

PERSONAL FINANCIAL MANAGEMENT CURRICULUM

Managing Your Finances Post-Deployment



Version 1.2

ADVANCED

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Instructor Preparation

Overview

Managing Your Finances Post-Deployment provides instructional content and activities to help participants financially prepare for a smooth return from deployment.

Learning Objectives

After completing this lesson, participants should be able to:

- Use effective communication skills when discussing finances with family members
- Identify key documents and accounts to review upon their return
- Compare their post-deployment finances to their pre-deployment finances
- Explain the process for transfer of an SDP deposit
- Describe the different types of excluded pay
- Explain income tax extensions for which they may be eligible

Target Audience

The target audience for this lesson is military personnel and family members with a basic to intermediate knowledge of personal financial management.

Prerequisites

- *None, although familiarity with Personal Financial Management Program (PFMP) is expected*

USMC Financial Readiness Pillars

- Plan
- Protect
- Earn

Financial Education Action Point

Completion of this course meets the legal and policy requirements for financial education provided during post-deployment training. Unit should run the training event code “FF” after Marine completes this course.

Alignment to Office of Secretary of Defense, Office of Financial Readiness Policy

- Identify the warning signs of Service members at risk for financial problems
- Understand the fundamentals of creating and managing a spending plan, and the importance of updating a spending plan
- Understand the fundamentals of debt and credit
- Understand the benefits of income tax and common tax benefits, and potential changes to tax situation
- Know military consumer protection law fundamentals Service members’ Civil Relief Act and Military Lending Act
- Recognize and understand how to protect yourself from misleading consumer practices and report complaints
- Understand how to access credit protection benefits available to Service members
- Recognize and identify steps to resolve identity theft
- Discuss the reasons, needs, types, and options for purchasing insurance

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- Understand the purpose and implications of estate planning (e.g., beneficiaries, wills, trusts, power of attorney, etc.)
- Examine the impact of special pay and entitlements
- Discuss TRICARE options and cost
- Recognize the importance of and be able to develop savings and an emergency fund
- Understand and be able to manage a Thrift Savings Plan (TSP) account

Timing

You should complete this lesson within 30 minutes.

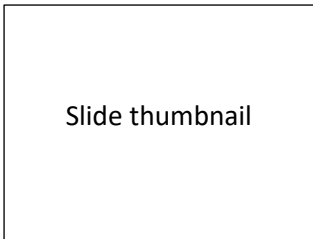

Topic	Time
Lesson Introduction	2 minutes
Return and Reintegration	15 minutes
Understanding Your Income Taxes	10 minutes
Lesson Summary	3 minutes
Total Time	30 minutes

Materials





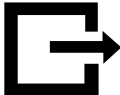

- *Managing Your Finances Post-Deployment* Instructor Guide
- *Managing Your Finances Post-Deployment* PowerPoint Slides
- *Managing Your Finances Post-Deployment* Handout:
 - *Managing Your Finances Post-Deployment*
- Chart paper or whiteboard
- Pens, pencils, paper, markers

Icons

The following icons appear in the left-hand column of the Instructor Guide and serve as visual prompts as you present the training.

Icon	Purpose
<div>Slide X</div> <div></div>	Indicates that you will display a slide
	Indicates the time required to complete each topic

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Icon	Purpose
	Indicates that you will conduct an activity
	Indicates that you will ask a question to prompt discussion with the participants.
	Indicates that you will distribute a handout
	Indicates that you will show a video
	Indicates that you will transition to the next topic
	Indicates that the instructor or participants will record key points on a chart paper

Lesson Preparation

- Prior to the training, thoroughly review all lesson materials.
- Coordinate delivery with Unit, Personal, and Family Readiness staff (e.g., Deployment Readiness Coordinator (DRC))
- Determine the number of copies needed and print the following handouts:
 - *Managing Your Finances Post-Deployment* (Filename: HO_Managing_Your_Finances_Post-Deployment.docx)
 - *Warning Signs of Risk* (Filename: HO_Warning Signs of Risk.docx)

