

✓ Deployment Checklist



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Our members are our mission.

That's why we're here to help when your missions take you away from home. This checklist of things to do before you leave can help make the transition as smooth as possible for you and your family with suggestions for legal, financial and home preparations.

This material is for educational purposes. It does not favor or endorse any products or services offered by financial institutions.



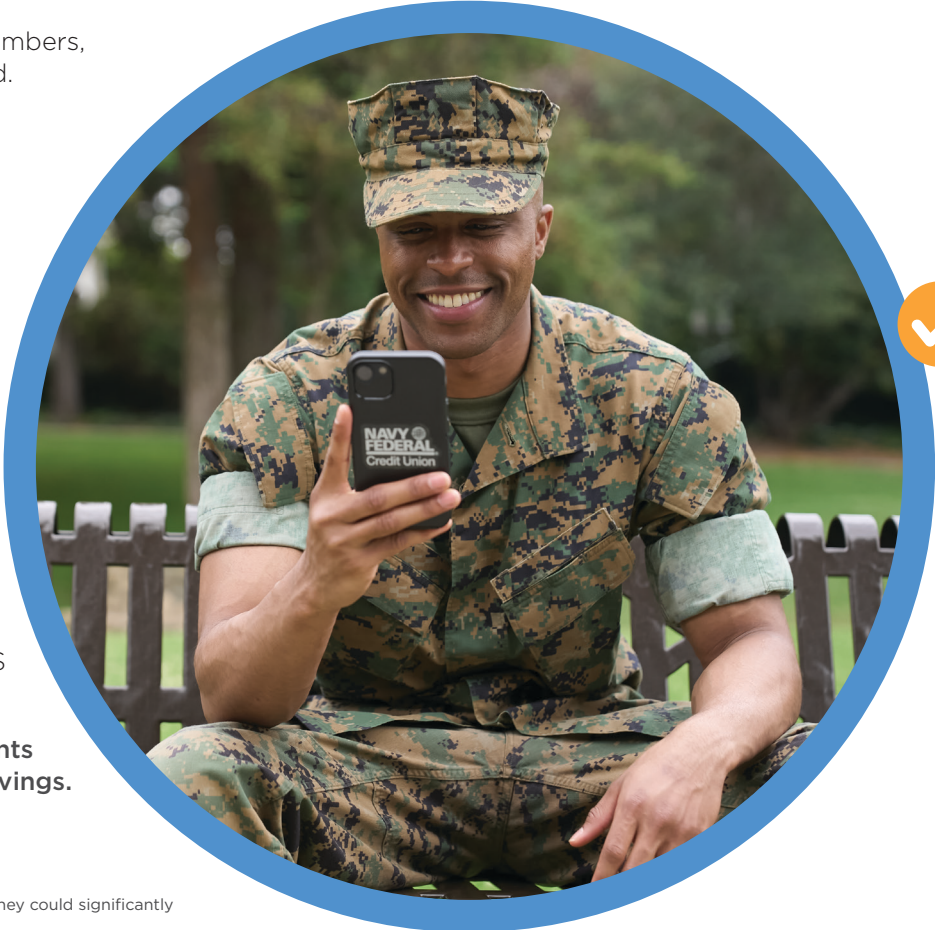
Legal*

- ☐ Write or update wills with the most current information.
- ☐ Consider a living will or durable Power of Attorney (POA) for Health Care and make sure a family member is aware of its contents.
- ☐ Establish a POA for your finances.
 - ☐ Seek competent legal advice before executing a POA.
 - ☐ Choose a trusted individual—attorney-in-fact (AIF)—to care for your finances.
 - ☐ Contact Navy Federal to get information on available POA forms that can assist with a variety of banking transactions (Navy Federal POA forms can only be used with Navy Federal accounts).
 - ☐ Visit navyfederal.org/forms for a list of general and state-specific POA forms offered to meet your needs.
 - ☐ Consider the length of time the POA should be in effect—you can choose a specific expiration date, like the day you expect to return from deployment, or you can make it active indefinitely.
 - ☐ Provide a copy of the POA to your AIF, as well as your financial institution.
 - ☐ Revoke the POA at any time—just remember to notify your AIF if you decide to remove it before the expiration date.



