view the damage property and the carrier has the right to request the damaged property if you are reimbursed.

The Coast Guard cannot pay you more than $40,000 on a claim and there is a limit on how much you can be paid on certain items. For example you cannot be paid more than $2,000 per furniture item or $4,000 per furniture set.

Remember the Coast Guard will not pay you for items damaged during a Self Procured Move. Also keep in mind that the Coast Guard does not pay all claims that arise from a move. Consider insurance. Questions concerning the damage claim process or estimate should be directed to the TO.

If you have damage to your property you should contact the Transportation Officer as soon as possible to start the Damage Claim Process. You have 60 days from the date of delivery to begin your damage claim and there is a 2 year statute of limitations from the date of delivery for all damage claims.

PEOPLE AND PETS

Now that we've covered the mechanics now let's talk about the other aspects of the move, the people and pets.

Pre-move things that need to be considered:

Are you employed?

- Start thinking about when and how you will give notice to your current employer.
- Get written letters of reference and/or letters of introduction. If possible have your references sign several originals and don't date the reference.
- Check with your current State Unemployment Compensation Division to see what acceptable reasons for leaving your job are. Remember not all states recognize PCS transfer of a spouse as a valid reason for leaving your job. This will help prepare you for whether or not you will be receiving unemployment compensation at the new duty station.
- Can you transfer with your current company to the new location? Are there telecommuting opportunities with your company?
- Are there jobs in your career field at the new location?
- Do you want to continue in the same field or is this your opportunity to change careers?
- Who are the major employers in the new location?
- Have you considered being an independent consultant or working from home?
- Do you want to start work right away or will you be taking some time off?
- Are you willing to work for a temporary agency? (Keep in mind that some companies use temporary agencies to hire all of their new personnel.)
- What type of employment assistance programs are available in the new area?
- Do you have a current resume? (Your local TRM can assist you with your resume, interviewing skills and career assessments.)

Do you have children in school or about to enter school?

- Obtain copies of school records or gather the information necessary to acquire the records when you register at the new school.
- Contact the new school to see what you will need to register at the new school.
- When can you actually register the student?
- What services are offered to transferring students? Is there a newcomer's guide or an ambassador program?
- Remember to get copies of their immunization records and check to see if they will need a school physical or additional shots before they can be registered.
- Check school calendars. When does school start? Is it a traditional school or one on a year round schedule? Is there block scheduling?
- What kind of proficiency testing is your child required to take?
- For high school students take copies of the course description booklet and what text books the child has worked in.

Other ways to help your children:

- Explain clearly to the children why the move is necessary.
- Familiarize the children with the new area as much as possible, use maps, newspapers, photographs, etc. The Internet may be a valuable tool for accomplishing this task.
- Make the move an adventure.
- Give advantages about the new location; amusement parks, sports teams, anything that is of interest to your child.
- Get information on activities available that your child enjoys; Scouts, soccer, swim team, etc.
- Let your child talk about their feelings and any fears about the new place but don't push.
- Try to keep routines as normal as possible.

What can you do for your pets?

- Pets are sensitive to changes in their environments. They can become alarmed and run away or start unpleasant pet behaviors like urinating in the house.
- If possible board them or have someone else take them while the household goods are being packed.
- Keep the pet's schedule as normal as possible. (Feedings, walks, etc)
- Prior to the move find out about pet entry regulations for your new area. Is there a quarantine period and how long is it? Any restrictions on the number or type of pets allowed?
- What are the local ordinances in the new area with regard to pets? Is there a leash law? Can pets be kept outside at night? Do pets need to be registered?
- Contact your vet and have a complete checkup before the move. This is also a good time to get a Health Certificate to take with you (as long as it is within 30 days of your move.)
- Get a copy of the animal's shot record to hand carry with you.
- Ask for a vet referral in the new location.
- As soon as you have a new address update your pet's ID tags.
- Set aside the animal's bowls, an unwashed blanket, toys and other familiar objects to have on hand as soon as you move in.
- Find a new vet that you like and feel comfortable with. Check for hazards in the area that you may not have had to deal with in the past like ticks, fleas, poisonous plants, etc.

Financial Planning for your PCS

Step One: ***Consider fluctuations in pay***

- **Anticipate the decrease in monthly income, if losing your second income or going from a two-income to a one-income family**. Live off your military paycheck for awhile so you can get used to one paycheck. Use your extra income from your second job or your spouse's income to reduce debt and build up your savings.

Step Two: ***Prepare for expected and unexpected relocation costs***

- **Estimate the total cost of your moving expenses**
- **Prioritize your list**. Create a list of items you will need now and want later.

Need right now	***Want later***
Rent /Utilities Deposits	New Living Room Furniture
Pet Deposit	New Curtains/Drapes
Temporary Lodging $	New Car

- **Prepare a list of moving allowances you will receive during your PCS move**
- **Evaluate your present and projected financial situation**
- **Strive to reduce your debt load**
- **Increase saving, to cover expected expenses that are not paid by moving allowances** (new appliances, new vehicle, home furnishings, etc.)
- **Fill in the *Relocation Budget Worksheet*s to reflect your new budget and savings plan**. Make sure your expenses are not more than your income. If they are, adjust figures to suit your situation.

Relocation Budget

Part I (Income):

Income Category	Current Income ($)	Projected Income ($)
Basic Pay	_____	_____
Basic Allowance for Housing (BAH)	_____	_____
Basic Allowance for Subsistence (BAS)	_____	_____
Overseas Housing Allowance (OHA)	_____	_____
Cost of Living Allowance (COLA)	_____	_____
Family Separation Allowance (FSA)	_____	_____
Special Pay	_____	_____
Social Security Benefits	_____	_____
WIC or Food Stamps	_____	_____
Child Support Received	_____	_____
Other:_____	_____	_____
Other:_____	_____	_____
Other:_____	_____	_____
Total Income:	_____	_____

Part II (Deductions):

Deductions	Current Deductions ($)	Projected Deductions ($)
Federal taxes	_____	_____
FICA Social Security	_____	_____
FICA Medicare	_____	_____
State income taxes	_____	_____
SGLI/AF Retirement Home	_____	_____
Child Support/Alimony	_____	_____
Charitable contributions	_____	_____
Automatic Savings/Investments	_____	_____
Other: _____	_____	_____
Other:_____	_____	_____
Total Deductions:	_____	_____

Relocation Budget (continued)

Part III (Expenses):

Expense Items	Current Expenses ($)	Projected Expenses ($)
Housing:		
Rent/Mortgage	_____	_____
Electric/Gas	_____	_____
Water/Sewer/Garbage	_____	_____
Telephone (Local)	_____	_____
Telephone (Long Distance Carrier)	_____	_____
Cellular Phone/Pager	_____	_____
Cable	_____	_____
Storage Fees	_____	_____
Other:_____	_____	_____
Food:		
Groceries	_____	_____
Lunches/Meals Out	_____	_____
Other:_____	_____	_____
Clothing/Household costs:		
Clothing (Member)	_____	_____
Clothing (Family Members)	_____	_____
Supplies (soap, detergent, etc.)	_____	_____
Laundry/Drycleaning	_____	_____
Transportation:		
Gas/oil	_____	_____
Vehicle Repairs/Maintenance	_____	_____
Vehicle Insurance	_____	_____
Vehicle Registration/Inspection	_____	_____
Bus/Subway/Taxi/Car Pool	_____	_____
Health Care:		
Medical	_____	_____
Dental	_____	_____
Other:_____	_____	_____
Personal Costs:		
Haircuts/Beauty Aids	_____	_____
Hobbies/Recreation & Entertainment	_____	_____
Newspaper/Magazines	_____	_____
Books/CD Clubs	_____	_____
Education	_____	_____
Postage	_____	_____
Childcare	_____	_____
Other: _____	_____	_____
Other:_____	_____	_____
Other: _____	_____	_____
Other:_____	_____	_____
Total Expenses:	_____	_____

Part IV (Savings & Investments):

Savings Account & Investments	Current Savings ($)	Projected Savings ($)
_____Savings Account	_____	_____
_____Savings Account	_____	_____
US Savings Bonds	_____	_____
Mutual Fund	_____	_____
Other: _____	_____	_____
Other: _____	_____	_____
Total Savings:	_____	_____

Part V (Indebtedness):

Creditors	Current Balance ($)	Current Monthly($) Payments	Projected Monthly ($) Payments
1._____	_____	_____	_____
2._____	_____	_____	_____
3._____	_____	_____	_____
4._____	_____	_____	_____
5,_____	_____	_____	_____
6. _____	_____	_____	_____
7._____	_____	_____	_____
8._____	_____	_____	_____
9._____	_____	_____	_____
10._____	_____	_____	_____
11,_____	_____	_____	_____
12. _____	_____	_____	_____
13._____	_____	_____	_____
14,_____	_____	_____	_____
15. _____	_____	_____	_____
Total:	_____	_____	_____

Part VI (Summary):

Totals	Current ($)	Projected ($)
Total Income:	$_____	$_____
Subtract from income totals:	minus	minus
Total deductions	*$*_____	*$*_____
Total expenses	$_____	$_____
Total savings	$_____	$_____
Total indebtedness	$_____	$_____
Equals - Budget surplus or <deficit>	$_____	$_____

SPONSORS

Effective February 2000 there is no requirement for Commands to routinely assign sponsors. What this may means is that if you want a sponsor you may need to request one. Questions you may want to ask your sponsor are:

- How long is the wait for housing?
- Is temporary lodging available in the area? If not, are there extended stay motels in the area or lodging that will fit your budget?
- What are the room dimensions of typical housing in the area? Are floor plans available?
- Are there storage places in the area?
- What are the local shopping options? Should I purchase anything before I get there?
- What is the cost of living like in the area?
- What type of public transportation is available in the area?
- What banking services are in the area? Is there a credit union?
- What recreational activities are there?
- Are there any special types of clothing or household items that we should definitely bring along?
- What is the weather typically like? Are there four seasons?
- Is there somewhere that I can have my mail forwarded to?
- Types of automotive services are available in town? Do they work on your vehicle type?
- Can you send me a relocation package for the area?
- What is the number for the local Chamber of Commerce?
- Does the unit have an Ombudsman and what is their name?

HOUSING

The first step to finding out about housing at your new location is to speak with the Local Housing Representative. They will be able to give you answers about the type of housing available and any waiting lists currently in effect. **ALWAYS speak to housing prior to making any living arrangements on your own.**

To apply for quarters the sponsor will need to compete a CG-5267 Application For Assignment to Military Housing (available in Jet Forms Filler). Forward your application, a copy of your orders and a Dependency Verification Form to the new housing office. Housing eligibility is based on the number of dependents the sponsor has residing with them at least 183 days per year, also an unborn child beyond the fourth month of pregnancy may be counted as a dependent for housing purposes. Special housing regulations apply to members who are divorced, separated, or geographic bachelors.

Below is the housing eligibility table for leased and owned quarters:

Dependents (excluding spouse)	Conditions	Number of Bedrooms
None	None	1 bedroom
One	None	2 bedrooms
Two	None One child 10 or older One child 6 and the other child is the opposite sex	2 bedrooms 3 bedrooms 3 bedrooms
Three	None 1 child is 6 and the other two are the opposite sex 2 children are over 10	3 bedrooms 3 bedrooms 4 bedrooms
Four	None One child 10 or older One child 6 and all the others are the opposite sex Two are 6 and of opposite sex and the other are the same sex	3 bedrooms 4 bedrooms 4 bedrooms 4 bedrooms

TYPES OF HOUSING:

Owned Quarters - These are homes, duplexes or apartments that are owned by the Coast Guard.

- Eligibility for owned quarters is based on local housing policies.
- Normally, assignments are based on bedroom eligibility and housing application date.
- Keep in mind that not all CG stations have owned quarters but if there is owned quarters you must get a "Waiver From Mandatory Assignment" before making other living arrangements.
- If you are assigned to quarters, whether you occupy them or not, you will not be authorized to draw BAH.
- When you reside in owned quarters the Coast Guard pays all of the utilities with the exception of your cable television and telephone.

Coast Guard Family Leased Quarters - When there are no owned quarters available or all of the owned quarters are full members E6 and below **may** be entitled to a Coast Guard lease.

- The current eligibility matrix set by Coast Guard Headquarters is:
  - No one bedroom leases are authorized
  - No two bedroom leases are authorized
  - Three and four bedroom leases are authorized for eligible members who meet the housing assignment criteria for the area. Generally this means qualified E4 and below for a 3 bedroom or qualified E6 and below for 4 bedrooms.
- Some areas with high cost living may have "hardship matrixes". It is always best to check with the Local housing office at your new station for information.
- When you are in leased quarters the Coast Guard pays the rent and all the utilities except cable television and telephone.
- When you are in leased quarters you will not receive BAH.
- Leases are obtained in the following order: apartments, duplexes, townhouses and single family homes.

- If you turn down a lease that is offered to you there may be consequences. Consequences can be: you become ineligible for the program, you go to the bottom of the housing list, you are ineligible to participate in the lease program for 1 year or you become ineligible for the program until you PCS. (This will vary by district & unit so check with your Local Housing Officer to see what the consequences are in your area).
- If the Local Housing Representative finds an apartment or other quarters that are adequate and less than your BAH you are not eligible for a Coast Guard Lease. (Adequacy is determined by the Coast Guard NOT the member.)

Interservice Support Agreement (ISSA) - This is an arrangement made between the Coast Guard and another DOD services to allow Coast Guard families to live in DOD housing.

- If an ISSA is in place occupying DOD housing is not mandatory.
- If you choose to utilize the DOD quarters you will forfeit your BAH in exchange for the quarters just as if you were living in Coast Guard owned quarters.
- While living at a DOD facility you are subject to the rules and occupancy regulations of that DOD facility.
- You receive quarters and utilities with the exception of cable television and telephone

Basic Allowance Housing (BAH) - If there are no owned quarters or no mandatory assignment to owned quarters you may draw BAH.