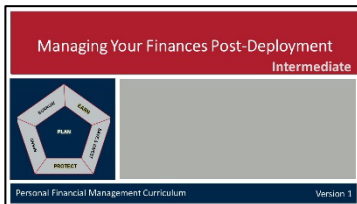
Instructor Presentation

Lesson Introduction



Lesson Introduction: **2 minutes.**

Slide 1

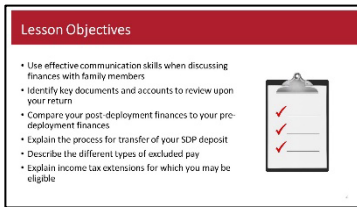


Introduce the lesson.

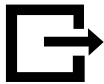
- Before returning home, it is important to understand that things may have changed during your absence. Be prepared for a transition as you reunite with family, friends, and/or co-workers. This period of readjustment will take time, patience, and understanding.
- In addition to the emotional process of reuniting with your family, returning home can also present some practical challenges that need to be addressed. If you have a spouse, ensure you have a discussion together about the budget, and gradually reintegrate yourself back into the family financial routine.
- When returning from deployment, you may find that you are in your best financial position ever. You may have a sizable nest egg in your bank account because of your combat pay and tax savings. If you are active duty, you have access to free financial planning and accounting services through your Marine Corps Community Services.
- For some, returning from deployment may be difficult financially. This may be because you had trouble tracking bills or had difficulty meeting financial obligations while you were away. Or, possibly, you had family members at home who mismanaged money. You may also be in transition, moving or changing jobs with no current income. Finally, it may be hard for you and your family to cut back now that you are not receiving tax-free, combat zone benefits anymore.
- This lesson will discuss the financial areas you need to review upon your return.

Managing Your Finances Post-Deployment

Slide 2



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Provide the learning objectives.

- After completing this lesson, you should be able to:
 - Use effective communication skills when discussing finances with family members
 - Identify key documents and accounts to review upon your return
 - Compare your post-deployment finances to your pre-deployment finances
 - Explain the process for transfer of your SDP deposit
 - Describe the different types of excluded pay
 - Explain income tax extensions for which you may be eligible

Transition to the first topic.

- We will begin this with a discussion of the reintegration process.

Managing Your Finances Post-Deployment

Return and Reintegration



Return and Reintegration: **15 minutes.**

Slide 3



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Discuss the financial reintegration process.

- While deployed you may have delegated financial decisions to a spouse or other family member.
- When you return home, communicate with that person. Talk with each other about how you would like to address financial responsibilities going forward.
- If you are married, be patient if your spouse is reluctant to give up the financial control he or she had while you were away.
- If you decide to try a new arrangement, establish a “trial period” and check in with each other after a set period of time to adjust the division of responsibilities as needed, but remember to work as a team. Some couples split the responsibilities by having one person pay the bills and the other person file the paperwork or log in the payments on their software.
- Take advantage of financial assistance through your installation or Military OneSource to clarify your financial goals.

Slide 4



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Discuss the importance of reviewing and updating their financial plan.

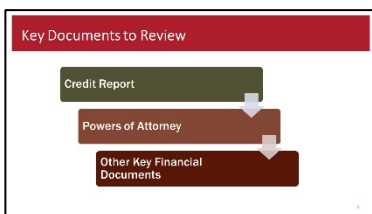
- **Review and re-establish your budget:**
 - Your return from a deployment will affect your income and your expenses.
 - Review your budget and adjust to reflect any changes in income amounts, increase in expenses, and your current financial situation.
 - Your budget should include contributions to savings and retirement accounts, even if the amounts are small at first.
- **Update your financial plan:**
 - After any significant life event, including deployment, it is important to review how your finances have been affected and create a thoughtful plan of action to help you satisfy your financial obligations and move toward your goals.
 - Revise your current financial plans. You can review your goals, adjust those goals if necessary, and add new goals and objectives.

