

# **Predeployment Ongoing Readiness**

## **Operation R.E.A.D.Y.**

**Resources for Educating About Deployment and You**

# **Operation R.E.A.D.Y.**

## **Designed for Soldiers and Families of the Active Army, the Army National Guard, and the Army Reserve**

This workshop material was developed in two phases under a contract with the Department of the Army and HQDA (CDSC-FSA), the United States Department of Agriculture Cooperative State Research Education and Extension Service (USDA-CSREES), and the Texas Agricultural Extension Service (TAEX), The Texas A&M University System.

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# **Predeployment Ongoing Readiness**

Understanding and Planning  
for Military Separation

**Operation R.E.A.D.Y.**  
Resources for Educating About Deployment and You



# Understanding and Planning for Military Separation

## Facilitator's Guidelines

This module provides the facilitator with resources needed to plan and conduct a workshop. Each workshop unit has **4 sections**:

- Facilitator's Guidelines  
help the facilitator make preparations for the workshop
- Workshop Overview  
highlights the key components of the workshop
- Workshop Plan  
provides the facilitator with an outline for conducting the workshop
- Workshop Resources  
include program activities, supporting videos, flyer, handout materials, and transparency masters

**Topic:** Understanding And Planning For Military Separation

**Goal:** Soldiers and family members will be able to recognize and to deal with problems that may arise or persist because of the military mission and deployment.

**Audience:** This session is designed for **soldiers** and their **spouses** to attend together. It is most helpful to offer this workshop before deployment.

**Time Required:** 1 ½ hours

**Room Requirements:** This workshop requires a room large enough to accommodate the number of participants. It is designed as a group process for roundtable discussions, with 8–10 people at each table. The room should be arranged for maximum visibility of the flip charts, videos, and over-heads.

### Facilitator's Preparation

1. Reserve a location for conducting the workshop which will accommodate the number of participants.
2. If conducting the workshop for the Reserve or National Guard, order the Business Care Plan 2 months in advance.
3. Prepare flyers (master located under Flyer Master) and distribute them 1–2 weeks before the workshop.
4. Familiarize yourself with the goals of the workshop.

5. The facilitator's job is to lead the workshop, which includes distributing handouts and organizing group flip chart activities. Other tips include:

- ☞ plan an ice breaker
- ☞ encourage participation
- ☞ check for understanding
- ☞ prepare room
- ☞ make workshop personal
- ☞ gather needed material
- ☞ enjoy yourself
- ☞ offer amenities, such as child care, parking, and refreshments

6. Suggested activities are presented in square brackets ([ ]) in the lesson text.

The lesson text is meant to assist you and is not intended to be read aloud to the participants. The **suggested activities** list the visuals, handouts, or group activities that are used at particular points in the workshop.

7. Prepare overhead transparencies from the Transparency Masters provided:

- #1 Understanding and Planning for Military Separation
- #2 Objectives
- #3 Types of Separation
- #4 Phases of Mobilization
- #5 Phases of Deployment
- #6 Key Factors
- #7 Will
- #8 Powers of Attorney
- #9 Insurance
- #10 CHAMPUS
- #11 Soldiers' and Sailors' Civil Relief Act (1991)
- #12 Personal Affairs Checkup
- #13 Family Care Plan
- #14 Family Care Plan
- #15 Family Care Plan
- #16 Practical Concerns

Preview the video, *Ongoing Readiness and Financial Planning* (710653/TVT 20-1049), before the workshop if you plan to use it. Also, review the **Video Discussion Guide** included with this module.

8. **Note:** A video is not used for every workshop. Determine if participants have seen it and expand your lesson, if necessary, to show the video.

9. Prepare flip charts (for facilitator use) with the following titles:

- Personal Documents (single sheet)
- Vehicle (single sheet)
- Household (single sheet)

10. Reproduce the necessary number of handouts from the Handout Masters:
  - #1 Readiness Inventory
  - #2 Sample Business Care Plan
  - #3 Family Finance Inventory
  - #4 Monthly Expenses
  - #5 Sample Separation Checklist
  - #6 Workshop Evaluation
  
11. Assemble all other needed workshop materials and equipment. Provide copies of Operation R.E.A.D.Y. *Children's Workbooks* for participants.

**Workshop Materials:**

Flip chart paper on 1 easel with colored markers  
Extra markers for flip chart paper activity at tables  
Masking tape for securing charts  
Pens and pencils for participants' use

**Equipment:**

Overhead transparency projector and screen  
Television and VCR

12. **Note:** The Commander or Unit Commander may elect to conduct the workshop, **Separation Due to Military Requirements.**

# Understanding and Planning for Military Separation

## Workshop Overview (time 12 hours)

Estimated Time	Presentation Section	Visual-V	Handout-H
10 minutes	Introduction Objectives	V#1 V#2	
12 minutes	Separation Due to Military Requirements	V#3, V#4, V#5, V#6	H#1
20 minutes	Personal Affairs	V#7, V#8, V#9, V#10, V#11, V#12	H#2
15 minutes	Break		
15 minutes	Family Affairs Family Care Plan Finance	V#13 V#14, V#15 H#3, H#4, V#16	
15 minutes	Things to Know	2 Flip Chart Activities ( <i>Facilitator</i> ) H#5	
22 minutes, 30 seconds	Optional video: <i>Ongoing Readiness and Financial Planning</i>		
5 minutes	Conclusion	H#6	

# Ongoing Readiness

## Understanding and Planning for Military Separation

(time 1🕒 hours)

### Introduction

Welcome to the Predeployment Workshop—**Separation Due to Military Requirements**. This workshop is designed to prepare you for the possibility and experience of mobilization, deployment, field-training exercise, and annual training.

[*Visual #1: Understanding and Planning for Military Separation*]

In this portion of the workshop we will discuss the types of separations commonly associated with the military, and what each action means to the soldier and their family. Each builds on the other and should not be viewed as an isolated incident, but as part of the mission.

We will focus on understanding separation due to military requirements, and the importance of ongoing personal and family readiness.

You will use a variety of activities to enhance your learning experience. Please feel free to share your experiences with us. Sharing will enable all of us to gain knowledge and skills we can use.

### Objectives

[*Visual #2: Objectives*]

Participants will increase their awareness of:

- 🔗 types of military separation
- 🔗 planning and preparing personal documents
- 🔗 completing family financial arrangements

### Separation Due to Military Requirements

Although the cold war era is in decline, crises exist in today's world. Since these crises exist, soldiers must mobilize and deploy. Both in mission and in personal affairs, the Army soldier must be ready for any contingency.

Ongoing readiness plays a vital role in today's Army. An understanding of the structure of the Army's mission is the first step in preparing soldiers and their loved ones for separation.

[Visual #3: *Types of Separation*]

We will begin by addressing several types of separation that are most commonly associated with today's military. These are:

- ↳ mobilization
- ↳ deployment
- ↳ annual training
- ↳ field-training exercises

## Mobilization

Mobilization is the act of preparing for war or other emergency through assembling and organizing national resources. This process brings all or part of the Armed Forces to a state of readiness for war or other national emergency.

This includes assembling and organizing personnel, supplies, and material for active military service and federalization of Reserve Components. Mobilization requires the support of the Active Army, the Selected Reserve, the State Adjutant General, and the State area commands (STARCs).

There are several levels of mobilization. Generally, the magnitude of the situation dictates the level of mobilization.

The **levels of mobilization** are:

1. Selective mobilization—usually used in a domestic situation
2. Partial mobilization—augments active duty forces for a mission of up to 24 months
3. Full mobilization—requires passage by Congress and involves all Reserve Components
4. Total mobilization—expansion of the active duty forces and mobilization of all national resources

[Visual #4: *Phases of Mobilization*]

Mobilization for soldiers occurs in **5 phases**:

- Phase I. Preparation
- Phase II. Alert
- Phase III. Mobilization of unit
- Phase IV. Movement of unit
- Phase V. Operation readiness improvement

Mobilization means the soldier and the family must prepare their personal, legal, financial, and other matters. Mobilization is separation from family and friends, and eventually, reunion.

## Deployment

The next step for the soldier, after mobilization, is deployment. Deployment is the assignment of military personnel to temporary, unaccompanied tours of duty. It is the actual sending of soldiers somewhere by some means.

[Visual #5: **Phases of Deployment**]

Like mobilization, deployment has **5 phases**:

- Phase I. Predeployment activities
- Phase II. Movement to ports of embarkation
- Phase III. Strategic lift
- Phase IV. Reception at ports of debarkation
- Phase V. Onward movement

It is important to understand deployment because:

- ☞ it is a stressful event
- ☞ it will place physical and emotional demands on the soldier, spouse, and children.

Deployment means the soldier and the family must prepare their personal, legal, financial, and other matters. Deployment is separation from family and friends, and eventually, reunion.

## Annual Training

Annual training is that time each year when Guard and Reserve personnel leave for tours of training duty in the United States and around the world.

## Field-training Exercises

Field-training Exercises (FTX) are common to the active Army, Reserve units, and National Guard. Field-training exercises are conducted in a field environment, usually at a remote location.

The exercises are conducted under simulation of actual combat operations for deployment. When your soldier announces "I am going to the field," it means a field-training exercise.

Annual training and field-training exercises mean the soldier and their family must prepare their personal, legal, financial, and other matters. It is important to understand annual training and field-training exercises because:

- ☞ they mean preparation
- ☞ they mean separation
- ☞ they mean reunion

[Visual #6: **Key Factors**]

Mobilization, deployment, field-training exercises, and annual training require extensive planning by the military. The same commitment to planning is necessary for family members and soldiers to result in successful deployment.

Key factors to consider in preparing are:

- ☞ personal affairs

- ☞ family affairs
- ☞ financial management
- ☞ coping with separation
- ☞ resources

These key factors are the topics that we will address in this **Ongoing Readiness** workshop.

[*Distribute Handout #1, **Readiness Inventory***]

As a point of reference, I would like for you to take this **Readiness Inventory**. It is a short reality check. There are no right or wrong answers. You will have about 5 minutes to complete this inventory.

*(take about 5 minutes)*

The key to successful personal management of military readiness is planning and preparedness. We will focus on helping the family and soldier investigate, create, and carry out a solid working plan.

## **Importance of Planning for Military Separation**

### **Personal Documents**

We have discussed why separations occur in the military environment and quickly looked at an inventory of what you may or may not know about the status of your personal affairs. You may refer to your inventory at any time as we proceed with an overview of personal documents.

[*Flip Chart Activity (Facilitator)*]

At the conclusion of this workshop, you may want to organize your personal documents and complete a legal checkup. What are some of the items you would consider personal documents? *(group activity: answers may include wills, insurance, powers of attorney)*

Let's look at the items listed on the flip chart. What are these documents and why do you need them?

*(group discussion for 5 minutes)*

*Optional—see **Facilitator's Guidelines, Ongoing Readiness and Financial Planning**. This video examines the important areas of ongoing readiness and the need to be prepared. It addresses the areas of legal, financial, and personal matters.*

[*Show video (22 minutes)*]

*After the video is over, encourage group discussion by requesting responses to questions such as: What did you find to be most helpful? What did you learn that was new? Did you find yourself identifying with the actors?*

## **Will**

What is it, and why do I need one?

[Visual #7: **Will**]

A will allows you, and not a court of law, to determine how your estate is to be handled. You and your family need a will to prevent the courts from deciding who gets what.

An estate does not have to be the size of a millionaire's. Your estate may include your stereo and car, your home and children, and yes, your pets.

Things to consider in your will:

- ☞ Who will be your personal representative? Executor or executrix?
- ☞ Who will be the guardian of your minor children should both you and your spouse die?

You may get help from Legal Assistance on post or your Legal Assistance Officer. You need a current will at all times, not just prior to a separation or deployment.

## **Powers of Attorney**

A power of attorney is a legal instrument that authorizes someone you select to act on your behalf. Your spouse or a family member may be given power of attorney to conduct legal transactions in your name.

[Visual #8: **Powers of Attorney**]

There are two types of power of attorney:

- ☞ **General**—designates someone to act as agent over all your legal matters; it is important to select this person very carefully.
- ☞ **Special**—designates someone to act as agent only on specific matters relating to your house, car, or bank accounts.

Which one do you need? That depends on your circumstances. Your Legal Assistance Officer can help you decide.

## **Insurance**

[Visual #9: **Insurance**]

What kinds of insurance do you have? Most likely you have renters or homeowners, car, life, and maybe an extra medical policy. Review the amount of coverage you have, making certain it meets the needs of your family, and that the premiums are affordable.

Make certain that beneficiaries are current and premium payment methods are up-to-date. Who will make the premium payment while you are away? What about your car insurance? When is the premium due?

## **ID Cards, DEERS, CHAMPUS**

How many of you know if members of your family who are eligible have a current ID card, are enrolled in DEERS, and understand CHAMPUS? (*show of hands*) An ID card is the ticket to Army services.

To secure an ID card, you will need to go to your unit's personnel office. You will then complete a special application form, and produce your marriage license or birth certificate. The family member applying for the ID card must be with you so that a photograph may be taken.

[Visual #10: **CHAMPUS** *What It Covers*]

By completing the ID application, your family member will also be enrolled in the DEERS program. Why is that so important? It enables you to use CHAMPUS.

If you are not familiar with CHAMPUS, you need to know that it is a medical benefits cost-share program. It involves civilian medical resources and is a program for what is not available with military resources. It is important that you remember it is not insurance. It is paid for by congressional appropriations, and is limited to military service members and their families.

CHAMPUS is a briefing unto itself, and we will not go into it at this time, but if you have questions, consult your CHAMPUS advisor at the installation hospital, or your unit advisor.

## **Soldiers' and Sailors' Civil Relief Act and Amendments of 1991**

[Visual #11: *Soldiers' and Sailors' Civil Relief Act Protection (1991)*]

What is its purpose? To delay certain civil obligations in order for the service member to devote full attention to duty. The protection is available when orders are received to report for extended active duty and ends a short time after separation from military service. Oftentimes, soldiers experience a reduction in their income and, as a result, are unable to pay existing bills or meet financial obligations.

Who is protected? Members of the military service are protected, such as:

- ↳ inductees
- ↳ enlisted reservists
- ↳ reserve components
- ↳ dependents

The soldier must initiate the protection to let the courts, banks, insurance companies, etc., know that they have been called to active duty.

The basic idea of the Soldiers' and Sailors' Civil Relief Act is to offer some relief from creditors. The key to protection under the law is being able to demonstrate that the ability to make payments has been materially affected by military service.

You must show that your income has decreased so much that making the payment is difficult. The responsibility for handling debts is still yours. Keep some money in savings. Plan ahead for the time when you may be mobilized.