Financial

- ☐ Record credit union or bank information.
 - ☐ Provide checking and savings account numbers, along with digital access ID and password.
- ☐ Record credit card numbers and companies' phone numbers.
- ☐ Speak with your credit union or bank.
 - ☐ Check to see if they have exclusive discounts or benefits for Active Duty members.
 - ☐ Notify them that you'll be deployed and debit/credit cards will be used overseas.
 - ☐ Set up direct deposit.
 - ☐ Add owners to existing accounts or set up joint accounts.
 - ☐ Set up an overdraft protection plan, like Navy Federal's Optional Overdraft Protection Service (OOPS). Review OOPS disclosures for additional information.
- ☐ Set up automatic transfers to savings accounts to pay yourself first and build emergency savings.



*We encourage you to seek legal advice before making any decisions because they could significantly impact your finances.

- ☐ Inform creditors of your deployment.
- ☐ Notify credit card companies to expect overseas use of your card.
- ☐ Ask creditors if they offer deployment benefits.
- ☐ Get more information about the Servicemembers Civil Relief Act (SCRA) and what legal and financial protections may be available to you.
 - ☐ SCRA offers benefits such as a 6% interest rate cap on debt incurred prior to going on Active Duty and foreclosure protections for mortgages.
 - ☐ Request protection under SCRA by stopping by a branch, visiting navyfederal.org/membership/scra or calling us at 1-888-842-6328.
- ☐ Review current and future investment strategies.
 - ☐ Update beneficiaries.
 - ☐ Record account number(s) and contact information.
 - ☐ Enroll in the Thrift Savings Plan (tsp.gov) and get to know the Blended Retirement System (BRS).
- ☐ Update myPay preferences to allow full or limited access of your Leave and Earnings Statement (LES) to a family member.
- ☐ Create a budget to include deployment expenses (see “Monthly Budget” worksheet).
 - ☐ Establish who will manage the budget and how withdrawals and expenses will be recorded.
 - ☐ Simplify life by setting up recurring payments. Navy Federal members have access to free online Bill Pay—all you need is your online banking Access Number, ID and password.



Medical Care

- ☐ Ensure Defense Enrollment Eligibility Reporting System (DEERS) is current.
- ☐ Confirm TRICARE status for you and your family.
 - ☐ Provide a family member with medical cards.
- ☐ Locate and record important medical information.
 - ☐ List prescriptions, including dosages and frequencies.
 - ☐ Gather vaccination and eye prescription records.
 - ☐ Sign HIPAA release form.
 - ☐ Record names, addresses and phone numbers of doctors, dentists and pharmacies.



✓ Life Insurance¹

- ☐ Review your life insurance policy.
 - ☐ Update beneficiaries.
 - ☐ Record policy number and contact information.
 - ☐ Need life insurance? Speak to a Navy Federal Investment Services Advisor to learn about options designed to give you peace of mind (1-877-221-8108).

✓ Home

- ☐ Review homeowners or renters insurance policies.
 - ☐ Record company, agent names and contact information.
- ☐ Make and safely store spare keys for house, storage sheds, safes, etc.
- ☐ Record and safely store computer passwords.
- ☐ Ensure that smoke detectors are working and install new batteries.
- ☐ Replace filters on heating and air-conditioning units.
- ☐ Record contact information of repair services.



✓ Auto

- ☐ Review auto insurance policies.
 - ☐ Record company and agent names along with phone and account numbers.
 - ☐ Check to see if your provider offers reduced premiums or coverage if your vehicle won't be driven while you're deployed.



- ☐ Make and safely store spare keys for all vehicles.
- ☐ Sign up for roadside assistance to protect family members.
- ☐ Create a schedule for oil changes and other car maintenance.
- ☐ Record contact information of trusted mechanics and dealers.
- ☐ Make car storage arrangements, if needed.

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✓ Emergency Preparedness

- ☐ Assemble a 72-hour emergency preparedness kit. Visit [redcross.org](https://www.redcross.org) for a comprehensive list of items to include.
- ☐ Establish and practice a home exit plan.
 - ☐ Compile an emergency contact list.