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- If you took advantage of any of the provisions of the Servicemembers Civil Relief Act (SCRA) make sure you know when these protections will expire and what is required of you after the expiration.
- Some of the more commonly invoked provisions include:
 - o **Six percent cap on interest rates.** You can reduce or cap interest rates on any credit card, mortgage, or other loan you or your spouse obtained before you entered active duty to 6 percent per year for the period you remain on active duty.
 - o **Credit Rating Protection.** Lenders cannot deny or revoke credit, change the terms of an existing loan, or refuse to grant credit because you sought SCRA protections.
 - o **Judicial Relief.** If you are on active duty and it prevents you from attending a scheduled court appearance, SCRA allows you to request the postponement of civil court and civil administrative proceedings—including actions involving bankruptcy, divorce, or foreclosure—for at least 90 days.
 - o **Protection against evictions.** If you rent your home or apartment and the rent does not exceed a certain amount. (Contact Base Legal)
 - o **Cancellation of automobile leases.** You can terminate a car or truck lease if you are called to active duty for 180 days or more after signing the lease. You also can terminate the lease if you receive orders for a permanent change of duty station outside the U.S. or are being deployed with a military unit for 180 days or more.
 - o **Relief from foreclosures and forced sales.** If you are on active-duty and it results in your inability to pay your mortgage or meet the terms of a purchase or installment contract, the SCRA may be able to help you.
 - o **Termination and reinstatement of insurance.** If your health insurance was canceled when on active duty, it can be reinstated without loss of benefits, waiting periods, or penalties in most instances. Life insurance also is protected against lapse, termination, and forfeiture for nonpayment of premiums or indebtedness for the period of military service plus two years. You also can cancel professional liability insurance and have that insurance reinstated.

- **State Tax Relief.** If you receive military orders that require you to move from your home state to another state, your "domicile" or state of legal residence for tax purposes does not change. SCRA prevents you from having to pay state taxes on your military income—or personal property, such as a car—to any state other than your home state of legal residency. For more information review the Consumer Financial Protection Bureau's (CFPB) SCRA fact sheet at https://files.consumerfinance.gov/f/documents/cfpb_servicemembers-civil-relief-act_factsheet.pdf
- Note to the instructor: the videos, "Financial Planning for Post-Deployment" and "Reassessing Your Goals After Deployment" cover some of this content. Both are available on MarineNet Video in the "When You Get Back from Deployment" playlist.
- **Review and/or restart insurance policies:**
 - During your deployment, you may have put certain insurance policies on hold or allowed them to lapse.
 - Contact your insurance agent to discuss the status of your life, auto, and health insurance policies. Re-establish appropriate levels of coverage as needed.
 - If you are re-starting policies, this is a good time to get quotes from other providers to find the best value.
- **Postpone major purchases:**
 - After enduring months of sacrifice and uncertainty, it is normal to want to celebrate. You may be tempted to purchase your dream vehicle, go on a luxurious vacation or go on a spending spree now that you are home.
 - The more financially savvy move is to delay spending large amounts of money until you have a solid handle on the "new normal" of your finances.
 - It is better to think carefully about purchases and their effect on your budget than to increase debt that may be difficult to repay or potentially put you or your family in a financially compromised situation.

Slide 5



Discuss key documents to review.

- After returning from deployment, there are several important documents you should review for accuracy and/or modify if necessary.
 - Credit report:

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- Request a copy of your credit report, and if married, your spouse’s, from all three credit agencies.
- Be sure to use the government website:
<https://www.annualcreditreport.com/index.action>
- Through power of attorney, you may have given authority to others to act on your behalf regarding financial matters during your absence.
- You want to ensure no fraudulent activity has transpired or new accounts have been established without your knowledge or approval.
- It is imperative to compare the credit history from a previous report to a more current one.
- Powers of Attorney (POA):
 - A POA has the potential for being a helpful or a dangerous document. The important thing to remember is that you are going to be legally responsible for the acts of your agent. Therefore, you should revoke any powers of attorney that are no longer necessary.
 - When revoking a power of attorney, you are withdrawing the power to make financial and/or other decisions for you that you previously granted to another person.
 - It is a legal document, in writing, stating that you are now revoking those powers, which you earlier gave to your appointed person.
 - You have the right to revoke powers of attorney at any time, and the process is fairly simple.
 - Visit your Base Legal Services Office for further advice and guidance.



