

Counselor: Remind Soldiers that an official copy is often embossed or certified in some way. Court documents may be notarized. To replace a lost or misplaced birth certificate, parents should check with the Bureau of Vital Statistics in the state where the child was born or see <https://www.usa.gov/replace-vital-documents> for information on how to obtain a replacement.

- If you or your spouse changes his or her name, update Social Security records and other forms of identification (driver's license, passport, military ID, etc.) to reflect the change.
- Update Defense Enrollment Eligibility Reporting System/Real-Time Automated Personnel Identification System (DEERS/RAPIDS) to reflect your new marital status and add your dependents. Bring your marriage certificate; your spouse's birth certificate, Social Security Card, and photo ID; and/or your child's birth certificate or adoption papers to the nearest DEERS/RAPIDS office.

Counselor: Remind Soldiers that this must be done in person. They may view a list of acceptable identification documents at www.cac.mil/Portals/53/Documents/List_of_Acceptable_Documents.pdf. They can find the nearest DEERS/RAPIDS office at www.dmdc.osd.mil/rsl/appj/site.

- Get ID cards for your spouse and any dependent children.

Counselor: Remind Soldiers that a child under 10 generally does not need a military ID card and will not usually be issued one.

- Check your Leave and Earnings Statement (LES) after DEERS updates.

Counselor: Remind Soldiers to verify the requested changes have been made and they are receiving the correct pay and allowances. Suggest they be especially careful about overpayments, as these will be recouped. Remind Soldiers to set aside money from an overpayment. Tell them that if they do not know where money comes from, they should probably save it until they find out.

- Review the "Estate Planning" handout and see your base legal office (or other legal counsel) to establish or update estate planning documents.

Counselor: If the Soldier does not yet have an estate plan, provide the "Estate Planning" handout and suggest that he or she develop an estate plan with assistance from the base legal office (active duty) or civilian legal services (Reserve; legal services are sometimes available through civilian employers). To help active-duty Soldiers learn more about Army legal services, refer them to <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Legal-Assistance-Services>. Suggest to Soldiers that they should seek legal assistance as soon as possible. They should not wait until right before temporary duty (TDY) travel or deployment, when appointments may be difficult to get.



FINANCIAL PLANNING

- Make a spending plan (budget) for your new household, or revise your current spending plan to account for new income, expenses, indebtedness, and contributions to retirement accounts.

Counselor: Inform Soldier(s) a "Spending Plan Worksheet" is available from the ACS as well as more detailed templates with features that can help them understand their financial condition and reduce excessive debt.

- Establish an emergency fund. Financial experts agree you should keep at least three to six months of living expenses in reserve.
- Make banking and credit card arrangements that work for your new household.

Counselor: Ask if both spouses will continue to use their existing separate bank or credit card accounts. Will they close existing accounts or add the new spouse to an account? Or will they open one or more new joint accounts at a new bank or credit union?

- Establish a bill paying system that is effective for your new household.

Counselor: Remind Soldiers the first and most important step toward a good credit score is to pay bills on time.

- Ensure that your new spouse is listed as a beneficiary of your TSP account, as desired.

Counselor: Note that both spouses may want to ensure that their spouse is the beneficiary or joint owner of other investments, as appropriate.

- Review your retirement savings goals with your new spouse. Non-military spouses may have retirement plan options through their employer to consider. Spousal Roth or Traditional IRAs might also be appropriate to consider. For more information on components of military retirement, refer to the handout entitled "Military Retirement."

Counselor: Encourage Soldiers to visit www.tsp.gov and learn more about investing for retirement.

- Review the "Survivor Benefits Overview" handout for more information on financial resources available to eligible dependents.

- Seek out and take advantage of financial workshops at ACS.

Counselor: Promote workshops that are available through your ACS (share your Center's schedule with the Soldier(s), the Army Emergency Relief (AER), or similar providers in other services (e.g. Air Force Aid Society) on a joint base.

- Analyze your housing and transportation needs and be sure to prepare your finances for any major purchases. Review the handouts on "Major Purchases" and "5 Rules of Buying a House" for more information.

Counselor: Remind Soldier(s) to speak with financial counselors on their installation to build and review their spending plan before taking on any major purchases.

- Get credit reports for both spouses, including credit scores. Review the "Understanding Credit" handout for more information about credit reports, credit scores and managing credit.

Counselor: Remind Soldiers that they may be able to get a free copy of credit reports from financial counselors at ACS. They can also help them interpret their reports and discuss what they need to do to improve their scores.

Additional notes: _____



HOUSING

- Consider updating any real estate deeds to include your new spouse, if you intend to own property jointly. Speak to the Legal Service Office on your installation for more information about your specific situation.

Counselor: Remind Soldier(s) to investigate the tax advantages or disadvantages of joint property ownership. If joint ownership is desired, Soldier(s) will need to research the location of the courthouse where the deed is held and the costs for changing records. This task may require an in-person application.

