

Appendix

Website Guide

TAP Participant Guides and Spending Plan spreadsheet:

<https://TAPevents.mil/resources>

INCOME

RMC Calculator: <http://militarypay.defense.gov/Calculators/RMC-Calculator/>

Retirement Pay: <http://militarypay.defense.gov/Calculators/Active-Duty-Retirement/High-36-Calculator/>

Taxes: <https://smartasset.com/taxes/income-taxes>

Retirement Taxes: <https://smartasset.com/retirement/retirement-taxes>

State Retirement Tax: <https://www.military.com/money/personal-finance/state-tax-information.html>

EXPENSES

Cost of Living Calculators:

- <https://www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx>
- <http://www.bestplaces.net/cost-of-living>
- <https://money.cnn.com/calculator/pf/cost-of-living/index.html>
- <https://www.payscale.com/cost-of-living-calculator>
- <https://www.expatistan.com/cost-of-living>

Tricare Plan Finder: <https://tricare.mil/Plans/PlanFinder>

Tricare: www.tricare.mil

Tricare Reserve: <http://www.tricare.mil/reserve/>

Healthcare.gov: <https://www.healthcare.gov>

Healthcare for Transitioning Service Members: www.healthcare.gov/Veterans

Healthcare Market Place: <https://marketplace.cms.gov>

Life Insurance Calculator: <https://insurance.va.gov/NeedsCalculator>

SGLI/VGLI: <http://www.benefits.va.gov/insurance/vgli.asp>

DEBTS

Consumer Finance –DTI: <https://www.consumerfinance.gov/ask-cfpb/what-is-debt-to-income-ratio-why-is-the-43-debt-to-income-ratio-important-en-1791/>

Annual Credit Report: <https://www.annualcreditreport.com/cra/index.jsp>

FICO: <https://www.myfico.com/>

Federal Trade Commission - Credit: <https://www.ftc.gov/business-guidance/credit-finance/credit-loans>

FCRA: <https://www.ftc.gov/about-ftc>

TransUnion: <https://www.transunion.com/credit-disputes/dispute-your-credit>

Experian: <https://www.experian.com/disputes/main.html>

Equifax: <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

Federal Trade Commission: www.consumer.ftc.gov

Debt Relief Articles:

- <https://www.consumer.ftc.gov/articles/0145-settling-credit-card-debt>
- <https://www.consumer.ftc.gov/articles/0084-debt-relief-or-bankruptcy>

Consumer Financial Protection Bureau: www.consumerfinance.gov

Consumer Financial Protection Bureau – Know your rights:

<https://www.consumerfinance.gov/f/CFPB-Servicemembers-Know-Your-Rights-Handout-Debt-Collection.pdf>

Military Credit Monitoring: <https://equifax.com/personal/military-credit-monitoring/>

ASSETS

Retirement Pay: <http://militarypay.defense.gov/Pay/Retirement/>

Reserve Retirement Pay:

<http://militarypay.defense.gov/Pay/Retirement/Reserve.aspx>

Legacy Retirement Information: <https://militarypay.defense.gov/Pay/Retirement/>

BRS Information:

<https://militarypay.defense.gov/BlendedRetirement.aspx>

TSP: <https://www.tsp.gov/making-contributions/contribution-limits>

TSP: www.tsp.gov

TSP Withdrawal Options: <https://www.tsp.gov/living-in-retirement/withdrawal-options>

TSP Loans: <https://www.tsp.gov/new-tsp-features/summary-of-changes/#Loans>

TSP Online learning: <https://www.tsp.gov/online-learning/>

SBP Information Websites:

- Defense Finance and Accounting Services (DFAS) – SBP: <https://www.dfas.mil/retiredmilitary/provide/sbp.html>
- DFAS – Spouse Coverage: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/Costs-and-Benefits/Spouse-Coverage/>
- DFAS - Eligible Beneficiaries: <https://www.dfas.mil/retiredmilitary/provide/sbp/coverage.html>
- Financial Readiness SBP: What is the Survivor Benefit Plan? <https://finred.usalearning.gov/planning/SurvivorBenefitPlan>
- Military Compensation SBP Overview: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/Overview/>

Housing Calculators:

- <https://www.consumerfinance.gov/owning-a-home/>
- <https://finred.usalearning.gov/ToolsAndAddRes/Calculators/Housing>
- <https://finred.usalearning.gov/Benefits/HouseHunting>
- <https://finred.usalearning.gov/ToolsAndAddRes/Calculators/Housing>
- <http://www.knowyouroptions.com/>
- <http://myhome.freddie.mac.com/resources/calculators.html>

Home Value Estimates: www.zillow.com or <https://www.realtor.com/myhome>

Car Value Estimates: <https://www.nada.com/> or <https://www.kbb.com/>

ACTION PLAN

Power Pay: <https://powerpay.org>

CFPB: <https://www.consumerfinance.gov/consumer-tools/fraud/>

CFPB – How to spot fraud and scams:

<https://www.sgbconline.com/assets/files/wu1HjCek/2016/12/21/>

CFPB – Avoid fraud: <https://www.consumer.ftc.gov/articles/0060-10-things-you-can-do-avoid-fraud>

DFAS for Retirement: <https://www.dfas.mil/retiredmilitary/>

DFAS for Separation: <http://www.dfas.mil/militaryseparations.html>

MyPay: <https://mypay.dfas.mil/mypay.aspx>

DFAS Questions: <https://www.dfas.mil/dfas/AskDFAS/>

Coast Guard – Direct Access: <https://www.dcms.uscg.mil/ppc/ras/>

MILITARY PROTECTIONS AND CONSUMER AWARENESS RESOURCES

Service members Civil Relief Act (SCRA): <https://scra.dmdc.osd.mil/>

SCRA and Bankruptcy:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics/SCRA.aspx>

Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/>

CFPB for Service members: <http://www.consumerfinance.gov/servicemembers/>

ASSISTANCE PROGRAMS

Navy-Marine Corps Relief Society: <http://www.nmcrcs.org/>

Military One Source: <http://www.militaryonesource.mil/>

Air Force Aid Society: <https://afas.org/>

Coast Guard Support: <https://www.cgsuprt.com/>

Coast Guard Mutual Assistance: <http://www.cgmahq.org/>

Army Emergency Relief: <https://www.armyemergencyrelief.org/>

MILITARY FINANCIAL EDUCATION AND COUNSELING RESOURCES

Military One Source: <https://www.militaryonesource.mil/financial-legal/personal-finance>

Office of Financial Readiness: <https://finred.usalearning.gov/>

FINANCIAL EDUCATION

FDIC- Money Smart – Financial Education Program:

<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>

Consumer Protection Basics: <http://www.consumer.gov/>

Army Financial Readiness Program (FRP): [Financial Frontline - FinancialFrontline.org](http://FinancialFrontline.org)

MILITARY-CIVILIAN TRANSITION OFFICE (MCTO)

Transition Assistance Program Participant Assessment:

<https://www.dodsurveys.mil/tap>

Financial Planning for Transition Participant Guide (fillable PDF):

https://www.TAPevents.mil/Assets/ResourceContent/TAP/Financial_Planning_Transition.pdf

Follow us on LinkedIn: <https://www.linkedin.com/showcase/military-civilian-transition-office>

Financial Planning for Transition—Online course: <https://TAPevents.mil/courses>