Ask:

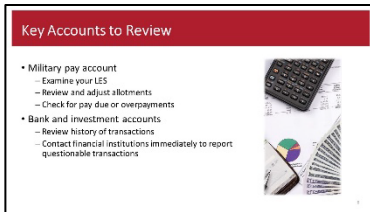
- What other financial or legal documents should be reviewed upon your return?
Possible Responses include:
 - Life insurance policies
 - Will
 - Living Will
 - SGLI beneficiary designation
 - TSP beneficiary designation

Slide 6

Discuss key accounts to review.

- You should also review your financial accounts. This includes your military pay account, bank accounts, and investment accounts.

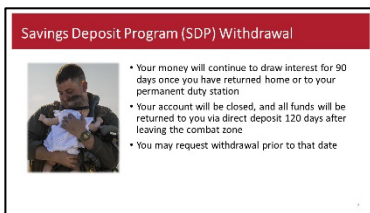
Managing Your Finances Post-Deployment



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- Military pay account:
 - Your LES can serve as a reminder to terminate split-pay and to stop or change deployment allotments.
 - You should ensure you received all pay you were properly entitled to and to report any amounts you possibly received erroneously.
 - It can be alarming when a huge deduction in your normal salary happens unexpectedly, months or years later for a collection of erroneous pay previously received.
 - Your LES can also serve as a reminder to adjust your TSP contributions, if desired. You can do that via myPay.
- Bank and investment accounts:
 - If you granted authority for others to have access to your bank accounts while deployed, you want to review the history of transactions that took place.
 - You want to ensure that your resources were properly cared for and managed as intended, as well as identify any possible errors generated by your financial institutions.
 - Change your passwords so that your authorized person no longer has access to the accounts.
 - If you had automatic monthly payments sent to your investment accounts, you should review all monthly statements generated while you were deployed.

Slide 7



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Discuss the Savings Deposit Program (SDP) withdrawal process.

- You may deposit a total of \$10,000 during your deployment and will earn up to 10% interest annually.
- If your account contains more than \$10,000, you or your spouse can make quarterly withdrawals for the amount over \$10,000. The \$10,000 remains in the account until your eligibility terminates and you withdraw the remaining funds in entirety.
- You cannot close your account until you have left the combat zone, although your money will continue to draw interest for 90 days once you have returned home or to your permanent duty station. Your allotment will stop upon your departure from the combat zone.
- Your account will be closed, and all funds will be returned to you via direct deposit 120 days after leaving the combat zone.
- If you want your funds before the 120-period ends, your myPay account provides automated request options for SDP participants. You can also request withdrawal by email, fax, or mail through DFAS.

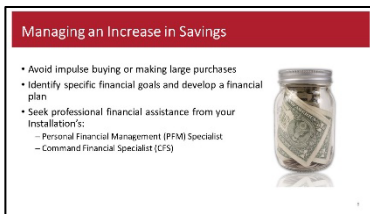


- Funds will be transferred electronically to the direct deposit account on record but may be deposited in another account you identify or by hard copy check, if you request.

Ask:

- Why should you not request your funds prior to the 120-day automatic closure, if possible?
 - *Because you continue to earn interest for an additional 90-days after your return, and that amount of interest may be substantial.*

Slide 8



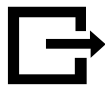
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Discuss strategies for managing their increase in savings.