## **Business Care Plan**

(see *Facilitator's Guidelines*)

[Distribute Handout #2: (optional for Reserve and National Guard) **Sample Business Care Plan**]

To be ready for mobilization, it is important that you prepare your business **before** an actual alert and mobilization. Prior planning will help eliminate stress and the possibility of financial loss. Your goal will be to fulfill your Reserve duties with the least amount of disruption to:

- ↳ you and your family
- ↳ your employees
- ↳ your customers
- ↳ your creditors

The **Small Business Mobilization Planner** will assist you with planning and carrying out your duties. The planner provides sample policies, procedures, checklists, and letters that will assist you in your business readiness planning. An example of options available to the small business owner are:

- ↳ keeping the business open
  - ⊗ notifying your employees
  - ⊗ notifying people you serve
  - ⊗ conducting a dry-run of small business care plan during annual training
- ↳ closing the business
  - ⊗ permanently closing
  - ⊗ temporarily closing

The Sample Business Care Plan expense statement may prove helpful in your decision making process. Only you and your family or associates can determine if the course of action you select is the best for your family, employees, customers, creditors, and you.

## Storing Household Goods and Vehicle

When you are mobilized, what are you going to do with your household goods and car? Moving your family and household goods at government expense is not authorized. There are some options available after mobilization is completed but usually it is better to leave everyone right where they are.

Your unit may have a **Family Support Group**. The Family Support Group enables family members to establish and operate a system through which they can effectively gather information, solve problems, and maintain a system of mutual support. Your unit will have more details on this.

If you are **single**, you are authorized to store household goods at government expense or ship those goods to a designated location. Single service members may also authorize another person, by means of a power of attorney, to conduct this business for them.

## Pet Care Plan

How many of you have pets? How many of you have a plan for your pet if you have to mobilize? Pets easily become important members of a family.

Pets of single soldiers or of military couples also need a place to go, especially if the family relocates while the soldier is deployed.

Careful planning must be done. It is inhumane to leave a pet to fend for itself either in your home or on the streets.

If you feel you can no longer care for your pet:

- ☞ consider asking a relative to assume care of your pet
- ☞ offer pet for adoption
- ☞ contact local animal shelter for adoption suggestions

If you plan to keep your pet, arrange with nonmilitary neighbors or friends if you think you can care for your pet when you return.

Make certain that your pet's shots are up-to-date and that it has a checkup with a veterinarian before someone "pet sitting" for you.

Let's take a few moments to review the Personal Affairs Checkup. Each of these items is important and deserving of your attention.

[Visual #12: **Personal Affairs Checkup**]

It's time for a 15-minute break, and when we return, our focus will be on family financial arrangements.

[Break 15 minutes]

## **Family Financial Arrangements**

(time 30 minutes)

Welcome back from the break.

We have discussed why separations occur in the military and discussed personal affairs. We will now focus on family financial arrangements. Everyone needs to attend to this matter because family does not mean just two parents and 2.5 kids. It means you and the people you provide for and care about.

How many of you know what a Family Care Plan is? Who needs one? What about special arrangements for your family? What plans do you have in place for maintenance of the vehicle(s) you own or the house you live in? What do you think should be in a family care plan?

(allow 5 minutes for discussion; answers may include: guardians, preparation of a will, housing arrangements)

A Family Care Plan is important for all families, and is especially critical for single parents and dual military parents. Taking care of these considerations will ensure that you and your family are prepared for any period of separation.

This working plan will assist with care for family members, financial and legal matters, and medical needs. It helps you, your family, and the Army during times of mobilization and deployment.

[Visual #13: **Family Care Plan**]

The plan provides details on:

- ☞ child care and guardianship
- ☞ financial matters
- ☞ medical and dental care

- ☞ emergency care

[Visual #14: **Family Care Plan**]

The plan includes:

- ☞ required forms
- ☞ instructions for care
- ☞ legal authorizations
- ☞ names, addresses, and phone numbers

When must you file a Family Care Plan?

- ☞ newly assigned soldiers during unit processing
- ☞ current members within 60 days of an event requiring a family care plan
- ☞ pregnant soldiers 90 days before expected delivery date

[Visual #15: **A Family Care Plan Consists of:**]

A Family Care Plan Consists Of:

- ☞ Family Care Plan Counseling Checklist
- ☞ Family Care Plan
- ☞ Certificate of Acceptance as Guardian
- ☞ Special Power of Attorney for Guardianship

Your military unit will want a copy of your Family Care Plan. Make sure it is current and that it is a workable plan. It would be beneficial to discuss the Family Care Plan with your older children to relieve some of their anxiety and help them to be prepared.

This has been a lot of information, covered in a short amount of time. You are probably already familiar with Family Care Plans, and this has been a timely reminder and update.

[Facilitator may indicate availability of **Family Care Plans** at the end of the workshop, by request.]

## Family Finance

Our focus will be family finances, not military pay. What is the purpose of an allotment, and why have one? An allotment allows you to set aside part of your pay for a specific amount and for a specific person or company.

Earlier we discussed paying insurance premiums, and an allotment would be an excellent way to solve that problem. Allotments allow a spouse, family member, or guardian to have sufficient money to manage finances at home.

Allotments may be started by filling out JUMPS—Army Allotment Authorization. This form may be completed any time before deployment.

*(Optional) Reservist and National Guard members may fill out form before mobilization, and the form will be kept in the personnel file and acted upon at the time of mobilization (must be called to active duty for more than 180 days)*

Please complete the family finance inventory. You will need about 5 minutes to complete this activity.

[Distribute Handout #3: **Family Finance Inventory**]

(allow 5 minutes for this activity)

Look at your inventory. Were you able to answer all of the questions, most of the questions, or very few of the questions?

[Distribute Handout #4: **Monthly Expenses**]

Depending on the results of your inventory, you may need to update your records at home. You will be given a monthly expense form to take home and work on at your leisure. Some practical concerns to keep in mind:

[Visual #16: **Practical Concerns**]

- ☞ estimate your expenses during deployment
- ☞ consider all changes in income  
(Reserve and National Guard members may experience a decrease in their income when they are activated)
- ☞ set realistic budget and savings goals
- ☞ determine allotments needed
- ☞ plan for added expenses of homecoming
- ☞ expect the unexpected

Family members must be left with enough money to cover (as a minimum) monthly expenses. The best way to ensure family financial security is through the monthly allotment.

## Special Family Arrangements

We will look at the need to make sure that proper medical needs have been planned for. Do you know which hospital to go to in case of an emergency? Do you have a family doctor? Are you enrolled in DEERS? Do you know how to file a CHAMPUS claim form? It is up to you and your family to know the answers to these questions and seek assistance. Contact your Health Benefits or CHAMPUS Advisor or your Legal Assistance office for help.

It is important that medical papers and information on medication be available. Check if your spouse has family immunization records and phone numbers for medical and dental services. Suggested phone numbers:

- ☞ doctor
- ☞ dentist
- ☞ emergency
- ☞ hospital appointment
- ☞ pharmacy
- ☞ benefits advisor for CHAMPUS

If you and your family are enrolled in the Exceptional Family Member Program, remember that your best resource during deployment is the Army Community Service EFMP Coordinator.

In the event that you are with the Army Reserves, remember that you must enroll if on active duty exceeding 30 days. If you are Army National Guard and serving under authority of *Title 10, United States Code*, you also need to enroll.

You may now be asking, who is an exceptional family member? An exceptional family member is a family member (child or adult) with any physical, emotional, developmental, or intellectual disability that requires special treatment, therapy, education, workshop, or counseling.

If you feel that someone in your family meets the criteria, contact your medical treatment facility to begin the assessment process and obtain the enrollment forms.

## Things to Know

### Maintaining a vehicle

*[Flip Chart Activity (Facilitator)]*

In your groups, take a few minutes to come up with helpful hints that we could share on maintaining a vehicle while your spouse is away. We will take 5 minutes to complete this activity.

*(allow 5 minutes for this activity)*

What are some hints you came up with?

Suggestions may include:

- ☞ know where all vehicle keys are located
- ☞ change oil and note when next change is needed
- ☞ check all vital equipment (brakes, belts)
- ☞ review insurance policy
- ☞ check on the possibility of a road service policy
- ☞ check on renewal of vehicle registration
- ☞ check on license tags expiration
- ☞ check on annual state automotive safety check
- ☞ know where all vehicle papers are located
- ☞ develop a plan for possible repairs
- ☞ budget for possible repairs
- ☞ investigate alternate transportation

*[Flip Chart Activity (Facilitator)]*

In your groups again, take a few minutes to come up with helpful hints that we could share on maintaining your household while your spouse is away. We will take 5 minutes to complete this activity.

*(allow 5 minutes for this activity)*

What are some hints you came up with?

Suggestions may include:

- ℞ know where all house keys are
- ℞ install dead bolt locks, if needed
- ℞ install a peep hole
- ℞ check on plumbing and replace washers, if needed
- ℞ locate electrical fuse box
- ℞ know how to replace fuses and reset circuit breaker
- ℞ locate shut-off valve for water
- ℞ locate gas control valve
  
- ℞ make list of name and phone numbers of:
  - ⊗ plumber
  - ⊗ electrician
  - ⊗ furnace and air-conditioner repairman
  - ⊗ roofer or handyman

## Conclusion

Hopefully, this workshop has been helpful for you and your family and prompted you to consider some things about separation you had not considered before. We may not have covered all of the things to be considered in separations. I am sure some of you can think of other activities that must be considered and accomplished before separation.

*(ask for responses and comments)*

*[Distribute Handout #5: **Sample Separation Checklist**]*

At this time, I have a sample checklist which may prove helpful to you and will help to reinforce the topics we shared today. We will take a few minutes to look at the sample checklist and answer any questions you may have.

The climate of our world today finds the Army faced with more short-term mobilizations, coupled with the need for rapid deployment. As the Army focuses on the need for increased readiness, so must the Army family.

Thus, the need for informed families, proper support for families, and the need to reduce stress associated with separation due to military deployment are very important.

*[Distribute Handout #6: **Workshop Evaluation**]*

# Ongoing Readiness

## Understanding and Planning for Military Separation

Do you recognize the symptoms of separation stress?

How can you develop strategies for coping with stress?

Would you like to learn more effective ways to communicate with your soldier?

How can you help your children deal with separation?

This workshop will provide you with:

- ↳ take-home information
- ↳ checklists
- ↳ practical ideas
- ↳ opportunity to meet people with common interests

Join us at \_\_\_\_\_

For a workshop on \_\_\_\_\_

Date \_\_\_\_\_

For more information contact \_\_\_\_\_

See you there!



# **Predeployment Ongoing Readiness**

## **Understanding and Planning for Military Separation**



# Objectives

- ! Participants will increase awareness of:**
  - ! types of military separation**
  - ! planning and preparing personal documents**
  - ! completing family financial arrangements**

# **! resources incorporated in training**

# Types of Separation

**P Mobilization**

**P Deployment**

**P Annual training**

**P Field-training  
exercises**



# Phases of Mobilization

P **Preparation**

P **Alert**

P **Mobilization of unit**

P **Movement of unit**

# P **Operation readiness improvement**

# Phases of Deployment

- P Predeployment activities**
- P Movement to ports of embarkation**
- P Strategic lift**
- P Reception at ports of debarkation**
- P Onward movement**



# Key Factors

P **Personal affairs**

P **Family affairs**

P **Financial  
management**

P **Separation**

P **Resources**



# Will

## P **Considerations:**

- ! **executor or executrix**

- ! **guardians for minor children**

- ! **know state and federal laws**



# Powers of Attorney

P **What are they?**

P **Types**

! **General power of attorney**

! **Special power of attorney**



# Insurance

## Reminders:

- P **Check on designate of beneficiary**
- P **Check on premium payment methods**
- P **Check on amount of coverage for:**
  - ! **Homeowners or renters**
  - ! **vehicle**
  - ! **life**



# **CHAMPUS—What It Covers**

- P Inpatient care**
- P Outpatient care**
- P Prescription drugs**
- P Durable medical  
equipment**
- P Mental health care  
(Pre-authorized  
inpatient and  
medically necessary  
outpatient)**

# P **Medical supplies**

# Soldiers' and Sailors' Civil Relief Act (1991)

- ✍ Purpose
- ✍ Who is protected?
  - ✍ Service members
  - ✍ Reserve and National Guard
- ✍ Ends 30–90 days after discharge
- ✍ See your legal assistance officer for more details



# Personal Affairs Checkup

- P **Legal assistance**
- P **Will**
- P **Powers of attorney**
- P **Insurance**
- P **ID cards, DEERS,  
CHAMPUS**
- P **Soldiers' and Sailors'  
Civil Relief Act (1991)**
- P **Finance**
- P **Business care plan**

# P **Pet plan**

# Family Care Plan

**The plan provides details on:**

- P Child care and guardianship**
- P Financial matters**
- P Medical and dental care**
- P Emergency care**



# Family Care Plan

**The plan includes:**

- P Required forms**
- P Instructions for care**
- P Legal authorizations**
- P Names, addresses, and phone numbers**



# **A Family Care Plan consists of:**

- P Family Care Plan  
Counseling Checklist**
- P Family Care Plan**
- P Certificate of Acceptance  
as Guardian**
- P Special Power of  
Attorney for Guardianship**



# Practical Concerns

- P Estimate expenses during separation**
- P Consider all changes in income**
- P Set realistic budget and savings goals**
- P Determine allotments needed**
- P Plan for added expenses of homecoming**

# P **Expect the unexpected**

# Readiness Inventory

This is a **Yes** or **No** inventory designed to help you determine what you may or may not know about your own family's readiness. If you are with your spouse, do not ask for hints or suggestions. When we are finished, you may then compare answers. Answer those questions that apply to you personally. Good luck!

