

Important Information

Sponsor's Squadron:

Duty Section:

Phone Number:

OIC/NCOIC Name:

Orderly Room Phone #:

Commander's Name & Phone #:

First Sergeant's Name & Phone #:

Sponsor's TDY location (if releasable):

Sponsor's TDY Address:

Commercial & DSN Phone # for Spouse's TDY location (if available):

Names and Numbers of Friends at Home Base:

Persons to Contact in Case of Emergency at (i.e., relatives). Names, Phone #:

The Importance of a Power of Attorney

The power of attorney is a legal instrument that deserves your serious consideration. In important personal matters, it may often be necessary for your spouse, a parent, or another competent person to act for you in your behalf, and a power of attorney becomes an essential document.

Most attorneys and legal assistance officers are in a position to furnish you with a general power of attorney which covers most contingencies. This may very well satisfy your personal needs. Otherwise, you may prefer to have a more specific power of attorney drawn by your attorney or your legal assistance officer.

If a power of attorney is to be executed in connection with life insurance policies, it is not always feasible to employ a standard form. Insurance contracts contain multiple features and any power of attorney given in connection with them should be tailored to fit the specific contract. Check with your legal office for guidance.

One of the most important and least known powers of attorney are the ones given to a baby sitter. If you have children and they become ill while you're away, no doctor, on or off base, can treat the child unless it is an emergency. In other words, all the doctors can do is keep your child alive until you can be located. A power of attorney gives the baby sitter legal right to seek medical assistance for your child. A copy of this power of attorney should also be kept with the child's medical records.

In any event, before you execute a power of attorney, be sure you understand exactly what you want your attorney-in-fact to do in your place. For example, you may want to limit the duration of the instrument to a period of time you expect to be in the military service or overseas.

It is important for you to periodically review your existing power of attorney(s). Your changing needs may necessitate the revision of an existing power of attorney, ensuring it accomplishes exactly what you need done and nothing else. Remember, it is a good habit to periodically review ALL of your legal instruments (power of attorney, will, etc.) A little time spent reviewing and revising may save you a great deal of trouble later.

The Importance of a Will

Should you die without a Will, the state in which you live will make one for you. However, the Will made for you by law is most rigid and arbitrary in its distribution of your estate after your death. You will not have any say as to disposition of your assets. Therefore, regardless of the size, nature or extent of your estate, everyone should have a skillfully prepared Will which carries out your wishes and desires.

Your Will, when properly and accurately drawn, allows you to distribute your estate in almost any manner you desire and permits you to nominate the person of your choice to carry out your mandates at a minimum of expense to the estate. You can direct the period of time over which your estate will be distributed and all the terms and conditions for said distribution. You can appoint other fiduciaries such as guardians, trustees, and others to administer and tend to the needs of minor children in accordance with your wishes and desires and not that of creditors or distant relatives or some stranger to your loved ones. A Will provides a valuable link in the chain of title for all real property (houses, lots, farms, etc.).

No single Will form exists that can be used in all parts of the United States. In addition, it is important to remember that the desires and needs of individuals can differ. See a lawyer of your own choice for the preparation of your Will and that of your spouse. If you need assistance, visit your base legal office.

Family Member Care Plan

FAMILY MEMBER CARE PLAN FOR MILITARY MARRIED TO MILITARY AND THE SINGLE- PARENT

All military members married to military members and single-parent military members with minor children must have a Family Member Care Certification or Child Care Plan. The Family Care Plan is a working plan. It helps provide guidance for care givers during mobilization. It helps guardians and others with care for family member's financial, legal, and medical needs. Family care plans alleviate some of the pressures involved in deployment, mobilization, training, etc. The plans allow you to concentrate on your mission and be more productive. Family Care Plans include information as to how you want family business conducted in your absence. Also, included in this plan are forms, instructions for care, legal authorizations, and names, addresses, and telephone numbers of people involved in the Family Care Plan. With no time to prepare a Family Care Plan in the midst of departure, it is essential to have a plan before the mobilization or TDY. Check with your orderly room and Airman & Family Readiness Center for assistance in developing your plan. Review AFI 36-2908 for further information.