- Depending on the type and/or length of deployment or extended absence, you may have experienced an increase in income.
- If you have a financial plan, you probably have identified some financial goals you would like to achieve, such as paying off or decreasing personal debt, fully funding your emergency fund, saving for a particular goal, increasing savings generally, or starting a child’s college fund. Each of these is a great way to use additional income because you are working toward accomplishing financial goals and ultimately positioning yourself for a better future financially.
- It is financially savvy to avoid impulse buying, taking lavish vacations, and making large purchases with additional income, without first planning and budgeting for them.
- If you have not identified any specific financial goals or developed or modified your financial plan, or you’d like help, contact your installation Personal Financial Management (PFM) Specialist or Command Financial Specialist (CFS) for assistance. Your PFM also can assist you in prioritizing your goals.

Transition to the next topic.

- Now let’s talk about the impact of deployment on your taxes.



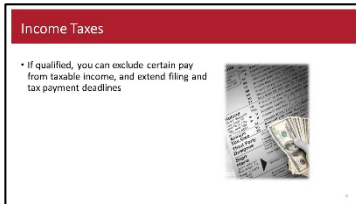
Managing Your Finances Post-Deployment

Income Taxes



Income Taxes: **10 minutes.**

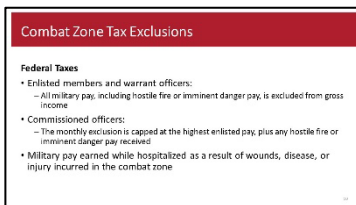
Slide 9



Discuss the income tax advantages of serving your country.

- If you were deployed to a “combat zone,” a “qualified hazardous duty zone,” or provided direct support for operations in those designated areas for which you received Hostile Fire Pay (HFP)/Imminent Danger Pay (IDP), you are able to exclude certain pay from your taxable income, and most deadlines regarding filing and payment of taxes are extended.

Slide 10



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Review the combat zone tax exclusions.

- Marines serving in a combat zone can exclude portions of income from federal and state taxes. If you serve in a combat zone for one or more days during a particular month, you are entitled to an exclusion for that entire month.
- For enlisted members and warrant officers serving in a combat zone all military pay, including hostile fire or imminent danger pay, is excluded from gross income.
- For commissioned officers, the monthly exclusion is capped at the highest enlisted pay, plus any hostile fire or imminent danger pay received.
- Military pay earned while hospitalized as a result of wounds, disease, or injury incurred in the combat zone is also excluded from taxable income. The exclusion of military pay while hospitalized does not apply to any month that begins more than two years after the end of combat activities in that combat zone. Hospitalization does not have to be in the combat zone.
- It is important to emphasize that this does not mean a Marine will not owe any taxes. While the federal government excludes all military pay from being taxed for certain Service members, as noted above, some states allow only partial exclusion or none at all. It is best to consult your state tax laws for further information on combat zone tax exclusions.

Slide 11

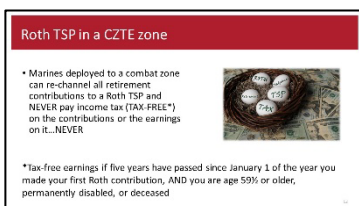


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Discuss the different types of excluded pay.

- Enlisted personnel, warrant officers, and commissioned warrant officers can exclude the following amounts from their income:
 - Active-duty pay earned in any month you served in a combat zone.
 - Imminent danger/hostile fire pay.
 - A reenlistment bonus if the voluntary extension or reenlistment occurs in a month you served in a combat zone.
 - Pay for accrued leave earned in any month you served in a combat zone. The DoD must determine that the unused leave was earned during that period.
 - Awards for suggestions, inventions, or scientific achievements you are entitled to because of a submission you made in a month you served in a combat zone.
 - Student loan repayments that are attributable to your period of service in a combat zone (provided a full year’s service is performed to earn the repayment).
- You do not have to receive the pay while you are in a combat zone, are hospitalized, or in the same year you served in a combat zone. However, your entitlement to the pay must have fully accrued in a month during which you served in the combat zone or were hospitalized as a result of wounds, disease, or injury incurred while serving in the combat zone.