- BAH is based on the location you are stationed at and the sponsor's rank.
- BAH is not meant to cover all housing costs and you are expected to incur out of pocket expenses.
- Under a DOD plan the out of pocket costs are expected to be reduced to 0 by 2005. However, depending on the area that you live in and what type of quarters you choose to occupy, the out of pocket cost can be much higher. The out of pocket expenses are based on a National Median Rent not the rental costs in your area.
- BAH rates are set yearly on January 1
- There are safeguards in place should BAH decrease in your area
- BAH rates for your area can be viewed at http://www.dtic.mil/perdiem/bahform.html You will need the zip code for the duty station and the sponsor's rank

Rent Set Aside - This program is not available in all areas. It is a program where the housing office has made arrangements with local apartment complexes to waive deposits and/or reduce rental payments to coincide with your BAH.

- Not all pay grades are eligible to participate
- The program is only available in limited areas
- To participate you must live in one of the participating complexes
- Some complexes require an allotment be set up for your rent
- You will need to check with the housing office to see if it is available in your area

Housing Questions and Answers

What if housing isn't available?

You will be responsible for finding your own housing in the local area. This will apply whether it is temporary until housing is available or for your entire time at the new unit. When you sign a lease be sure it has a "Military Clause" in the lease contract or add one as an addendum to the

lease contract. This will save you money if the lease has to be broken for PCS orders or if you are ordered into government quarters. A copy of the military clause is located in the Appendix. Also be sure to do a thorough check in inspection so that you are not held liable for damages that were present when you moved in.

What should I expect when occupying Government Quarters?

If you are living in owned quarters (Coast Guard or DOD) or leased quarters you are subject to certain rules, regulations and tenant occupancy agreements. Some of these may include:

- Annual housing inspections
- Restrictions on the number and type of pets you may have
- Restrictions on changes to the housing unit, which may include not being permitted to paint, wallpaper or change the unit in any way
- Requirements to have carpets cleaned when checking out of quarters
- Pet restrictions and special check out requirements
- Liability for damages to the unit while you are occupying it
- Restrictions on home based businesses including child care
- Pre-move and Check out inspections

Lessons Learned:

Housing is NOT guaranteed. ALWAYS be prepared to secure housing on your own if necessary.

When occupying government quarters get a copy of the Tenant Occupancy Agreement, read it and know what's in it. Tenant Occupancy agreements vary from unit to unit so ensure you know what you are responsible for.

If you are renting on the economy be sure you have a Military Clause in your lease. This will help to protect you in case you receive early orders or are forced to move into government owned quarters. A copy of a military lease clause can be found in the Appendix.

Always get a written release from mandatory assignment to housing if there is ANY owned quarters located within a 60 minute commute from the duty station.

Before altering your quarters, in any way, (painting, wallpapering, changing the landscape, installing a garage door opener, etc.) be sure to get written permission from the Local Housing Officer (LHO). Remember the LHO who checks you into quarters may not be the same one who checks you out.

Be sure to have a thorough check in inspection done on your quarters (owned or leased). This will document what damage existed when you moved in so you are not held liable when you vacate quarters.

Be sure to request repairs or maintenance in writing and keep a copy for your records. This may save you from paying costly damage claims when you leave housing.

Remember you must give a minimum of 45 days notice when you intend to vacate quarters (owned or leased).

When checking out of housing some housing personnel will perform a very stringent check out inspection. Be sure to follow the cleaning guidelines provided by the housing office. In some areas housing will provide a list of "approved" cleaning people. These cleaners are often quite costly but they do facilitate a quicker exit from housing.

When having your check out inspection always have basic cleaning supplied on hand to perform last minute touch ups. (a broom, rags, cleaning products, trash bag, etc.)

WORK LIFE STAFF AND SERVICES

1-800-872-4957	Extension
Headquarters Work Life	563
ISC Boston	301
ISC St. Louis	302
ISC Portsmouth	305
ISC Miami	307
ISC New Orleans	308
ISC Cleveland	309
ISC San Pedro	311
ISC Seattle	313
ISC Honolulu	314
ISC Ketchikan	317
ISC Alameda	252
ISC Kodiak	563
HQ Support Command – Washington DC	932
HQ Support Command – Cape May (Limited Staff)	629

The purpose of the ongoing Work Life initiative is to strike a reasonable balance between the needs of the Coast Guard and the needs of the members and their families.

The Coast Guard recognizes that Work Life issues are critical to individual and organizational achievement. They will always affect the Coast Guard's mission performance and are certain to impact the future. Work-Life balance enhances diversity, recruitment, retention and most importantly, the job performance of the Coast Guard's workforce.

Achieving the Work-Life balance combines the formal structure of Work-Life staffs with an entire network of providers. A complete list of Work Life Offices can be found on page 86.

Unfortunately due to budget cuts not all Work Life Offices are fully staffed to allow each individual to specialize in one area. In areas where there are smaller staffs, the staff with other command elements, shall provide the same functions but may have different people handling multiple roles. Let's meet the members of the Work Life staff:

Work Life Supervisor: He/she is the primary representative for all Work Life initiatives within the designated Area Of Responsibility (AOR). The supervisor works closely with all staff members to meet the needs of the programs provided by Work Life.

Transition & Relocation Manager(TRM): The TRM facilitates access to a full range of relocation services, information and assistance. The TRM is also responsible for all coordinating transition/retirement seminars. In addition to these duties the TRM has been tasked with administering the Spouse Employment Assistance Program (SEAP) and sponsorship training. The TRM is the "go to" person anything you have questions concerning relocation, career assessments, retirement or transition from the Coast Guard. The following are just some of the services offered by the TRM.

- Relocation Information and resources
- Sponsorship training and information
- Spouse employment assistance
- Assistance with Federal Employment Searches and applications
- Workshops on resumes, interviewing skills and employment skills assessments

- Information on entitlements during relocation
- Information and presentations of Mid-Career Seminars
- Referrals to Transition/Retirement Seminars

Health Promotions Manager (HPM): The HPM educates and encourages the improvement of health and well being through the voluntary adoption of a healthy life style. The major elements of this program are nutrition, weight control, physical fitness, tobacco cessation, prevention of alcohol and substance abuse, stress management and education aimed at the reduction of injury and disease. Some of the services/programs offered by the HPM are:

- Distribution of educational and promotional materials on wellness
- Maintains a library of publications and videotapes on all elements of Wellness
- Designs and administers a wellness program for the AOR
- Provides referrals for workshops, assessments, health fairs, seminars
- Provides education and training in health related topics including smoking cessation and personal fitness
- Provides Cholesterol screenings, fitness assessments, health risk appraisals, nutrition assessments, and weight management training and assistance.
- Provides information and training on stress management and stress mapping.

Employee Assistance Program Coordinator(EAPC): The EAPC is the point of contact for all employee assistance issues within the AOR. The EAPC ensures that EAP contact allows services to be provided to all Coast Guard personnel and their families. Some of the EAPC responsibilities are:

- EAP awareness training
- Promotion of the EAP program
- Distributes EAP literature
- Maintains a database of life skill resources within the AOR
- Maintains a lending library of employee assistance videotapes and literature
- Suicide awareness and prevention training
- Work Place Violence awareness and prevention training

Family Advocacy Specialist (FAS): The FAS has a primary function of reduction and prevention of family violence within the Coast Guard. Some of the services that are provided by the FAS are:

- Professional intervention in family violence related matters
- Case management of family violence incidents
- Training on identification, prevention and reporting family violence
- Providing presentations on the services available within family support programs

Family Resource Specialist (FRS): This person was formally called the Dependent Resource Coordinator. The FRS is available to provide information and referral services regarding dependent care options, this includes both child and elder care, and the Special Needs Program. The FRS offers a wide range of services. A few of these services include:

- Maintaining a resource file of dependent care providers within the AOR
- Case management of persons involved in the Special Needs Program
- Certification of child care providers in C.G. owned or leased quarters
- Answering questions regarding the reimbursement of adoption expenses.
- Providing information to persons seeking resources or assistance for the adoption of a child
- Providing information on scholarships available to C.G. family members.

Ombudsman Coordinator: This person is the point of contact for the ombudsman within the AOR. They provide timely information and updates to the ombudsman, schedule and carry out annual training and have a vast wealth of information available to assist the ombudsman at the local unit.

Other support and resources:

The following positions are not on the Work Life Staff but still provide very valuable services to members and dependents.

Command Family Representative (Ombudsman): This is a volunteer, usually a CG spouse, appointed by the Command to act as the liaison between the Command and the families. They assist the Command in its functions of providing information and referral services to families regarding sources of assistance that are available to them. Ombudsmen are not required at all units but are highly encouraged. An Ombudsman is chosen for their capability to facilitate a healthy relationship between the command, unit members and families. The Ombudsman works directly for the commanding officer. When the Ombudsman is appointed it is done in writing and should outline the Ombudsman's responsibilities, anticipated length of appointment and the administrative and financial support that will be available from the Command. Some of the Ombudsman's responsibilities usually include:

- Providing information on behalf of the Command to family members
- Advising the Command of common concerns among unit families
- Referring dependents to appropriate resources for family related questions
- Serving as a reliable resource during an emergency
- Informing dependents of the Ombudsman's requirement to report family abuse
- Supporting and providing information on Work Life programs available

Career Development Advisor(CDA): The CDA primarily works with enlisted personnel assisting them with career options and educational advantages available during their career. The CDA can assist dependents with information on educational opportunities available to dependents through the use of DANTES and CLEP and distance learning.

DANTES is the Defense Activity for Non-Traditional Educational Support. This program offers a variety of achievement, aptitude and entrance exams at little or no cost. You also have the ability to take college courses through independent study. It is estimated that by using DANTES testing you save about $300 and 60 clock hours for each 3 hours of credit you earn. Your CDA can provide a list of the college courses currently available through DANTES.

CLEP exams are usually administered by the CDA. The CDA can provide you with a list of general and specific CLEP exams. General CLEP exams allow you to receive up to six college credits in the areas of English, Mathematics, Humanities, Social Sciences and Natural Science. So if you are interested in how to earn 30 credits without even setting foot on a college campus talk with your local CDA. Spouses are eligible to take CLEP exams for free at Coast Guard facilities.

Mutual Assistance Officer: The mutual assistance officer is someone at the unit who is the point of contact for information and loan applications.

What is Mutual Assistance?

Coast Guard Mutual Assistance (CGMA) is an independent, non-profit, charitable organization, providing financial assistance to the entire Coast Guard Family. CGMA is NOT part of the Coast Guard and does not receive any government or appropriated funds. CGMA is solely funded through contributions and returns on investments. The CGMA has several programs available:

Emergency Loans - These are loans provided to members caught in emergency situations beyond their control. Emergency loans are generally authorized only in circumstances that impose a serious financial or personal hardship on the applicant unless immediate assistance is granted. All emergency loans are interest free.

General Assistance - General assistance differs from the emergency loan program in that the qualifying circumstances do not immediately endanger personal well-being or require urgent help. General assistance is granted only when unexpected events or long-term expenses cause a serious financial burden and a financial need is demonstrated. General Assistance Loans are interest free. Normally the following **do not** qualify for General Assistance loans - cost of getting married, costs involving business ventures, repayment of loans, gambling debts, financial purchases of non-essentials nor the debts created by such purchases, court fees, fines, judgments, legal fees, personal or property taxes, elective surgery, purchase or payment on motor vehicles, licenses, registration and insurance.

Repayment of loans can be made in a lump sum or in regular payments, normally over a 36 month period. If the member is reimbursed by insurance, the government or some other source, the loan shall be repaid in one lump sum.

Supplemental Education Grant (SEG) - Provides reimbursement of certain costs, books and fees associated with earning your first undergraduate degree, VOTECH certification or GED. There is a limit of $160 per family per calendar year and receipts are necessary. All grants are provided on a first come first serve basis so apply early.

Federal Student Loan Program - Assists with post-secondary education through Federal Stafford Loans, Parent Loans for Undergraduate Students (PLUS), and the Federal Direct Loan Program. CGMA reimburses the 3% Origination Fee required by this program. Eligibility: All CGMA members, dependent children and spouses.

Vocational and Technical Training (VOTECH) Student Loan Program - Provides need-based assistance to pay associated VOTECH costs. Eligibility: All CGMA members, dependent children and spouses.

The following loans/program are only available to the active duty members and are normally paid back over a 36 month period:

First Time Home Owners Loan - Loans of up to $5,000 are available to pay closing costs associated with purchasing your first home.

Renter's Loan - A loan of up to $2,500 may be available to cover the costs of security deposits for renting a primary residence.

Medical Assistance - Loans given for extraordinary medical expenses associated with family medical and/or mental health care and counseling.

Debt Management Program - Program to provide financial management counseling. Often coordinated through the local Consumer's Credit Counseling Service. (This differs from the other financial programs available through the CDA or EAPC.)

You do not have to contribute to CGMA to receive assistance. CGMA assistance is based on financial need and you must meet certain program eligibility requires to apply for a loan.

Chaplain: Chaplains are fully qualified Ministers, Priests and Rabbis who minister to military personnel and their family. Local Chaplains can perform particular religious rites (baptisms, bar/bat mitzvahs, weddings, etc). They also provide pastoral care by visiting work areas, hospitals and homes. In the field, Chaplains help service members with adjustment to military life, interpersonal relationships or troublesome problems, bringing reconciliation and hope to those in need.

Local Spouse/Family Club - Spouse/Family clubs have four main goals: furnish educational information, provide a support system, offer community service and create fellowship. All clubs seek to improve their members' and communities' quality of life. Coast Guard Spouses/Family Clubs are vitally important organizations that can significantly contribute to improving awareness of resources and services available to all our families. The spouses/family club's governing body is the National Council of Coast Guard Spouses' Clubs (NCCGSC) located in Washington D.C. The National Council guides and supports the local clubs and publishes *The Greensheet*.

The Greensheet is a newsletter which covers issues of interest to Coast Guard members and their families. It is published quarterly.