- | Yes       | No    |  |
|-----------|-------|--|
| 1. _____  | _____ | Do I have reputable child care?  |
| 2. _____  | _____ | Do I know if the immunizations for myself and children are up-to-date? |
| 3. _____  | _____ | Has an allotment been set up?  |
| 4. _____  | _____ | Will the allotment cover monthly expenses?                             |
| 5. _____  | _____ | Do I (or does my spouse) know where our bank and account is located?   |
| 6. _____  | _____ | Do I (or does my spouse) know all payments that must be made?          |
| 7. _____  | _____ | Do we have a duplicate set of keys to the vehicle?                     |
| 8. _____  | _____ | Do we have car insurance budgeted monthly?                             |
| 9. _____  | _____ | Do we have a plan for emergency vehicle repairs?                       |
| 10. _____ | _____ | Do we have a plan for completing home repairs?                         |
| 11. _____ | _____ | Are all identification cards up-to-date?                               |
| 12. _____ | _____ | Do we have a power of attorney?  |
| 13. _____ | _____ | Do we know what kind of power of attorney we have?                     |
| 14. _____ | _____ | Do we have wills?  |
| 15. _____ | _____ | Do we have a backup plan for emergencies?                              |
| 16. _____ | _____ | Do we have someone to handle personal belongings?                      |
| 17. _____ | _____ | Do we have someone to take care of pet?                                |



# Sample Business Care Plan

<b>Fixed Costs</b>	<b>Monthly</b>	<b>Annually</b>
Rent or lease	\$ _____	\$ _____
Equipment or furnishings lease	_____	_____
Telephone (basic service)	_____	_____
Insurance	_____	_____
<input type="checkbox"/> Professional liability	_____	_____
<input type="checkbox"/> Fire or theft	_____	_____
<input type="checkbox"/> Business package	_____	_____
<input type="checkbox"/> Disability	_____	_____
<input type="checkbox"/> Employee medical	_____	_____
<input type="checkbox"/> Workers' compensation	_____	_____
Employee uniforms	_____	_____
Salaries	_____	_____
<input type="checkbox"/> Office staff	_____	_____
<input type="checkbox"/> Administrative assistant	_____	_____
<input type="checkbox"/> Receptionist	_____	_____
Retirement plan contributions	_____	_____
Taxes	_____	_____
<input type="checkbox"/> Payroll	_____	_____
<input type="checkbox"/> Property	_____	_____
Repairs and maintenance	_____	_____
Debt service	_____	_____
Association dues	_____	_____
Professional fees (accountant or attorney)	_____	_____
<b>Total Fixed Costs</b>	<b>\$ _____</b>	<b>\$ _____</b>

<b>Variable Costs</b>	<b>Monthly</b>	<b>Annually</b>
Telephone answering service	\$ _____	\$ _____
Telephone (long distance and cellular)	_____	_____
Utilities	_____	_____
<input type="checkbox"/> Gas and electricity	_____	_____
<input type="checkbox"/> Water and sewer	_____	_____
<input type="checkbox"/> Garbage collection	_____	_____
Office supplies	_____	_____
Equipment rental (short-term)	_____	_____
Business promotion and marketing	_____	_____
Subscriptions and journals	_____	_____
Continuing Education	_____	_____
<b>Total Variable Costs</b>	<b>\$ _____</b>	<b>\$ _____</b>

**Total Overhead Expenses**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

# Family Finance Inventory

This is a **Yes** or **No** inventory designed to help you determine what you may or may not know about your family financial state. If you are with your spouse, do not ask for hints or suggestions. When we finish, you may then compare answers. Answer those questions that apply to you personally. Good luck!

- |    | <b>Yes</b> | <b>No</b> |  |
|----|------------|-----------|--|
| 1. | _____      | _____     | I know what an allotment is.                         |
| 2. | _____      | _____     | I know how to start an allotment.                    |
| 3. | _____      | _____     | I know how much our rent or mortgage is.             |
| 4. | _____      | _____     | I know what the monthly expenses are.                |
| 5. | _____      | _____     | The budget is realistic.                             |
| 6. | _____      | _____     | I have planned for emergencies in the budget.        |
| 7. | _____      | _____     | I know how much money my spouse makes each month.    |
| 8. | _____      | _____     | I know where to go if we have a financial emergency. |



# Monthly Expenses

Rent or mortgage	\$
Utilities	
Gas	
Electricity	
Telephone	
Heating	
Water	
Food (all groceries, including pet food)	
Clothing purchases	
Clothing care (laundry, dry cleaning)	
Personal items (hair, toiletries)	
Payments	\$
Appliances	
Car	
Furniture	
Insurance (all types)	
TV (cable)	
Newspapers, magazines, and books	
Gasoline	
Recreation (movies, restaurants, etc.)	
Children's allowance (including lessons)	
Child care	
Dental and medical costs	
Gifts	
Contributions to church or charity	
Stamps and stationery	
Other expenses	
Savings	
Total Expenses and Savings	\$
Total Monthly Income	\$
Difference	\$

Adapted from  
*The Army Family Readiness Handbook*  
 Operation R.E.A.D.Y.



## Sample Separation Checklist

This is a sample checklist that may help you if a separation due to a military event should take place. Check off (\*) items that apply and when they were completed.

T		Date Completed
	Will(s): current and complete	
	Powers of attorney: as required	
	Insurance:	
	Vehicle: current	
	Home: current	
	Life: amount beneficiary:	
	ID cards: new or renewed	
	DEERS eligibility	
	Soldiers' and Sailors' Civil Relief Act: initiate protection if needed	
	Business care plan: as required	
	Storage plan:	
	Household goods	
	Vehicle and boat	
	Pet care plan: if needed	
	Family care plan: complete according to AR 600-20	
	Family finance:	
	Projected expenses	
	Budget	
	Allotments as required	
	Special arrangements	
	Medical considerations	
	Exceptional family member	
	Vehicle and home maintenance: information available as required	



# **Predeployment Ongoing Readiness**

Coping with Separation

**Operation R.E.A.D.Y.**  
Resources for Educating About Deployment and You



# Coping with Separation

## Facilitator's Guidelines

This section provides the facilitator with resources needed to plan and conduct a workshop.

Each workshop unit has **4 sections**:

- ☞ Facilitator's Guidelines  
helps the facilitator make preparations for the workshop
- ☞ Workshop Overview  
highlights the key components
- ☞ Workshop Plan  
provides the facilitator with an outline for conducting the workshop
- ☞ Workshop Resources  
include program activities, supporting videos, flyer, handout materials, and transparency masters

**Topic:** **Coping with Separation**

**Goal:** Soldiers and family members will be able to recognize and to deal with stress-related problems associated with deployment.

**Audience:** This session is designed for **soldiers** and their **spouses** to attend together. It is most helpful for this to be offered before deployment.

**Time Required:** 2 hours

**Room Requirements:** This workshop requires a room large enough to accommodate the participants. It is designed as a group process for roundtable discussions of 8–10 people at each table. The room should be arranged for maximum visibility of the flip charts, videos, and overheads.

**Facilitator's Preparation:**

1. Reserve a location for conducting the workshop that will accommodate the number of participants.
2. Prepare flyers (located in Flyer Master section) and distribute them 1–2 weeks before the workshop.
3. Familiarize yourself with the goals of this workshop.

4. The facilitator's job is to lead the workshop. Activities include handouts and organizing flip chart group discussions. Other tips include:

- ☞ plan an ice breaker
- ☞ encourage participation
- ☞ check for understanding
- ☞ prepare room
- ☞ plan how you can make workshop personal
- ☞ enjoy yourself
- ☞ gather needed material
- ☞ offer amenities such as child care, parking, refreshments, etc.

5. Suggested activities are presented in square brackets ([ ]) in the lesson text.

The lesson text is meant to assist you and is not intended to be read aloud to the participants. The **suggested activities** list the visuals, handouts, or group activities that are used at particular points in the workshop.

6. Prepare overhead transparencies from the Transparency Masters provided.

- |                           |                       |
|---------------------------|-----------------------|
| #1 Coping with Separation | #6 Manage             |
| #2 Objectives             | #7 Monitor            |
| #3 Pre-separation Stress  | #8 Maneuver           |
| #4 Coping with Stress     | #9 Tips for Children  |
| #5 Maintain               | #10 Tips for Children |

7. Preview the video, *Coping with Military Separations (710654/TVT 20-1050)*, before the workshop, if you plan to use it. Also, review the Video Discussion Guide included with this module.

*Note:* A video is not used in every workshop. Determine if participants have seen it, and expand your workshop, if necessary, to show the video.

8. Prepare flip chart paper (for facilitator use) with the following titles:

- ☞ How Did You Feel
- ☞ Emotions
- ☞ Separation Stress

9. Prepare table tents for Children's Workbook activity.

- ☞ Couples with Children
- ☞ Couples without Children
- ☞ Single-Parent Soldiers
- ☞ Single Soldiers

10. Reproduce the necessary numbers of handout materials from the Handout Masters:

Brochure

- Item #1 Sample Separation Checklist
- Item #2 Emergency Contact Information
- Item #3 Coping with Separation Stress
- Item #4 You Can Reduce Stress

Handout #1 Workshop Evaluation

11. Assemble all other needed workshop materials and equipment. Provide copies of Operation R.E.A.D.Y. *Children's Workbooks* for participants of this workshop session.

**Workshop Materials:**

- Flip chart paper on 1 easel with colored markers
- Extra markers for flip chart paper activity at tables
- Masking tape for securing charts
- Pens and pencils for participants use

**Equipment:**

- Overhead transparency projector and screen
- Television and VCR

# Coping with Separation

## Workshop Overview (time 2 hours)

Estimated Time	Presentation Section	Visual - V Brochure-B Handout-H
5 minutes	Introduction Objectives	V#1 V#2
15 minutes	Symptoms of separation stress Pre-separation stress	Flip chart activity V#3, V#4, B, Item #1, B, Item #2
15 minutes	Separation stress	Flip chart activity Flip chart activity V#5, V#6, V#7, V#8
15 minutes	Break	
30 minutes	Helping children cope with stress	Workbook activity (groups)
15 minutes	Group discussion	V#9, V#10, B, Item #3
20 minutes	<i>Coping with Military Separations</i>	Video
10 minutes	Group discussion	
5 minutes	Conclusion	H#1

# Ongoing Readiness

## Coping with Separation (time 2 hours)

### Introduction

[*Visual #1 Coping with Separation*]

Welcome to the Ongoing Readiness Workshop—**Coping with Separation**. Army personnel and their families know that communication and accurate information remain the key elements in accomplishing of the mission.

This workshop is designed to prepare you for the emotions and stress related to separation, and to help you recognize that those feelings follow some predictable patterns. Knowing the patterns associated with separation stress and some tried-and-true coping strategies will help the soldier and the family.

An important factor that helps with stress is active communication. Individual and family morale are key elements in maintaining a unit's ongoing readiness.

The focus of the today's workshop will be on symptoms of stress before deployment and during deployment. It is important to recognize these symptoms and develop personal coping strategies. Children are affected with similar stress symptoms as adults, and their caregivers should develop coping strategies for them.

You will use a variety of activities to enhance your learning experience. Feel free to share your ideas with us. Sharing will enable all of us to gain knowledge and skills we can use.

### Objectives

[*Visual #2 Objectives*]

Participants will become aware of:

- ☞ symptoms of separation stress
- ☞ strategies for coping with separation stress
- ☞ communication strategies
- ☞ recognizing the needs of children

## Symptoms of Separation Stress

*[Flip chart activity (Facilitator)]*

It is probably safe to assume that each of you has experienced some type of separation from your family members.

What feelings did you have about leaving? If you were the one left behind, what feelings did you have about being left behind?

*(answers may include: anger, I wanted to be by myself, cried, felt like stamping my feet)*

What did you do when you were angry?

*[Facilitator leads discussion]*

*(encourage 5-minute discussion)*

Separation of family members due to deployment is stressful, but we know that stress and emotions follow a predictable pattern.

Several weeks before deployment, a combination of emotions, such as anger, sorrow, and fear may surface. These feelings may be expressed by crying, arguing, clinging, or distancing.

## Pre-Separation Stress

*[Visual #3 Pre-Separation Stress]*

In the weeks or days before the separation, the actual preparation for separation may be cause for stress that is unique during this period.

Proper planning and preparation may help deal with the situation. Even the best planning may not relieve stress. Some symptoms of pre-separation stress are:

- ☞ Anger—a primary emotional reaction
- ☞ Denial—why us? “They will probably call it off.”
- ☞ Anxiety—what will the future hold?
- ☞ Others—fear, sadness, resentment, clinging, distancing

Some strategies to help cope with stress are to:

- ☞ Communicate—family and one-on-one discussions
- ☞ Develop plans for staying in touch
- ☞ Prepare family members
- ☞ Complete your personal readiness plan

*[Visual #4 Coping with Stress]*

A closer look at pre-separation coping strategies may prove helpful as you prepare for deployment.

### **1. Communicate with your family.**

Have numerous family discussions and one-on-one conversations where feelings are clearly and openly communicated. If your children have trouble expressing their feelings, be patient and offer them encouragement.

### **2. Develop plans for staying in touch.**

Letters are probably the easiest and cheapest way to keep in touch. Number letters, as they may arrive in bunches or out of sequence. Add photographs, magazine articles, and newspaper stories.

Children should be encouraged to draw pictures and cut out cartoons from the newspaper. Audio or video tapes are great, but require certain equipment.

If possible, a phone call is wonderful, but remember the cost of long distance, especially overseas.

### **3. Prepare family members.**

Tell all of your family members (children, spouse, parents,) the details of the separation. Use pictures, calendars, maps, or globes to locate the soldier's destination.

Children may enjoy a treasure box, and the soldier may send treasures to add to the box from time to time.

### **4. Complete your personal readiness.**

#### *[Distribute Brochure Item #1: Sample Separation Checklist]*

Review your personal readiness plan to be certain that it is current—at least once a year. Suggestions for your personal readiness plan:

- ☞ Make sure that wills and powers of attorney are current
- ☞ Make sure all bank accounts are joint accounts
- ☞ Have current ID cards
- ☞ Confirm current enrollment in DEERS
- ☞ Use checklist as a guideline for readiness

In an emergency, the remaining spouse will need to follow certain steps and have specific information readily available.

#### *[Item #2: Emergency Contact Information]*

The handout, Emergency Contact Information, may prove helpful. It contains some information that is standard in emergencies.

It is information that one should already know; but when an emergency presents itself, the most basic information can be forgotten. It would be best to complete the Emergency Contact Information before your spouse deploys.

This would be a good time to fill out the handout. If there is some information you do not know, you can add that later.

*(allow 10 minutes for this activity)*

## **Separation Stress**

When the day arrives and your soldier has deployed, your family may experience feelings of loss, anger, and mild depression during the first few weeks.

Loss of appetite or constant eating, weight loss or gain, stomach pains, sleeplessness, or disruption of sleep patterns may also occur.

In a few weeks, most family members are established in new routines, experiencing the normal highs and lows associated with everyday living.

The soldier may be extremely busy, excited, and challenged at the duty site, and may have a delayed reaction to the separation. Once the soldier adjusts to the new routine, feelings such as moodiness, forgetfulness, and anger may surface.

These emotions and others will pass in a week or two. Depending on workload and pressure related to the work, a mild depression may occur in the middle of the separation.