Slide 12



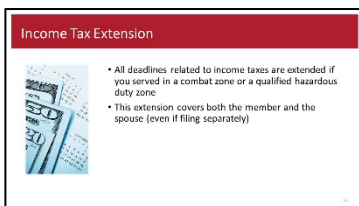
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Discuss pre-deployment and post-deployment considerations on using the Roth TSP in a Combat Zone Tax Exclusion (CZTE) area.

- You reviewed this retirement planning choice before you deployed. Now let’s us do a quick recap and consider post deployment options.
- Marines deployed to a combat zone can re-channel all retirement contributions to a Roth TSP and NEVER pay income tax on the contributions or the earnings on it...NEVER.
- Normally, the Marine is limited on the amount you can contribute to Roth TSP. The annual Elective Deferral Limit for 2019 it is \$19,000. This applies to combined total of traditional and Roth contributions. Marines deployed to a CZTE zone can redirect all retirement contributions to a Roth TSP via the annual additions limit.

- CZTEs are areas that POTUS designates by Executive Order as an area in which the US Armed Forces are engaging in combat. You do that by electing TSP's traditional contributions for any amount over the elective deferral limit up to the annual additions limit (for 2019 it is \$56,000) This limit includes all contributions (tax-deferred, after-tax, and tax-exempt), Agency/Service Automatic (1%) Contributions, and Matching Contributions. For 415(c) purposes, working for multiple Federal agencies or services in the same year is considered having one employer.
- **PRE - DEPLOYMENT:** Before deployment, you should go to myPay and suspend contributions to the TSP. Now ramp up the ROTH TSP contributions to \$19,000 elective deferral limit. Any amounts over will go into the Traditional TSP.
 - Caution: If you participate the Blended Retirement System (BRS) please talk with your Personal Financial Manager (PFM) and Command Financial Specialist (CFS). You want to be sure that you do not miss out on matching funds because of not making contributions.
- **POST DEPLOYMENT:** Once you have returned from deployment, review your finances. Ask yourself if you continue to invest or contribute this amount of my monthly income at this level. The answer may be...no. In that case, dial it down. Strike a balance. A general best practice is to invest at least enough to max the match in TSP at 5%.
- Roth Contributions can be withdrawn as tax-free earnings if five years have passed since January 1 of the year you made your first Roth contribution, AND you are age 59½ or older, permanently disabled, or deceased.
- Seek professional financial assistance from your Installation's PFMP Program:
 - Personal Financial Manager (PFM)
 - Command Financial Specialist (CFS)

Slide 13

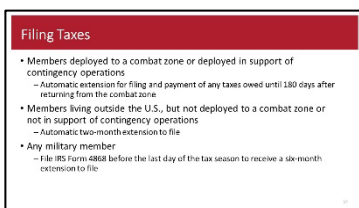


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Discuss the income tax extension.

- If you served in a combat zone or a qualified hazardous duty zone, virtually all deadlines relating to income tax are extended (including filing your return, paying taxes, and applying for refunds).
- This extension covers you and your spouse, even if filing separately. During the extension period, assessment and collection deadlines are extended and there are no penalties imposed. No back taxes can be collected.

Slide 14



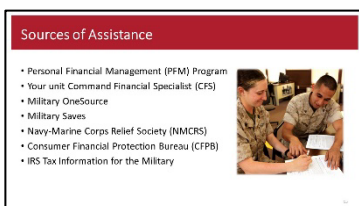
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Discuss filing of taxes.