Support Services:

Employee Assistance Program (EAP) – The Coast Guard has contracted with Federal Occupational Health to provide a 24 hour, 7 day a week, free, confidential counseling service for members and their families. The Employee Assistance Program can be reached by calling **1-800-222-0364** . **You do not need a referral and are not required to inform anyone before calling.**

EAP is confidential within the limits of the law and totally voluntary. Some of the most common concerns EAP assists with are:

- Emotional Problems
- Relationships
- Family Issues
- Alcohol/Drug Use
- Financial Problems

You will receive 1 to 6 counseling sessions and there is NO charge for EAP services. EAP services are available for Active Duty members and their dependents, Reservists called to Active Duty and their dependents as well as Coast Guard civilian employees. EAP services are NOT available to retirees or their dependents.

Financial Training and Counseling - Members and their families can receive services to help with personal financial management. Training or individual counseling can cover a variety of needs ranging from debt management to investment options to helping children understand finances. Referrals are also made to local Consumer Credit Counseling for assessments, counseling and training. Many areas now have Command Financial Specialists (CFS) who can assist with spend plans (budgets) and other basic financial information. If you need additional information you can contact your unit CFS or the Work Life Office.

Adoption Reimbursement Program - Any member who finalizes an adoption is eligible to apply for reimbursement of expenses. The amount of the reimbursement payable is $2,000 per child with a maximum of $5,000 in any calendar year. All money paid under the program is taxable. Benefits under this program are only payable after the adoption is final. The application for reimbursement must be made within 365 days of the date the adoption became final. The active duty member must meet certain criteria set forth in COMDTINST 1754.9A to be eligible.

Qualifying adoption expenses must be reasonable and necessary expenses directly related to the legal adoption of a child. The adoption must be arranged by one of the following procedures:

1. By a state or local government that has responsibility under state or local law for child placement through adoption; or
2. By a nonprofit, voluntary adoption agency authorized by State or Local law to place children for adoption.

Reasonable and Necessary Expenses include:

1. Public and private agency fees.
2. Placement fees
3. Legal fees, including court costs
4. Medical expenses including hospital expenses of a newborn infant to be adopted, medical care given to the adopted child before adoption and for physical examinations of the adopting parents.

Reimbursable Expenses do not include any of the following:

1. Any travel performed by the adopting parent
2. Any adoption arranged in violation of any Federal, State or Local law.

Special Needs Program - The Coast Guard Special Needs Program was developed and implemented in 1984 to assist Coast Guard families with “special needs” to address the unique challenges and concerns which are above and beyond normal, military family life issues. The Special Needs Program is intended to ensure family and Coast Guard needs are met, assist the member with appropriate referral and resources before, during and after relocation, and ensure mission readiness. The program works closely with assignment officers, prior to transfer, to ensure

appropriate resources are available for family members in proposed areas of relocation. All active duty members who have family members with professionally diagnosed special needs are **required** to enroll their dependents in this program. Such conditions may include, but are not limited to: vision, hearing or speech impairment; learning disabilities including Attention Deficit Disorder; medical conditions (asthma, arthritis, heart and kidney conditions, Cystic Fibrosis, Cancer/Leukemia, etc.); depression; any mental illnesses; mental retardation; orthopedically handicapped or any combination of one or more of the above. The Family Resource Specialist (FRS) can advise members if their individual circumstances meet the criteria for enrollment. The following services and resources are available within the Special Needs Program:

- Assistance with enrollment in the program
- Resources and referrals
- Advocacy on behalf of families with the Coast Guard and civilian agencies
- Assurance that appropriate resources are available in areas of proposed relocation by working closely with assignment officers and other Work-Life Staffs.

Active duty members shall not be adversely affected in their selection for promotion, schools or assignments due to enrollment in the program. Enrollment in the program has no effect on the member's requirement and ability for worldwide assignment including afloat units. For more information contact the Family Resource Specialist.

Family Advocacy Program – The Family Advocacy Program is a congressionally mandated program to prevent and reduce the incidence of family violence. What may seem to be low levels of abuse (chronic yelling, anger outbursts, pushing and shoving, and demeaning behavior) can quickly escalate to life threatening situations. While some people maintain that what happens behind the closed doors of a family is their personal business, Coast Guard policy mandates that where there is abuse, it MUST be reported.

The Family Advocacy Specialist (FAS) assists families and commands by ensuring that appropriate safety measures are put in place and the best possible available services are utilized to resolve the family's issues. This is a non-punitive program designed to keep our families safe. The intent is not to put people out of the military; it is to retain them and to improve family relationships. There have been numerous situations that have been successfully resolved due to the involvement of the FAS with the support of the command.

Abuse is everyone's concern. If you have these problems with spouse or child abuse or know of someone who has them, contact the member's servicing Work-Life Family Advocacy Specialist at 1-800-872-4957

Legal Assistance - Legal assistance is provided to members on active duty, reservists, retirees and family members. Legal assistance is provided at no cost, however, it is a privilege, not a right. You may be denied legal assistance. For more information or assistance you should contact the District Legal Office. If services are available, you will be seen by an attorney who is licensed to practice law in one or more states or a legal assistance specialist who is working under the supervision of an attorney. Everything you tell the attorney or legal specialist is privileged, unless you consent to disclosure or indicate that you intend to commit a crime. The legal assistance attorney cannot represent you in court, although they can assist you in preparation or reviewing of documents.

1. Legal assistance WILL NOT be given for the following:
    - Military administrative matters
    - Military criminal matters whether preliminary inquiries, judicial or non-judicial proceedings

- Private income producing business activities
- Claims against or by the United States
- Complex estate planning and probate matters

2. Legal assistance can be given for the following:
    - Wills and Estates (legal advice, counseling and will preparation)
    - Landlord-Tenant including review and preparation of simple leases, military clauses or conflicts between the member and the rental agent
    - Soldiers' and Sailors' Civil Relief Act (SSCRA) counseling, correspondence and documents for the member's protection under the SSCRA
    - General advice in civil suit matters
    - Advice on small claims court procedures
    - Advice concerning claims of indebtedness and assistance in claims of nonsupport
    - Civil Rights Matters with regard to complaints of discrimination in the civilian community
    - Adoptions and Name Changes
    - General advice on divorce, legal separations and annulments
    - General advice on consumer rights and resolving disputes, including Lemon Laws, manufacturer, sell and/or implied warranties and service contracts
    - Preparation of Powers of Attorney
    - Referrals to civilian agencies/attorneys for matters not handled by the District Legal Office.

FINANCIAL AFFAIRS

Managing your finances in the military can be a big challenge. There are frequent moves, unexpected TAD, and other financial challenges that occur. All of these challenges are going to require you to be a good money manager. Another potential challenge is the LES. Be sure you understand how to read the LES so you know exactly how much money you are receiving, what you are receiving it for and what deductions and allotments are being taken out of the direct deposit.

This section will give you ideas for financial planning but you should take advantage of any free courses that are offered on investments, budgeting or financial planning. You can also contact the unit CFS, CDA and/or Work Life Staff for additional information and pamphlets.

A good place to start is by discussing your financial goals with your spouse. What are your financial goals? Are you looking to save money, purchase a car, save for a home, or start a family? Next you will need to take a realistic look at your budget. If you don't have a budget now is the time to start one and remember to pay yourself!

If you have never lived on your own you may not realize how much living expenses will be. If you don't have records to use keep a notebook of every expense for the next two to four weeks. This will give you an idea of exactly where you are spending your money and how much is used for household expenses versus personal expenses.

Financial Goal Setting

Have you decided what you want to spend your money on? To determine how much money you need take each goal and decide how quickly you want to achieve the goal. For example if you want to save to purchase your first home in about 5 years and are trying to have a $10,000 down payment you will need to save about $2,000 per year ($10,000 divided by the 5 years), about $167 a month ($2,000 divided by 12 months) or about $84 a paycheck ($167 divided by 2 paychecks per month). Not all of your goals need to be long range (5-10 years). Some may be as short as next month. Supposed you want to go to a concert next month that will cost $200. It is much easier to save $50 per paycheck for the next 2 months than to take the entire $200 out of 1 paycheck.

Checking Account

Checking accounts are a convenient way to pay your bills and also keep a record of who and what has been paid each month. When shopping for a checking account, look for accounts that require no minimum balances and have very low or no fees. You can have more than one checking account and some couples keep individual accounts and have a "house" account to pay their bills from.

Before you write you first check you need to know exactly how much money is in your account. Once you have your starting balance you can begin writing checks. Every time you write a check you need to enter information in your check register. You should enter the check number, date you wrote the check, the person or business the check was made out to and how much the check

was written for. Then subtract the amount of the check from the previous account balance and enter your new balance.

If you are using an ATM card be sure to enter the date you withdrew money or made the purchase and the amount used. Also be sure to include any fees charged at the teller machine and/or by your bank for ATM use. You should never rely on the ATM slip for your account balance. The balance given by the ATM may not reflect checks that you have written. If you keep your check register up to date you will know exactly what your balance is.

When your monthly bank statement comes in you should balance your checkbook. Use the bank statement to make sure the amounts the bank has listed for each check, ATM withdraw, deposit and debit purchase are correct and match what you have recorded in your check register. Next enter in your checkbook any fees or charges the bank has assessed against your account. Most bank statements have a formula on the back that will help you check to be sure the amount you show as your balance in your check register is accurate.

Budgeting

A budget is simply a plan for saving and spending your money. There are two things that need to be examined, Income and Expenses. There are two types of expenses in a budget, fixed expenses and flexible expenses.

Income can be from:

- Military Pay
- Allowances
- Interest
- Dividends
- Civilian Job
- Other

Fixed expenses are things that remain basically the same throughout the year. Monthly fixed expenses usually include:

- Housing (rent or mortgage)
- Insurance
- Loan payments
- Day Care
- Educational costs (tuition)
- Savings account deposit
- Emergency Fund deposit

You will notice that savings account and emergency fund are listed as a monthly fixed expense. This is to encourage you to **pay yourself first** before you spend funds on entertainment and other flexible items. If you have fixed expenses that are paid quarterly or yearly make a plan to put monthly payments aside (it can be in a savings account) so you can pay them when they come due.

Flexible expenses are the items that will vary from month to month. Flexible expenses include:

- Utilities
- Transportation expenses
- Gasoline
- Food
- Clothing
- Entertainment
- Medical & Dental co-payments
- Gifts
- Educational supplies, fees
- Automobile or home repairs
- Credit card bills
- Vacations/Travel
- Hobbies/Sports
- Clubs/Organizations

Once you have figured out all of your income and expenses it is time to sit down and work out the monthly budget. This can be done on a Budget Worksheet like the one in this book, it can be in a notebook or it can be done using an envelope system. The most important thing is that you use a system that works well for you AND that you are comfortable with.

Savings – You should establish at least two savings accounts. Shop around to find a financial institution that does not charge you a monthly fee or require a minimum balance. One of the savings accounts should be your emergency fund. The emergency fund is for those unexpected large expenses like major car repairs, costs associated with a move, rent deposits, etc. The emergency fund should be about three months of income and should not be used for anything other than emergencies. You may also consider putting money in this account to cover moving expenses that are not covered during your PCS. You should be placing a set amount into this account each payday.

Your regular savings account should be used to build up savings for the goals you have established. Once you get in the habit of paying yourself first every month you can build funds to put into other investments and plan for your future. When you get a raise, if you are living comfortably, consider adding at least ½ of the raise amount to savings. This will build your savings faster by using money that you won't miss.

Credit Cards

The temptation to overspend on credit is particularly strong. Learning how to manage credit is very important. It is easy to lose track of how much you are spending if you are continually pulling out the plastic.

There are two types of credit cards. One category is called pay-as-you-go. Two of these are American Express and Diner's Club. These types of cards are required to be paid off each month and often carry very high annual fees.

The second type is a revolving credit card. This type allows you to charge up to your credit limit and either pay the total balance at the end of the month or pay a portion of the balance in payments over a period of time. If you are going to use revolving credit, shop around to find the lowest-cost credit cards, remember to look at the monthly interest rates, the yearly fees involved and how quickly the interest is added to your account. Some cards allow a grace period of up to 30 days before adding interest and others charge interest from the day the charge is posted to your account. Interest rates typically run from 9% to 26% and quickly add up. Fees can run from no fees up to $200 per year. Be sure you read the fine print and know exactly what fees you will be charged.

The bottom line is try to limit your cards to one and limit your purchases to an amount you can pay off at the end of the month. It is wise to build some credit but remember your credit record will affect future loan rates, your ability to obtain financing for a vehicle or home and in some cases whether or not you are hired for a job.

Power Paying

If you already have already fallen into the credit card trap try this method to get yourself out of debt. It is called power pay.

1. First try to consolidate all of your debts to the lowest interest rate available. Once you have transferred your balances cut up the credit card and close the account. (When you close the account send a written letter to the company and request the account be closed with a notation "Account closed at customer's request").
2. Stop charging on your credit cards. You can't pay them off if you are increasing their balances.
3. Power pay one bill at a time. Make a list of all of your credit cards with their interest rates, minimum monthly payments and current balances.
4. Choose the highest interest rate card with the lowest balance to pay on first.
5. Figure out how much extra you have been paying on each credit card (hopefully you have been making more than the minimum payment on at least one).
6. Begin to pay the minimum on all of your other credit cards, take the extra you were paying on your other cards and put it with your regular payment to that highest interest card.
7. Once the highest interest card is paid off add the amount you had been paying on that card to your next highest interest, lowest balance card.
8. As each bill is paid off roll the money into the next bill until they are all paid off.
9. When you are debt free congratulate yourself. You've accomplished a major event.

Credit Reports

A credit report is a financial biography. It contains personal information, credit history, public records (tax liens, court judgments, bankruptcies, etc.), and inquiries (a list of authorized parties who have received your credit report). Everyone should check each of their credit reports, at least once a year, for errors and negative information that could lead to denial of credit or employment.