*[Flip Chart activity (Facilitator)]*

What emotions might you expect in adults and children?

*(answers may include: loneliness, anger, frustration)*

*[Facilitator leads discussion]*

*(allow 5 minutes for discussion)*

After the initial letdown of the separation, it is normal to experience a surge of energy, characterized by general irritability, increased tension, crying, lack of patience, and even insomnia.

Oftentimes, the high and low feelings repeat themselves. Remember, these are all normal and natural responses.

What suggestions can you think of for coping with separation stress?

*[Flip Chart activity (Facilitator)]*

*(answers may include: talk to a friend, take a class, stay busy)*

*(allow 5 minutes for discussion)*

One of the best coping strategies you can adopt is to take good care of yourself. Taking good care of yourself makes good sense, as it allows you to take good care of your family and personal affairs.

One very effective technique is called the **4 M's**: Maintain, Manage, Monitor, and Maneuver.

[Visual #5: **Maintain**]

**Maintain**

- ☞ Stay in good physical condition
- ☞ Eat balanced meals
- ☞ Get plenty of sleep
- ☞ Keep in touch with positive people
- ☞ Avoid things that make you feel worse
- ☞ Avoid spending sprees
- ☞ Set realistic goals

[Visual #6: **Manage**]

**Manage**

- ☞ Manage your life
- ☞ Become a volunteer
- ☞ Organize a support group
- ☞ Know your limits
- ☞ It is okay to say no

[Visual #7: **Monitor**]

**Monitor**

- ☞ Be aware of early signs of stress
- ☞ Ask for help when you need it

[Visual #8: **Maneuver**]

**Maneuver**

- ☞ Relieve stress—do relaxation exercises
- ☞ Do a little daydreaming
- ☞ Use coping strategies that work for you and your family
- ☞ Stop and smell the roses

Another stress-coping aid is to develop a strong social support network. Take advantage of your military support network:

- ☞ Family Support Group
- ☞ Army Community Service
- ☞ Family Program Coordinator

Contact family, friends, neighbors, and spouses or partners of other deployed service members when you need emotional support.

Develop your own social support system by getting involved in activities. Get involved with your church, social organizations, parent organizations, and volunteer groups.

Let's take a 15-minute break, and when we return we will begin the section on helping children cope with stress.

*[Break 15 minutes]*

*[Facilitator prepares tables with table tents]*

## **Helping Children Cope with Stress**

Welcome back from the break. What do you imagine or know, would be behavior one might see in children of any age, because of pre-separation and separation?

*(answers may include: temper tantrums, crying, anger)*

How might this behavior be handled? (encourage discussion)

*(allow 10 minutes for discussion)*

Children may have sleep disturbances, nightmares, appetite problems, “act out,” and test new limits.

In very young children, bed-wetting, thumb-sucking, baby talk, or demand for the bottle may occur.

Older children may pick fights at home with siblings, neighbor children, or at school, and they may resist authority. At school, they may become inattentive, forgetful of homework or class assignments, and grades may decline.

Some coping strategies that work for an adult may also work for a child. There are, however, some special strategies that are helpful for children.

The workbooks we are about to use will assist you in generating ideas for your children and family members as you prepare for separation.

The workbooks contain activities about military separation. Talking about separation with anyone is difficult, and especially so for children.

Children need to be included when you talk about deployment. Tell your children what will likely happen and let them help with preparation activities.

The workbooks are very helpful, but you may have to make some changes to fit your family’s needs. If you have children, younger brothers or sisters, nieces or nephews, these workbooks will help smooth out the separation for your family.

At this time please group yourselves at one of the following tables:

- Couples With Children
- Couples Without Children
- Single-Parent Soldiers
- Single Soldiers

*[Facilitator distributes **Children’s Workbooks**]*

*(allow a few moments for groups to form)*

You will notice the children’s workbooks in the center of each table. These 4 workbooks are designed to meet the needs of specific age groups. Select the age group that most closely matches the age(s) of your children, siblings, nieces, or nephews.

*[Facilitator describes activity]*

For the next 15 minutes, review the workbook, looking at ways you could use this booklet with your family. As you develop ideas, write them on the chart paper at your table. When we conclude this activity, we will share our ideas.

Let’s discuss some ideas you have generated. I’d like a volunteer from each group to post their ideas on the wall.

*(volunteers post flip chart papers on wall with masking tape)*

Let’s take a moment to compare ideas.

*(allow 15 minutes for discussion)*

*[Facilitator leads discussion]*

The responses given are excellent and very useful.

*(responses may include: make a treasure box together, tape pictures of soldier at child’s eye level, plan special activities together)*

*[Visuals for #9 and #10: **Tips for Children**]*

As a summary, the brochure “Coping with Separation” will give you some quick tips on helping children cope with separation stress. You probably already do most of these, so this brochure will simply be a reminder.

- ☞ Be consistent: don’t make new rules or relax discipline.
- ☞ Help children communicate with absent parent.
- ☞ Spend special time with children.
- ☞ Ensure proper rest, nutrition, and exercise.
- ☞ Encourage them to spend time with their friends.
- ☞ Discuss feelings about missing their absent parent.
- ☞ Praise your children.
- ☞ Be proud of your children and their contributions.
- ☞ Take good care of yourself

*[Item #3: **Coping with Separation**]*

Please note the brochure also includes the adult coping strategies, The 4 M’s, which we discussed earlier.

It is important to remember that these are guidelines and suggestions.

We have discussed pre-separation stress and suggested some coping strategies. We have also discussed how children may be affected by separation.

The video we are about to watch, Coping with Military Separations, is designed to assist spouses and other family members to cope with separation. The video will reinforce the information we have previously discussed.

*(allow 20 minutes for video)*

## **Group Discussion**

*[Facilitator leads discussion]*

Now that the video is over:

- ☞ What did you learn from the video?  
*(take a few responses)*
- ☞ What coping strategies were used?  
*(take a few responses)*
- ☞ What did you see in the video that applies to you?  
*(take a few responses)*

*(allow 10 minutes for discussion)*

At this time I will give you the handout **You Can Reduce the Stress in Your Life during Deployment**. Keep it handy, be-cause it offers stress-coping strategies you could use every day.

*[Item #4: **You Can Reduce the Stress in Your Life during Deployment**]*

## **Conclusion**

After all is said and done, and you have prepared for the separation, identified the stressors, and developed your coping skills, what if you find you still need some help? What do you do next?

Do not hesitate to ask for help. Asking for help is not a sign of weakness. It means you really care about yourself and your family. You can find help through agencies and people, such as:

- ☞ Army Community Service
- ☞ Family Program Coordinator's Office
- ☞ Chaplain
- ☞ Community Services agencies
- ☞ Red Cross
- ☞ Local Extension office

*[Distribute Handout #1: **Workshop Evaluation**]*

Anyone on your installation or in your chain of command can tell you how to get in touch with any of the organizations that we have discussed. The key is to ask for assistance.

# Ongoing Readiness Coping with Separation

Do you recognize the symptoms of separation stress?

How can you develop strategies for coping with stress?

Would you like to learn more effective ways to communicate with your soldier?

How can you help your children deal with separation?

This workshop will provide you with:

- ↳ take-home information
- ↳ checklists
- ↳ practical ideas
- ↳ opportunity to meet people with common interests

Join us at \_\_\_\_\_

For a workshop on \_\_\_\_\_

Date \_\_\_\_\_

For more information contact \_\_\_\_\_

See you there!



# **Predeployment Ongoing Readiness**

## **Coping with Separation**

### **Operation R.E.A.D.Y.**

**Resources for Educating About Deployment and You**



# Objectives

- P Participants will learn:**
  - ! symptoms of separation stress**
  - ! strategies for coping with separation**
  - ! communication strategies**
  - ! to recognize children's needs**



# Pre-Separation Stress

P **Anger**

P **Denial**

P **Anxiety**

P **Others**



# **Coping with Stress**

- P Communicate**
- P Develop plans for staying in touch**
- P Prepare family members**
- P Complete personal readiness plan**



# Maintain

- P **Stay in good physical condition**
- P **Eat balanced meals**
- P **Get plenty of sleep**
- P **Keep in touch with positive people**
- P **Avoid things that make you feel worse**
- P **Avoid spending sprees**
- P **Set goals**



# Manage

- P **Manage your life**
- P **Become a volunteer**
- P **Organize a support group**
- P **Know your limits**
- P **It is okay to say no**



# Monitor

- P Recognize the early signs of stress**
- P Ask for help when you need it**



# Maneuver

- P Relieve stress—  
do relaxation exercises**
- P Do a little daydreaming**
- P Use coping strategies  
that work for you and  
your family**
- P Stop and smell the roses**



# Tips for Children

- P Be consistent with discipline**
- P Help children write letters to parent**
- P Spend special time with children**
- P Make sure children get:
  - ! plenty of rest**
  - ! exercise****

**! good nutrition**

# Tips for Children

- P Encourage them to visit with their friends.**
- P Encourage them to discuss their feelings.**
- P Praise your children sincerely and often.**
- P Comfort and hug them as often as needed.**
- P Most families adjust in a couple of months.**
- P If your family is having difficulties, ask for help.**
- P It means you really care about yourself and your family.**



# Coping with Separation



## Sample Separation Checklist

This is a sample checklist that may help you in the event that a separation due to a military event should take place. Check off (\*) items that apply and when completed.

T		Date Completed
	Will(s): current and complete	
	Powers of attorney: as required	
	Insurance:	
	Vehicle: current	
	Home: current	
	Life: amount beneficiary	
	ID cards: new or renewed	
	DEERS eligibility	
	Soldiers' and Sailors' Civil Relief Act: initiate protection if needed	
	Business Care Plan: as required	
	Storage Plan:	
	Household goods	
	Vehicles and boats	
	Pet Care Plan: if needed	
	Family Care Plan: complete according to AR 600-20	
	Family Finance:	
	Projected expenses	
	Budget	
	Allotments as required	
	Special arrangements:	
	Medical considerations	
	Exceptional family member	
	Vehicle and Home Maintenance: information available as required	

## Emergency Contact Information

This information may be useful in case of emergency:

- ☞ Soldier's Social Security Number  
\_\_\_\_\_
- ☞ Soldier's Military Unit  
\_\_\_\_\_
- ☞ Soldier's Unit Telephone Number  
\_\_\_\_\_
- ☞ Soldier's First Sergeant  
\_\_\_\_\_
- ☞ Family Support Group Contact Person  
\_\_\_\_\_
- ☞ FSG Contact Person's Telephone Number  
\_\_\_\_\_

### Steps to take:

- ☞ Contact the Red Cross: local number  
\_\_\_\_\_
- ☞ Contact appropriate unit personnel
- ☞ Know the following information:
  - ✎ Soldier's full name and social security number  
\_\_\_\_\_  
\_\_\_\_\_
  - ✎ Nature of emergency
  - ✎ Soldier's military unit  
\_\_\_\_\_
  - ✎ Indicate that Red Cross has been notified

### Soldier's temporary mailing address (deployment)

Rank \_\_\_\_\_  
Name \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Unit \_\_\_\_\_  
APO, FPO, or Zip code \_\_\_\_\_

## Coping with Separation

### Adults

#### The 4 M's

#### Maintain

-  Stay in good physical condition
-  Eat balanced meals
-  Get plenty of sleep
-  Keep in touch with positive people
-  Avoid things that make you feel worse
-  Avoid spending sprees
-  Set goals

#### Manage

-  Manage your life
-  Become a volunteer
-  Organize a support group
-  Know your limits

#### Monitor

-  Be aware of early signs of stress
-  Ask for help if you need to

#### Maneuver

-  Relieve stress & do relaxation exercises
- Do a little daydreaming
- Use coping strategies that work for you and your family
- Stop and smell the roses



-  Take good care of yourself

# You Can Reduce the Stress in Your Life during Deployment

## Coping Strategies

Here are some ways you can reduce the stress in your life that are useful not only for Family Support Group (FSG) leaders and volunteers, but also for other family members experiencing the stress of separation or relocation. Try different techniques (each for at least 3 days) until you find ones that work for you. Some of the suggested coping strategies may mean major changes in the way you now face life. Try them. The only thing you have to lose is a lot of stress.

### **Exercise**

Give physical expression to feelings of flight or fight through swimming, jogging, or tennis.

### **Maintain good eating habits**

Keep calories under control and reduce sugar intake.

### **Do relaxation exercises**

Inhale as you count from 1 to 7, then hold your breath while counting to 7 and exhale for the same count. As you inhale and exhale, let go and feel your body relaxing. Or, relax by keeping everything out of your mind and focusing on the number "1."

### **Plan some esthetic activity each day**

Take a walk in a garden or through an art museum.

### **Read enjoyable books which require your concentration**

Browse through a bookstore or ask a librarian to help you select a book at your public library.

### **Practice active listening**

Let others finish speaking without interruption; then respond.

### **Have a place for retreat at home**

Initiate a quiet time at home when everyone in the house is quiet.

### **Slow down**

Operating in overdrive burns up energy.

### **Organize and manage your time to avoid stress**

Your time is precious and finite. Prioritize. Whatever doesn't get done today can go on your to do list for the next day. Each week, take your calendar and block out your free time first as a personal reward

### **Focus on the quality of life**

It's not the number of things you do, but how well you do what you do.

### **When making decisions, take time to ponder slowly and weigh alternatives**

As a result, you may be more satisfied with your decisions.

Don't be afraid to be spontaneous.

### **Take vacations suited to your needs and interests**

### **Be more flexible**

### **Identify and accept your own strengths and limitations**

Everyone is different.

### **Establish long-range goals for your life**

Identify short-term objectives that help you achieve those goals.

**Delegate some of your work to others, when possible**

You don't have to do it all.

**Program your work day in a way that makes effective use of your time and avoids "hurry sickness"**

Revise your usual daily schedule or activities to eliminate as many events as possible that do not contribute directly to your own well-being. Allow more time for activities so as not to be rushed.

**Widen your cultural and intellectual horizons**

Experience plays, concerts, good books, and museums.

**Open yourself to new friendships**

Nourish yourself with communication with people, particularly those who reinforce your newly expanded interests.