- If you are deployed during the tax season (January through April 15), the Internal Revenue Service (IRS) provides three types of extensions:
 - Members deployed to a combat zone or deployed in support of contingency operations:
 - The IRS provides an automatic extension for filing and payment of any taxes you owe until 180 days after you return from the combat zone (plus any days you were deployed during that tax season).
 - For example, if you returned from a deployment on Jan. 15, you have 195 days (180 plus the 15 days of the tax season you were deployed) to file and pay your taxes.
 - To receive this option, you must file IRS Form 4868.
 - Members living outside the United States, but not deployed to a combat zone or in support of contingency operations:
 - The IRS provides an automatic two-month extension of the deadline to file your taxes.
 - To receive this extension, you must attach a statement to your return explaining your situation and how you qualify for an extension.
 - If you can't file your return within the two months, you can request up to another four-month extension.
 - If you owe taxes, your interest will start accruing from the date the payment was originally due.
 - Any military member:
 - Any military member can file IRS Form 4868 before the last day of the tax season to receive a six-month extension to file.
 - Note: if you owe taxes, you will be charged interest from the date the payment was due, if you do not make a tax payment by the original tax filing deadline.
- For more information, visit the following sites:
 - Tax Exclusion for Combat Service:
<https://www.irs.gov/individuals/military/tax-exclusion-for-combat-service>
 - Combat Zone Tax Exclusions (CZTE):
<https://militarypay.defense.gov/Pay/Tax-Information/CZTE/>

Managing Your Finances Post-Deployment

Slide 15



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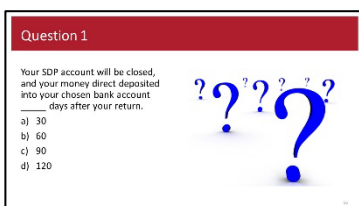
Discuss sources of assistance.

- There are many sources of assistance in helping you with managing your finances post-deployment. These include:
 - Personal Financial Management (PFM) Program
 - Your unit Command Financial Specialist (CFS)
 - Military OneSource
 - Military Saves
 - Navy-Marine Corps Relief Society (NMCRS)
 - Consumer Financial Protection Bureau (CFPB)
 - IRS Tax Information for the Military

Activity: Conduct the Managing Your Finances Post-Deployment quiz.

- I am going to conduct a short quiz to check your understanding of the material we have covered. Please raise your hand to answer.
- Instructor Note: To make this activity more interactive, consider using a small ball and toss it to participants to encourage a response.

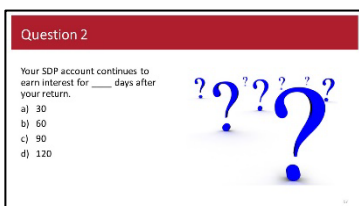
Slide 16



Present the first question and solicit responses.

- **Question 1:** Your SDP account will be closed, and your money direct deposited into your chosen bank account ____ days after your return.
 - a) 30
 - b) 60
 - c) 90
 - d) **120**

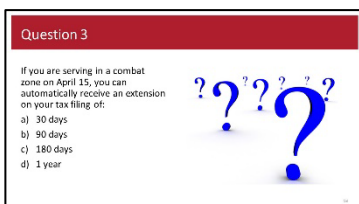
Slide 17



Present the second question and solicit responses.

- **Question 2:** Your SDP account continues to earn interest for ____ days after your return.
 - a) 30
 - b) 60
 - c) **90**
 - d) 120

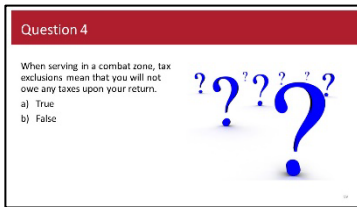
Slide 18



Present the third question and solicit responses.

- **Question 3:** If you are serving in a combat zone on April 15, you can automatically receive an extension on your tax filing of ____ after your return:
 - a) 30 days
 - b) 90 days
 - c) **180 days**
 - d) 1 year

Slide 19



Present the fourth question and solicit responses.

- **Question 4:** When serving in a combat zone, tax exclusions mean that you will not owe any taxes upon your return.
 - a) True
 - b) False**

Transition to the next topic.

- Now let's summarize what we have learned.

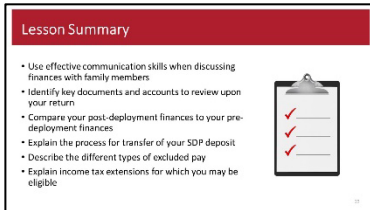
Managing Your Finances Post-Deployment

Lesson Summary



Lesson Summary: **3 minutes.**

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Note: This slide is animated and you will have to “click” several times for the entire text to appear.



