# Deployment Readiness Checklist

## Take Control Before You Deploy:

Set up a short meeting with a First Command Advisor to align your deployment pay, tax advantages, and savings options with your family's financial plan, ideally as soon as your entitlements hit your LES.

### 1. Check Orders & Timeline

- ☐ Confirm deployment details; make multiple copies of orders.
- ☐ Check if the location qualifies for Combat Zone Tax Exclusion (CZTE).

### 2. Anticipate Money In, Bill Out

- ☐ Rebuild your budget for deployment to account for:
  - Income changes
  - Lower day-to-day costs
  - Family needs
- ☐ Set up automatic bill pay and transfers to savings.
- ☐ Ensure your spouse or a trusted person can access important accounts.
  - Consider a limited power of attorney (POA).

### 3. Look Into Deployment Pay & Tax Advantages

- ☐ Confirm Imminent Danger Pay (IDP)/Hostile Fire Pay (HFP), Hardship Duty Pay (HDP), Family Separation Allowance (FSA), and Basic Allowance for Housing (BAH)/Basic Allowance (BAS).
- ☐ Set up a Savings Deposit Program (SDP) account.
- ☐ Reevaluate Thrift Savings Plan (TSP) contributions.

### 4. Make Legal Arrangements

- ☐ Update or create your:
  - Will
  - Financial and medical POAs
- ☐ Review life insurance and update beneficiaries.
- ☐ Store original legal documents and secure digital copies for your family.

### 5. Ensure Family Readiness

- ☐ Confirm current ID cards for your spouse and dependents.
- ☐ Share a communication plan (methods, frequency, emergency contacts).
- ☐ Line up support:
  - Military and Family Life Counseling Program
  - Child care resources and fee assistance
  - MyCAA spouse education scholarships
  - Exceptional Family Member Program (EFMP) or TRICARE Extended Care Health Option (ECHO) for complex health or educational needs.

### 6. Secure Your Home, Vehicle & Property

- ☐ Complete essential home maintenance and set up an emergency plan.
- ☐ Service vehicles, consider storage, and secure spare keys.
- ☐ Review home and auto insurance, and update contact info.

### 7. Review Health Care & Dental

- ☐ Confirm TRICARE coverage for dependents.
- ☐ Verify coverage with Active Duty Dental Program (service members) and TRICARE Dental Program (dependents).
- ☐ List local clinics, pharmacies, and emergency contacts for your family.

### 8. Monitor Pay & Organize Documents

- ☐ Check your LES monthly to confirm pay and entitlements.
- ☐ Confirm myPay access and two-factor authentication before departure.
- ☐ Keep a secure, shared folder with orders, legal and insurance documents, account information, and a contact list.

### 9. Understand Your Rights While Deployed

- ☐ Know protections under Servicemembers Civil Relief Act (SCRA) for:
  - Interest-rate caps on eligible pre-service debts
  - Lease terminations
  - Safeguards against eviction or repossession
- ☐ Keep JAG contact info for questions or enforcement.

### 10. Complete Final Pre-Departure Items

- ☐ Walk your spouse or a trusted person through the budget, accounts, legal documents, and communication plan.
- ☐ Set initial SDP and TSP amounts.

### 11. Review & Adjust While Deployed

- ☐ Adjust SDP, TSP, and savings transfers after your first full LES with entitlements.
- ☐ Keep confirmations for SDP deposits and a simple ledger for post-deployment planning.
- ☐ Update your family if orders or entitlements change.

### 12. Plan Ahead for Return & Reintegration

- ☐ Map out a 60-90-day re-entry budget that includes:
  - End of SDP interest window
  - Changes to BAH and BAS
  - Regular leave and Rest and Recuperation (R&R) leave
  - Catch-up bills
- ☐ Schedule beneficiary and insurance reviews after any major family changes.
- ☐ Reset goals for your emergency fund, debt, saving, and investing.

1140850 (10/25) 10165
**©2025 First Command Financial Services, Inc. parent of First Command Brokerage Services, Inc. (Member SIPC, FINRA), First Command Advisory Services, Inc., First Command Insurance Services, Inc. and First Command Bank. Securities products and brokerage services are provided by First Command Brokerage Services, Inc., a broker-dealer.** Financial planning and investment advisory services are provided by First Command Advisory Services, Inc., an investment adviser. Insurance products and services are provided by First Command Insurance Services, Inc. Banking products and services are provided by First Command Bank (Member FDIC). Investment and insurance products are not deposits, are not insured by the FDIC, and may lose value. A financial plan, by itself, cannot assure that retirement or other financial goals will be met. First Command Financial Services, Inc. and its related entities are not affiliated with, authorized to sell or represent on behalf of or otherwise endorsed by any federal employee benefits programs referenced, by the U.S. government, or the U.S. Armed Forces. TSP funds have very low administrative and investment expenses and, low expenses can have a positive effect on the rate of return of your investment. First Command and its affiliates do not provide legal or tax advice. This material is for informational purposes only and should not be relied on for legal or tax advice. You should consult your own legal or tax advisors before engaging in any transaction.