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L.I.N.K.S.

Lifestyle Insights, Networking, Knowledge & Skills.

MARINE & *Family*

Your LINK to the Corps



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SECTION 1 – AN INTRODUCTION



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DESTINATION L.I.N.K.S.

Marine Corps family members look to one another to:

- Understand the Marine Corps mission.
- Acquire the knowledge and develop the skills to successfully meet the challenges ahead.
- Make new friends.
- Learn resources available.

Welcome to the journey!!!

DEFINE L.I.N.K.S.

L **LIFESTYLE** is a way of living; in this case, it means understanding the military community and the unique lifestyle it offers.

I **INSIGHTS** come from experienced Marine Corps family members who relate their experiences of living the Marine Corps lifestyle. These family members understand firsthand what you are going through and want to help you adapt to the new culture you were born into, sworn into, and married into.

N **NETWORKING** represents the relationships you form during L.I.N.K.S. and throughout your journey in the Marine Corps.

K **KNOWLEDGE** is what you will leave with and what will help you understand and navigate the Marine Corps culture.

S **SKILLS** learned to help you enjoy and thrive in our Marine Corps community.

L.I.N.K.S. SESSION OUTLINE

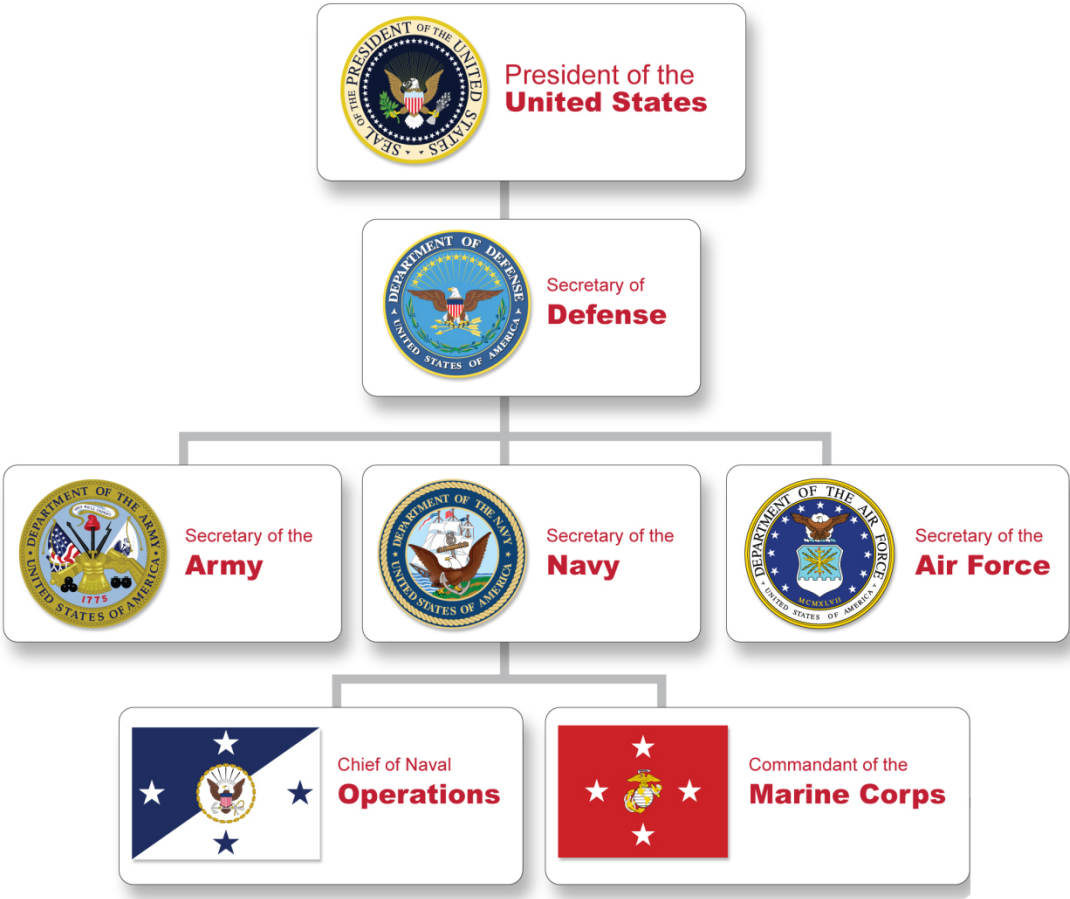
Introduction:	Introduces the L.I.N.K.S. concept and welcomes family members to the Marine Corps family.
The Corps:	USMC structure and mission to include Navy personnel attached to USMC units. Provides historical insights and discusses traditions.
The Maze:	Provides an overview of benefits, privileges, and resources available to USMC families; including the location of these services and how to access their wealth of information.
Pay Day:	Differences between a civilian and a military paycheck, while introducing the Leave and Earning Statement (LES), including a general discussion on basic pay and allowances. Beneficial financial management tips are also presented.
Separation and Deployment:	Discusses the inevitable separations USMC/Navy families will experience and provides suggestions from seasoned family members on how to successfully balance the additional responsibilities when your Marine is away.
Crossroads:	Moving in the military provides insights on the moving process; everything from the first packer's inspection to clearing quarters.
Getting Along:	Focuses on healthy interaction with family and community. Insights into the role of the Navy Chaplain and family support.
Staying Marine:	Provides participants with information on the benefits and opportunities for those who choose to "Stay Marine".
Investing in Your Community:	Explores the benefits of becoming involved in your community, inside the gate and out.
Closure Celebration:	A celebration with a summation of the L.I.N.K.S. journey and encouragement to participants to continue developing their knowledge and skills—and to "Pass the Word" to other family members.