The major credit reporting agencies are:

TransUnion LLC	Experian	Equifax
P.O. Box 1000	P.O. Box 2002	P.O. Box 740241
Chester, PA 19022	Allen, TX 75013	Atlanta, GA 30374
800-888-4213	888-397-3742	800-685-1111
www.transunion.com	www.experian.com	www.equifax.com

Under certain circumstances, such as being denied credit, an individual may obtain a free credit report but, in most cases, a routine report costs a nominal fee.

Anyone looking for help with a stressful financial situation should consider contacting the National Foundation for Credit Counseling, a nationwide non-profit network of Neighborhood Financial Care Centers assisting consumers with credit problems. Their services include financial counseling, a debt solver program, and money management education.

National Foundation for Credit Counseling
8611 Second Avenue, Suite 100
Silver Spring, MD 20910
800-388-2227
www.nfcc.org

If you would like to have your name removed from the list for pre-approval offers you may call 1-888-567-8688. Once you place this call your name is removed from all 3 credit reporting agencies direct marketing lists for a period of 3 years.

MORALE, WELFARE AND RECREATION (MWR)

Each unit's MWR will vary according to size of the unit, population at the unit, interests of the service members, geographic location of the unit, activities available in the surrounding area and money available for MWR purposes. Morale money is based on the number of active duty billets (not personnel) at a unit. Each unit has a morale representative who can provide you with a list of local services.

Some of the MWR activities throughout the Coast Guard include:

Morale Lending Locker - a supply of morale gear, which can range from camping equipment to trailers, available for check out and use by military members and their families.

Gymnasiums and Recreational Centers

Swimming Pools

Bowling Centers

Clubs that offer food and beverage operations or other social events

Craft Shops - Ceramics, woodworking, auto shops, etc.

Discount Tickets for local movies and attractions

Ticket reimbursement programs for concerts, plays and other cultural events.

MWR COTTAGES AND RECREATION FACILITIES:

Have you ever wanted to stay at a lighthouse or how about a cabin in Lake Tahoe? The Coast Guard, and the other military services, maintain areas available for rent through the Morale Program. To find out more about the facilities or program you can visit the Headquarters web site at www.uscg.mil/hq/g-w/mwr/CGmwr.htm . Some general things to be aware of are Plan Ahead! Reservations are necessary and most facilities don't allow pets. The Coast Guard facilities include:

Dauphin Island, AL - 13 three bedroom cottages located on the Gulf of Mexico. Open year round. Camper and tent spaces are also available. Reservation Info: 334-861-7113

Kodiak, AK – 40 room guesthouse with hotel style rooms and family suites. This is a Non-smoking facility. Reservation Info: 907-487-5446 Ext. 1

Channel Islands, CA – 10 self-contained RV pads (no sanitary hookups) located in Oxnard, CA. Open year round. Reservation Info: 805-984-7705

Lake Tahoe, CA – Located on the grounds of Station Lake Tahoe. 2 A frame cottages each with a 2 bedroom downstairs apt that sleeps 8 and a 1 bedroom upstairs apt. which sleeps 8. Reservation Info: 530-583-7438

Lake Tahoe, CA – North Shore Condo on the North Shore of Lake Tahoe. This is a 3 bedroom that sleeps 10 people. Reservation Info: 510-437-3578.

Lake Tahoe, CA – South Shore Condo on the South Shores of Lake Tahoe. A 3 bedroom condo, available year round. Reservation Info: 510-437-3578.

Novato, CA – Temporary Guest Housing. Open year round. Hotel style rooms with double beds and private bath, with access to a fully equipped, shared kitchen. Reservation Info: 415-506-3130.

Petaluma, CA – Guest housing with 19 rooms, there are no cooking facilities. Open year round. Reservation Info: 707-765-7248.

Samoa, CA - A 3 bedroom apt that sleeps 8 located at the end of the Samoa Spit at the entrance of the Humboldt Bay Bar. Reservation Info: 707-443-2213

San Pedro, CA – Point Fermin Guest Quarters. A 2 bedroom guesthouse that sleeps 6 overlooking the Pacific Ocean. Reservation Info: 310-732-7444.

New London, CT – Munro Hall Guest Quarters located on the grounds of the Coast Guard Academy. Reservation Info: 860-444-8664.

Marathon, FL - Situated on Vaca Key in the heart of the Florida Keys there are 4 one bedroom cottages and 4 paved RV spaces. Open year round. Reservation Info: 305-535-4565

A/S Cape Cod, MA - There are several options for lodging on the base ranging from a 2 bedroom townhouse to vacation apartments. Reservation Info: 508-968-6461.

Cuttyhunk Island, MA - One 4 bedroom upstairs apt. and a 2 bedroom downstairs apt. Reservations are very difficult during peak summer season. Transportation to the island is by a private boat lines and is passenger only. A small convenience store is the only facility on the island. Open Memorial Day to Labor Day. Reservation Info: 617-223-3181.

Martha's Vineyard, MA - Two 4 bedroom homes one for enlisted and one for officers. Reservation Info: 508-968-6446.

Nantucket, MA - One 4 bedroom home that will sleep up to 12. Reservation Info: 508-968-6446.

Baltimore, MD – CG Yard Family Transient Lodging. 10 units with 1 to 3 bedrooms. Limited reservations with preference given to those PCSing to the area. Reservation Info: 410-636-7373.

Point Betsie, MI - A 2 bedroom ranch house that sleeps 7 near the Point Betsie lighthouse, the beach is 200 yards from your back door. Open year round. Reservation Info: 616-850-2510.

Cape May, NJ – Temporary Housing Facilities. 6 two bedroom cottages located on the base of the Coast Guard Training Center. Preference is given to PCS and TDY personnel. Reservation Info: 609-898-6922 or www.uscg.mil/hq/capemay/MWR%20Tempqtrs.htm

Townsends Inlet, NJ - A Victorian home that has been divided into four apartments with a community kitchen and dining room. Open year round. This is a Non-smoking facility. Reservation Info: Dec – Feb 609-677-2028; Mar – Nov 609-263-3722.

Staten Island, NY – Fort Wadsworth Guest Quarters. A guest house, that was formerly a family housing unit, contains one 2 bedroom apt. and one 3 bedroom apt. Parking is shared with the Navy Lodge. This is a Non-smoking facility. Reservation Info: 718-354-4407

Cape Hatteras, NC - Within walking distance of the historic Cape Hatteras Lighthouse. There are 6 rooms, each sleep a maximum of 5 people. Open year round. Reservation Info: 252-995-3676

Elizabeth City, NC – Six 2 bedroom mobile homes that sleep a maximum of 4 people. There are also 4 gravel camper spaces. Open year round. Reservation Info: 252-335-6886.

Yorktown, VA – Cain Hall – dormitory style housing located on the base at the Yorktown Coast Guard Reserve Training Center. Reservations are taken only for PCS and TDY personnel, all others are Space A. Info: 757-856-2378.

Yorktown, VA - 9 gravel camper spaces and 5 gravel tent spaces. The campground is open year round but there are no water or restroom facilities available October to April. For campground information call 757-856-2279.

Westport, WA – Westport camping and RV park located at the Grays Harbor Lighthouse. Open March through October. Reservation Info: 360-268-0121

Rawley Point, WI – Two 2 bedroom townhouses located adjacent to the lighthouse in the Point Beach State Park. (Both townhouses cannot be rented simultaneously by the same family.) This is a non-smoking facility. Open year round. Reservation Info: 414-747-7185

Sherwood Point, WI - A 1 bedroom cottage that sleeps 8 overlooking the bay. Minimum 2 night stay. This is a non-smoking facility. Open year round. Reservation Info: 414-747-7185.

Aquadilla, PR – One 5 bedroom home and eleven 3 bedroom homes. (Recreation gear available for rent.) Reservation Info: 787-890-8492

Punta Borinquen, PR – Thirteen 3 bedroom units that sleep 6, one 5 bedroom unit that sleeps up to 13 and two 2 bedroom apartment suites, located behind the lighthouse, which sleep a maximum of 4 persons. These are all Non-smoking facilities. Reservation Info: 787-890-8492

SPACE AVAILABLE TRAVEL

Space Available Travel (Space-A) means that the member and family can travel on a military aircraft when seats are available. There are restrictions but if you can take advantage of this, it is a great deal. The most important thing to keep in mind is that this is a privilege not an entitlement.

Eligible dependents can only fly to and from overseas destinations (OCONUS). The good thing is that Alaska and Hawaii are overseas locations. Dependents can travel on flights that have a stop in the US as long as the final destination is overseas.

- The service member must register for the Space-A flights.
- All passengers need a valid military ID card.
- Passports, visas, and immunization records are required.
- You can register for a maximum of 5 destinations.
- Travel is on a first come first serve basis according to priority of passenger.
- Space A passengers can be bumped from a flight at any stop for priority passengers.
- Service members on leave cannot sign up prior to the effective date of their leave.
- Each passenger is allowed 2 pieces of luggage totaling 66 pounds. If you are traveling on a small aircraft the luggage may be restricted.

There are many good web sites on Space A travel available on the Internet or you can contact the Passenger Operations Section at the closest military airfield. Many bases maintain their own Space A travel pages where you can locate the most up to date information.

SHADES OF GREEN (SOG)

This is a hotel located on Disney World property in Florida specifically set aside for military members, their families and DOD civilian employees. While staying at SOG military families receive all the benefits of staying at the Disney Resort. There are 586 rooms offering two queen beds, a sofa bed and bath which accommodate up to 5 persons per room. Family suites which sleep up to 8 are available. There is complimentary transportation to the Magic Kingdom, Animal Kingdom, EPCOT and MGM Studios. The resort also boasts an outdoor pool, kiddie pool, tennis courts and even a golf course. Reservations can be hard to come by and are accepted 53 weeks in advance. If you are flexible you may be able to get quick reservations due to a cancellation. If SOG is full ask about their "Hotel Referral Program" where they book you into another Disney Property at SOG rates. Rates are on a sliding schedule based on the sponsor's rank. The reservation phone number is (407) 824-3600. Tickets for the Magic Kingdom, EPCOT and MGM can be purchased at the front desk and vacation packages are available. Also check with your local MWR or the MWR at ISC Miami for packages that may be available. www.armymwr.com/shades/index.html

HALE KOA HOTEL – Honolulu, HI

The Hale KOA Hotel is located on the beaches of Waikiki. There are 817 spacious rooms, most of which offer inspiring views of either the Pacific Ocean's pounding surf or the majestic beauty of the Ko'olau mountain range. Rates range from $71 to $181 per night, double occupancy, based on rank and room category. For children, there's always something to do at the Hale Koa! We offer swim lessons, tennis lessons, our popular Magic in Paradise Show, a beautiful one-third mile white sand beach, kiddie pool, children's menus in our restaurants and board games (available for check-out) at the fitness center. In addition, a list of highly qualified sitters is available at the front desk for your review upon arrival. The Hale Koa accepts reservations up to 365 days in advance by calling 800-367-6027. www.halekoa.com

ARMED FORCES VACATION CLUB (AFVC)

The AFVC is now available in several United States and OCONUS locations. The goal is to provide affordable space available vacations while returning a commission to the local MWR program. These seven night resort condos are offered for a low weekly price. It is important to be as flexible as possible when making your vacation plans because these resorts are on a "space available" basis. Currently the weekly fee is $249. You can search available resorts on line at http://www.afvclub.com Check with your local morale representative for more information.

UNITED SERVICES ORGANIZATION (USO)

The USO has been around since 1941. They can be found in many large airports and are often present in the community. The USO can offer maps, assist with local hotels and many times offer discounted tickets to local attractions. USO centers in airports may also provide coffee, pop and a place to wait for your plane. To find out more information or to see if there is a USO in your area call the USO World Headquarters at (202) 610-5700 or visit them online at http://www.uso.org

ENLISTED RATES

Specific career paths are mapped out for each enlisted specialty (rating). After graduating from Recruit Training a member pursues one of the following specialties. Some rates must attend Class A schools and others can be accomplished through a "striker" program (on the job training).

Aviation Maintenance Technician (AMT) - The AMT inspects, services, maintains, troubleshoots and repairs aircraft powerplant, powertrain, and structural systems. The AMT maintains metal, composite and fiberglass materials; fabricates cables, wire harnesses and structural components; and performs aircraft corrosion control, nondestructive testing, basic electrical troubleshooting and record keeping. In some CG aircraft AMTs hold an aircrew position.

Aviation Survival Technician (AST) - The AST inspects, services, maintains, troubleshoots and repairs aircraft and aircrew survivial equipment and rescue devices. Additionally ASTs perform the duties of rescue swimmer and provide aircrew survival training to all aviators.

Avionics Technician (AVT) - The AVT inspects, services, maintains, troubleshoots and repairs aircraft power, communications, navigation, auto flight and sensor systems. The ATV performs minimum performance checks, system alignments, avionics corrosion control and record keeping. AVTs may hold an aircrew position in some CG aircraft.

Boatswain's Mate (BM) - The most versatile member of the Coast Guard's operational team is the BM. The BM is a master of seamanship. They perform almost any task in connection with deck maintenance, small boat operations, navigation and handling all personnel assigned to a ship's deck force. BMs have a general knowledge of ropes, cables. They operate hoists, cranes and winches to load cargo or set gangplanks, stand watch for security, navigation and communications. BM's are also frequently boarding team members and act as federal law enforcement officers.

Damage Controlman (DC) - The DC is responsible for preserving all modern safety and survival devices on Coast Guard Vessels. Some of their duties include welding, pipefitting, woodworking, carpentry, plumbing and firefighting. The DC also maintains shore installations and owned family housing.

Electrician's Mate (EM) - EMs have a good working knowledge of the fundamentals of electricity, alternating and direct currents, circuits, switchboards and other electrical equipment. EMs are responsible for the operation and repair of electrical propulsion equipment, gyrocompasses and the ship's internal communications.

Electronics Technician (ET) - ETs are responsible for the repair and maintenance of sophisticated electronics equipment, radio receivers, and transmitters, radar, navigation equipment and computer equipment.