**Take personal responsibility for your actions and allow others to do the same**



# Workshop Evaluation\*

1. Did you understand the objectives of this workshop?  Yes  No

2. Did you think these objectives were met?  Yes  No

3. If you answered No to either 1 or 2, please explain your answer below:

4. Circle the word which best describes the effectiveness of this workshop:

Inadequate      Marginally Effective      Effective      Very Effective      Outstanding

5. Based on your above response, what are your suggestions for improving this workshop?

6. How did you benefit from this workshop?

7. Did this workshop meet the needs of the participants?  Yes  No

8. Circle the word which best describes the facilitator's presentation:

Inadequate      Marginally Effective      Effective      Very Effective      Outstanding

9. Please share your comments about the facilitator's presentations?

10. If you were the next facilitator to lead this workshop, how would you improve it?

*\*Use the back of this sheet to continue your responses, if necessary.*



# **Predeployment Ongoing Readiness**

## **Financial Planning**

### **Operation R.E.A.D.Y.**

**Resources for Educating About Deployment and You**



# Financial Planning

## Facilitator's Guidelines

This section provides the facilitator with resources needed to plan and conduct a workshop.

Each workshop unit has **4 sections**:

- ☞ Facilitator's Guidelines  
helps the facilitator make preparations for the workshop
- ☞ Workshop Overview  
highlights key components of lesson plan
- ☞ Workshop Plan  
provides facilitator with an outline for conducting the workshop
- ☞ Workshop Resources  
includes program activities, supporting videos, flyer, handout materials, and transparency masters

**Topic:** Financial Planning

**Goal:** Soldiers and family members can recognize and deal with financial problems associated with deployment.

**Audience:** This session is designed for **soldiers** and their **spouses** to attend together. It is most helpful for this to be offered before deployment.

**Time Required:** 2 hours

**Room Requirements:** This workshop requires a room large enough to accommodate the participants. The room should be arranged for maximum visibility of the flip charts, videos, and overheads.

### Facilitator's Preparation:

1. Reserve a location for conducting the workshop that will accommodate the number of participants.
2. Prepare flyers (located in Flyer Master section) and distribute them 1–2 weeks before the workshop.
3. Familiarize yourself with the goals of the workshop.
4. The facilitator's job is to lead the workshop, which includes distributing handouts and organizing group flip chart activities. Other tips include:
  - ☞ plan an ice breaker
  - ☞ encourage participation
  - ☞ check for understanding
  - ☞ prepare the room

- ☞ make the workshop personal
- ☞ gather needed material
- ☞ enjoy yourself
- ☞ offer amenities, such as child care, parking, and refreshments

5. Suggested activities are presented in square brackets ([ ]) in the lesson text.

The lesson text is meant to assist you and is not intended to be read aloud to the participants. The **suggested activities** list the visuals, handouts, or group activities that are used at particular points in the workshop.

6. Prepare overhead transparencies from the Transparency Masters provided.

- #1 Financial Planning
- #2 Objectives
- #3 Consider These
- #4 Guidelines
- #5 Financial Goals
- #6 Budget Considerations
- #7 LES

7. Preview the video, *Ongoing Readiness and Financial Planning (710653/TVT 20-1049)*, if you plan to use it in the workshop.

*Note:* A video is not used for every workshop. Determine if participants have seen the video, and expand your workshop, if necessary, to show the video.

8. Prepare flip chart (for facilitator use)

9. Reproduce the necessary numbers of handouts from the Handout Masters:

- #1 Monthly Financial Worksheet
- #2 Financial Goal Activity
- #3 LES Statement
- #4 Sample Checklist
- #5 Workshop Evaluation

10. Assemble all other needed workshop materials and equipment. Provide copies of Operation R.E.A.D.Y. *Children's Workbooks* for participants.

**Workshop Materials:**

- Flip chart paper on 1 easel with colored markers
- Extra markers for flip chart paper activity at tables
- Masking tape for securing charts
- Pens and pencils for participants use

**Equipment:**

- Overhead transparency projector and screen
- Television and VCR

# Financial Planning

## Workshop Overview (12 hours)

<b>Estimated Time</b>	<b>Presentation Section</b>	<b>Visual-V</b>	<b>Handout-H</b>
5 minutes	Introduction Objectives	V#1 V#2	
5 minutes	Financial Planning for Deployment	V#3	
23 minutes	<i>Ongoing Readiness and Financial Planning</i>	Video	
10 minutes	Group Discussion		
10 minutes	Suggested Guidelines for Deployment Budget	V#4	H#1
10 minutes	Break		
30 minutes	Financial Goals Leave and Earnings Statement	V#5, V#6, V#7 H#4	H#2 H#3,
5 minutes	Conclusion		H#5



# Ongoing Readiness

## Financial Planning (1📄 hours)

### Introduction

[Visual #1: **Financial Planning**]

Welcome to the Ongoing Readiness Workshop—**Financial Planning**. This workshop is designed to increase your awareness for the need to be financially prepared for any event.

Ongoing readiness means thinking about the important areas of your life and how they affect your family and career. By taking some time today and after this workshop, you may find that your family financial management during deployment is smoother.

We will focus on financial preparedness for deployment. The ideal would be to have several weeks to prepare for deployment, but the reality is that there may only be days or hours to prepare.

It is important to consider a predeployment budget, develop financial goals, and understand the Leave and Earnings Statement. These factors are important parts of being prepared financially for deployment.

You will use a variety of activities to enhance your learning experience. Feel free to share your experiences with us. Sharing will enable all of us to gain knowledge and skills we can use.

### Objectives

[Visual #2: **Objectives**]

Participants will become aware of:

- the need to make financial preparations
- establishing financial goals
- the need to develop a deployment budget
- the importance of understanding a Leave and Earnings Statement

### Financial Planning For Deployment

Whether you are active Army, Army Reserve, or Army National Guard, separation happens and families are left behind. It is part of the Army life and ongoing readiness means thinking about the importance of finances, budgets, and goals. Getting a plan down on paper is easy and will pay off with smoother family money management during deployment.

Preparation may prevent problems, such as overdrawn checking accounts and bills not being paid. A plan will give peace of mind and enable the soldier to concentrate on the mission during deployment. A plan will contribute to efficiently organizing and running the household.

[*Visual #3: Consider These*]

Family finances are important. Lack of attention to finances and budgeting can lead to major difficulties any time, but most especially during deployment. There are many things to consider when you begin to plan.

The soldier and their spouse need to decide in advance who will pay the bills, how much money will be budgeted to the soldier, and how much to the family. It is important that the family has sufficient money for such things as housing, food, utilities, clothing, and also money for recreation. The soldier needs to budget some money for recreation, too.

Are there other considerations you can think of?

*(allow 5 minutes for discussion)*

It is important that the spouse who remains understands the amount of the monthly income and the amount of the monthly bills. How will the spouse receive the monthly income—by check, to the bank, or allotment? To what companies do the couple owe money, how much is due each month, when is it due, and where does the payment go? There should be no surprises!

One important aspect of ongoing readiness is planning the deployment budget. The best time to examine or develop a deployment budget is before the need arises. Try not wait until just before the soldier leaves. The video we are about to watch, *Ongoing Financial Planning for Readiness*, examines the important areas of ongoing readiness and the need to be prepared. The video addresses the areas of legal, financial, and personal matters.

*(allow 22 1/2 minutes for video)*

[*Show the video, Ongoing Readiness and Financial Planning*]

## **Group Discussion**

[*Facilitator leads discussion*]

Now that the video is over:

- ☞ What did you learn from it?  
*(take a few responses)*
- ☞ What financial and personal issues were discussed?  
*(take a few responses)*
- ☞ What did you see in the video that helped you the most?  
*(take a few responses)*

*(allow 10 minutes for discussion)*

Keeping the video in mind, let's examine some guidelines for developing a deployment budget.

## Suggested Guidelines For Deployment Budget

[Visual #4: *Guidelines*]

1. Review old bills and canceled checks to estimate expenses during the deployment.
2. Consider any changes in your income, spending, and savings that will be caused by deployment.
3. Set realistic spending and savings goals that will allow you to balance your income and expenses during deployment.
4. Start a special savings account to help cover any unforeseen expenses during deployment.
5. Establish a system for paying bills
6. Understand allotments:
  - ☞ allotments used for deposits are usually savings and checking accounts
  - ☞ allotments used for withdrawals or payments are usually used for paying insurance premiums or other bills
7. Decide how to use credit cards during the separation:
  - ☞ who will use them
  - ☞ what will be the spending limit
  - ☞ decide how you will inform each other of charges made
8. Consider a second checking account for the soldier.

[Distribute Handout #1: *Monthly Financial Worksheet*]

This monthly financial worksheet should be helpful in putting your deployment budget together. The worksheet is comprehensive but easy to follow.

Stop by the Finance Office, bank, or credit union before deployment to verify expected pay and take care of any allotments or direct-deposit arrangements. It is recommended that a joint account be set up and make sure your spouse knows how much and when money is deposited to the account.

Assistance in managing family finances is available before deployment. Army Community Service is staffed to provide help in planning household budgets.

### **Optional:**

#### **Reserve And National Guard**

Employers may pay you during workshop periods, so consider this income in your planning.

When called to active duty, remember there is a 2-month “pay gap” between activation and the first pay check; consider this when planning on income.

When called to active duty, remember that your net pay may be less than you are currently receiving. With reduced income, it is important that a savings program be in place.

Let's take a 10-minute break and when we return, we will look at financial goals.

*[Break 10 minutes]*

## **Financial Goals**

*[Visual #5: **Financial Goals**]*

Welcome back from the break.

Goals for the material things you want soon (in the next few weeks or months) are called short-term goals. Goals for the material things you want in the next year or two are called long-term goals. Do you have short- and long-term financial goals?

The following activity will help you identify some of your financial goals. If you have not determined what your goals are, this activity will assist you with goal setting. If you have financial goals, this activity will be a good review and a time to update those goals.

*[Distribute Handout #2: **Financial Goal Activity**]*

*(explain the activity, take about 20 minutes to complete)*

*[Facilitator leads discussion]*

Discuss the following:

- ☞ If this is the first time you have written your goals down, did you change any of your goals from what you thought they may be?
- ☞ Did you have trouble deciding short-term and long-term goals?
- ☞ Will you have to delay any of your goals? Why?
- ☞ What will a deployment mean to your goals?

*(allow 5 minutes for discussion)*

It is important that your budget and your financial goals agree and do not conflict with each other.

*[Visual #6: **Budget Considerations**]*

In combining your financial goals and deployment budget, there are some key points to consider.

- ☞ Prepare an easy-to-follow budget and build in adjustments for times of deployment.
- ☞ Define your financial goals before you need to deploy.
- ☞ Designate a bill payer during deployment, if your spouse is unable to assume the responsibility, or if you do not have a spouse.
- ☞ Set up allotments or automatic bill paying service with your bank or credit union.

*[Distribute Handout #3: **LES Statement**]*

We have discussed the importance of a budget, both pre-separation and during separation, and the importance of establishing financial goals.

Let's now look at the Leave and Earnings Statement. With a show of hands, how many of you have seen a LES? How many of you know how to read a LES? What do all the little boxes mean?

We'll look at a blank LES and go through the statement. This should be a review for the soldier, but it may be the first time a family member has seen an LES.

[*Visual #7: LES*]

Overview of items in the LES to discuss:

- ☞ entitlements—how much money the soldier receives type and amount
- ☞ deductions—how much money is taken out type and amount
- ☞ allotments—how much money is sent to others type and amount

Important areas of the summary are:

- ☞ CR FWD—this is important as it tells of any pay being carried forward.
- ☞ EOM—end of month, or take-home pay

The bottom portion of the statement provides an accounting of leave, federal taxes, FICA taxes, state taxes, and pay data.

[*Distribute Handout #4: Sample Checklist*]

Look at the sample checklist—it may prove helpful to you. The checklist will help to reinforce the topics we discussed today.

We will take a few minutes to look at the sample financial checklist and answer any questions you may have.

*(allow 5 minutes for this activity)*

## **Conclusion**

In review, in this workshop we have examined the Leave and Earnings Statement, evaluation of financial goals, and the need to establish a budget.

Ongoing readiness means having plans in place so that the soldier and family members have some peace of mind relating to their financial plan. It allows everyone to concentrate on their mission and enjoy success.

Every family is different; this workshop is a guideline. It is best if each family examines their own situation and asks two simple questions:

What could go wrong while the soldier is away?

What do we need to do to prepare?

If you can answer the first question and then prepare a plan, you have met the obligation of ongoing readiness.

*[Distribute Handout #5: Workshop Evaluation]*

# Ongoing Readiness

## Financial Planning

Have you made financial preparations for deployment?

Have you established financial goals?

Have you developed a deployment budget?

Do you understand a Leave and Earnings Statement?

This workshop will provide you with:

- ✦ take-home information
- ✦ checklists
- ✦ practical ideas
- ✦ opportunity to meet people with common interests

Join us at \_\_\_\_\_

For a workshop on \_\_\_\_\_

Date \_\_\_\_\_

For more information contact \_\_\_\_\_

See you there!



# **Predeployment Ongoing Readiness**

## Financial Planning

# **Operation R.E.A.D.Y.**

**Resources for Educating About Deployment and You**



# Objectives

**Participants will learn to:**

- P make financial preparations**
- P establish financial goals**
- P develop a deployment budget**
- P understand a Leave and Earnings Statement**



# Consider These

**How much monthly money  
is needed for:**

**P rent**

**P utilities**

**P food**

**P clothing**

**P car maintenance**

**P house maintenance**

**P child care**

**P recreation**



# Guidelines

- P **Estimate expenses during deployment**
- P **Consider any income changes**
- P **Set realistic goals**
- P **Start a savings account for deployment**
- P **Establish a bill paying system**
- P **Understand allotments**
- P **Set rules for credit card use**
- P **Consider a second checking account for the soldier**



# Financial Goals

P **Short-term**  
! **a few weeks or months**

P **Long-term**  
! **a year or two**



# Budget Considerations

- P Prepare easy-to-follow budget**
- P Define financial goals**
- P Establish the bill payer**
- P Verify and start allotments**



# LES

P **Entitlements**

P **Deductions**

P **Allotments**

P **CR FWD**

P **EOM**



# Monthly Financial Worksheet

**Income**

Base pay ..... \$ \_\_\_\_\_  
 Quarters allowance ..... \$ \_\_\_\_\_  
 COLA (Cost of living allowance) ..... \$ \_\_\_\_\_  
 BAS (Basic allowance for subsistence) ..... \$ \_\_\_\_\_  
 Total ..... \$ \_\_\_\_\_

**Deductions**

Federal withholding tax ..... \$ \_\_\_\_\_  
 State withholding tax ..... \$ \_\_\_\_\_  
 FICA Tax (Social Security) ..... \$ \_\_\_\_\_  
 SGLI (Servicemen’s Group Life Insurance) ..... \$ \_\_\_\_\_  
 Allotments ..... \$ \_\_\_\_\_  
 Other deductions ..... \$ \_\_\_\_\_  
 Total ..... \$ \_\_\_\_\_

**Available income** (minus deductions) ..... \$ \_\_\_\_\_

**Monthly expenses**

Rent or mortgage ..... \$ \_\_\_\_\_  
 Food ..... \$ \_\_\_\_\_  
 Utilities ..... \$ \_\_\_\_\_  
     gas ..... \$ \_\_\_\_\_  
     electricity ..... \$ \_\_\_\_\_  
     telephone ..... \$ \_\_\_\_\_  
     heating ..... \$ \_\_\_\_\_  
     water ..... \$ \_\_\_\_\_  
 Child care ..... \$ \_\_\_\_\_  
 Car payment ..... \$ \_\_\_\_\_  
 Car insurance ..... \$ \_\_\_\_\_  
 Entertainment and meals out ..... \$ \_\_\_\_\_

**Total Expenses** ..... \$ \_\_\_\_\_



# Financial Goal Activity

1. List 6 financial goals.
2. Number your financial goals in order of importance, with number 1 being the most important.
3. Divide your goals into 2 groups and estimate the cost of each.