Base Support Agencies and Programs

Knowing who to call when you have problems helps to keep the difficulty from seeming like a catastrophe.

AMERICAN RED CROSS

Location:

Phone #:

Services Provided:

- Emergency communications
- Financial assistance for emergency leave, and other special circumstances on a case by case basis
- Information and referral
- CPR and First Aid courses

CHAMPUS / TRICARE

Location:

Phone #:

Services Provided:

- Advice on filling out claim forms and available civilian medical care.
- Care authorization
- Nonavailability statements

CHAPEL

Location:

Phone #:

Services Provided:

- Rites: Baptism, Holy Communion, weddings, funerals and other sacraments and rites, as required in individual faiths.
- Counseling: For religious, family, individual, interpersonal, marriage, morale, and premarital counseling.
- Education: Religious education program, growth seminars, bible study groups, couples communication, family enrichment, and marriage encounters.
- Fellowship: Diverse social activities, youth groups, men's and women's organizations and prayer groups.

EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP)

Location:

Phone #:

Services Provided:

- Counseling
- Referral
- Special assignment consideration
- Special medical or educational help
- Referral for financial help
- Respite Care
- AF Form 1466 Dependent Relocation Clearances

FAMILY ADVOCACY PROGRAM

Location:

Phone #:

Services Provided:

- Outreach & education on life skills
- Exceptional Family Member Program
- Family maltreatment counseling & referral
- First Time Parents Program
- Anger Management Classes

MENTAL HEALTH

Location:

Phone #:

Services Provided:

- SART (Substance Abuse Reorientation and Treatment)
- Individual, group, family, marital therapy
- Tobacco cessation program with nicotine replacement therapy
- Assertiveness training
- Stress management
- Biofeedback/relaxation therapy

FAMILY SERVICES

Location:

Phone #:

Services Provided:

- Loan closet (with kitchen utensils, futons, playpens, strollers, high chairs, car seats, irons, and ironing boards).
- Maintains a list of base brochures on military installations in the US and overseas.

Airman & Family Readiness Center

Location:

Phone #:

Services Provided:

- Air Force Aid Society financial assistance
- Information and referral services
- Transition assistance
- Special needs assessment
- Employment Assistance Program
- Financial management skills assistance and training
- Support during family separation due to TDY or remote assignment
- Relocation assistance
- Volunteer Resources Program
- Family Enrichment
- Support Groups

SOCIAL ACTIONS

Location:

Phone #:

Services Provided:

- Equal opportunity and treatment counseling.
- Assist in filing EOT complaints (race, color, religion, national origin, ethnic group, age, or sex).
- Non-EOT Referrals.
- Education/awareness programs (Human Relations).
- Wing and unit human relations climate assessment.
- Speakers available for units and groups on a variety of human relations topics such as communication, conflict resolution and diversity management.

YOUTH CENTER

Location:

Phone #:

Services Provided:

- Summer camps
- Before and after school programs
- Recreational opportunities
- Instructional opportunities
- Cultural opportunities
- Educational opportunities
- Team and individual sport
- At-risk Youth programs

- Youth Transition programs

CHILD DEVELOPMENT PROGRAMS

Location:

Phone #:

Services Provided:

- Full time and hourly care
- Enrichment Programs
- FDC program
- Resource and Referral Program
- Give parents a break
- AFAS Child Care Program for Volunteers
- Special needs training

Financial Matters

Many problems spouses have during family separations are money related.

BILLS

Designate one person to pay the bills regularly each month. The spouse who is home on a more regular basis usually accepts this responsibility. Although both spouses should be aware of their financial picture, switching back and forth may lead to confusion.

SPENDING PLAN

1. Make a complete inventory of your monthly financial obligations (see budget work sheet). Many agencies can assist you in organizing a spending plan for your family including the FSC Financial Management Program, some financial institutions and Consumer Credit Counseling agencies. Basically, you need to estimate the amount of money coming in, your "fixed" expenses (housing, utilities, etc.), and the management of the remaining income (savings, emergencies, major purchases, recreation, etc.).
2. Both spouses need to work out a spending plan together. This point cannot be stressed enough since financial difficulty is one of the most common problems military families experience during separation.