Food Service Specialist (FS) - An FS is trained in cooking, menu preparation, baking, sanitation, food purchasing, food storage and issue of food products, dietetics, dining facility management and personnel administration.

Gunner's Mate (GM) - GMs are experts in everything from small arms to large shipboard guns to rocket launchers. Even the pyrotechnics that are used for nighttime search and rescue missions are the responsibility of the GM. GMs operate, maintain and repair all gunnery equipment and handle ammunition.

Health Services Technician (HS) - The HS assists medical and dental officers and provide care to CG members. They are schooled in anatomy and physiology, chemistry, pharmacology, dentistry, x-ray and preventive medicine.

Information Systems Technician (IT) – The IT is responsible for establishing and maintaining Coast Guard systems that collect, store, process and forward all voice, data and video information as well as maintenance of the physical network and tactical computer systems.

Machinery Technician (MK) - An MK is knowledgeable in the fields of internal combustion engines, air conditioning and refrigeration, hydraulics, bearings, gears, clutches, pumps and valves, basic electricity, pneumatics and engineering related hazardous waste management. Depending on the station MKs may also act as boarding team members and perform as federal law enforcement officers.

Marine Science Technician (MST) - The MST is involved in Marine Safety activities such as investigating pollution incidents, monitoring waterways clean ups, conducting foreign registry boardings, conducting harbor patrols and facility inspections, supervising explosives loading on ships and serving on the National Strike Force. Some MSTs are tasked with observing and forecasting weather for air stations and icebreakers and the operation of the Marine Safety Laboratories.

Musician (MU) - Musicians are part of the Coast Guard band stationed at the Coast Guard Academy in Connecticut. Musicians are recruited by the Coast Guard Academy. As a member of the band the MU represents the Coast Guard around the nation and around the world at formal and informal occasions.

Operations Specialist (OS) – OC is the Coast Guard's tactical command and communications rating. It is a merging of the roles that used to be held by the TC and RD ratings. An OS is the primary operator of the communications, intelligence and sensor systems.

Public Affairs Specialist (PA) - PAs are the information link to the military and civilian communities. PAs provide news and photos about Coast Guard accomplishments, developments and policies using news releases, radio and television reports and interviews.

Storekeeper (SK) - SKs are responsible for providing and accounting for the constant stream of supplies, clothing, commissary items and spare parts that keep the Coast Guard running. SKs are expert purchasing agents and accountants.

Yeoman (YN) - The Coast Guard YN handle human resource duties. The YN may be experienced in a vast array of responsibilities ranging from career counseling to payroll certification to legal administrative assistant duties. YNs take care of entitlements and serve as the key source of information for others.

CLASS "A" SCHOOLS – Enlisted Class "A" schools are the formal training means by which non-rated personnel become rated petty officers in one of the previously described career fields. Depending on the rate, the member will attend a multiple week class in either Petaluma, CA or Yorktown, VA. Class "A" schools provide the minimum essential training designed to provide basic technical knowledge and skills required for an entry-level petty officer position. An "A" school graduate is an apprentice who will initially require further on-the-job training or schools to fully carry out their duties. In order to apply to "A" school the following criteria apply:

- If a member is not guaranteed "A" school out of bootcamp they must be an E2 and have four months at their first unit before they can apply.
- An E3 can apply at any time after reporting to their first unit.
- Any member who receives non-judicial punishment or a civil conviction may not apply for "A" school until 6 months after the date of the NJP or civil conviction.
- A member must advance to E3 within 1 year of reporting to their first unit and must meet minimum ASVAB scores for the specific career field (some waivers are granted).
- A member must have enough service time left after graduation from "A" school to meet the minimum obligated service requirements.
- If the member does not have enough time after "A" school to meet obligated service they will be required to sign an agreement to extend their enlistment to attend school.
- The length of "A" school and obligated service time varies by specific career field.

Aviation Program – Personnel applying for an aviation class "A" school must pass an aircrew physical examination. Prior to attending "A" school members are usually transferred to an Air Station for a 4 month period to complete an Airman Program. Upon successful completion of the Airman Program the member is sent to "A" School. While the CG tries to return the member to the same Air Station after "A" school there is <u>no</u> guarantee that the assignment out of school will be back to the same Air Station.

OFFICER CANDIDATE SCHOOL (OCS): This is an opportunity for enlisted members to attend training to become an officer. OCS is a highly specialized 17 week course in leadership, seamanship, navigation, law enforcement and military studies. It is held at the Coast Guard Academy in New London, CT. Applications are solicited for appointment to OCS and there is an interview process associated with this opportunity. The Career Development Advisor can provide more information on OCS. Some of the requirements members must meet include:

- Member must be at least 21 but not yet 27 the date the class convenes. (Members with prior service may reduce their age by 1 month for every month served. Chief Warrant Officers are eligible until they reach their 40th birthday).
- Member may not have more than 3 dependents
- College or CLEP examinations are required
- Must be a U.S. Citizen
- Applicants with more than 6 years of non-Coast Guard active duty are not eligible.
- Must have minimum score on one of the following exams:
    - ASVAG GT = 110 (GT=AR+VE)
    - SAT 1000 (combined math and verbal)
    - SAT I 1100
    - ACT 23 FT score of 110 or higher
- Upon commission member must serve three years active duty

RANK TABLE

Rank	Title	Special Notes:
E-1	Seman Recruit	
E-2	Fireman Apprentice, Seaman Apprentice, Airman Apprentice	
E-3	Fireman, Seaman, Airman	
E-4	3rd Class Petty Officer	
E-5	2nd Class Petty Officer	
E-6	1st Class Petty Officer	
E-7	Chief	
E-8	Senior Chief	
E-9	Master Chief	
W-2	Chief Warrant Officer	
W-3	Chief Warrant Officer	
W-4	Chief Warrant Officer	
O1 or O1E	Ensign	E notes prior Enlisted
O2 or O2E	Lieutenant Junior Grade	E notes prior Enlisted
O3 or O3E	Lieutenant	E notes prior Enlisted
O4	Lieutenant Commander	
O5	Commander	
O6	Captain	
O7 – O8	Rear Admiral	
O9	Vice Admiral	
O10	Admiral	

Enlisted Rank Insignias

Seaman Recruit
SR
E-1

Seaman Apprentice
Fireman Apprentice
Airman Apprentice
SA/FA/AA
E-2

Seaman
Fireman
Airman
SN/FN/AN
E-3

3rd Class Petty Officer
PO3
E-4

2nd Class Petty Officer
PO2
E-5

1st Class Petty Officer
PO1
E-6

Chief Petty Officer
CPO
E-7

(The insignia will change depending on the individual's rate)

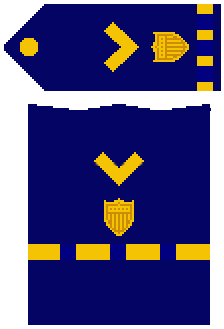
Senior Chief Petty Officer
SCPO
E-7
(Insignia in the center will change depending on the individual's rate)

Master Chief Petty Officer
MCPO
E-9

(Insignia in the center will change depending on the individual's rate)

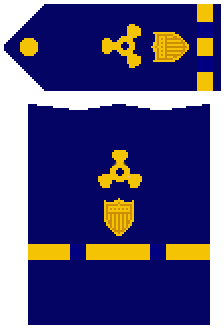
Master Chief Petty Officer of the Coast Guard
MCPOCG
E-10
(There is only 1 MCPOCG for the entire Coast Guard)

Officer Rank Insignias



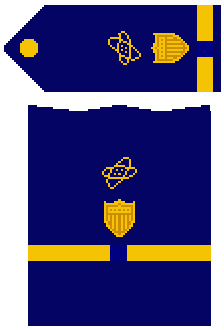
Chief Warrant Officer 2
CWO2
W2

(Insignia rating will change depending on the individual's rate)



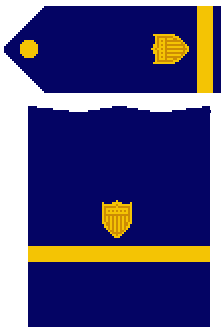
Chief Warrant Officer 3
CWO3
W3

(Insignia rating will change depending on the individual's rate)

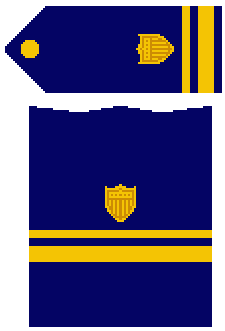


Chief Warrant Officer 4
CWO4
W4

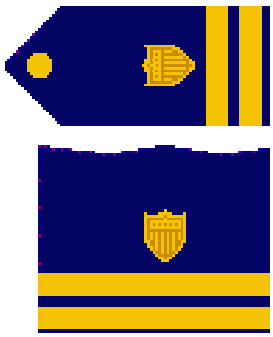
(Insignia rating will change depending on the individual's rate)



Ensign
ENS
O-1 (or O1E)



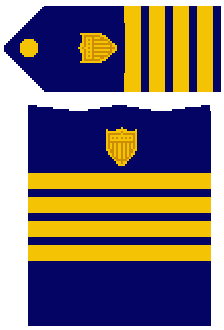
Lieutenant Junior Grade
LTJG
O-2 (or O-2E)



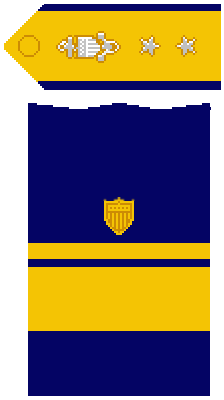
Lieutenant
LT
O-3 (or O-3E)

Lieutenant Commander
LCDR
O-4

Commander
CDR
O-5



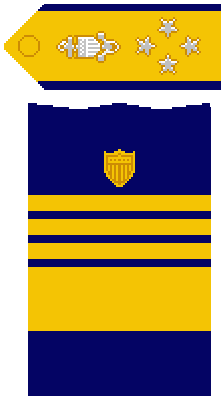
Captain
CAPT
O-6



Rear Admiral (Lower)
RADM
O-7

Rear Admiral (Upper)
RADM
O-8

Vice Admiral
VADM
O-9



Admiral
Commandant of the
Coast Guard
COMDT
O-10

Other Insignias You May See:

Cutterman Insignia

Coxswain Insignia

All of these insignias are awarded to members after successful completion of the required time on board a vessel and all applicable written and practical exams.

Surfman Insignia

PLANNING FOR SEPARATION AND WHAT TO EXPECT

There are two types of Separation. One is voluntary where the member decides that they want to leave the service after completing their enlistment. The other type is Involuntary Separation. Involuntary Separations can be for medical reasons, unsuitability, or a variety of other circumstances. If the Involuntary Separation is due to medical reasons, prior to a medical discharge, a member would go before a medical board to have their condition evaluated.

Members should contact the Transition & Relocation Manager as soon as possible to discuss the services they will be receiving.

All members leaving the Coast Guard are required to receive "Preseparation Counseling" at least 90 days before separation/retirement. This counseling covers all the services and benefits that are available to someone leaving the service.

WHEN IT'S TIME TO SEPARATE

Don't wait until the last minute to start planning. There are many decisions that need to be made, paperwork to complete and actions to be taken. The following a brief overview of **some** of the things you will need to consider. The member should always speak with the TRM and, if possible, attend a Transition Assistance (TAP) Seminar before they get out.

Transitional Health Care:

Voluntary Separatees and their families are not eligible to use Military Treatment Facilities or TRICARE after their last day of Active Duty. The member can purchase extended Transitional Health Care Insurance for up to 18 months of coverage through the Continued Health Care Benefit Program (CHCBP) and has up to 60 days after separation to enroll in CHCBP.

Continued Health Care Benefits Program (CHCBP):

- It is transitional medical coverage
- It is purchased in 3 month blocks for up to a TOTAL of 18 months
- It does cover pre-existing conditions
- It has a 3rd party administrator
- The member has 60 days after separation to purchase the plan
- Applications, premium rates or more information is available at 1-800-444-5445, option 4

On the last day of active duty the member and family lose all benefits for commissary, exchange, morale, medical and dental programs and services that have been provided. This should be planned for.

Members who are being involuntarily separated need to speak with the TRM. There are certain services and benefits that may be available to them based on their separation code. Pre-Separation Counseling should be scheduled as soon as possible and not less than 90 days before leaving the service if possible.

WHEN IT'S TIME TO RETIRE:

Retirement is hard work. Don't wait until the last minute to start planning. There are many decisions to be made, paperwork to fill out and actions that need to be completed. The following is just a brief view of some of the things that need to be accomplished. The member should speak with the TRM and, if possible, attend a Transition Assistance (TAP) Seminar prior to getting out.

One of the most important pieces of paper the member will receive is the DD-214. When the member is given their DD-214 worksheet they need to go over it carefully and bring any problems or omissions to the YN. The actual DD-214 will be prepared from this worksheet. Once the DD-214 is issues the member should keep it in a secure place like a safety deposit box or safe. If the DD-214 is lost it can take up to a year for a replacement copy. The DD-214 is necessary for Veteran's Benefits and Entitlements including preference points in some federal and state hiring situations.

Should the DD-214 be lost the member can request duplicate copies from the National Personnel Records Center, Military Personnel Records, 9700 Page Blvd., St. Louis, MO 63132-5100.

The member should ensure they have a complete copy of their medical record before leaving the service. After the member leaves the service the medical records are shipped to the National Archives and can take several months for copies. This will be even more important if the member is filing a disability claim with VA.

Retirees begin to utilize Retiree Health Care on their first day of Retirement. There are no Transitional Health Care Benefits available to retirees. You will need to see what programs are available in the area where you are planning to live after retirement. Remember as a Retiree you are automatically covered under TRICARE Standard but must enroll and pay yearly premiums for TRICARE Prime or USFHP (if available in your retirement area).

*** Remember retirees are only paid once a month. Payday for retirees is the first WORKDAY of the month, so if the 1st falls on a Saturday retirees aren't paid until Monday. They will no longer receive monthly Leave & Earning Statements but will get one if something changes and once a year to show the Cost of Living Adjustment.

