



## The Warrior's Bride, Chapter 9 Facing Common Military Life Stresses

### Pre-Deployment Checklist

*Pre-deployment planning will go a long way in helping you find some of the help and peace you will need to prevent a crisis. It will allow you and your husband some reassurance that at least some things will be easier on the spouse staying home. The following is a list from *The Warrior's Bride* that we expanded to include things you might want to think about before the service member leaves.*

### Legal + Financial Concerns

- Get a Power of Attorney. You need to know that different powers of attorney exist, and you may need more than one. For example, a Durable Power of Attorney covers mental incapacitation, a Medical Power of Attorney is a health care directive, and a Financial Power of Attorney covers financial affairs. Additionally, the IRS may require a Power of Attorney specific to them (visit [www.irs.gov](http://www.irs.gov)). Take the time to visit your JAG office and discuss with an attorney which forms you should have prepared.
- Do you know the location of every family member's birth certificate and social security card? Do you know where your marriage certificate and wills are? Do you have a current LES? As applicable, you should also know the location of adoption papers, divorce certificates, death certificates, citizenship or naturalization papers, passports or visas.
- Make sure your name is on all accounts to which you may need access. Otherwise simple requests like ordering a new debit card or stopping payment on a check may not be allowed.
- If you have a new baby, make sure all paperwork has been done and processed through to add him to Tricare, DEERS, etc. Check expiration dates on military ID cards and renew as needed.

- Is the SGLI updated? Sometimes this is forgotten after a marriage or birth of a child. What about paperwork indicating desires such as where the military member wants to be buried. Prevent potential fights within the extended family by making sure these forms are complete before deployment, or have the service member should put his thoughts in writing and keep it in a safe place.
- Are both spouses listed on the deed to the house? Otherwise, if the service member dies, the unlisted spouse may have to go through probate upon sale of the home, even years later, and even if the service member lists the spouse as heir to the house.

## Vehicles

- Where are the titles to all vehicles? Where are the registrations to all vehicles? If any vehicle is financed, do you know the bank's name, phone number for customer service, and loan number? If your name is not on the loan, the service member should call the bank and have you listed as someone they can talk to about the account.
- Will any inspections, registration renewals, or plate renewals come due during deployment? Mark these on the calendar, making sure to give yourself plenty of time to complete them. Make sure you know what paperwork will be required and where to go.
- Call your insurance company to let them know about the deployment. This may save you money!
- Is any vehicle in need of repairs? If a repair is needed during deployment, does your service member have a preference on who to call or where to go? A basic check-up prior to deployment may be wise.
- When will oil change(s) or other routine maintenance need done? Mark these on your calendar. Do you know how to check tire pressure and fluid levels or add washer fluid? Do you know who to call or where to go for basic maintenance, or how to do it yourself?
- Do you know how to handle small emergencies, like using jumper cables or changing a tire?
- Do you have duplicate keys where someone besides you can get to them?

## Bills

- If you don't normally pay the bills, create a payment plan so you know what is due and when.
- If you have multiple accounts, make sure you know where money will be available to pay each bill.
- Do you know the names and phone numbers of every bank where you and your spouse have an account, loan, or safety deposit box?
- Do you know the location of all debit and credit cards? Do you know the issuing banks, full card numbers, security codes, expiration dates, and PINs in case one is lost or stolen? Photo copies of the front and back of all cards in your service member's wallet could be kept in a safe place in case of emergency. Copies of all cards in your wallet will also make it easy to contact banks if something happens to you.
- Call debit and credit card companies for all cards your service member will keep with him and let them know about the deployment. This will prevent potential problems and may save you money with reduced interest rates.
- Review homeowner and life insurance policies to be sure they are what you want. Some homeowner's policies have an optional coverage that will pay off the house if one spouse dies. This costs extra, but may be something you want to consider.

## Around the House

- Stock up on basics like light bulbs, batteries, and filters. If anything in the house requires special bulbs, batteries, filters, etc., make sure you know where to get new ones and how to change them.
- A maintenance call on your heating/air system before deployment may be wise, and be sure to have a repairman's number ready to call in case of emergency repairs.
- Do you know how to turn off the main water line and where the fuse box is? Do you live in an area where you need to turn off and bleed lines to outside faucets, and do you know how to do that? Do you know how to check fuses or reset breakers?
- A small toolbox of your own with a few basics may be wise (hammer, flat head and Phillips screwdrivers, pliers, duct tape, super glue, nails, flashlight, extra batteries). If you don't have one of your own, be sure you know where all these tools are kept.

- Decide who will do the yard work—you or someone you hire. If you are hiring someone, be sure this is set up before deployment starts so you don't have to think about it.
- If you are in an area prone to natural disasters (hurricanes, tornados, earthquakes, etc.), make sure you are prepared with supplies and an emergency plan. If the phones are down or an evacuation is ordered, where should the deployed spouse expect you to go?

### Phone Numbers + Addresses

- Who can you call upon to babysit for you during doctor, dental, and other appointments?
- Who is willing to step in and help to provide occasional breaks from your children or fun activities for you during the deployment?
- Do you have the names and phone numbers for your spouse's key family members (parents, siblings, etc.)?
- Who can you ask to care for pets during holiday travel or emergency situations?

*As you worked through this list, other things may have come to mind. Record them here and mark them off as you get them done.*

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