Summarize key learning points.

- Now that you have completed this lesson, you should be able to:
 - Use effective communication skills when discussing finances with family members
 - Identify key documents and accounts to review upon your return
 - Compare your post-deployment finances to your pre-deployment finances
 - Explain the process for transfer of your SDP deposit
 - Describe the different types of excluded pay
 - Explain income tax extensions for which you may be eligible

Ask:

- Are there any questions or comments about *Managing Your Finances Post-Deployment*?

Distribute the course handout.

- This handout summarizes what we have discussed in this lesson.
 - *Managing Your Finances Post-Deployment*

Instructor Resources

Key Terms

- **Command Financial Specialist (CFS):** Unit level E-6 or above designated by the command and trained by the Personal Financial Management (PFM) counselor to provide financial classes and basic counseling to Marines within the unit.
- **Credit bureau:** A private company that collects and sells information about a person's credit history, typically to banks, mortgage lenders, and credit card companies. The three main credit bureaus — Equifax, Experian, and TransUnion — are regulated by the federal Fair Credit Reporting Act.
- **Credit report:** Prepared by a credit bureau, a credit report is a summary of a person's credit history that contains the amounts owed to all creditors, payment history to creditors (including the timeliness of payments), as well as personal history, such as former addresses, employment records, and lawsuits.
- **Defense Finance and Accounting Service (DFAS):** An agency of the DoD that provides finance and accounting services for civilian and military members. Headquartered in Indianapolis, DFAS is the world's largest finance and accounting operation. DFAS pays all DoD military and civilian personnel, retirees, and annuitants, as well as major DoD contractors and vendors.
- **Financial planning and counseling:** The act of evaluating an individual's or family's income and expenditures and recommending short- and long-term actions to achieve the financial goals and ensure individual, family, and mission readiness.
- **Identity theft:** A crime in which an imposter obtains key pieces of personal information, such as Social Security or driver's license numbers, to impersonate another individual. The information obtained through identity theft can be used to obtain credit, merchandise, and services in the name of the victim or to provide the thief with false credentials.
- **Individual augmentee (IA):** This refers to Service members sent to assist, or augment, a command when needed. A Service member may be sent to a different branch of military service as an augmentee.
- **Legal assistance:** Legal advice, counseling, and other help provided by the Base Legal Services Office to eligible clients pertaining to their personal legal affairs.
- **Legal Services Office:** An office on a military installation providing legal assistance services to eligible clients.
- **Personal financial management counselor:** A trained or accredited financial professional, assigned to most bases, with expertise in personal finance and counseling techniques.
- **Personal financial management programs:** Programs conducted by trained counselors who provide personal and family financial planning education, information services, and assistance including, but not limited to, consumer education, advice and assistance on budgeting and debt liquidation, retirement planning, and savings.
- **Personal financial planning:** Development and implementation of coordinated and integrated long-range plans to achieve financial success.
- **Personal readiness:** A Marine's responsibility to prudently maintain day-to-day personal matters and to adequately prepare for the management of personal responsibilities prior to departing on an extended absence. This includes family matters and potential family contingencies, personal finances, personal property, and other personal obligations that may arise during an extended absence.
- **Power of attorney (POA):** A legal document giving authority to another individual to act on someone's behalf in a legal or business matter.

Managing Your Finances Post-Deployment

- **Servicemembers Civil Relief Act (SCRA):** This law provides legal protections for members of the military and addresses issues such as termination of leases, postponement of court proceedings, and interest rates reductions when first entering the military.
- **Uniformed Services Employment and Reemployment Rights Act (USERRA):** USERRA protects the rights when a Reservist leaves for duty and then returns to civilian work.
- **Will:** A legal document by a person (the testator) stating how he or she desires their property to be disposed of after their death. A will is often the principal document in an individual's estate plan.

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