You will also need to discuss the Survivor's Benefit Plan (SBP) with your spouse and decide if this is the right thing for your family circumstances. If the member does not elect to participate in SBP their monthly retirement income will cease when the retiree dies. If SBP is elected then monthly income continues but will be reduced when the spouse reaches age 62. Be sure to thoroughly investigate SBP and all of your options.

Transition Assistance (TAP) seminars are provided throughout the Coast Guard. A schedule is available from the Work Life Office. The seminar is generally 4 days in length covering VA benefits, job search techniques, resume writing, interviews, financial planning, benefits and entitlements, and preseparation counseling. A recommendation, when possible, is to attend your TAP seminar 2 years prior to your projected retirement date.

VETERAN'S BENEFITS:

The following are Federal Veteran's Benefits. Every member should check with the State or County Veteran's representative to see what additional benefits may be offered in their state of residence. Eligibility for most VA benefits is based upon discharge of active military service under other than dishonorable conditions. Some of these benefits like the home loan guarantee program are available to members while still on active duty.

Veterans Group Life Insurance (VGLI)

- The member is covered by SGLI for 120 days after separation
- SGLI can be converted to VGLI
- It is offered by the Department of Veteran's Affairs
- It can purchase coverage in increments of $10,000 up to the amount of the member's SGLI but cannot exceed $250,000.
- SGLI can be converted to VGLI up to the 120th day after retirement
- VGLI coverage, if elected, becomes effective the 121st day after separation.
- It is a 5 year renewable term life insurance policy
- VA will send the applicable forms directly to you within 30 days after retirement
- If you do not receive the forms you may call 1-800-827-1000 to request forms
- There are other life insurance policies out there so shop around but be sure to read the fine print.

Home Loan Guaranties:

What is it?

A VA loan guaranty is a guarantee by VA for part of the total loan. It permits the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. **It is NOT a home loan**. The actual loan is arranged through a conventional loan vender such as a mortgage company or bank.

Who is eligible?

- Service members (active duty and retirees), veterans, reservists and un-remarried surviving spouses
- Applicants must have a good credit rating
- Applicants must have income sufficient to support mortgage payments
- Must agree to live in the property

What can I use it for?

- To purchase a home
- To buy a residential condominium
- To build a home
- To repair, alter or improve a home
- To refinance an existing home loan
- To buy a manufactured home with or without a lot
- To buy and improve a manufactured home lot
- To install a solar heating or cooling system or other weatherization improvements

- To purchase and improve a home simultaneously with energy efficient improvements
- To refinance an existing VA loan to reduce the interest rate and make energy efficient improvements
- To refinance a manufactured home loan to acquire a lot

How much will VA guarantee?

VA does not establish a maximum loan amount. However no loan for the acquisition of a home may exceed the reasonable value of the property. The amount will vary by situation.

What other fees or requirements are there?

- Veterans must certify that they intend to live in the home they are buying or building
- There is a VA funding fee based on the loan amount, at the discretion of the veteran and the lender the fee may be included in the loan.
- Payment in cash for loan closing costs, including title search and recording, hazard insurance premiums, prepaid taxes and a origination fee which may be required by lenders in lieu of certain other costs.

How do I apply?

First you will need a *VA Certificate of Eligibility*. You can get this certificate by completing a VA Form 26-1880, "Request for Determination of Eligibility and Available Loan Guaranty Entitlement". The form must be submitted to the nearest VA regional office. It may take from two days to several weeks before you receive your *VA Certificate of Eligibility*.

Also if you obtained your Certificate of Eligibility while on active duty and have not used it before you retire you must apply for a new certificate after retirement. Your will need your DD214 to request the new certificate.

Another option to consider might be a Repossessed Home. VA sells homes that have been acquired after foreclosure of a VA guaranteed loan. These homes are available to both veterans and non-veterans. Contact a local real estate agent for a list of VA Repossessed Homes.

How many times can I use my VA guarantee?

The VA guarantee can be used more than once but in most cases the first loan must be paid off and the entitlement restored before another loan can be obtained using a VA guarantee. On the second and all subsequent VA guarantees the funding fee increases to 3%. It is always best to speak to a VA representative in situations like this.

<u>Montgomery GI Bill (Active Duty)</u>

A program of education benefits to individuals who enter active duty for the first time after June 30, 1985 and receive an Honorable Discharge. (Members who entered active duty prior to June 30, 1985 fall may fall under VEAP or the old MGIB. It is best for these members to speak with the CDA or VA to gather the most up to date information). To receive maximum benefit, the participant must serve on active duty for three years. An individual also may qualify for the full benefit by initially serving two continuous years on active duty, followed by four years of Selected Reserve service, beginning within one year of release from Active Duty.

To participate service members have their military pay reduced by $100 a month for the first 12 months of active duty. This money is not refundable. The participant must have a high school diploma or equivalency certificate before the first period of active duty ends. Credits given by a college for life experience may be used to meet this requirement. Completing 12 credit hours toward a college degree meets this requirement.

Benefits under this program end 10 years from the date of the veteran's last discharge or release from active duty, but SOME very extenuating circumstances qualify for extensions. Currently benefits are NOT transferable and dependents CANNOT use a member's benefits.

For the Montgomery GI Bill the discharge must be honorable. Discharges designated "under honorable conditions" and "general" do not establish eligibility.

The following are available under the Montgomery GI Bill:

1. Courses at colleges and universities leading to associate, bachelor or graduate degrees and accredited independent study
2. Courses leading to a certificate or diploma from a business, technical or vocational school. (there are exceptions to this like bartending)
3. Apprenticeship or on-the-job training programs
4. Correspondence courses, under certain conditions
5. Flight training, if you already have a private pilot's license and meets the medical requirements upon beginning the training
6. Tutorial assistance benefits if you are enrolled at least half time
7. State approved teacher certification programs

The Coast Guard offers a program in conjunction with the Montgomery GI Bill. Members who entered the Coast Guard after 1985 and who elected the Montgomery GI Bill may elect to participate in a kicker program. The kicker program increases the amount of money a member will receive each month under the GI Bill. For more information contact your ESO or CDA.

Other death benefits from the VA:

1. Presidential Memorial Certificates
   Eligible recipients include the next of kin and other loved ones
   VA Regional offices can assist you in applying

2. Burial Flags
   VA will provide a flag to drape the casket of a veteran or military reservist entitled to retirement pay
   After the service the flag may be given to the next of kin
   Flags are issued at VA regional offices, national cemeteries & post offices

3. Reimbursement of Burial Expenses
   If the death is service connected the benefit is $1500

State VA Benefits:

Depending on the state in which the retiree/veteran resides there may be state benefits available. It is important that the member contact the VA Office in the state that they will be residing in. Some of the other benefits may include:

Job-Finding Assistance – State employment offices assist by providing free job counseling, testing, referrals and placement services. Veterans are given priority when referring applicants to job openings. They may also provide information on unemployment compensation, job markets, on the job training programs and apprenticeship training opportunities.

Reduced Fees – Reduced fees for hunting and/or fishing licenses

Land Grants – A grant of land given to a veteran who has plans to reside in the state permanently following retirement. Very few states offer land grants.

Educational Fees – The state may offer educational fees or tuition to veterans in the state. This can range from full scholarships to entrance fees.

Farm Loans – Veterans receive application preference for loans to purchase, improve or operate a farm.

Additional information on Veteran's Benefits can be found at the Department of Veteran's Affairs website at www.va.gov or by phone:

VA Benefits	800-827-1000
Health Benefits	877-222-8387
Education Benefits	888-442-4551
Life Insurance	800-669-8477
Debt Mgmt.	800-827-0648
Headstones	800-697-6947

Remember to contact your State or County Veteran's Service Representative to find out what state and/or local Veteran's Benefits may also be available to you.

Appendix

Internet Links and Resources

COASTIE SITES	
Spouses Site: My Coast Guard	http://www.mycoastguard.com
Fred's Place	http://www.fredsplace.org
United Concordia Dental	http://www.ucci.com
TRICARE	http://www.TRICARE.osd.gov
BAH/Per Diem Info	http://www.dtic.mil/perdiem/rateinfo.html
CG Civilian Job Openings	http://www.uscg.mil/hq/cgpc/cpm/jobs/vacancy.htm
CG Home Page	http://www.uscg.mil
CG Career Central	http://www.uscg.mil/hq/g-w/g-wt/g-wtl/career/
CG Finance Center	http://www.fincen.uscg.mil
CG Human Resources (HRSIC)	http://www.uscg.mil/hq/hrsic/
CG HQ Work Life Page	http://www.uscg.mil/hq/g%2Dw/g%2Dwk/g%2Dwkworklife/index.htm
Master Chief's Home Page	http://www.uscg.mil/hq/mcpocg/default.htm
WIC Information	http://www.fns.usda.gov/wic/
ISC Kodiak Relocation Page	http://www.cgkodiak.com
ISC Alameda Work Life Pages	http://www.uscgcaworklife.com
JOB SEARCH WEB SITES	
American's Job Bank	http://www.ajb.dni.us
Career Mosiac	http://www.careermosiac.com
Monster Board	http://www.monster.com
EMPLOYER RESEARCH	
Career Fairs	http://www.jobweb.org/cfairs.htm
Company Profiles	http://199.94.216.72:80/b/companies
Directory of 15,000 Companies	http://www.directory.net
Hoover's On Line	http://www.hoovers.com
International Business Directory	http://www.gnofn.org/whs1/business/Welcome.htm
Margaret Riley's Resources	http://www.careermag.com/
Thomas Registry of Manufacturers	http://www.thomasregister.com
U S News Online Career Section	http://www.agtnet.com/usnews/fair/
SALARY RESEARCH	
Job Smart	http://jobsmart.org
Salary Wizard	http://www.salary.com
WEB SITES BY CAREER FIELD	
Business	
Training and Development	http://www.tcm.com/trdev/jobs/
Job Trak	http://www.jobtrak.com
Communications & Media	
Corp. for Public Broadcasting Job Line	http://www.cpb.org/jobline.htm
Instructional Technology	http://education.indiana.edu/1st/students/jobs
The Write Jobs	http://www.writerswrite.com/jobs
BES TV Jobs	http://www.tvjobs.com

Education	
Chronicle of Higher Education	http://chronicle.merit.edu
Education Jobs Page	http://www.nationjob.com/education
Peterson's Education Center	http://www.petersons.com
Finance	
100 Careers on Wall Street	http://www.globalvillager.com/villager/WSC.html
Stock Master	http://www.stockmaster.com
Health & Human Services	
Hospital Web	http://neuro-www.mgh.harvard.edu/hospitalweb.nclk
Absolutely Health Care	http://www.healthjobsusa.com
Nurse Options	http://www.nurseoptions.com
MedZilla	http://www.medzilla.com
MedBulletin	http://www.medbulletin.com
MedSearch	http://www.medsearch.com
Hospitality	
Hospitality Net	http://www.hospitalitynet.org/
Club Med	http://www.clubmed.com/cm/pages/homepage
Federal Job Information	
USA Jobs	http://www.usajobs.opm.gov
Office of Personnel Management	http://www.opm.gov
State Jobs	http://www.statejobs.com
Temporary Agencies	
Office Team	http://www.officeteam.com
Kelly Services	http://www.kellytemps.com
Career Blazers	http://www.careerblazers.com/staffingsolutions.htm
HOUSING	
Apartments	
All Apartments	http://www.allapartments.com
Apartments Plus	http://www.apartmentsplus.com
Apartments R Us	http://www.apartmentsrus.com
Rent Net	http://www.rent.net
Apartment	http://www.apartments.com
Real Estate	
Wall Street Journal Home Locator	http://www.homes.wsj.com
Home Scout	http://www.homescout.com
ERA Search	http://www.ERA.com
Realtors	http://www.realtor.com
Relocation Sites	
Home Fair	http://www.homefair.com
Mover Quotes	http://www.MoverQuotes.com
USPS Movers Guide	http://www.usps.gov/moversnet/
NEWSPAPERS	
InfiNet NewsStand	http://www.infi.net/newsstand.html
Local & Regional Business Publications	http://library.hbs.edu/localbiz.htm
News & Newspapers Online	http://library.uncg.edu/news/
Editor & Publishers Interactive Media Info	http://www.mediainfo.com

News Directory	http://www.newsdirectory.com
Newspaper Assoc. of America	http://www.naa.org/hotlinks/index.asp
EDUCATION/SCHOOL INFORMATION	
American School Directory	http://www.asd.com
National Public School Directory	http://nces.ed.gov/ccdweb/school/
College Net	http://www.CollegeNET.com
All Collegiate Information	http://www.collegiate.net/
Go College	http://www.gocollege.com
U.S. Universities & Community Colleges	http://www.utexas.edu/world/univ
College & University Rankings	http://www.library.uiuc.edu/edx/rankings.htm
U S News 2000 College Rankings	http://www.usnews.com/usnews/edu/college/corank.ht
Vocational School Database	http://www.rwm.org/rwm/
College Search by Major	http://features.yahoo.com/college/search.html
STATE INFORMATION	
50 States	http://www.50states.com
U.S. Chamber of Commerce (all states)	http://www.uschamber.com/mall/index.html
Access State Information	http://www.states.org/contents/access/glance.html
Stately Knowledge	http://www.ipl.org/youth/stateknow/
State Information	http://www.excite.com/travel/countries/united_states/
SCHOLARSHIP/FINANCIAL AID INFORMATION	
College is Possible	http://www.collegeispossible.com
Financial Aid Information Page	http://www.finaid.org
Sallie Mae's Online Scholarship Service	http://scholarships.salliemae.com
The Student Guide to Financial Aid	http://www.ed.gov/prog-info/SFA/StudentGuide
EDUCATION & TRAINING INFORMATION	
America's Learning eXchange	http://www.alx.org
Distance Education & Training Council	http://www.detc.org
FUN & RECREATION	
Coast Guard Morale Facilities	www.uscg.mil/hq/g-w/mwr/CGmwr.htm
Shade of Green (Disney Resort)	www.armymwr.com/shades/index.html
Hale Koa Hotel (Honolulu, HI)	www.halekoa.com
Armed Forces Vacation Club	www.afvclub.com
Space A Travel	www.glue.umd.edu/~oard/spacea/
Govt & Armed Forces Travel Cooperative	www.govarm.com

THE FAMILY RELOCATION REMINDER SHEET

1. **Talk it out:** Sit down as a family and discuss your feelings about the move. Allow and encourage everyone to express their honest feelings both good and bad. Everyone's opinion counts and there is NO right or wrong opinion.