SECTION 2 – THE CORPS

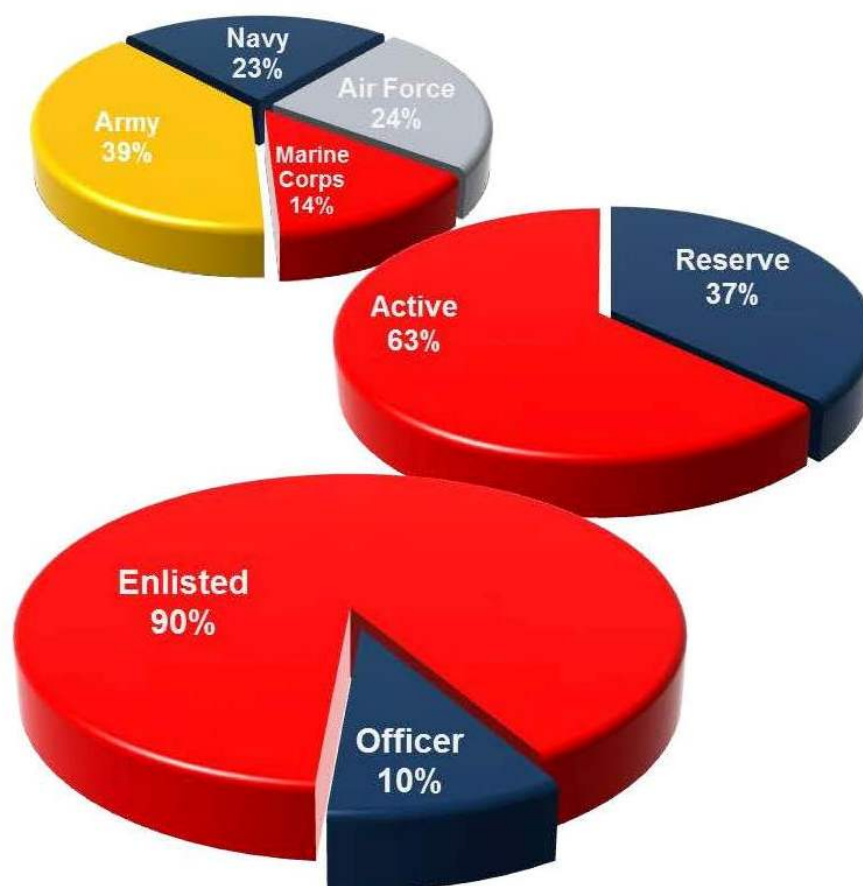


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NATIONAL DEFENSE ORGANIZATION



PERSONNEL STATISTICS



As of June 30, 2015, the Marine Corps is comprised of 265,288 Enlisted personnel and 28,386 Commissioned personnel. Of these numbers, 63% are Active Duty and 37% are Reservists. Information was retrieved from Total Force Data Warehouse.

BRIEF HISTORY OF THE UNITED STATES MARINE CORPS

On November 10, 1775, the Second Continental Congress meeting at Tun Tavern, in Penn's Landing Philadelphia, passed a resolution stating that "two Battalions of Marines be raised" for service as landing forces with the fleet. This resolution established the Continental Marines and marked the birth date of the United States Marine Corps. Serving on land and at sea, these first Marines distinguished themselves in a number of important operations, including their first amphibious raid into the Bahamas in March 1776, under the command of Captain (later Major) Samuel Nicholas. The first commissioned officer in the Continental Marines, Nicholas remained the senior Marine officer throughout the American Revolution and is considered to be the first Marine Commandant. The Treaty of Paris in April 1783 brought an end to the Revolutionary War and as the last of the Navy's ships were sold, the Continental Navy and Marines went out of existence.