SPECIAL BUDGET CONSIDERATIONS

1. Cost of long distance phone calls between the spouses and relatives and friends.
2. Non-reimbursable travel expenses of the service member as well as changes in pay entitlement.
3. It is necessary to make allowances in the spending plan to cover these costs or make an agreement not to indulge in these extras and stick to the plan.

ALLOTMENT

1. An allotment is a specified amount of money designated by Air Force members which is deducted from paychecks and sent to a designated individual or institution on or about the first of each month.

2. Setting up an allotment ensures that your family receives funds on a regular basis to operate the household whether or not you are home. Plan ahead. It can take several months for the allotment procedure to begin.

TWO CHECKING ACCOUNTS

1. Most couples find it helpful to maintain two checking accounts--one for monthly household expenses and one for the service member while away from home. This eliminates the problem of some deposits and withdrawals not being recorded, as a result of two people in two different places trying to operate out of one checkbook.
2. If you decide to operate with one checking account, make sure you work out procedures for maintaining a "Master" check register up to date at all times to avoid confusion and possible problems.

INCOME TAX

If the family will be separated when taxes are due, decide in advance how income taxes will be filed and who will do it. If you prefer to calculate the taxes while you are away, take into consideration the time it will take to mail tax forms back and forth. Make several copies of all forms that are mailed in case they are lost. Another option is to apply to the Internal Revenue Service for an extension on the filing date. Remember, free tax assistance is available from the base Volunteer Income Tax Assistance office and you should call the legal office if you have any questions.

CASH FLOW WORKSHEET #1: MONTHLY INCOME

TYPE OF INCOME	ESTIMATED	ACTUAL
BASIC PAY		
QUARTERS ALLOWANCE (BAQ)		
SUBSISTENCE ALLOWANCE (BAS)		
CLOTHING ALLOWANCE		
VARIABLE HOUSING ALLOWANCE (VHA)		
SPECIAL PAY (FLIGHT, PRO, ETC.)		
MEMBER'S OFF DUTY PAY (NET)		
SPOUSE'S EARNINGS (NET)		
CHILD SUPPORT (RECEIVED)		
INTEREST/DIVIDENDS		
OTHER		
TOTAL MONTHLY CASH-IN		

CASH FLOW WORKSHEET #1: MONTHLY INCOME

MONTHLY BUDGET	ESTIMATED	ACTUAL
FIXED EXPENSES		
SAVINGS (PAY YOURSELF FIRST)		
SOCIAL SECURITY		
MEDICARE		
FEDERAL WITHHOLDING TAX (FTW)		
STATE WITHHOLDING TAX (STW)		
AFRH		
SGLI		
COMMERCIAL LIFE INSURANCE		
DUES AND CLUB MEMBERSHIPS		
CHILD SUPPORT/ALIMONY (PAID)		

VEHICLE INSURANCE		
RENT/MORTGAGE		
VARIABLE EXPENSES		
ELECTRICITY		
GAS		
WATER/SEWER		
TRASH		
HOUSE/YARD UPKEEP		
TELEPHONE		
GROCERIES		
PERSONAL CARE ITEMS		
SUPPLIES (CLEANING, ETC.)		
AUTOMOBILE (GAS & OIL)		
AUTOMOBILE MAINTENANCE/REPAIR (Routine)		
LICENSE/TAX/INSPECTION		
CLOTHING & ACCESSORIES		
LAUNDRY/DRY CLEANING		
SCHOOL COSTS (TUITION)		
SCHOOL SUPPLIES (BOOKS, ETC)		
CHILD DAY CARE		
ALLOWANCES		
BEAUTY/BARBER SHOP		
MEDICAL/DENTAL		
MEDICINES & DRUGS		
GLASSES/CONTACTS		
NEWSPAPERS/MAGAZINE SUBSCRIPTIONS		
CHARITABLE CONTRIBUTIONS		
HOBBIES & SUPPLIES		
FOOD		
SNACKS		
CABLE TV		
RECREATION/ENTERTAINMENT		
TOBACCO PRODUCTS		
BEVERAGES		
BANK SERVICE CHARGES		
POSTAGE		
VETERINARY COSTS/PET FOOD & CARE		
OTHER EXPENSES:		
TOTAL MONTHLY EXPENSES		

SAVING BONDS

Record all serial numbers of your bonds. Keep the list of numbers in a different place from where you keep the bonds. If you have bonds in different amounts, record the amount as well as the number. If you cash the bonds, record the amount of interest paid to you. That amount is required for your income tax return.