## Goals

<b>Short-term</b>	<b>Estimated cost</b>	<b>Long-term</b>	<b>Estimated cost</b>
-------------------	-----------------------	------------------	-----------------------

4. Add both columns to decide how much money you will need at different times to reach your goals.



# Leave and Earnings Statement

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																		
ID	NAME (LAST, FIRST, MI)			SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED							
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY						
TYPE		AMOUNT		TYPE		AMOUNT		TYPE		AMOUNT		+AMT FWD		+TOT ENT				
												-TOT DED						
												-TOT ALMT						
												+NET AMT						
												-CR FWD						
												-EOM PAY						
TOTAL																		
A L L O T M E N T S	LEAVE	BF BAL	ERND	USED	CR BAL	ETS BAL	LV LOST	LV PAID	USE/LOSE	FED TAXES	WAGE PERIOD	WAGE YTD	M/S	EX	ADD'L TAX	TAX YTD		
	FICA TAXES	WAGE PERIOD	SOC WAGE YTD	SOC TAX YTD	MED WAGE YTD	MED TAX YTD	STATE TAXES	ST	WAGE PERIOD	WAGE YTD	M/S	EX	TAX YTD					
	PAY DATA	BAQ TYPE	BAQ DEPN	VHA ZIP	RENT AMT	SHARE	STAT	JFTR	DEPNS	2D JFTR	BAS TYPE	CHARITY YTD	TPC	PACIDN				
	<b>REMARKS:</b> YTD ENTITLE _____      YTD DEDUCT _____ YOUR EXEMPT STATUS TO BE SURE IT IS CORRECT             START      CFC ALLOTMENT BANK ACCT #																	

DFAS Form 702, May 92



# Financial Checklist

Check off before deployment:

- \_\_\_ 1. Appropriate allotment applied for
- \_\_\_ 2. Joint accounts for checking and savings
- \_\_\_ 3. Spouse has the following:
  - \_\_\_ account numbers for checking and savings
  - \_\_\_ bank book(s)
  - \_\_\_ checkbook(s)
  - \_\_\_ automatic teller card(s)
- \_\_\_ 4. Spouse has the following:
  - \_\_\_ credit cards
  - \_\_\_ bill information on amounts due and when
  - \_\_\_ how to report loss of cards
- \_\_\_ 5. Spouse knows the following:
  - \_\_\_ amount due on loans
  - \_\_\_ monthly payment dates
  - \_\_\_ addresses and phone numbers of loan companies
- \_\_\_ 6. Spouse is aware of routine monthly bills:
  - \_\_\_ rent or mortgage
  - \_\_\_ utilities
  - \_\_\_ cable television
  - \_\_\_ insurance
  - \_\_\_ grocery
  - \_\_\_ family needs
- \_\_\_ 7. Spouse has access to copies of state and federal income tax returns, and name and address of preparer.
- \_\_\_ 8. Spouse knows where to go for financial assistance in times of crisis:
  - Army Community Services
  - Army Emergency Relief
  - Rear Detachment
  - Family Assistance Center
  - Guard or Reserve Family Program Coordinator

Adapted from *The Army Family Readiness Handbook*, Operation R.E.A.D.Y.

# Workshop Evaluation\*

1. Did you understand the objectives of this workshop?                     Yes    No
2. Do you think these objectives were met?                                     Yes    No
3. If you answered No to either 1 or 2, please explain your answer below:
  
4. Circle the word which best describes the effectiveness of this workshop:  
  
Inadequate      Marginally Effective      Effective      Very Effective      Outstanding
5. Based on your above response, what are your suggestions for improving this workshop?
  
6. How did you benefit from this workshop?
  
7. Did this workshop meet the needs of the participants?                     Yes    No
8. Circle the word which best describes the facilitator's presentation:  
  
Inadequate      Marginally Effective      Effective      Very Effective      Outstanding
9. Please share your comments about the facilitator's presentations?
  
10. If you were the next facilitator to lead this workshop, how would you improve it?

\*Use the back of this sheet to continue your responses, if necessary.



# **Predeployment Ongoing Readiness**

## **Resources**

### **Operation R.E.A.D.Y.**

**Resources for Educating About Deployment and You**



# **Predeployment Ongoing Readiness**

## **Resources**

### **Operation R.E.A.D.Y.**

**Resources for Educating About Deployment and You**



# Where To Go For Help

## Sources of Support and Assistance for Army Soldiers and Families

1. Army Community Service (ACS)
  - ☞ Financial counseling and assistance
  - ☞ Services for special needs families
  - ☞ Family advocacy services
  - ☞ Relocation assistance
  - ☞ Information, referral, and follow-up assistance
  - ☞ Family member employment assistance
  - ☞ Child Development Services
  - ☞ Other military services

2. Chaplain Support

3. American Red Cross

4. Army Emergency Relief

5. Legal Assistance

6. Alcohol and drug prevention

7. *Army National Guard and U.S. Army Reserve Family Program Coordinator Offices:*

Although not staffed at ACS levels, these offices provide information and referral services on all of the listed services, both military and civilian, for the families of Reserve Component members who normally reside away from Army installations.

8. *Family Assistance Center (FAC):*

FACs may be established on and off Army installations during periods of lengthy deployment. FACs provide assistance, information, and referral on such matters as ID cards and DEERS, health care, legal matters, financial counseling and assistance, and family support.

9. *Rear Detachment:*

A military unit may create a Rear Detachment when it deploys for extended periods. The Rear Detachment is the primary point contact for family members who have questions or who need assistance before and during separations.

10. *Family Support Group (FSG):*

The FSG is organized to provide mutual support for a unit's family members. It is affiliated with a specific military unit, ARNG Armory, or USAR Center. The FSG forms the third component of the Army's family support system during deployment. It operates during periods of normal operations as well, in close coordination with the affiliated unit and, if convenient, with ACS or the Reserve Family Program Coordinator's office.

Soldier and family support from the civilian community

1. American Red Cross
2. USO
3. United Way Agencies
4. Veteran's Administration
5. Local churches
6. Hotlines
7. Salvation Army
8. Department of Social Services





# **Predeployment Ongoing Readiness**

## **Video Discussion Guide**

### **Operation R.E.A.D.Y.**

**Resources for Educating About Deployment and You**



**U.S. ARMY  
COMMUNITY AND FAMILY  
SUPPORT CENTER**

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# **Coping With Military Separations**

**DISCUSSION GUIDE TO ACCOMPANY THE  
“COPING WITH MILITARY SEPARATIONS”  
VIDEOTAPE**

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*prepared by*  
**UNIVERSITY OF CALIFORNIA  
COOPERATIVE EXTENSION  
RIVERSIDE**

The videotape, *Coping with Military Separations* was developed in 1993 by the University of California, Riverside, Cooperative Extension. It was produced for the US Army through an interagency agreement with the US Department of Agriculture Extension Service.

This discussion guide and the accompanying videotape were developed as a part of an overall Army Community Service and Family Support Group training program. The program is designed to help Army, Army National Guard, and Army Reserve families better prepare for separations that are caused by deployments for the active duty personnel and mobilization and deployments for the Guard and Reserve personnel. The project, a collaborative effort between the University of California Cooperative Extension and the Texas Agriculture Extension Service, Texas A&M University, consists of the *Army Family Readiness Handbook*, Operation R.E.A.D.Y. training modules and accompanying videotapes, and four children's workbooks. This project is known as Operation R.E.A.D.Y.—*Resources for Educating About Deployment and You*. See your Army Community Service or Family Program Coordinator for the availability of the other Operation R.E.A.D.Y. training materials.

This discussion guide was written by Neal H. Emper Jr. and Karen P. Varcoe, Ph.D., University of California, Riverside, Cooperative Extension.

# Coping with Military Separations

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## Discussion Guide

### OVERVIEW

Growing awareness that the military readiness of service personnel is directly related to the family's well-being prompted this videotape. This awareness was confirmed during Desert Storm and continues to be a major force in the development of military support programs for families.

Overall, communications and availability of accurate information remain key elements in successfully supporting families. Military personnel and their families need a wide array of information to cope with the changes that separation places on their lives. One factor that helps control stress is active communication between all concerned. There is a sense that family morale is highest in those units where commands maintain an active communication link with family members. Individual and family morale are key elements in maintaining a unit's combat readiness.

#### **Description:**

*This 22 minute video is designed to assist spouses and other family members cope with the stress of separation by:*

*. . . providing information on the emotional patterns commonly experienced during predeployment and separation, and*

*. . . relaying tips on how to cope with each of them.*

Elaine, an Army wife, reminisces about her first military separation. Now as an older, experienced Army wife, Elaine has survived many separations during her fifteen years of marriage to an Army soldier.

By describing her feelings and reactions, she discusses the emotional patterns associated with each stage of the emotional roller coaster for both spouses and children, illustrating them with examples from her past before she developed her coping skills.

## DESIRED LEARNING OBJECTIVES

The desired learning objectives for the *Coping with Military Separations* video and discussion guide are as follows:

### Cognitive Objectives:

After viewing this video, the audience will *know* . . .

- ☞ that intense emotions are normal and natural in this situation.
- ☞ that those emotions follow predictable patterns for both adults and children.
- ☞ that awareness of and planning for these patterns will help to relieve some of the stress.
- ☞ that communication is the single most important key to coping with the situation.
- ☞ the stages one can expect to pass through during the predeployment period between notification of deployment and actual separation.
- ☞ how children are likely to react during the predeployment period.
- ☞ some tips on how to cope with the predeployment stages.
- ☞ the stages one can expect to pass through between separation and adjustment.
- ☞ some tips on how to cope with separation.
- ☞ how children may react to separation.
- ☞ how to help children cope with separation.
- ☞ how to recognize when additional help is needed for one's self and/or one's children.
- ☞ some of the positive results they may gain from the experience.

### Affective Objectives:

After viewing this video, the audience will *feel* . . .

- ☞ relieved that the intense emotions they are feeling are normal and shared by others in their situation.
- ☞ less confused and/or frightened by the intensity of their emotional ups and downs.
- ☞ less confused about their children's reactions.
- ☞ more confident about their ability to weather the situation.
- ☞ more confident about their ability to help their children.

### Desired Action:

Adoption of some of the tips for coping with the predeployment and separation periods.

## SUGGESTED USES

This video should be shown to all active Army, Army National Guard, and Army Reserve soldiers and spouses in a group setting as part of the Operation R.E.A.D.Y. Predeployment Training Module. A facilitator (Chaplain, Army Community Service Representative, Family Program Coordinator, or psychologist) should also be present to expand on the video message using guidelines set forth in the training module or this discussion guide.

## **ADDITIONAL OPERATION R.E.A.D.Y. MATERIALS**

In addition to this video on *Coping with Military Separations*, the Operation R.E.A.D.Y. staff has produced the following training and informational materials for your use:

### Training Modules:

- Predeployment
- Postdeployment
- Family Assistance Center
- Family Support Group

*The Army Family Readiness Handbook*

### Video Programs:

- Family Assistance Centers*
- Getting Back Together: Homecoming/Reunion*
- Ongoing Readiness and Financial Planning*
- Another Family: The Family Support Center*

### Children's Workbooks:

- My Goodbye Book* (ages 1 - 4)
- Goodbyes are Hard* (ages 5 - 8)
- I Can Do That* (ages 9 - 12)
- Separation Happens* (ages 13-17)

## INSTRUCTIONS FOR THE FACILITATOR

This video should only be used as a part of the Operation R.E.A.D.Y. Predeployment Training Module, refer to the guidance and placement set forth in the lesson plan.

Subject matter experts are required to be present. They should be capable of discussing the subject thoroughly.

Duplicate the three handouts located in the back of this discussion guide and provide a copy to each individual who views this video program.

1. **Separation Stress** – a handout that describes the symptoms of separation stress and offers some suggestions on how to cope with stress.
2. **Support Agencies** – add to or overprint this form with a list of your local agencies, both on and off post, that can be depended upon to provide competent support to military families.
3. **Evaluation Sheet** – use the evaluation sheet that has been provided with the Operation R.E.A.D.Y. predeployment training module unless you want a more in-depth evaluation of the video program.

The attached outline follows the content and theme of the video program you are about to show. As a means of introduction, ask your audience the following questions:

**What symptoms of stress did you display during previous family separations, particularly your first separation?**

**What problems can you anticipate for future separations?**

**How did you cope with the stress of separation?**

Have someone in your audience list all of the symptoms on a chalk board or flip chart. Tell them to be prepared to compare their methods of coping with stress with those described in the video.

*(YOUR AUDIENCE SHOULD VIEW THE VIDEO PROGRAM BEFORE PROCEEDING.)*

After the audience has viewed the video program, discuss some of the key points in the following outline. Questions are provided to stimulate group discussion.

## **Coping with Military Separations** **(An Outline of the Video Program)**

Deployment is an extremely stressful time for families, but we know that these emotions follow some predictable patterns. Knowing these patterns and some tried-and-true methods for coping will help you manage better prior to and immediately following separation.

***Discussion question:***

**What symptoms of stress were displayed by the character(s) in the video?**

### **I. Predeployment Pattern:**

**A. Anger**—one of the first and primary emotional reactions to any kind of separation. It is okay to be angry; it is not okay to let your anger get in the way of preparing for a separation.

**Note:** *As the trainer you need to be prepared for the discussion to evolve into expressions of anger over the impending separations. You should point out that proper planning and preparation will give them some control over their situation.*

**B. Denial**—it can't be happening to us. Why me?

**C. Anxiety**—how do we get everything ready in so little time?

***Discussion questions:***

**What other emotions do you think you may personally experience? (fear, sadness, resentment, clinging, psychological distancing, etc.)**

**How do you recognize the symptoms of stress when they occur?**

### **II. Coping with Predeployment Stress:**

**A.** Have numerous family discussions and one-on-one conversations where feelings are clearly communicated and openly shared. Your children may have trouble finding the right words, but with a little encouragement and patience they can express how they feel.