Following the Revolutionary War and the formal re-establishment of the Marine Corps on 11 July 1798, Marines saw action in the quasi-war with France, landed in Santo Domingo, and took part in many operations against the Barbary pirates along the "Shores of Tripoli".

Marines took part in numerous naval operations during the War of 1812, as well as participating in the defense of Washington at Bladensburg, Maryland, and fought alongside Andrew

Jackson in the defeat of the British at New Orleans.

The decades following the War of 1812 saw the Marines protecting American interests around the world, in the Caribbean, at the Falkland Islands, Sumatra, off the coast of West Africa, and also close to home in operations against the Seminole Indians in Florida.

During the Mexican War (1846-1848), Marines seized enemy seaports on both the Gulf and Pacific coasts. A battalion of Marines joined General Winfield Scott's army at Pueblo and fought all the way to the "Halls of Montezuma," Mexico City. Marines also served ashore and afloat in the Civil War (1861-1865). Although most service was with the Navy, a battalion fought at Bull Run and other units saw action with the blockading squadrons at Cape Hatteras, New Orleans, Charleston, and Fort Fisher. The last third of the 19th century saw Marines making numerous landings throughout the world, especially in East Asia and in the Caribbean area.

Following the Spanish-American War (1898), in which Marines performed with valor in Cuba, Puerto Rico, Guam, and the Philippines, the Corps entered an era of expansion and professional development.

It saw active service in the Philippine Insurrection (1899-1902), the Boxer Rebellion in China (1900), and in numerous other nations, including Nicaragua, Panama, Cuba, Mexico, and Haiti.



In World War I, the Corps distinguished itself on the battlefields of France as the 4th Marine Brigade earned the title of “Devil Dogs” (German: Teufelhunden) for heroic action during 1918 at Belleau Wood, Soissons, St. Michiel, Blanc Mont, and in the final Meuse-Argonne offensive.

Marine aviation, which dates from 1912, also played a part in the war effort, as Marine pilots flew day bomber missions over France and Belgium. More than 30,000 Marines served in France and more than a third were killed or wounded in six months of intense fighting.



During the two decades before World War II, the Marine Corps began to develop in earnest the doctrine, equipment, and organization needed for amphibious warfare. The success of this effort was proven first on Guadalcanal, then on Bougainville, Tarawa, New Britain, Kwajalein, Eniwetok, Saipan, Guam, Tinian, Peleliu, Iwo Jima, and Okinawa. By the end of the war in 1945, the Marine Corps had grown to include six divisions, five air wings, and supporting troops. Its strength in World War II peaked at 485,113.

Nearly 87,000 Marines were wounded or died in the war. 82 Marines earned the Medal of Honor.

While Marine units took part in the post-war occupation of Japan and North China, studies were undertaken at Quantico, Virginia, which concentrated on attaining a “vertical envelopment” capability for the Corps through the use of helicopters.

Landing at Inchon, Korea in September 1950, Marines proved that the doctrine of amphibious assault was still viable and necessary. After the recapture of Seoul, Marines advanced to the Chosin Reservoir only to see the Chinese Communists enter the war. This is where Chesty Puller famously said “We’ve been looking for the enemy for some time now. We’ve finally found him. We’re surrounded. That simplifies things.” At the end of Puller’s career he had been awarded five Navy Crosses, more than any other

Marine to date. He is arguably the most well-known Marine, even having the Marine Corps' bulldog named after him. After years of offensives, counter-offensives, seemingly endless trench warfare, and occupation duty, the last Marine ground troops were withdrawn in March 1955. More than 25,000 Marines were killed or wounded during the Korean War.

In July 1958, a brigade-size force landed in Lebanon to restore order. During the Cuban Missile Crisis of October 1962, a large amphibious force was marshaled but not landed. In April 1965, a brigade of Marines landed in the Dominican Republic to protect Americans and evacuate those who wished to leave.



The landing of the 9th Marine Expeditionary Brigade at Da Nang in 1965 marked the beginning of large-scale Marine involvement in Vietnam. By summer 1968, after the enemy's Tet Offensive, the Marine Corps strength in Vietnam rose to a peak of approximately 85,000. The Marine withdrawal began in 1969 as the South Vietnamese began to assume a larger role in the fighting; the last Marine ground forces were out of Vietnam by June 1971.

The Vietnam War, the second longest in the history of the Marine Corps, exacted a high cost as well with over 13,000 Marines killed and more than 88,000 wounded. In the spring of 1975, Marines evacuated embassy staffs, American citizens, and refugees in Phnom Penh, Cambodia, and Saigon, Republic of Vietnam. In May, Marines played an integral role in the rescue of the crew of the SS Mayaguez captured off the coast of Cambodia.

