We provide this handout to answer frequently asked questions about issues commonly arising while servicemembers are deployed. The information contained in this handout is general in nature and may not answer your specific questions. Please review the information below in connection with your visit to a legal assistance office to obtain answers to specific questions.

**Financial**

- Will your spouse or family have money available to them on a continuous basis while you are gone? You may want to consider establishing an allotment.

- Ensure that your spouse or family knows the address of bank(s) where you have money. They will need to know the types of accounts and account numbers, as well as where bank books (both checking and savings) are kept. Make certain they have access to these accounts. Ensure they know how to maintain accurate accounts records so they are aware of how much money is in each account at any given time.

  **Info:** Access to bank accounts can be provided by having an account with joint ownership or by executing a Special Power of Attorney.

- Does your spouse or family have access to your safe deposit box? Do they know where the key is kept?

- Does your spouse or family know where your credit cards are? Are the accounts numbers logged and kept in a safe place? Does your spouse or family know that company name, address, and phone number so they can notify the company immediately in case of a loss?

- Does your spouse or family know how to change an address where an allotment is to be mailed? (PSD)

- Does your spouse or family know all payments that need to be made and to whom for all of the following:
  
  a. Mortgage/Rent  
  b. Telephone  
  c. Water  
  d. Electricity  
  e. Trash collection  
  f. Insurance (life, property, auto, etc.)  
  g. Taxes  
  h. Gas/fuel  
  i. Credit cards  
  j. Other debts
Does your spouse or family know whom to contact in case they do not receive an allotment on time and need financial assistance? (Family Service Center; Command Ombudsman; PSD; Navy Marine Corps Relief Society)

What is the status of your finances—do your total outstanding debts (not including house payments, rent, and utilities) amount to more than 3 months take-home pay? Are your monthly credit card payments more than ½ of your monthly take-home pay? If so, you may want to contact the Family Service Center to receive some financial management counseling.

Info: The Soldier’s and Sailor’s Civil Relief Act can set a maximum interest rate on a pre-service debt. See a Naval Legal Service Office for more information.

Automobile and Transportation

If your vehicle is financed, does your spouse or family know the name and address of the lien company?

Do they know the location of the car title?

Do they have the vehicle's registration and proof of insurance paperwork? Are these up-to-date, or will they need to be taken care of while you’re away? Does your spouse or family know how to do this and where to go to get it taken care of? Have you executed a power of attorney so they can take care of this in your absence?

What about vehicle inspection? Will that need to be taken care of while you are away?

Is your wife or family insured to drive? Do they have a valid state driver’s license? When does that license expire? What about your own driver’s license—is that scheduled to expire in the time period in which you will be away?

If they are not licensed to drive, have suitable transportation arrangements been made?

Is the vehicle in good working order? Does your spouse or family know where to go to get it repaired? Are they prepared to handle a road emergency? Do they know the information for AAA?

Does your spouse or family have a duplicate set of all car keys?

If you have children under 4, do you have a child restraint device for each child in the motor vehicle?
Legal/Administrative

- Are your family’s identification cards up-to-date and valid until after your scheduled return? Does your family know where to obtain new identification cards?

- Is your page 2 information up-to-date? (This is important as contact numbers and benefits can be determined using the information you provide on your page 2.)

- Do you need to execute a Power of Attorney (POA) so your family can take necessary action on important matters during your absence?

  **Info:** There are two types of POAs: general and special. A general power of attorney is the most powerful—you give the person you name as your agent the power to handle all business affairs in your name. While this may sound like a good idea, this type of POA is powerful and gives your agent a lot of discretion—including establishing debt in your name (home loans; establishing new credit cards, etc). If you choose to execute a general POA, we recommend it only be effective for one year. A special power of attorney is granted for limited and specific purposes only—for paying taxes, selling a home, moving household goods, buying/selling a vehicle, a medical POA for child, etc. You can execute one or more special POAs instead of a general POA. The bottom line is that you should execute one or more of these documents giving your spouse or a person you trust the power to handle business and other affairs in your name while you are away—just be smart and determine the type of POA you think you may need. For more information, see a Naval Legal Service Office.

- Does your spouse or family know where the powers of attorney are kept?

- Does your spouse or family know where birth certificates are kept?

- Does your spouse have a copy of your marriage license? What about adoption papers? Is he/she aware of where these documents are kept?

- Does your spouse or family have their social security cards? Do they know where these are kept?

- Does your spouse or family have copies of your recent tax returns?

- Does your spouse or family know where all of insurance policies are kept?

- What about the location of any stocks, bonds, deeds, etc.?

- Do you have an up-to-date will?

  **Info:** You may need a will, even if you do not think you do! You should have a will if you are married. Anyone with children should have a will—period. Most people believe that if they die—even without a will—their spouse will get all of their property, which is how they want it to pass anyway. So why get a will? First of all, if you do not have a will your spouse will most likely have to share your property with your children right then—this could make it even harder for your
spouse to provide for your children and make financial decisions. You also need to name a
guardian in the event of your passing—counting on your spouse or your children’s other biological
parent is not enough—what if something happens to him or her? You should also have a will if
you have a substantial amount of property to pass or if you want specific property to be left to
specific people. You should have a will if you have a blended family, if you want estate tax
planning, or if you own real estate or a home.
- Even if you think your will is up-to-date, you need to review it annually to ensure that it is
current.
- Are the executor, trustee, and guardian listed in your will current?
- Has your family situation changed (marriage/divorce/children)?
- Has your financial situation changed?