2. **TLC:** Stress can negatively affect the body and the mind and make you more vulnerable to illness. Families need to give themselves a little extra "tender, loving care" at moving time by eating the right foods and getting enough sleep.

3. **Give Yourself A Break:** Each family member will handle stress differently. Don't ignore signals of stress, but don't dwell on them either. Just be aware, be patient, and be willing to look for help if it is needed. Remember you can always use EAP.

4. **Say Your Good-byes:** It is important to deal with good-byes, and express feelings of sadness so you can move on emotionally as well as physically. Keep in mind that since e-mail is so popular it is much easier to keep in touch with friends and family.

5. **Keep Familiar Patterns:** As much as possible, try to stick to the old routine such as mealtimes and bedtimes. Familiarity provides security.

6. **Explore the New Environment:** Get up, get out and get involved: the best medicine for loneliness is people and the best way to overcome the feeling of being uprooted is to put down roots in the new location.

7. **Accentuate the Positive:** Make a list of things you're looking forward to about the new location and a list of good memories from the old. Take time to have some fun. Laughter can heal a lot of hurt.

8. **Keep An Eye on the Kids:** Since moving can be traumatic to kids, staying in touch with new teachers is very important. Help your kids find ways to meet new friends but don't push. Even though most kids do adjust, it is essential for parents to watch for possible danger signals such as a child spending too much time alone, loss of interest in favorite things, loss of energy, loss of appetite, or other behavior pattern changes.

9. **Everybody Plans:** Let children be involved in the planning process for the new home so they will feel less helpless about the move.

10. **Take Charge of Your Move:** Being fully prepared for a move is the best way to reduce relocation stress. As soon as you have orders get a notebook (your "moving book") and start planning. Assess your financial situation. Determine what you will need. Make inventories, and set aside some time to deal with your feelings.

11. **Be Optimistic But Stay Flexible:** Things rarely turn out just they way we imagine. An open mind and a determination to make your move a positive experience is your best insurance that you will adjust well wherever you go. Change can bring opportunity if you reach out and take hold of it.

12. **Don't Go It Alone:** Moving isn't easy. We know you can manage but there may come a time when you need support and assistance. You can find that support through your TRM, your sponsor, the Chaplain, the Ombudsman, your Work Life Staff and even local services in the community. Don't be afraid to ask for help.

Tips for the Separated Family

Whether you are being separated because of deployment or you've decided to be a geographically separated family these tips may be helpful for you.

1. Make sure the whole family understands the reasons for the separation. Everyone should sit down and talk about it.

2. Make a calendar and record the departure date and the first reunion date. In between list birthdays, anniversaries, holidays, etc. Make a copy and send it along with your spouse and keep the original on the refrigerator.

3. Be certain that financial systems are discussed. Who will pay the bills, will there be two separate checking accounts, will there be a set amount for the remote spouse.

4. Be sure that all ID cards are valid and that all dependents are properly enrolled in DEERS.

5. Does you spouse have a Power of Attorney? Are there things that you spouse will be responsible for in your absence and will they need a power of attorney to accomplish those tasks?

6. Be sure the member has a supply of paper, envelopes and stamps to take on the deployment. The member should try to correspond weekly with each family member, especially the children. Consider getting a specific color paper and envelope for each child, even younger children will know it is for them just by the envelope.

7. Be a support system for each other.

8. Make time at least weekly (if possible) to communicate with each other, discuss concerns, work out problems and just share your lives. Remember you can do this via telephone, e-mail, chat room, etc.

9. Start a family diary, in both places, and be sure to add an entry every day. Even routine stuff will help the separated members feel involved in the family.

10. Remember to correspond at least weekly with the separated member.
    Buy cute postcards, note cards, etc.
    Let the children draw pictures
    Use a tape recorder and do "talking letters"
    Use your video recorder and record even simple family things like the kids riding their bikes, singing songs, etc.

11. Maintain close friendships and extended family relationships.

12. Make contact with other separated spouses and/or families and form a support group.

13. Especially at holidays, don't go it alone. Invite others to share with you and make it a day of fun and excitement.

14. Use the time apart for self-improvement.
    Lose weight or tone up – join a health club, work out, take a class
    Sign up for a class at the local college or night school – do something you've always been interested in but never had the time.
    Learn a new skill – learn to paint, take karate lessons, get started on your degree
    Read that book that you never have time for
    Volunteer – There are lots of organizations out there who need help every day, use your talents
    Pamper yourself once a month – take a long bath, give yourself a pedicure, get a manicure

15. Acknowledge that there are going to be rough days and on those rough days utilize your support system.

16. Have a list of contacts you can call in emergencies – Work Life, Ombudsman, neighbors, etc.

17. Take it one day at a time.

Soldiers' and Sailors' Civil Relief Act (SSCRA)

On December 19, 2003 President Bush signed into law the **Servicemembers Civil Relief Act (SCRA)**. This is a complete revision of the Soldiers and Sailors Civil Relief Act of 1940.

Servicemembers Civil Relief Act (SCRA)[1]

The SCRA protects active duty military members and reservists or members of the National Guard called to active duty (starting on the date active duty orders are received) and, in limited situations, dependents of military members (e.g., certain eviction actions).

To receive protection under some parts of the SCRA, the member must be prepared to show that military service has had a "material effect" on the legal or financial matter involved. Protection under the SCRA must be requested during the member's military duty or within 30 to 180 days after military service ends, depending on the protection being requested.

In many situations, the SCRA protections are not automatic, but require some action to invoke the Act. For example, to obtain a reduction of your pre-active duty mortgage or credit card interest rates, you should send your lender/creditor a written request and a copy of your mobilization orders.

Legal advice available. If you think that you have rights under the SCRA that may have been violated, or that you are entitled to be shielded from a legal proceeding or financial obligation by the SCRA protections, you should discuss the matter with a legal assistance attorney or a civilian lawyer as soon as possible.

The Six Percent Rule

One of the most widely known benefits under the SSCRA and now the SCRA is the ability to reduce pre-service consumer debt and mortgage interest rates to 6% under certain circumstances. What if instead of buying the car before he came on active duty, SSG Smith left his car at home for his wife and purchased a used car at his duty station. To do so, he borrowed $4,000 at 9% interest. Since SSG Smith took this debt **after** entering active duty the SCRA 6% interest limit does not apply.

Delay of Court and Administrative Proceedings

A major change provided by the SCRA is that it permits active duty servicemembers, who are unable to appear in a court or administrative proceeding due to their military duties, to postpone the proceeding for a mandatory minimum of ninety days upon the servicemember's request. The request must be in writing and (1) explain why the current military duty materially effects the servicemembers ability to appear, (2) provide a date when the servicemember can appear, and (3) include a letter from the commander stating that the servicemember's duties preclude his or her appearance and that he is not authorized leave at the time of the hearing. This letter or request to the court will not constitute a legal appearance in court. Further delays may be granted at the

[1] Information on the SCRA has been provided by the Judge Advocate General Corps of the U.S. Army. More information can be found at www.jagcnet.army.mil

discretion of the court, and if the court denies additional delays, an attorney must be appointed to represent the servicemember. (See Section 202, SCRA)

Termination of Leases

Another significant change provided in the SCRA, is found in Section 305. The prior law only allowed the termination of pre-service "dwelling, professional, business, agricultural, or similar" leases. The new provision in the SCRA allows termination of leases by active duty servicemembers who subsequently receive orders for a permanent change of station (PCS) or a deployment for a period of 90 days or more. The SCRA also includes automobiles leased for personal or business use by servicemembers and their dependents. The pre-service automobile lease may be cancelled if the servicemember receives active duty orders for a period of one hundred and eighty (180) days or more. The automobile lease entered into while the servicemember is on active duty may be terminated if the servicemember receives PCS orders to a (1) location outside the continental United States or (2) deployment orders for a period of one hundred and eighty days or more.

Eviction for Nonpayment of Rent

Although the SCRA does not excuse soldiers from paying rent, it does afford some relief if military service makes payment difficult. Military members and their dependents (in their own right) have some **protection from eviction** under the Servicemembers Civil Relief Act (SCRA), Section 301.

The landlord must obtain a court order to evict a military member or his/her dependents. The court must find the member's failure to pay is **not** materially affected by his/her military service. Material effect is present where the service member does not earn sufficient income to pay the rent. Where the member is materially affected by military service, the court *may* stay the eviction (three months unless the court decides on a shorter or longer period in the interest of justice) when the military member or dependents request it. There is no requirement that the lease be entered into before entry on active duty, and the court could make any other "just" order under § 301 of the SCRA. The requirements of this section are:
(1) The landlord is attempting eviction during a period in which the service member is in military service or after receipt of orders to report to duty;
(2) The rented premises is used for housing by the spouse, children, or other dependents of the service member; and
(3) **The agreed rent does not exceed $2,400 per month**. Soldiers threatened with eviction for failure to pay rent should see a legal assistance attorney. (The amount is subject ot change in future years and as of 2004 the ceiling is $2465.00)

Default Judgment Protection

If a default judgment is entered against a servicemember during his or her active duty service, or within 60 days thereafter, the SCRA allows the service member to reopen that default judgment and set it aside. In order to set aside a default judgment, the service member must show that he or she was prejudiced by not being able to appear in person, and that he or she has good and legal defenses to the claims against him/her. The servicemember must apply to the court for relief within 90 days of the termination or release from military service. (See Section201, SCRA)

Life Insurance Protection

The SCRA also permits the servicemember to request deferment of certain commercial life insurance premiums and other payments for the period of military service and two years thereafter. If the Department of Veteran Affairs approves the request, the United States will guarantee the payments, the policy shall continue in effect, and the servicemember will have two years after the period of military service to repay all premiums and interest. The SCRA increases the amount of insurnce this program will cover to the greater of $250,000.00 or the maximum limit of the Servicemembers Group Life Insurance. (See Section 401, SCRA)

State Taxation Clarification

The SCRA provides that a nonresident servicemember's military income and personal property are not subject to state taxation if the servicemember is present in the state only due to military orders., The state is also prohibited from using the military pay of these nonresident servicemembers to increase the state income tax of the spouse. Under prior law, some states did not tax the nonresident servicemember directly, but did include the nonresident servicemember's income in the spouse's income, resulting in higher taxes for the spouse. (See Section 511, SCRA)

Health Insurance Reinstatement

The SCRA further provides for the reinstatement of any health insurance upon termination or release from service. The insurance must have been in effect before such service commenced and terminated during the period of military service. The reinstatement of the health insurance is not subject to exclusinons or a waiting period if the medical condition in question arose before or during the period of service, the exclusion or waiting period did not apply during coverage, and the medical condition has not been determined by the Secretary of the Veteran Affairs to be a disability incurred or aggravated by military service. The reinstatement of health insurance protection does not apply to a servicemember entitled to participate in employer-offered insurance (See rules regarding employer offered health insurance care in the Uniformed Services Employment and Re-employment Act). And finally, the servicemember must apply for the reinstatement of the health insurance within 120 days after termination or release from military service. As always submit such request to the insurance company in writing with a copy of the orders for active duty and release from active duty. (See Section 704, SCRA)

SEPARATION/RETIREMENT TIME LINE:

180-150 Days (earlier is better)

- Attend a Transition Assistance Program (TAP) (2 years before is optimal)
- Schedule pre-separation counseling
- Develop an Individual Transition Plan (ITP) – identify needs and gain referrals
- Develop a Financial Plan – look at your current finances (how long can you survive before you HAVE to take a job?)

120-90 Days

- Begin the paperwork for the DD214
- Visit with the Career Development Advisor (CDA) and discuss any educational plans and/or tests you would like to complete
- Schedule your physical
- Look into the Transitional Healthcare Options
- Submit your request for Leave and/or Permissive TDY

90-60 Days

- Get counseling on your transportation entitlements
- Schedule your dental exam
- Request copies of your personnel, medical & dental records
- Visit District Legal for advice, wills, etc.