**B.** Make plans on how you will stay in touch.

**1.** Letters—probably the easiest and cheapest way to keep in touch, but keep in mind the realities of mail service. Number your letters; they may arrive in bunches.

2. Tapes—an alternate way to hear the voices of loved ones. In some cases a tape recorder may create logistics problems for the military member.
3. Phone calls—phone availability may be a problem. Keep in mind the high cost of overseas calls and save them for special occasions.
4. Pictures—they can be easily carried and displayed.
5. Videotapes—Videotapes made while the soldier is away (baby's first steps, birthday parties, trips, etc.) will help them feel a part of the event. If there is a lack of playback units in the deployment area, save the tapes until the soldier returns home.

***Discussion question:***

**What other methods of communication may be available to you? (your Family Assistance Center, Unit Rear Detachment, MARS-Military Affiliated Radio Service?)**

**C. Prepare the Children:**

1. Tell them the details of the separation.
2. Use globes, pictures, calendars, etc. to discuss where the military parent(s) will be going, if possible.
3. If you have a young child, suggest they create a treasure box (a shoe box filled with items: ribbons, patches, pictures, etc.). The treasure box can be put together by the child and the departing parent to help the child remember the absent parent. Absent parents can send items to their children to add to the treasure box.
4. Explain how communication with the absent parent will be maintained.

**D. Be Prepared**—one of the best ways to reduce stress is to be prepared. Make sure that your practical and financial predeployment planning is thorough.

1. Do you have current **Wills** and a **Power of Attorney**?
2. Are all **credit union**, and **checking** and **savings accounts** In joint names?
3. Do you have current ID cards for all authorized family members?
4. Is your family currently enrolled in **DEERS**?
5. Is your **car** mechanically sound?
6. Make sure your **home** is in a good state of repair with locks, peep holes, etc. installed in advance.

7. Develop a **checklist** of other items that, if done in advance, will help reduce the level of stress.

### III. Separation Stress:

Separation is an extremely stressful period for the entire family, particularly during periods of international or domestic tension. The various emotions you will feel are normal and natural and follow predictable patterns for both adults and children.

A. At first there will be feelings of anger, loneliness, guilt, and frustration. These feelings need to be acknowledged and managed.

B. You may be overwhelmed by the responsibility you feel has been "dumped" on your shoulders:

1. Making major decisions alone
2. Paying all the bills
3. Taking care of the house and car
4. No one to share the responsibilities of taking care of the children

C. There also may be the fear of infidelity. (What is my spouse doing during free time while I'm away from home?)

*Note: These feelings aren't limited to women; husbands and boyfriends left behind have the same feelings. The spouses who have gone away also may wonder what the wives or husbands back home are doing in their free time.*

D. After the initial letdown you may experience a surge of energy, characterized by a general irritability, increased tension, crying, and insomnia.

E. You may swing back and forth between highs and lows.

F. These symptoms are all normal and natural responses to separation.

***Discussion question:***

**What are some of the other ways stress can I manifest itself?**

1. **fatigue**
2. **lack of concentration**
3. **changes in sleeping and eating habits**
4. **headaches and stomach problems**
5. **confusion**
6. **increased use of alcohol and tobacco**

*Note: The increased use of alcohol and tobacco is a negative coping response to stress. The symptom may be tension, anxiety, anger, or loneliness to which a person responds with alcohol, drugs, tobacco etc. Persons experiencing a difficult time coping with any of these symptoms should seek professional counseling.*

#### IV. Coping with separation stress:

Take good care of yourself so you can take good care of your children.

##### A. One technique you can use is called the 4 M's: Maintain, Manage, Monitor, and Maneuver.

###### 1. Maintain:

- a. Keep yourself in good physical condition—exercise.
- b. Eat balanced meals.
- c. Get plenty of sleep.
- d. Keep in touch with friends who are positive thinkers.
- e. Avoid things that make you feel worse alcohol, drugs.
- f. Avoid spending sprees.
- g. Set goals—monetary, educational.

###### 2. Manage:

- a. Manage your life.
- b. Do some volunteer work.
- c. Help organize a support group.
- d. Don't take on more responsibility than you can handle.
- e. Know when to say "no."

###### 3. Monitor:

- a. Watch for early signs of stress: headaches, stomach problems, anger, etc.
- b. Seek help if you need it.

###### 4. Maneuver:

- a. To relieve stress—do relaxation exercises.
- b. Sit down, relax, and do a little daydreaming (walking on the beach in Hawaii).
- c. Identify which coping responses work for you and your family.
- d. Take time to enjoy the little things in life time with friends and family, a beautiful sunset, flowers in bloom, etc.

##### B. Another method for coping with stress is to develop a strong social support network:

1. Take advantage of your military support network—your Family Support Group, Army Community Service and Family Program Coordinator.
2. Contact family, friends, neighbors, and spouses of other deployed service members when you need emotional help.

3. Develop your own social support system by getting involved in activities. Get involved with your church, social organizations, parent organizations, volunteer groups, etc.

***Discussion questions:***

**What methods for coping with stress were used by the characters in the video?**

**What other techniques have you used to deal with stress?**

**C. Think Safety and Security**

1. Keep a list of emergency phone numbers handy.
2. Be sure peep holes and security locks are installed.
3. Don't "advertise" that your spouse is gone; tell your children to do the same.
4. Report any suspicious neighborhood activity to the police.

***Discussion question:***

**What are some of the goals you can accomplish or activities you can get involved in while your partner is absent?**

1. **Enroll in educational classes.**
2. **Prepare food for yourself that your spouse doesn't usually enjoy.**
3. **Establish a budget record keeping system if one is not being maintained.**
4. **Get involved in an arts and crafts program.**
5. **Do volunteer work.**
6. **Get involved with your Family Support Group.**
7. **Discuss with your children, in advance of the separation, some of the chores they can help with around the house.**
8. **Obtain a part or full time job.**

*Note: Employment, either full or part-time, should be discussed between partners in advance of the deployment and should consider the age of the children, the family financial status, the spouses' personal needs and child care arrangements. Point out that all of these activities can make them more independent and build confidence. Emphasize the need to get their children involved in similar activities which should help them develop responsibility.*

**V. Helping Children Cope:**

- A.** Be consistent. Discipline and rules should be the same as before separation.
- B.** Help the children maintain connection with absent parent—letters, pictures, deployment map, deployment calendar
- C.** Spend "special" time with your children and set aside time for family activities. Even cleaning the house can be a family activity or watching a TV show together.
- D.** Insure that they also get proper rest, exercise, and nutrition.
- E.** Encourage them to spend time with their friends, spending the night, etc.
- F.** Encourage them to discuss openly their feelings—with you, friends, grandparents, and/or teachers.
- G.** Praise your children for their helpfulness and let them know you are proud of their efforts.

***Discussion questions:***

**How do your children respond to stress?**

**How do you handle their stress?**

**H. Tips for helping children deal with stress during military crises:**

- 1.** Supervise children while watching television.
- 2.** Advise them not to advertise to strangers that one of their parents is in the military.
- 3.** Be honest and open about the war.
- 4.** Encourage them to express their feelings through talking, drawing, or playing.
- 5.** Children need comfort and frequent reassurance that they are safe.
- 6.** Don't be afraid to say, "I don't know."

**VI.** Where to find help:

- A.** The Army Community Service Center, Family Program Coordinator's office, and your Family Support Group are good places to start. They make referrals to other sources of help—financial, emotional, housing, etc.
- B.** Chaplain—a good source for confidential counseling.
- C.** Red Cross.
- D.** Army Emergency Relief.
- E.** Community Services agencies—see your local phone book (e.g., Mental Health Department, Public Health Department, Social Services Department).

***Discussion question:***

**What are some of the other outside sources for emotional support available to individuals and families in time of stress? (e.g., pediatrician, nurse practitioners, day care center teachers, school teachers and counselors, youth program directors and workers)**

**VII.** A successful separation can result in:

- A.** building confidence in your ability to handle military separations.
- B.** having the knowledge that you can help your children learn to cope with separations.
- C.** developing or strengthening your support system.
- D.** learning new problem solving and coping skills.
- E.** meeting new friends.
- F.** helping others going through a separation.
- G.** feeling proud of your family for managing a difficult situation.
- H.** knowing you and your partner can plan for separations and take care of your family when separated from each other.

**Most families adjust in a couple of months. If you are having trouble adjusting, ask for help. Asking for help isn't a sign of weakness. It means you really care about yourself and your family.**

**NOTES:**

# SEPARATION STRESS

Separation is an extremely stressful period for the entire military family, particularly during periods of international or domestic tensions. The various emotions you will feel are normal and natural and follow predictable patterns for both adults and children.

## Symptoms of Predeployment Stress:

- ☞ Anger—one of the first and primary emotional reactions to separation.
- ☞ Denial—It can't be happening to us. Why me?
- ☞ Anxiety—How do we get everything ready in so little time?
- ☞ Other symptoms include fear, sadness, resentment, clinging, psychological distancing, etc.

## How to cope with Predeployment Stress:

- ☞ Communicate: family and one-on-one discussions.
- ☞ Make plans on how you'll stay in touch—letters, tapes, phone calls (keep in mind the high cost of overseas calls), pictures, videotapes, through your Family Assistance Center, and Unit Rear Detachment (if available).
- ☞ Prepare your children—tell them the whys & wherefores of separation.
- ☞ Prepare yourself—one of the best ways to reduce stress is to be prepared. Make a complete checklist to be sure that your practical and financial predeployment planning is thorough such as: Do you have current **Wills, Power of Attorney, ID cards, joint credit union, checking and savings** accounts? Is your family currently enrolled in **DEERS**? Is your **car** mechanically sound? Make sure your **home** is in a good state of repair with locks, peep holes, etc. installed in advance.

## Symptoms of separation stress:

- ☞ Displays of anger.
- ☞ Loneliness, guilt, frustration, fear, surges of energy, irritability, increased tension, feeling overwhelmed, crying and insomnia.
- ☞ Other symptoms of stress during separation include fatigue, lack of concentration, changes in sleeping and eating habits, increased use of alcohol and tobacco, headaches and stomach problems, fear of infidelity, and confusion.

## How to cope with separation stress:

- ☞ Take good care of yourself so you can take good care of your children. Exercise, eat balanced meals, get plenty of sleep, keep in touch with friends who are positive thinkers, avoid things that make you feel worse like alcohol and drugs, avoid spending sprees, and set goals for yourself.
- ☞ Do volunteer work or help organize a support group yourself but don't take on more responsibility than you can handle.
- ☞ Watch for early signs of stress: headaches, stomach problems, anger.
- ☞ Seek help if you need it from your minister, doctor, mental health counselor, etc.
- ☞ Do relaxation exercises.
- ☞ Take advantage of your military support network: your Family Support Group, Army Community Services and Family Program Coordinator.
- ☞ Contact family, friends, neighbors, and spouses of other deployed service members when you need emotional support.
- ☞ Develop your own social support system, get involved with your church, social organizations, volunteer groups, etc.

☞ Think Safety and Security:

- ☞ Keep a list of emergency phone numbers handy.
- ☞ Be sure peep holes and security locks are installed.
- ☞ Don't "advertise" that your spouse is gone.
- ☞ Report any suspicious neighborhood activity to the police.

**Helping Children Cope with Stress**

- ☞ Be consistent: discipline & rules should be the same as before separation.
- ☞ Help the children maintain connection with the absent parent through letters, pictures, deployment map, deployment calendar.
- ☞ Spend "special" time with your children; set aside time for family activities. Even cleaning the house can be a family activity or watching a TV show together.
- ☞ Insure that they get the proper rest, exercise, and nutrition.
- ☞ Encourage them to spend time with their friends, spending the night, etc.
- ☞ Encourage them to discuss openly their feelings—with you, friends, grandparents, and/or teachers.
- ☞ Praise your children for their helpfulness and let them know you are proud of them.
- ☞ Tips for helping children deal with stress during military crises:
  - ☞ Supervise children while watching television.
  - ☞ Advise them not to advertise to strangers that one of their parents is in the military.
  - ☞ Be honest and open about the war.
  - ☞ Encourage them to express their feelings through talking. Children need comfort and frequent reassurance that they are safe.
  - ☞ Don't be afraid to say, "I don't know."

**Where to find help:**

- ☞ The Army Community Service Center & Family Program Coordinator's office & your Family Support Group are good places to start. They make referrals to other sources of help—financial, emotional, housing, etc.
- ☞ Chaplain—a good source for confidential counseling
- ☞ Social Work Services
- ☞ Red Cross
- ☞ Army Emergency Relief
- ☞ Community Services agencies—see your local phone book (e.g. Mental Health Dept., Public Health Dept., Social Services Dept.)
- ☞ Other: pediatrician, nurse practitioners, day care center teachers, school teachers and counselors, youth program directors and workers

**A successful separation can result in:**

- ☞ Increased self confidence.
- ☞ More mature and responsible children.
- ☞ A feeling of pride—in the soldier and the work he/she does, in your children, in yourself, and in your ability to handle things.

**Most families adjust in a couple of months. If you are having trouble adjusting, ask for help. Asking for help isn't a sign of weakness. It means you really care about yourself and your family.**





# EVALUATION SHEET

## "Getting Back Together," The Homecoming/Reunion Video

Now that you have finished viewing the video program "Getting Back Together," please take a few minutes to give us your feedback. If you need more space, you may write on the back of this sheet.

1. Overall, this video program was: CHECK ONE

- Very useful
- Somewhat useful
- Not very helpful
- Not at all helpful

Comments:

2. Please check any of the following topics that you learned something about from this video program. CHECK ALL THAT APPLY.

- How to differentiate between fantasies and reality
- That soldiers, spouses, and children are likely to change after being separated
- Some useful tips for homecoming day
- Why it will be necessary to renegotiate roles, routines, etc.
- Ways of helping children cope with postdeployment stress
- Where to go for help, if needed

Comments:

3. How realistic was the video? CHECK ONE

- Very realistic
- Somewhat realistic
- Not at all realistic

Comments:

4. Overall, what did you think of the video?
5. What suggestions do you have for improving this session?
6. Do you have any other comments?