The mid-1970s saw the Marine Corps assume an increasingly significant role in defending NATO's northern flank as amphibious units of the 2d Marine Division participated in exercises throughout northern Europe. The Marine Corps also played a key role in the development of the Rapid Deployment Force, a multi-service organization created to ensure a flexible, timely military response around the world when needed. The Maritime Pre-positioning Ships (MPS) concept was developed to enhance this capability by pre-staging equipment needed for combat in the vicinity of the designated area of operations, and reduce response time as Marines travel by air to link up with MPS assets.



The 1980s brought an increasing number of terrorist attacks on U.S. embassies around the world. Marine Security Guards, under the direction of the State Department, continued to serve with distinction in the face of this challenge. In August 1982, Marine units landed at Beirut, Lebanon, as part of the multi-national peace-keeping force. For the next 19 months, these units faced the hazards of their mission with courage and professionalism. In October 1983, Marines took part in the highly successful, short-

notice intervention in Grenada. As the decade of the 1980s came to a close, Marines were summoned to respond to instability in Central America. Operation Just Cause was launched in Panama in December 1989 to protect American lives and restore the democratic process in that nation.

Less than a year later, in August 1990, the Iraqi invasion of Kuwait led to the largest movement of Marine Corps forces since World War II. Between August 1990 and January 1991, some 24 infantry battalions, 40 squadrons, and more than 92,000 Marines deployed to the Persian Gulf as part of Operation Desert Shield/Operation Desert Storm was launched 16 January 1991, the day the air campaign began.

The main attack came overland beginning 24 February when the 1st and 2d Marine Divisions breached the Iraqi defense lines and stormed into occupied Kuwait. By the morning of February 28, 100 hours after the



ground war began, almost the entire Iraqi Army in the Kuwaiti theater of operations had been encircled, with 4,000 tanks destroyed and 42 divisions destroyed, or rendered ineffective. Overshadowed by the events in the Persian Gulf during 1990-91, were a number of other significant Marine deployments demonstrating the Corps' flexible and rapid response. Included among these were non-combatant evacuation operations in Liberia and Somalia and humanitarian lifesaving operations in Bangladesh, the Philippines, and northern Iraq.

In December 1992, Marines landed in Somalia marking the beginning of a two-year humanitarian relief operation in that famine-stricken and strife-torn nation. In another part of the world, Marine Corps aircraft supported Operation Deny Flight in the no-fly zone over Bosnia-Herzegovina. During April 1994, Marines once again demonstrated their ability to protect American citizens in remote parts of the world when a Marine task force evacuated U.S. citizens from Rwanda in response to civil unrest in that country.

Closer to home, Marines went ashore in September 1994 in Haiti as part of the U.S. force participating in the restoration of democracy in that country. During this same period Marines were actively engaged in providing assistance to the Nation's counter-drug effort, assisting in battling wild fires in the western United States, and aiding in flood and hurricane relief operations.

The Marine Corps continued its tradition of innovation to meet the challenges of a new century. The Marine Corps Warfighting Laboratory was created in 1995 to evaluate change, assess the impact of new technologies on warfighting, and expedite the introduction of new capabilities into the operating forces of the Marine Corps. Exercises such as "Hunter Warrior" and "Urban Warrior" were designed to explore future tactical concepts, and to examine facets of military operations in urban environments.

During the late 1990's, Marine Corps units deployed to several African nations, including Liberia, the Central African Republic, Zaire, and Eritrea, in order to provide security and assist in the evacuation of American citizens during periods of political and civil instability in those nations.

Humanitarian and disaster relief operations were also conducted by Marines during 1998 in Kenya, and in the Central American nations of Honduras, Nicaragua, El Salvador, and Guatemala. In 1999, Marine units deployed to Kosovo in support of Operation Allied Force. Soon after the September 2001 terrorist attacks on New York City and Washington, D.C., Marine units deployed to the Arabian Sea and in November set up a forward operating base in southern Afghanistan as part of Operation Enduring Freedom.



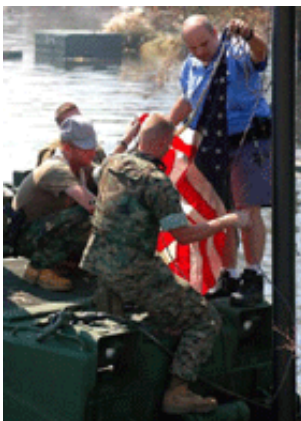
In 2002, the Marine Corps continued to play a key role in the Global War on Terrorism. Marines operated in diverse locations, from Afghanistan, to the Arabian Gulf, to the Horn of Africa, and the Philippines. Early 2003 saw the largest deployment of Marine forces since the Persian Gulf War of 1990-91 when 76,000 Marines deployed to the Central Command area for combat operations against Iraq.