30 Days

- Visit a VA Rep to discuss Veteran's Benefits available to you
- Contact a Vet Rep. In the State where you will be residing to see what State Veteran's Benefits are available to you

Benefits & Entitlements:

Benefit	Retiree	Voluntary Sep.	Involuntary Separation
Excessive leave & Permissive TDY	May be granted 20 day TDY	Not eligible	Choose either 30 leave OR 20 TDY
Travel & Transportation	Home of Selection	Home of record OR place first enlisted	Home of selection within the Continental United States
Shipment & Storage of HHG	must be used within 1 year	within 6 months to HOR or place first enlisted	must be used within 1 year after release for active duty
180 Day Housing Extension	May request extension based on local housing status	Not eligible	Based on a space available basis at a rental charge equal to BAH
Commissary & Exchange Privileges	Unlimited	Not eligible	Up to 2 years after separation

WORK-LIFE STAFF ASSISTANCE CHART

If you need help with:	Then Call:
Fitness	Health Promotions Manager (HPM)
Health Risk Assessments	HPM
Heart Health	HPM
Injury Prevention	HPM
Nutrition	HPM
Stress Management	HPM
Substance Abuse/Alcohol	HPM
Tobacco Cessation	HPM
Weight Management	HPM
PCS Transfers	Transition & Relocation Manager (TRM)
Smooth Move Briefing	TRM
PCS Entitlements	TRM
Sponsorship Training	TRM
Right Start Program (Orientation)	TRM
Transition Assistance	TRM
Veterans Benefits, Entitlements & Referrals	TRM
Work Skills Assessment	TRM
Pre-Separation Counseling	TRM
Job Search, Resume Writing & Interviewing	TRM
Spouse Employment Assistance	TRM
Federal Job Applications	TRM
Career Coaching	TRM
Prevention of Family Violence	Family Advocacy Specialist (FAS)
Case Management of Family Violence	FAS
Family Child Care	Family Resource Specialist (FRS)
Special Needs Program	FRS
Adoption Issues/Reimbursement	FRS
Elder Care	FRS
Child Care Provider Certification	FRS
In Home Day Care (Owned or Leased Qtrs)	FRS
Employee Assistance Program	Employee Assistance Program Coordinator
Critical Incident Stress Management	EAPC
Suicide Prevention & Reporting	EAPC
Work Place Violence Training	EAPC
Crime Victim Assistance	EAPC
Pre-Deployment Briefings	EAPC
Stress Management	EAPC
Financial Counseling/Debt. Management	EAPC or CDA
Ombudsman Program	Ombudsman Coordinator

WORK LIFE OFFICES

The number for the Work-Life Program is 1-800-872-4957

Office Name	Location	800 Extension	Regular Number
Head Quarters	Washington, DC	563	202-267-6263
ISC Boston	Boston, MA	301	617-223-3452
ISC St. Louis	St. Louis, MO	302	314-539-3900 X 346
ISC Portsmouth	Portsmouth, VA	305	757-686-4033
ISC Miami	Miami, FL	307	305-415-6971
ISC New Orleans	New Orleans, LA	308	504-942-4050
ISC Cleveland	Cleveland, OH	309	216-902-6351
ISC San Pedro	San Pedro, CA	311	310-732-7585
ISC Seattle	Seattle, WA	313	206-217-6610
ISC Honolulu	Honolulu, HI	314	808-541-1580
ISC Ketchikan	Ketchikan, AK	317	907-463-2121
ISC Alameda	Alameda, CA	252	510-437-5922
ISC Kodiak	Kodiak, AK	563	907-487-5525 X269
HQ Support	Washington, DC	932	202-267-0379
HQ Support Detached	Cape May, NJ	629	609-898-6925

Headquarters
Commandant (G-WKW)
U.S. Coast Guard HQ
2100 2nd Street SW, Room 6320
Washington, DC 20593-0001

USCG ISC Boston
Work-Life Staff
427 Commercial Street
Boston, MA 02109

USCG ISC St. Louis
Work-Life Staff
1222 Spruce Street
St. Louis, MO 63103-2832

USCG ISC Portsmouth
Work-Life Staff
4000 Coast Guard Blvd.
Portsmouth, VA 23704

USCG ISC Miami
Work-Life Staff
100 Macarthur Causeway
Miami Beach, FL 33139-5101

USCG ISC New Orleans
Work-Life Staff
4640 Urquhart Street
New Orleans, LA 70117

USCG ISC Cleveland
Work-Life Staff
1240 E. Ninth Street, 21st Floor
Cleveland, OH 44199-2060

USCG ISC San Pedro
Work-Life Staff
Terminal Island, P.O. 8
1001 S. Seaside Ave., Bldg. 38
San Pedro, CA 90731-0208

USCG ISC Seattle
Work-Life Staff
1519 Alaskan Way, South
Seattle, WA 98134-1192

USCG ISC Honolulu
Work-Life Staff
400 Sand Island Parkway
Honolulu, HI 96819-4398

USCG ISC Ketchikan
Work-Life Staff
1300 Stedman Street
Ketchikan, AK 99901-6698

USCG ISC Alameda
Work-Life Staff
Coast Guard Island
Alameda, CA 94501-5100

USCG ISC Kodiak
Work-Life Staff
P.O. Box 195000
Kodiak, AK 99619-5000

HQ Support Command
Work-Life Staff
2100 2nd St SW, Room B419
Washington, DC 23593-0001

TRACEN Cape May
Work-Life Staff
1 Munro Avenue
Cape May, NJ 08204

RELOCATION/MOVING CHECKLIST

12 Weeks (3 Months) before you move:

- ❑ Begin scouting out housing options. If you cannot afford a house hunting trip use your sponsor to assist you in gather information. Find out about housing costs, information about the various neighborhoods, school information, etc.
- ❑ Schedule an appointment with the Transportation Office to schedule a counseling session on transportation entitlements, household good application forms, etc.
- ❑ Start your Relocation Binder.
- ❑ Make an inventory of possessions and their value. Photographs or videotapes may be helpful. Put this in your Relocation Binder.
- ❑ Let clubs or organizations in which you serve know that you will be leaving.
- ❑ Take care of necessary medical, dental or optical appointments. Obtain copies of your records or find out how to have them forwarded later.
- ❑ Go through closets, storage and drawers to sort clothes an other items to give away or sell.
- ❑ Make sure stickers from previous moves have been removed from all of your furniture and other belongings.
- ❑ Don't place any more mail order purchases unless they can guarantee delivery before you leave.

8 Weeks (2 Months) before you move:

- ❑ Finalize arrangements with your Transportation Officer or make reservations if you are renting a truck or trailer.
- ❑ Make a list of people and organizations that you need to notify about your move.
- ❑ Look for the newspaper in your new town online so you can familiarize yourself with local events, etc.

45 Days before you move:

- ❑ If you are in housing give notice of the date you intend to vacate quarters (remember 45 days notice is the minimum).

- ❑ If you are applying for housing at the new station fax a copy of your application for housing, copy of the orders and dependency verification form to the new housing officer.
- ❑ Plan a date for the yard sale to get rid of those things that you will not be taking along
- ❑ Check with your insurance company to see what transient coverage you have for your move.
- ❑ Spouses should give notice at work and obtain a letters of referral.
- ❑ Begin filling out change of address forms.

<u>4 Weeks (30 Days) before you move:</u>

- ❑ Set up your "Family Records File" with legal, insurance, medical and financial information that you may need during this transfer.
- ❑ Check school schedules and enrollment requirements
- ❑ Notify schools of your move. Arrange to pick up records or ask for the procedures to have records sent to the new school.
- ❑ Ensure all dependents are properly listed on DEERS and that ID Cards will not expire during the move.
- ❑ If you do not have a residence at the new location make arrangements for mail forwarding. Some options may be a post office box, the new station or have your mail held until you send for it.
- ❑ Obtain names, phone numbers and requirements (such as deposits) for utility companies at the new location. Place these in your Relocation Binder.
- ❑ For High Value Items you will be shipping get appraisals and start gathering receipts.
- ❑ Start to sort your belongings and make an area for things that you will be taking with you.
- ❑ Send out your change of address cards. Don't forget all of the relatives and the magazines that you subscribe to.
- ❑ Gather personal records that you haven't received yet from the doctors, dentists, lawyers, accountants, schools, and religious institutions.
- ❑ Notify Current Utility Companies (gas, phone, water, electric, cable TV) of disconnect dates and a forwarding address.
- ❑ Start making plans for where you will stay the final few days after your furniture is gone.

- ❑ If you are moving from a high rise be sure to reserve the elevator for moving day.

Two Weeks before you move:

- ❑ Drain oil and gas from your power equipment and prepare the equipment for the move.
- ❑ Verify schedules with the housing office and transportation office.
- ❑ If you are in government housing arrange for carpet cleaning.
- ❑ Cancel deliveries and services such as newspaper, diaper service and trash collection as of the moving day.
- ❑ Arrange for someone to watch children on moving day.
- ❑ Arrange for someone to watch your pets on moving day.
- ❑ Use up perishable foods and start to give away freezer items that you will not be able to use before the move.

One Week before the Move:

- ❑ If you are not taking them with you give plants away to a loving home.
- ❑ Have your car serviced for the trip.
- ❑ Obtain traveler's checks for trip expenses.
- ❑ Make any necessary arrangements for the moving van to park.

The day before:

- ❑ Verify schedules for the children and pets for tomorrow.
- ❑ Pack your luggage and anything you are taking with you.
- ❑ If you are leasing your telephones or cable box return them to the appropriate places.
- ❑ Pick up drinks, snacks, etc for tomorrow.

Moving Day:

- ❑ Get up early and be ready for the movers. Plan to be there all day.
- ❑ Lock up your Family Records File, jewelry and other important valuables. Place the items you are taking with you in the car or other area that is off limits to the packers and movers.

- Verify that the mover's inventory is detailed, complete and accurate. Don't accept any "miscellaneous" labels or entries (especially for valuable items).

- Make sure the conditions of your household goods are accurately noted.

- Keep the number for the Transportation Office handy. If problems or questions arise call – don't argue with the carrier or their representatives.

- Pack a box of things you will need when you first get to your new home (paper towels, toilet paper, telephone, linens, towels, hand tools, etc) and ask that it be labeled "New Home Essentials" and be loaded on the truck last.

- Before the movers leave make a final walk through of the entire house. Check closets, cabinets, the attic, basement, yard and garage.

Sample Change-Of-Address List:

Local Companies:

Newspaper
Electric
Local Telephone
Long Distance
Cellular Phone/Pager
Veterinarian
Credit Union/Bank
Cable
Apartment Management
Dentist
Military/Civilian Pay
Military/Civilian Personnel
Gym/Health Club
Insurance (Auto/ Life/Renters)

Clubs & Associations:

CD/Tape Club
Book Clubs
Frequent Flyer Clubs

Federal/State Taxes:

IRS - Federal Income Tax
State Tax

Magazines & Catalogs (You wish to keep)

Bank Cards/Credit Cards & Other Accounts:

FCU (Account/Loan/Mastercard)
Bank (Account/Loan/Bank card)
Installment Loan (Auto, Signature, etc.)
AAFES DPP/UCDPP
Department Store Card
Gas/Oil Company Card

Creditor: _____ **Acct #:** _____

Name on acct: _____ **Due date:**_____

Customer Service Address: _____

Billing Address: _____

Phone Number: _____

Date sent/notified of change of address: _____

Notes: _____

_____

Military Clause

Tenant is a member of the United States Coast Guard, and it is understood and agreed that **this lease shall terminate 30 days from the date Tenant posts by certified mail a written notice to Landlord** of any of the following events:

1. Tenant receives orders transferring, discharging, or retiring him/her from the duty station or assignment;
2. Tenant receives direction in writing to occupy government housing; or
3. Tenant is assigned temporary additional duty out of the geographical area (40-mile radius) for more than 30 days.

Tenant shall not be liable for rent after the 30-day period, and Landlord agrees to release the Tenant from all obligations under the lease, including but not limited to, any obligation to pay rent through the original termination date. Any money paid by Tenant as the last month's rent is not part of the security deposit and shall be refunded, or credited and prorated to any rent due before the new date for the termination of the lease, without further notice.

If the lease was signed before this military clause was signed Landlord and Tenant agree that $1.00 paid by Tenant to Landlord is adequate consideration for this change in the lease.

Date:_____Signed: ._____
Landlord/Landlord's Agent

Date:_____Signed: ._____
Tenant

Date:_____Signed: ._____
Tenant

Leave & Earnings Statement

Active Duty Members receive 1 monthly

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT

ID	NAME (LAST, FIRST, MI)	SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED

ENTITLEMENTS		DEDUCTIONS		ALLOTMENTS		SUMMARY
TYPE	AMOUNT	TYPE	AMOUNT	TYPE	AMOUNT	- AMT FWD
A						- TOT ENT
B						- TOT DED
C						- TOT ALMT
D						= NET AMT
E						- CB FWD
F						= EOM PAY
G						
H						
I						
J						
K						
L						
M						
N						
O						
TOTAL						

LEAVE	BF BAL	EARND	USED	CR BAL	ETS BAL	LV LOST	LV PAID	USE/LOSE	FED TAXES	WAGE PERIOD	WAGE YTD	MS	EX	ADD'L TAX	TAX YTD

FICA TAXES	WAGE PERIOD	SOC WAGE YTD	SOC TAX YTD	MED WAGE YTD	MED TAX YTD	STATE TAXES	ST	WAGE PERIOD	WAGE YTD	MS	EX	TAX YTD

PAY DATA	BAQ TYPE	BAQ DEPN	VHA ZIP	BANT AMT	SHARE	STAT	FTR	DEPNS	2D FTR	BAS TYPE	CHARITY YTD	TPC	PAC/DSN

REMARKS YTD ENTITLE_____ YTD DEDUCT _____

Additional information can be found online at:
http://www.uscg.mil/hq/psc/Manuals-Pubs-Newsletters/PPPM/PPPM-PDF-BYCHAP/apxf.pdf

The Active Duty member may also view their "Pay Check" online by using CGHRMS. Pay Check does not contain ALL of the information on the LES but does contain all of the financial information.

MONTLY BUDGET WORKSHEET

INCOME

Military Pay _____
Allowances _____
Interest _____
Dividends _____
Civilian Job _____

Total Monthly Income _____

FIXED EXPENSES

Housing _____
Auto Insurance _____
Dental Insurance _____
Rental Insurance _____
Auto Loan _____
Other Loans _____
Child Care _____
Education _____
Savings Account _____
Emergency Fund _____

Total Monthly Fixed Expenses _____

FLEXIBLE EXPENSES

Groceries _____
Electric _____
Gas _____
Water _____
Sewage _____
Trash Removal _____
Telephone _____
Cell Phone _____
Cable TV _____
Gasoline _____
Transportation _____
School Expenses _____
Personal Care _____
Clothing _____
Entertainment _____
Hobbies _____
Gifts _____
Cigarettes _____
Travel/Vacation _____
Clubs/Organizations _____

I hope that this booklet has helped to answer some of your questions, provided you with resources and given you the information you need as you embark on this new journey. If you have comments or suggestions, please send them to me at mthenry@isccleveland.uscg.mil or U.S. Coast Guard, ISC Cleveland (w), ATTN: Theresa Henry, 1240 E. Ninth Street, Room 2121, Cleveland, OH 44199.[2]

[2] All information was reviewed and correct at time of publishing. 4nd publication 03/04