The Family Wheels

The Family Car is one of Your Most Valuable Possession While Your Spouse Is Away. Please take care of it.

AUTOMOTIVE CHECKLIST

1. Does the car need a tune-up?
 YES
 NO
2. Mileage at last tune-up:
3. Mileage at next scheduled tune-up?:
4. Where should the car be taken for service:
5. What type of gasoline does the car use?
 Leaded
 Unleaded
 Unleaded Premium
6. Is there water in the battery?
 YES
 NO
7. Is the battery in good condition?
 YES
 NO
8. What kind and size of battery should be purchased, if needed?
9. Where should a new battery be purchased?
10. Are the tires in good condition?
 YES
 NO

- Is there at least a 1/4" tread?
 YES
 NO

- Do you know how to check for tread depth?
 YES
 NO
11. Will the tires last through a deployment?
 YES
 NO
12. If needed, what size, type, and brand of tires should be purchased?
13. Is there a guarantee on the present tires and is it readily accessible?
 YES
 NO
14. When is the car insurance premium due?

15. How much is it?
16. To whom is it paid and how?
17. Does the car have an inspection sticker and, if so, when does it expire?
18. Where are the car's registration papers or cards?
19. When does the registration expire?
20. Do you need a power of attorney to register your car?
21. Does the car need to be lubricated before the end of this assignment or deployment?
YES
NO

- If yes, at what mileage?
22. At what mileage should the oil be changed?
23. What type and weight of oil is used?
24. Where should this be done?
25. Should the oil filter be changed?
YES
NO
26. Should the spark plugs be changed?
YES
NO
27. At what mileage should they be changed?
28. What brand and type plugs should be used?
29. Is a new air filter needed?
YES
NO
30. When should a new air filter be installed?
31. Can you replace the filter yourself?
YES
NO
32. When does your base sticker expire?
33. Are there extra car keys in the house?
YES
NO

- If yes, where are they?

COMMON CAR PROBLEMS

1. Starting Difficulties:

- a. If your car refuses to start, but the battery has enough power to crank the engine, you may not be using the correct starting procedures. For most cars, starting the engine when it is cold requires that you depress the gas pedal to the floor then release it. Turn on the ignition and attempt to start the car, the engine should start. If not, pump the accelerator two to three times and try again. If for some reason you have pumped the accelerator several times and you begin to smell a faint odor of gasoline, chances are you've flooded the engine. This means that there is too much gas in the engine. In this case, wait for two or three minutes, depress the accelerator all the way to the floor, hold it while cranking the engine, and the car should start. As soon as it does, release the accelerator. If it doesn't start, there may be some mechanical problem.

2. Cold Weather Starts:

- a. If the temperature has been close to freezing for several hours, your car may be hard to start. Be sure to depress the accelerator all the way to the floor twice and release it before cranking the engine. When starting, the engine will probably turn over sluggishly and slowly pick up momentum. Follow this procedure for a maximum of five times. If the engine still won't even show any sign of life, quit. Any more attempts will just kill your battery.
- b. There are several other tricks for cold-weather starts. Chemical spray are available for you to spray into the air intake unit which sits on top of the engine. Before cranking, however, make sure to read the manufacturer's instructions to the letter since these sprays are highly flammable.