The I Marine Expeditionary Force (MEF), including Task Force Tarawa and the United Kingdom's 1st Armored Division, were the first conventional ground units to enter Iraq in late March 2003 as part of Operation Iraqi Freedom. Fixed-wing and helicopter aircraft from the 3d Marine Air Wing provided continuous close air and assault support to Marine and coalition units as they drove deeper into Iraq. On the ground, Marines from I MEF moved nearly 400 miles from the Kuwait border to Baghdad and Tikrit, Iraq, and eliminated the last organized resistance by Iraqi military forces. Although I MEF would transition to stabilization and security operations and then redeploy to the U.S. by late September, I MEF began preparing for a return to Iraq in early 2004. Since then, Marine battalions and squadrons have been rotating through, engaging Taliban and Al-Qaeda forces. Marines of the 24th Marine

Expeditionary Unit flooded into the Taliban-held town of Garmsir on April 29, 2008, in Helmand Province, in the first major American operation in the region in years.

The adaptability and reliability of Marine forces continued to be highlighted around the world from the Horn of Africa to Haiti and to the Philippines.

Across the U.S., Marine units from both coasts fought and contained wildfires, and also supported hurricane relief efforts in various parts of the country. In December, 2004, a tsunami struck numerous nations in the Indian Ocean region killing more than 150,000 and causing enormous devastation. Marine units from III MEF were immediately deployed to Thailand, Indonesia, and Sri Lanka to assist in disaster relief operations.



In early 2005, the II Marine Expeditionary Force replaced I MEF in Iraq as the primary focus began to shift to partnership operations with the Iraqi Security Forces. Marine units continued to provide air and ground support to Operation Enduring Freedom in Afghanistan. Closer to home, the flexibility, and responsiveness of the Navy/Marine team was exhibited during September and October when nearly 3,000 Marines and sailors conducted search and rescue, humanitarian relief, and disaster recovery operations in Louisiana and Mississippi in the aftermath of hurricanes Katrina and Rita.

The Marines have served prominently in the Iraq War as part of Operation Iraqi Freedom. I MEF, along with the Army's 3rd Infantry Division, spearheaded the 2003 invasion of Iraq and received the Presidential Unit Citation, the first time a Marine unit has received that award since 1968.

Although the Marines left Iraq in the fall of 2003, they returned for occupation duty in the beginning of 2004. They were given responsibility for the Al Anbar Province, the large desert region to the west of Baghdad. During this occupation, the Marines spearheaded both assaults on the city of Fallujah in April (Operation Vigilant Resolve) and November 2004 (Operation Phantom Fury) and also saw intense fighting in such places as Ramadi, Al-Qa'im and Hit. The Anbar Awakening and 2007 surge reduced levels of violence.

In October 2005, the Secretary of Defense directed the formation of a Marine component of U.S. Special Operations Command. It was determined the Marine Corps would initially form a unit of approximately 2,500 to serve with USSOCOM. In February 2006, MARSOC activated at Camp Lejeune. MARSOC initially consisted of staff and a Foreign Military Training Unit, which was formed to conduct foreign internal defense. MARSOC deployed its first units in August 2006, just six months after initial activation.

In recognition of over 200 years of Marine Corps history, the National Museum of the Marine Corps opened on November 10, 2006. The exterior design is meant to "evoke the image of the flag raisers of Iwo Jima." The museum contains 100,000 square feet of space devoted to exhibits and multi-media displays which pay tribute to the U.S. Marines who have served their country since 1775. The museum replaced the Marine Corps Historical Center, in the Washington Navy Yard, and the Marine Corps Air-Ground Museum, in Quantico, Virginia, which had previously closed on 15 November 2002.



On March 1, 2009, President Barack Obama announced an accelerated withdrawal of Iraq during a speech at Camp Lejeune, promising all combat troops out by August 2010. In June 2009, 7,000 Marines with the 2nd Marine Expeditionary Brigade deployed to Afghanistan in an effort to improve security, and began Operation Strike of the Sword the next month. The Marine Corps officially ended its role in Iraq on January 23, 2010 when they handed over responsibility for Al Anbar Province to the United States Army. US Marines would ultimately return to Iraq in the summer of 2014, in response to growing violence there.

Today's Marine Corps stands ready to continue in the proud tradition of those who so valiantly fought and died at Belleau Wood, Iwo Jima, the Chosin Reservoir, and Khe Sanh. Combining a long and proud heritage of faithful service to the nation, with the resolve to face tomorrow's challenges will continue to keep the Marine Corps the "best of the best."