✓ Record Keeping

- ☐ Keep important records and documents in a safe and secure location, like a fire-resistant safe or safety deposit box and make sure a family member has a key.
- ☐ Record all account and password information for family members to access while you're away—there are several electronic and printable password log templates available online.

✓ Miscellaneous

- ☐ Notify your children's school or daycare provider that a family member is being deployed.
- ☐ Make connection points.
 - ☐ Record bedtime stories or wake-up routines to play to your children.
 - ☐ Make photo books for both the servicemember and those at home.
 - ☐ Make family videos.
 - ☐ Download video conference programs like Skype if possible.
 - ☐ Post a map of and learn about the deployment location. Consider cooking traditional meals or learning to say "hello" and "goodbye" in the native language.
 - ☐ Scan and email handmade cards or other art creations.
 - ☐ Create a playlist that contains meaningful or memorable songs.

- ☐ Contact your cell phone provider to suspend or cancel your contract while deployed.
- ☐ Consider placing a security freeze or, if you're a Navy Federal member, an Active Duty alert on your credit while you're deployed.





Tips for Effective Budgeting*

Budgeting for the Home

- Each year, set aside 1% to 3% of your home’s purchase price for maintenance and repairs.
- Worried about heating and cooling costs? Ask if your utility provider offers budget billing options that spread seasonal spikes across the year.
- Dirty filters can lead to higher energy costs, so make a habit of replacing the filters in your heating system on a regular basis.

Paying Off Debt

- If you’re able to make extra payments toward loans, prioritize paying off the one with the highest interest rate.
- Want to simplify your private student loan payments? Consider refinancing or consolidating your loans—which could help you save time and money.

Planning for the Future

- Trying to reach a savings goal? Consider breaking it up into smaller, monthly contributions.
- If college is in your or your child’s future, consider making a monthly contribution to a tax-advantaged 529 plan.

- As a general rule, you’ll need 70% to 80% of your current annual income for each year of retirement. For tips on planning for retirement, visit navyfederal.org/makingcents.



REGULAR EXPENSES

Food

- Plan ahead! Make a detailed food plan every week and buy only what you can store or use within that time.

Health

- Consider enrolling in a Flexible Spending Account (FSA) if your employer offers this benefit. FSAs allow you to put money aside, pre-tax, to pay for certain out-of-pocket health care expenses.

Personal/Family

- Do you have child care expenses? See if your employer offers Dependent Care Flexible Savings—a pre-tax benefit account used to pay for eligible dependent care services like preschool, summer camp, and child or adult daycare.

Transportation

- Consider using public transportation, if available. If you have to use a car, consider ride sharing, especially for your daily commute. Some employers even offer incentives to those who carpool or use public transit.

*This content is intended to provide general information and shouldn’t be considered legal, tax, or financial advice. It’s always a good idea to consult a tax or financial advisor for specific information on how certain laws apply to your situation and about your individual financial situation.

Monthly Budget Worksheet

Visit navyfederal.org/makingcents for an editable budget worksheet and more information on managing your finances.

Income					Expenses				
MONTH:									
Income									
Income 1									
Income 2									
Total Income									
Rent/Mortgage									
Insurance									
Electric/Gas									
Water/Trash									
Phone/Cable/Internet									
Other Living Expenses (HOA, lawn care)									
Auto Loan Payment									
Gas/Maintenance									
Insurance									
Parking/Commuting									
Other (tolls, ride sharing)									
Food									
Clothing									
Entertainment/Recreation									
Dental/Medical									
Health Insurance									
Subscriptions (gym, streaming services)									
Other (child care, student loans)									
Savings Account									
Emergency Funds									
IRA/Retirement									
Other									
Total Expenses									
Actual Net Total (total income - total expenses)									



While You're Deployed

Banking Resources

Contact us 24/7:

- Mobile app*
- navyfederal.org
- 1-888-842-6328

Military Life Resources

navyfederal.org/militarylife

militaryonesource.mil

redcross.org

military.com/spouse



OUR MEMBERS ARE

THE MISSION **N**®



navyfederal.org

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