☐ Does your spouse have a will?

☐ Do you have a medical power of attorney, a durable power of attorney and a
living will?

Info: A medical power of attorney allows the agent you name to make medical decisions on your
behalf should you not be able to (for example, you are unconscious). A general or special power
of attorney will terminate if you become mentally or physically incompetent or incapable of making
decisions. For many of us, the time when we become incompetent is when we need a POA the
most. A durable power of attorney is designed to either spring into effect when you become
incompetent or to explicitly survive incompetence. A living will is simply your declaration to the
world of your intentions or desires should you ever be on life support or faced with a terminal
condition where you are unable to voice your own desires at the time.

☐ Does your spouse have similar documents up-to-date?

☐ Do you have any other documents you need notarized before you leave, such as
a bill of sale or vehicle registration?

☐ Will taxes—both state and federal—need to be filed while you are away? Have
you made arrangements for this to be handled in some manner, by a tax
preparation service or otherwise?

☐ Do you have life insurance? Have you updated your SGLI or other insurance
policy beneficiaries if your will establishes and SGLI or insurance trust? Make
certain all insurance designations—including SGLI—are accurate and up to date.

☐ Do you have appropriate household goods/personal property insurance?

☐ If you own firearms, are they registered with the appropriate authority? Have
your spouse or family been trained to operate them? Do they know where they
are stored? Are you certain this storage area is not accessible to children?

☐ Look at your housing situation. Are your mortgage payments up to date? If you
rent a home or apartment—will the lease need to be renewed in your absence?
Does your spouse or family know how to do this? Take action now! Does your
lease contain a military clause? If you are single and need to terminate your
lease for deployment, have you contacted your landlord? See your local Naval Legal Service Office for assistance.

Info: The SSCRA can also protect you against mortgage foreclosure and eviction while deployed. The SSCRA also provides protections for canceling a lease on short notice when you are a mobilizing reservist. You always want to have a Military Clause in every lease you sign, whether you are active duty or a member of the reserves. For more information, see a Naval Legal Service Office.

☐ Does your spouse or family know where all important papers—including original wills—are kept? Are these important papers safeguarded?

☐ Do you have any legal action, either civil or criminal, pending?

Info: Be aware of your rights under the Soldier’s and Sailor’s Civil Relief Act (SSCRA). The SSCRA can “stay” or hold off legal proceedings until you return from deployment or help you to re-open default judgments that were made while you were deployed. For more information, see a Naval Legal Service Office.

☐ Have you accurately completed a Family Care Certificate?

☐ Do you have a consent order or agreement with the other biological parent of your child/children regarding the child/children’s custody and support during your absence? See the Naval Legal Service Office for more information.

☐ Are you registered to vote? What elections will you be missing while you are away?

Special Concerns for Reservists:

☐ Know your rights under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

Info: When recalled to active duty, your civilian employer cannot fire you. It is best to notify your employer of your recall to active duty in writing with you keeping a copy of the correspondence for your records. Your employer may not deny employment, promotion, or any other employee benefits because of your uniformed service obligations or obligation for future service. See a Naval Legal Service Office for more information.
Important Documents File

It is important that military families keep copies of important documents and other valuable information in a safe place. Husband and wife must both go through this file regularly, and be aware of what documents are stored in it. Here is a list of some documents you may want to include in your file:

- Marriage certificate
- Birth certificates for all family members
- Citizenship papers, if any
- Adoption papers, if any
- Passports, if any
- Social security cards for all family members, and a separate list of social security numbers for all family members
- Shot records for all family members
- Powers of attorney, if any
- Wills
- Insurance policies (automobile; life; property) with a list of companies, their addresses and phone numbers with names of agents, policy numbers, and types of insurance coverage
- Vehicle titles and registrations
- List of all members of immediate families with current addresses and phone numbers
- List of all credit cards and account numbers, with customer service contact number for each card
- List of all current stocks and bonds and where certificates are located
- Court orders relating to divorce, child support, custody, alimony or property division, if any
- Real estate documents, including leases, deeds, mortgages and promissory notes, closing papers
- Copies of and sales installment contracts and finance agreements (i.e. for furniture, automobiles, etc)
- List of all bank accounts with types of accounts, accounts numbers, and bank contact information
- Armed Forces ID cards for all family members 10 years of age or older
- Nine (9) copies of military recent military orders—both PCS and TAD

**PLEASE NOTE**: If you have any questions or concerns about any information or topic listed above, please contact your local Naval Legal Service Office (NLSO). They can provide legal advice and assistance on a wide variety of topics, and they can provide will, power of attorney, notary, and tax services quickly. NLSO services are available to all active duty personnel, retirees, and dependants. All military members should make their local NLSO a partner as they prepare for deployment!