**Thank you. Please leave the completed form in the place designated by the group leader.**

## "COPING WITH MILITARY SEPARATIONS" VIDEO SCRIPT

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The program opens on stock footage of Army families and soldiers saying good-bye to each other. After a few moments, over appropriate music, we hear Elaine's voice over the scene. At some point in her speech, we cut to her on-camera at an Air Force passenger terminal. She is a warm, confident, likable, Army wife in her mid-thirties:

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**ELAINE:** *In fifteen years of Army life, I've said good-bye to my husband almost a dozen times, and it never gets any easier. He's been away on training, an unaccompanied tour, some TDY, and even some military action... and it's always rough... But, you know, over the years, I've gotten pretty good at dealing with it. I've come to know what to expect, how I'll react, how my children will react, and how to help everybody cope.*

*Oh, but I can remember the first time Ben left! Those were some of the hardest months of my life...*

*When Ben showed me his orders, the first thing I felt was shock. I mean, I knew separations were part of Army life, but I just couldn't believe it was really happening to us! I kept expecting the orders to be canceled or for the CO to decide that he really didn't need my husband.*

*That's what's called "denial"—sometimes when we don't like what's happening, we just pretend it isn't real! There's nothing strange about that; denial is a common reaction to bad news. And it's the first stage of a very predictable pattern most Army families go through when their soldiers leave. Different families show their reactions in different ways, of course, but everyone can pretty much count on going through the same pattern.*

*Almost everyone goes through the same stages before and during a separation.*

*I certainly did that first time although I didn't know what it was at the time. The second stage kicked in when it finally hit me that Ben was really going and that my three-year-old and I were going to spend several months without him. It was like being on a roller-coaster!*

*I felt scared and anxious. There was so much to do to get ready and so little time to do it in. We had to figure out a new budget, get a lot of documents we should have had but didn't, get the car tuned up, get the house in shape. I was afraid we'd never get done in time.*

*And then there were the doubts: How would I survive without Ben? Could I manage the house alone? Take care of the money? What about our child? What if the car broke down?*

*I felt that fear and anxiety for a long time. And soon, I started having other feelings too. I was sad a lot of the time, and angry!*

*I was mad at Ben for leaving us, even though I knew he had to. I was mad at his commander for taking my husband away from me. I was mad at the military for having such things as deployments and mobilizations. I guess I wanted them to do desert training in my backyard! My feelings were real, but they certainly weren't very logical.*

*And they were so confusing! Some days I just wanted to hold onto Ben and never let him go.*

*Other times, I didn't want to be near him, and would go off on my own or start a fight to push him away. It was like I just wanted him to leave and get it over with.*

*What I found out later was that these feelings were also a part of the pattern. Sometimes we want to cling to our loved ones to get enough of them before they leave; and other times we want to separate ourselves from them early so it doesn't hurt so much later. That's called "distancing." Both clinging and distancing are very common. The problem was, sometimes I would want to cling when Ben would want to distance himself. Or Ben would want to cling when I wanted to distance myself. When that happened, someone was bound to feel hurt.*

*Then Jeremy stopped eating and started whining constantly. I didn't know what to do with him. I found out later that kids' feelings follow the same pattern adults' feelings do; but they come out in different ways, depending on the age group. Toddlers, like Jeremy was that first time, don't understand what's up but they can feel the stress. So they might get whiny and clingy.*

*Older kids, like I have now, go through the same emotions we do: denial, anger, sadness, clinging, and distancing. Sometimes, they show it differently, -- they might "act up" more because they're afraid or angry, for example -- but the point is, the whole family goes through pretty much the same feelings getting ready for a separation.*

*We go through the same roller coaster ride every time Ben leaves. But over the years, we've learned a few things. We've learned to expect those intense feelings. We've learned that we're perfectly natural and normal for feeling them. And we've learned how to make those weeks before a separation easier to get through.*

*One of the most important things to do is to make sure our predeployment planning is always done. We review our plan every year and make changes as they come up. That way, we don't have to scramble to get everything taken care of at the last minute. And that relieves a lot of the anxiety.*

*Having our predeployment planning done in advance also frees up some time for us to spend together as a family. We take advantage of that time to talk about the feelings we have about the separation. Now that we understand the pattern, it's easier for us to accept and share those feelings.*

*So if one of us gets an anxiety attack, or another starts clinging, or gets angry, or just doesn't want to talk, the rest of us don't take it personally. We know that we are, each of us, just doing the best we can.*

*Taking action also relieves some of the stress. We've found out it really helps to make specific plans for how we're going to handle the separation. One of these is talking about how we'll stay in touch -- whether we'll call or write or send tapes, and how often. That way everyone knows what to expect, and there's not as much chance of being disappointed.*

*We also remind the younger kids that the mail service isn't always exactly what we'd like it to be. Sometimes there's no word for weeks, and then we'll get letters in bunches. If kids know that ahead of time they don't see an empty mail box as meaning the soldier has forgotten about them. They know a letter is going to be there sooner or later.*

*Another positive action we take is to get as much information about where Ben is going as we can. We study globes and maps to pinpoint his location and read about the area. We talk about why he's going away so the kids understand how important his job is and their part in the mission. Then we mark up the calendar to make it easy to keep track of the time.*

*Ben also helps the kids get ready by making a "treasure box" with them. They find stuff that will remind them of their Dad while away. Y'know, a special picture of them together... a tape of him reading a story... maybe one of his medals.. that kind of thing. That gives them something to hold onto while he's gone.*

*So, finally, D-Day arrives: "D" for deployment, departure, depression... well, you get the picture.*

*The first time Ben said good-bye and walked away I thought I'd die. I felt like my whole life was getting on board that plane. And then the roller coaster really took off! I entered the next stage of the pattern.*

*The first few days after Ben left I felt really low. I had no energy, I was sad and lonely, and sometimes even nauseous. I didn't want to do much but lie around. I felt like there was this big empty hole in my life.*

*I was so sad, I couldn't even cry. And I felt guilty -- for not being a "happy Mom " for my little boy just then... for fights I'd had with Ben months ago.... and especially for the times I distanced myself from Ben just before he left. I was afraid he wouldn't want me any more, and that he'd have all sorts of affairs while he was gone.*

*And, most of all, I felt totally and completely overwhelmed by the idea of handling everything alone -- the money, taking care of Jeremy, just day-to-day living was more than I felt like I could handle.*

*Of course, we women aren't the only ones to have these feelings. Husbands and boyfriends who are left behind go through exactly the same kind of thing, although they may show their feelings a little differently. Stress is stress!*

*Well, after a few days of this, I hit a surge of energy. I don't mean I was happy and bouncy... anything but! Instead of being low and depressed, like I was before, I felt restless and irritable. I had a short temper -- absolutely no patience. I cried easily and I cried a lot.*

*And I had a lot of trouble sleeping Even though I was more exhausted than I could remember since Jeremy was born, I couldn't sleep. I was too restless.*

*Then a funny thing happened. I hit another low energy period with the same familiar feelings—sad, overwhelmed, lonely, depressed. And then another surge of being restless and irritable. It was weird! I starting thinking maybe there was something wrong with me, that I was out of control!*

*So I did a very smart thing. I went to see the Chaplain. And you know what he told me? That I was perfectly normal!*

*That's when I learned about the pattern. The Chaplain said everyone goes through it. And that it's part of the pattern to bounce back and forth between the low-energy and high-energy emotions. It was no big deal, he said. The important thing was to recognize these feelings as a natural and normal response to having a loved one gone.*

*Of course, little Jeremy was having his own rough time. He missed his Daddy too. I sometimes think separations are even harder on the kids; after all, they don't always understand, like we do, why our soldier*

went away. Sometimes they think it's their fault! Or they just get afraid we're going to leave them too! Remember that children don't have as much experience in coping with these emotions as we do, so they "act out" their feelings instead of talking about them.

That first separation, Jeremy was only three. And his reactions were pretty much like any other preschooler. He was in a really grumpy mood, and he was very clingy. It was like he felt he had to hang on to me for dear life or I'd go away too. And he started wetting his pants again, and wanting his bottle. It was like he became six months younger overnight. A lot of young children do that.

Elementary and middle school-aged children show their stress a little differently. They may challenge authority or pick fights with each other when they're having strong feelings. They may decide to test the limits, just to see if the rules are still the same.

Sometimes, they get so preoccupied, they turn into confused "airheads" who can't focus on anything for very long. Teenagers may have conflicting emotions. They often times will have more responsibility when a parent leaves, which they may welcome and be afraid of at the same time. Teenagers may even be happy a parent's gone because they think it means fewer hassles and more freedom; then feel guilty about being happy, because they really love and miss that parent. But of course they probably won't tell you any of this; teenagers tend to clam up when they're under stress.

After a separation or two, I finally came to expect that my kids would be on the same roller coaster I was, and that they were bound to act up a little. What's been hardest for me is to have them need me the most when I'm under stress myself; and I feel least able to help them.

So over the years, and with a little help, I've managed to come up with some tried and true methods for getting through a separation. First of all, I've learned I have to take care of myself. Otherwise, I can't really be there for my children.

I call my technique, the "Four M's." The first "M" is to "Maintain" your life, to keep yourself in good physical and emotional shape.

I do that by exercising every day, whether I feel like it or not...and eating healthy food, even if I want to gorge myself with chocolate doughnuts.

I stay in touch with my friends, the ones who are positive thinkers, and keep away from people who get me down.

I've gotten really close over the past two years with Jane. She's another wife in our unit. We met through our Family Support Group and we spend a lot of time together. I can talk to her about anything. Having someone to share my deepest feelings with helps a lot when times get tough.

I also keep my life in balance. I make sure I get enough sleep, and that I find time to have fun so I'm not working all the time.

And I avoid things that only make me feel worse in the long run, like drinking too much alcohol, or going on a spending spree.

The second "M" is for "Manage"—I manage my life. That means I don't take on more responsibility than I can handle; I say "no" when it's too much. I ask for help when I need it. I pat myself on the back for doing well and cut myself some slack when I make mistakes. I'm good to myself.

*The third "M" is for "Monitor." That means watching for the early warning signals my body gives me to tell me I'm under too much stress.*

*I know that if I'm getting headaches, or having trouble sleeping, or my stomach is upset, or I just don't have any energy... I'm stressed out! I monitor myself so when stress gets to me, I can do something about it...*

*I can "maneuver." That's the fourth "M". I use various techniques to help relieve the stress.*

*Sometimes I just lie down and take deep breaths. Or I do relaxation exercises. My favorite is to take a "mind vacation" -- I imagine myself on the beach in Hawaii or walking through the forest. I make it so real I can hear the birds and smell the air. When I'm done, I feel a lot less stressed out.*

*My other secret to surviving a separation is my Family Support Group. I've learned to count on them whenever there's a problem or just if I need someone to talk to. And it's always fun to look forward to their activities. Not just for me; for the kids too!*

*You know, children learn how to cope from us. They watch what we do. So the better we take care of ourselves, the better they learn how to do the same. Teaching kids how to cope is the best way to help them survive separations.*

*But then I've found lots of other things to do as well.*

*The first thing is to keep family life as consistent as possible with what it was before. Children need to know what to expect and be able to count on that. I usually change a few family routines and rules when Ben leaves, but I do my best to keep things as consistent as I can.*

*Another thing I do is help the kids maintain their connection with Ben. I put pictures up at their eye level so they can look at them whenever they want to... and encourage them to go through their treasure box whenever they feel lonely.*

*I make sure they take some time each day to think about their Dad. Sometimes they use that time to work on a daily installment to a letter or tape that we send out at the end of the week. Sarah likes to do special art projects to send her Dad. There are lots of creative ways to help a child feel closer to a parent who is away.*

*But the most important thing I do to help my children is to share my feelings with them and encourage them to share their own. This means to be completely honest with them about what I feel, even if it's not very pleasant. They can handle it. And I really listen to them when they tell me how they feel. It wasn't always easy when they were little. Sometimes they couldn't put their feelings into words, so sometimes I had to read between the lines a little bit.*

*And now that Jeremy's a teenager, he doesn't always want to share his feelings with a parent. So I encourage him to talk to other members of the family or with his friends. It's important that he find someone he feels comfortable talking to.*

*I also make sure to call the school to tell them about the separation so that my children's teachers know they're under stress -- especially when we've lived off-post. This is really important for Army National Guard or Army Reserve families, where the kids are less likely to be surrounded by others in the same boat, and their teachers are less likely to be prepared to help them.*

*Of course, every roller coaster eventually winds down. Most families adjust to a separation within a couple of months, and ours usually has, too. We always miss Ben... a lot! But after a couple of months, life starts feeling pretty normal again. We still get blue sometimes, especially around birthdays and the holidays. But all in all, I think we've coped pretty well. Most families do. When they don't, it's a good idea to ask for help... like I did that first time.*

*What the Chaplain told me that day helped me and my family so much—during that first separation, and the many others that followed. Of course, nowadays, there are a lot more places to turn to for help than the Chaplain. Now we have Family Support Groups -- they always seem to have time to listen.*

*Or you can get counseling through Army Community Service, or some outside agencies. Your Family Support Group leader can give you some other ideas of what's available in your area. Everything is confidential; no one needs to know, unless you want them to.*

*Asking for help isn't a sign of weakness; it's a smart move that means you care enough about yourself and your family to do what's necessary.*

*There's one more feeling I've had during every separation. And that's a feeling of pride. Pride in my husband and the work he does. Pride in my family for our contribution to the effort. And pride in myself for handling things better than I ever thought I could.*

*By the time Ben returns, my children and I all have done a lot of growing. We've become more confident, and more independent. The kids are more mature and responsible. It's the kind of growth that always makes our family life stronger and more rewarding. I wouldn't trade that for anything.*

**VOICE:** *Waiting for someone?*

**ELAINE:** *Oh, Ben!*

# **Predeployment Ongoing Readiness**

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**Operation R.E.A.D.Y.**  
**Resources for Educating About Deployment and You**



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- About Deployment*
- About Reunion*
- Annual Training*
- Credit Management for Military Personnel*
- Family Care Plans*
- Family Support Groups*
- Good Money Management for Military Personnel*
- It's Time to Move! Coloring and Activities Book*
- Let's Talk About Deployment: An Information and Activities Book*
- Let's Talk About Reunion: An Information and Activities Book*
- Military Families are Special! Coloring and Activities Book*
- Preparing for Mobilization*

*Until Your Parent Comes Home Again: A Deployment Coloring and Activities Book*  
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Extensive bibliographic listings are available from The Military Family Clearinghouse, 4015 Wilson Blvd., Suite 903, Arlington, Va. 22203-5190. Phone: (703) 696-5806 or (800) 336-4592.

**For a complete listing of all references and audiovisual training devices, contact your nearest installation AC or RC Family Program Coordinator's office.**



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