MARINE CORPS LANGUAGE QUIZ

Marine language has presented quite a challenge to this new way of life. Here are some of the more common acronyms you may encounter.

- | | |
|---|----------------------------|
| ___ Grocery store for military and family members | a. Allotment |
| ___ Field March | b. Service Alpha Uniform |
| ___ Base housing for married Marines | c. Barracks |
| ___ When a Marine departs for an extended amount of time | d. Blouse |
| ___ Military member responsible for the family members | e. 96 |
| ___ Restroom | f. Service Bravo Uniform |
| ___ After midnight and before normal working hours | g. Chain of Command |
| ___ Uniform jacket | h. Service Charlie Uniform |
| ___ Short-sleeved shirt with trousers | i. Chevrons |
| ___ Clean up an area | j. The Colors |
| ___ Approved time away from duty | k. Commissary |
| ___ Green wool or poly/wool jacket and trousers | l. Company |
| ___ Administration section of a unit | m. Cover |
| ___ Green wool sweater | n. Deployment |
| ___ Nation and unit flags | o. Esprit De Corps |
| ___ Several platoons within a battalion | p. Field Days |
| ___ Long-sleeved khaki shirt with tie and trousers | q. Head |
| ___ Four day weekend | r. Hump |
| ___ Spirit of strong regard for the honor of the group | s. Leave |
| ___ Building where Marines live/station where they serve | t. O-Dark Thirty |
| ___ Cleaning of the barracks/workspace | u. Police Call |
| ___ Grade worn on sleeves & collars of enlisted Marines | v. Quarters |
| ___ Organization within a unit listing who works for whom | w. S-1 |
| ___ Hat | x. Skivvies |
| ___ Underwear | y. Sponsor |
| ___ Pay Marine designates to a bank or individual | z. Wooly-Pully |



MARINE CORPS OATH FOR E-1 THRU E-9

I, _____, do solemnly swear that I will support and defend the Constitution of the United States against all enemies, foreign and domestic; that I will bear true faith and allegiance to the same. That I will obey the orders of the President of the United States and the orders of the officers appointed over me, according to regulations and the Uniform Code of Military Justice, so help me God.

MARINE CORPS OATH OF W-1 THRU O-10

I, _____, do solemnly swear that I will support and defend the Constitution of the United States against all enemies, foreign and domestic; that I will bear true faith and allegiance to the same; that I take this oath freely without mental reservation or purpose of evasion; that I will well and faithfully discharge the duties of the office on which I am about to enter. So help me God.

MARINE CORPS ENLISTED RANK INSIGNIA

Private E-1		Sergeant E-5		First Sergeant E-8	
Private First Class E-2		Staff Sergeant E-6		Master Gunnery Sergeant E-9	
Lance Corporal E-3		Gunnery Sergeant E-7		Sergeant Major E-9	
Corporal E-4		Master Sergeant E-8		Sergeant Major of the Marine Corps E-9	

MARINE CORPS OFFICER RANK INSIGNIA

Warrant Officer WO		2nd Lieutenant O-1		Colonel O-6	
Chief Warrant Officer CWO2		1st Lieutenant O-2		Brigadier General O-7	
Chief Warrant Officer CWO3		Captain O-3		Major General O-8	
Chief Warrant Officer CWO4		Major O-4		Lieutenant General O-9	
Chief Warrant Officer CWO5		Lieutenant Colonel O-5		General O-10	

UNIFORM TERMINOLOGY

Anodized Brass	Finished brass that does not need polishing
Barracks Cover	Green or white round hat with black visor
Blousing Band	Elastic band used to tuck cammie trouser legs - “Boot Bands”
Chevrons	Grade stripes worn on sleeves and collars by enlisted
Combat Boots	Tan suede combat boots
Corframs	High gloss black shoes
Hashmarks	Service stripe(s) worn by enlisted just above the cuff of Alpha and dress uniforms; each stripe designates four years of service
Identification tags	Metal tags that have each Marine’s personal identification information on them. They are worn on a chain around a Marine’s neck and in their boot when in combat locations, often referred to as Dog Tags.
Blouse	Uniform shirt

MARINE CORPS UNIFORMS

Marine Corps Combat Utility Uniform



The Marine Corps Combat Utility Uniform (MCCUU) is the typical working uniform for all deployed and most garrison Marines and Sailors. The MARPAT digital camouflage breaks up the wearer's shape and also distinguishes Marine uniforms from those of other services. The MCCUU consists of MARPAT blouse and trousers, green undershirt, and olive mojavé suede boots. There are two approved varieties of MARPAT, woodland/winter (green/brown/black) and desert/summer (tan/brown/grey). Both officers and enlisted wear rank insignia on each collar, which is affixed like a pin. Enlisted insignia is always black, while officers wear bright metal insignia in garrison and subdued insignia (or none at all) in the field. Most badges and breast insignia are authorized for wear on the utility uniform, shined or subdued as appropriate.