3. Dead Battery:

- a. A battery is considered "dead" when it no longer has enough power to turn the engine over. If there is only enough power in the battery to just slowly turn the engine, chances are that the engine is not going to start.
- b. A battery that has lost its charge can be recharged by using a charger which takes household current and transforms it into the type needed in the battery. Battery chargers are almost as expensive as new batteries, but by taking the battery to a gas station, it can be recharged for only a few dollars.
- c. Sometimes, because of the age of the battery or "burned out" cells within the battery, the battery will not take a charge. That is, it will go dead as soon as you remove it from the charging device. At this point, the only option left is to purchase a new battery.
- d. The most common causes of battery failures are:
 - i. Excessive attempts to start an engine that has failed due to mechanical problems.
 - ii. Too many starts (over a period of several weeks) and not enough driving time to recharge the battery with the alternator or generator.
 - iii. Forgetting to turn off headlights and other electrical equipment which doesn't go off when the ignition is turned off.
 - iv. Finally, equip your car for a "dead battery emergency" by buying a set of jumper cables. These are two lengths of cable with squeeze-type clamps at each end for transferring power from a good battery into a dead one to start the car. Once running, the engine will recharge the dead battery as explained above. Be sure to hook up the jumper cables correctly: watch polarity (+ and -). It is best to go over this procedure with someone who knows how before trying it yourself.

IN CASE OF AN ACCIDENT

An auto accident occurs in the United States every 90 seconds, so buckle up for safety.

If you are involved in an accident:

STOP IMMEDIATELY AND.....

1. Aid any injured persons. Call a doctor. Do not move the injured person as movement may add to their injury. If necessary, call an ambulance.
2. Call an officer of the law.
3. Do not admit responsibility -- make no statement regarding the accident except to the police. The law requires that you give your name, address, and license number. You are not required to give any other information at the scene of the accident.
4. DO NOT REVEAL THE EXTENT OF YOUR INSURANCE COVERAGE TO ANYONE.
5. Take notes concerning all details of the accident. Be sure to get names and addresses of all injured persons, occupants of all cars, and other witnesses.
6. REPORT ALL ACCIDENTS TO YOUR INSURANCE COMPANY IMMEDIATELY. Proof of financial responsibility cannot be furnished by the company to your state authorities until the company receives your accident report.

Pre-separation Checklist

1. Have you discussed your feelings on the deployment and your spouse's return?
2. Have the children been included in discussions on where you are going, when you are coming home, why you are leaving?
3. Have you reached an agreement on frequency of letter writing/phone calls?
4. Do you have current family snapshots?
5. Have you recorded your children's favorite bedtime stories/songs on cassettes?
6. Do both the deploying member and remaining parent or guardian understand what the Airman & Family Readiness Center, Family Services, Air Force Aid Society, American Red Cross, Chaplain etc. can do for you and how to contact them?

SECURITY

1. Has the home been given a security check?
2. Do all window locks work?
3. Do the windows open or are they painted shut?
4. Do all door locks work properly?
5. Do you have keys for all doors or combinations for all padlocks?
6. Does the smoke alarms function and do you know how to test them?
7. Are all emergency numbers posted where they can easily be referred to?
8. Is there an appropriate message on the answering machine?
(Having a male voice sometimes discourages crank phone calls)
9. Do you need to change your phone number to an unlisted number?

MEDICAL

1. Do you know and understand how to use the medical facilities, CHAMPUS and CHAMPUS Prime?

2. Do you know who your children's pediatrician is and what his/her phone number is?
3. Do you know your children's dentist/orthodontist and their schedule?

FINANCIAL

(See Financial Matters Section for More Information)

1. Have you determined who will pay the bills?
2. Do you have a spending plan?
3. Do you both understand the spending plan?
4. Does your spending plan consider the following?

Rent/Mortgage
Utilities
Food
Automobile Maintenance
Insurance
Loan Payments
Emergencies
Long Distance Phone Calls
Postage
Telegrams
Travel (Leave)
Entertainment
Presents
Savings

5. Has an allotment been established?
6. Will the allotment be in effect in time?
7. Is there a "backup" plan if the allotment is late?
8. Have you established two checking accounts?
9. Have you decided upon a procedure for income taxes?

LEGAL

1. Do you know spouse's social security number?
2. Have you provided for Power of Attorney?
3. Do you have current wills?
4. Have guardians for the children been named in the will?
5. Does everyone who qualifies have a government identification (ID) card?
6. Will any ID cards need renewing?
7. If ID needs renewing, has Form DD 1172 been completed?
8. Is military member's record of emergency data on record and current?
9. Do you know the process for moving your household goods?