Utility uniforms are not permitted for wear on leave or liberty, except when traveling in a vehicle between a place of duty and a residence, or in emergency stops.

Service uniform

The service uniform equivalent to a business suit and the approved uniform for most official duties. *The service uniform is authorized for wear while off-duty.*

- **Service "A" (Alphas)** is the base uniform. It consists of a green coat, green trousers, khaki web belt, khaki long-sleeve button-up shirt, khaki tie, tie clasp, and black shoes. Women wear a green neck tab in place of the tie, pumps, and have the option of wearing a skirt instead of slacks.

- **Service "B" (*Bravos*)** is identical to the "A" except the coat is removed. Ribbons may be worn on the shirt.
- **Service "C" (*Charlies*)** is identical to the "B" except with a short-sleeve button-up shirt and no tie.

There are two types of authorized headwear for the service uniform; both the green soft garrison cap and hard-framed Barracks Cover are authorized in Service Uniform. Officers wear rank insignia on the shoulder of their jackets and the collars of their shirts, while enlisted personnel wear rank insignia sewn on their sleeves.



Blue Dress

The Blue Dress uniform, or "Dress Blues" is equivalent to civilian black tie. Officers, NCOs, and SNCOs wear a scarlet "blood stripe" down the outer seam of each leg of the blue trousers and is the only U.S. military uniform that incorporates all three colors of the U.S. Flag. *Only officers and staff non-commissioned officers (SNCOs) are authorized to wear the Evening Dress.*

- **Blue Dress "A"** has a long-sleeved midnight blue coat (enlisted members have red trim) with a standing collar and white web belt for enlisted; midnight blue for officers with a gold M-buckle, white barracks cover, plain white shirt, sky blue trousers, white gloves, and black dress shoes and socks. Full-size medals are worn on the left chest, with ribbon-only awards worn on the right. Marksmanship badges are not worn.
- **Blue Dress "B"** is the same as "A", but medals are replaced with their corresponding ribbons and all are consolidated on the left chest. Marksmanship badges may be worn.
- **Blue Dress "C"** is the same as "B", but a khaki long sleeve button-up shirt and tie replace the outer blue coat and white gloves. Females wear a black neck tab. Ribbons and badges are normally worn on the shirt.
- **Blue Dress "D"** is the same as "C", but with a khaki short sleeve button-up shirt and no tie.

Other Uniform Variations

Blues – White Trousers

It is authorized to wear the blues uniform with white trousers during the summer for all officers, SNCOs. Circumstances may dictate if the uniform is appropriate for the event or if there is a reason that NCOs and junior enlisted personnel may wear white trousers (ex. a special ceremony or event).

Red Dress

While most Marines, even in the local bands, wear the standard Dress Blues, the Marines with the United States Marine Corps Band (The President's Own) and the United States Drum and Bugle Corps (The Commandant's Own) based in D.C. wear a red version of the Dress Blues

Evening Dress

The Evening Dress is the most formal of the Dress uniforms, and is the equivalent of white tie. It is only authorized for wear by officers and SNCOs, and only a required uniform item for senior officers (Majors and above).

- **Evening dress "A"** For male officers, it consists of an evening coat with sleeve ornamentation, strip collar, white waistcoat, and white shirt with pique placket. The stripe on the midnight-blue trousers is a thin red stripe inside a gold embroidered stripe. Female officers wear a mess jacket with scarlet lapels, a white dress shirt, a red cummerbund, and a long skirt. Miniature medals and badges are worn.
- **Evening dress "B"** is identical to Evening Dress "A" except men wear a scarlet waistcoat (General officers) or cummerbund (all other officers), and women may wear a short skirt. Miniature medals and badges are worn.
- **SNCO Evening Dress** Male Staff Non-Commissioned Officers wear a semi-formfitting mess-jacket with a black bow tie and sky blue trousers. Female SNCOs wear identically the same Evening Dress as female officers, minus the sleeve ornamentation and placement of rank. Both wear the jackets with historic 1890s-era rank insignia sewn on the sleeves. Miniature medals and badges are worn.

HISTORICAL SIGNIFICANCE OF MARINE CORPS UNIFORM ITEMS

Marine Corps Emblem – The Eagle, Globe, and Anchor

The basic design of the emblem was officially adopted in 1868. It is a symbolic representation which Americans, both civilian and military, immediately identify as "Marines." Prior to 1868, the Marines wore various emblems based mainly on the spread eagle and fouled anchor. In 1868, the seventh Commandant, General Zeilin, decided on a single, distinctive emblem centered on the globe.