IMPORTANT PAPERS

Are the following important papers current and in an accessible safety deposit box?

- Power of Attorney
- Wills
- Insurance Policies
- Real Estate (Deeds, Titles, Mortgages, Leases)
- Bank Account Numbers
- Charge Account Numbers
- Savings Bonds
- Birth Certificates
- Marriage Certificates
- Naturalization Papers

- Citizenship Papers
- Family Social Security Numbers
- Inventory of Household Goods
- Car Title(s)

Does each of you have the following phone numbers?

- Police
- Fire
- Medical (Hospital/Doctor)
- Service Member's Contact Number
- Service Member's Unit in Local Area
- Spouses in Unit/Squadron
- Reliable Neighbors
- Relatives
- Children's School
- Spouse's Workplace
- Utilities
- Repair Shops
- Insurance Company
- Airman & Family Readiness Center

HOUSEHOLD MAINTENANCE

1. Do you know who to call if something breaks?
2. Do you know how to operate the furnace?
3. Does the furnace have clean filters?
4. Does the furnace need periodic supplies of oil/gas?
5. Is the hot water heater operating properly?
6. Any pipes or faucets leaking?
7. Toilets operate correctly?
8. All drains operate correctly?
9. Are the following appliances operating correctly?

Stove
 Refrigerator
 Freezer
 Dishwasher
 Clothes Washer
 Clothes Dryer
 Television
 Air Conditioner

10. Does everyone know where the fuse box is?
11. Are the switches of the fuse box labeled?
12. Are there extra fuses?
13. Is there adequate outside lighting?
14. Is there a list of repair persons?
15. Are there tools in the house?
16. Is the lawn mower tuned?
17. Is there an adequate amount of fire wood?

Time Conversion Chart

KOREA	JAPAN	HAWA	PST	MST	CST	EST	CMT	GRMNY	IRAQ	THAIL	VIET
0100	0100	0600	0800	0900	1000	1100	1600	1700	1900	2300	2400
0200	0200	0700	0900	1000	1100	1200	1700	1800	2000	2400	0100
0300	0300	0800	1000	1100	1200	1300	1800	1900	2100	0100	0200
0400	0400	0900	1100	1200	1300	1400	1900	2000	2200	0200	0300
0500	0500	1000	1200	1300	1400	1500	2000	2100	2300	0300	0400
0600	0600	1100	1300	1400	1500	1600	2100	2200	2400	0400	0500
0700	0700	1200	1400	1500	1600	1700	2200	2300	0100	0500	0600
0800	0800	1300	1500	1600	1700	1800	2300	2400	0200	0600	0700
0900	0900	1400	1600	1700	1800	1900	2400	0100	0300	0700	0800
1000	1000	1500	1700	1800	1900	2000	0100	0200	0400	0800	0900
1100	1100	1600	1800	1900	2000	2100	0200	0300	0500	0900	1000
1200	1200	1700	1900	2000	2100	2200	0300	0400	0600	1000	1100
1300	1300	1800	2000	2100	2200	2300	0400	0500	0700	1100	1200
1400	1400	1900	2100	2200	2300	2400	0500	0600	0800	1200	1300
1500	1500	2000	2200	2300	2400	0100	0600	0700	0900	1300	1400
1600	1600	2100	2300	2400	0100	0200	0700	0800	1000	1400	1500
1700	1700	2200	2400	0100	0200	0300	0800	0900	1100	1500	1600
1800	1800	2300	0100	0200	0300	0400	0900	1000	1200	1600	1700
1900	1900	2400	0200	0300	0400	0500	1000	1100	1300	1700	1800
2000	2000	0100	0300	0400	0500	0600	1100	1200	1400	1800	1900
2100	2100	0200	0400	0500	0600	0700	1200	1300	1500	1900	2000
2200	2200	0300	0500	0600	0700	0800	1300	1400	1600	2000	2100
2300	2300	0400	0600	0700	0800	0900	1400	1500	1700	2100	2200
2400	2400	0500	0700	0800	0900	1000	1500	1600	1800	2200	2300