The emblem represents what we stand for, our past, and our future. There are three basic components of the Marine Corps emblem:

- **Eagle:** The eagle is the national symbol of the United States, and is the one part of the emblem which readily identifies the Marine Corps with the United States. The eagle proudly carries a streamer in its beak which bears the motto of the Corps, "Semper Fidelis."
- **Globe:** Emphasizing the close ties between the U.S. Marine Corps and the British Royal Marines, the idea of a globe as part of the emblem was borrowed from the emblem of the Royal Marines. However, the Royal Marines' emblem shows the Eastern Hemisphere, whereas the U.S. Marine Corps' emblem shows the Western Hemisphere. This was only natural since the United States is located in the Western Hemisphere and many of the early Marine combat operations and noncombatant duties were in the Western Hemisphere. Today, of course, the globe can also symbolize the "global" Marine Corps commitments and responsibilities which have evolved in the 20th century.
- **Anchor:** The Anchor is not just a plain anchor but a "fouled" anchor. The anchor emphasizes the close ties of the Marine Corps with the U.S. Navy.

The scarlet trouser stripe

A red stripe first appeared on uniform trousers in 1798, and reappeared in 1840 and 1859, partly as a result of the military fashions of the day. The popular story, which cannot be supported by fact, is that the red stripe commemorates the bloodshed by Marines in the Battle of Chapultepec in 1846.

The quatrefoil

The quatrefoil is an interwoven braid in the shape of a cross of figure eights found on top of the Marine officers' barracks covers. Officially, the quatrefoil first became an authorized part of the uniform in 1859. The quatrefoil was the fashionable military style of the era. Popular belief tells us that the quatrefoil was worn on the caps of Marines fighting on the decks of ships in order that they might be easily recognized by the Marine sharpshooters located above in the ship's rigging.

Mameluke sword (Officer)

Until the invention of gunpowder, the sword was once one of the primary combat weapons used by the military. The association of the Marine Corps with the Mameluke sword began in the early 19th century. The "Mamelukes" were an elite Muslim military force from Eastern and Northern Africa. They used a sword that had a gold hilt, ivory handle, and a curved blade. Tradition states that in recognition of Lieutenant Presley O'Bannon's heroic actions in the Tripoli expedition, Prince Hamet Bey presented him a Mameluke sword. The Mameluke sword is only worn by Marine Officers.

The NCO sword (Enlisted)

The Marine NCO sword has been worn by Marine NCOs since 1859 and was also carried throughout the American Civil War. With only slight modifications since that time, it has maintained its distinctive and traditional appearance and rates as one of the oldest U. S. weapons still in use (second only to the Mameluke sword). The NCO sword continues service today as the Marine Corps drill and ceremonial sword. In the Marine Corps the sword's use is restricted by regulation to ceremonial occasions by an NCO or Staff NCO in command of troops under arms. The NCO sword is only worn by Enlisted Marines.

Field hat

This was the rugged, picturesque, expeditionary headgear of the Corps from 1898 until 1942 and became a universal favorite. As a result, although the hat became outdated during World War II, General Cates, the 19th Commandant, authorized its use on the rifle range in 1948 and took steps to issue field hats to all medalist shooters in the Marine Corps matches. Subsequently, in 1956, General Pate, the 21st Commandant, directed that field hats be worn by all recruit drill instructors, and the hat has become a symbol of Marine Corps recruit training.

Source: Marine Corps Reference Publication (MCRP) 6-11B (with Change 1), *Marine Corps Values: A User's Guide for Discussion Leaders*.

MARINE AIR/GROUND TASK FORCE (MAGTF)

SPMAGTF

Special Purpose MAGTF

- Organized to accomplish special missions such as humanitarian assistance, disaster relief, peacekeeping activities, or regional exercises
- Manning and sustainability as required by mission
- Rapid deployment capability by air or sea

RESPONSE TIME: Varies

MEU (SOC)

Marine Expeditionary Unit
(Special Operations Capable)

1,500 - 3,000
Marines

- Organized to provide a forward deployed presence to promote peace and stability and are designed to be the Marine Corps' first-on-the-scene force
- Battalion Landing Team
- Composite Helicopter Squadron

RESPONSE TIME: 6 Hours

MEB

Marine Expeditionary Brigade

3,000 - 20,000
Marines

- Organized to respond to a full range of crises, from forcible entry to humanitarian assistance
- Regimental Landing Team
- Marine Air Group (MAG)
- Combat Logistics Regiment (CLR)

RESPONSE TIME: 1 - 14 Days

MEF

Marine Expeditionary Force

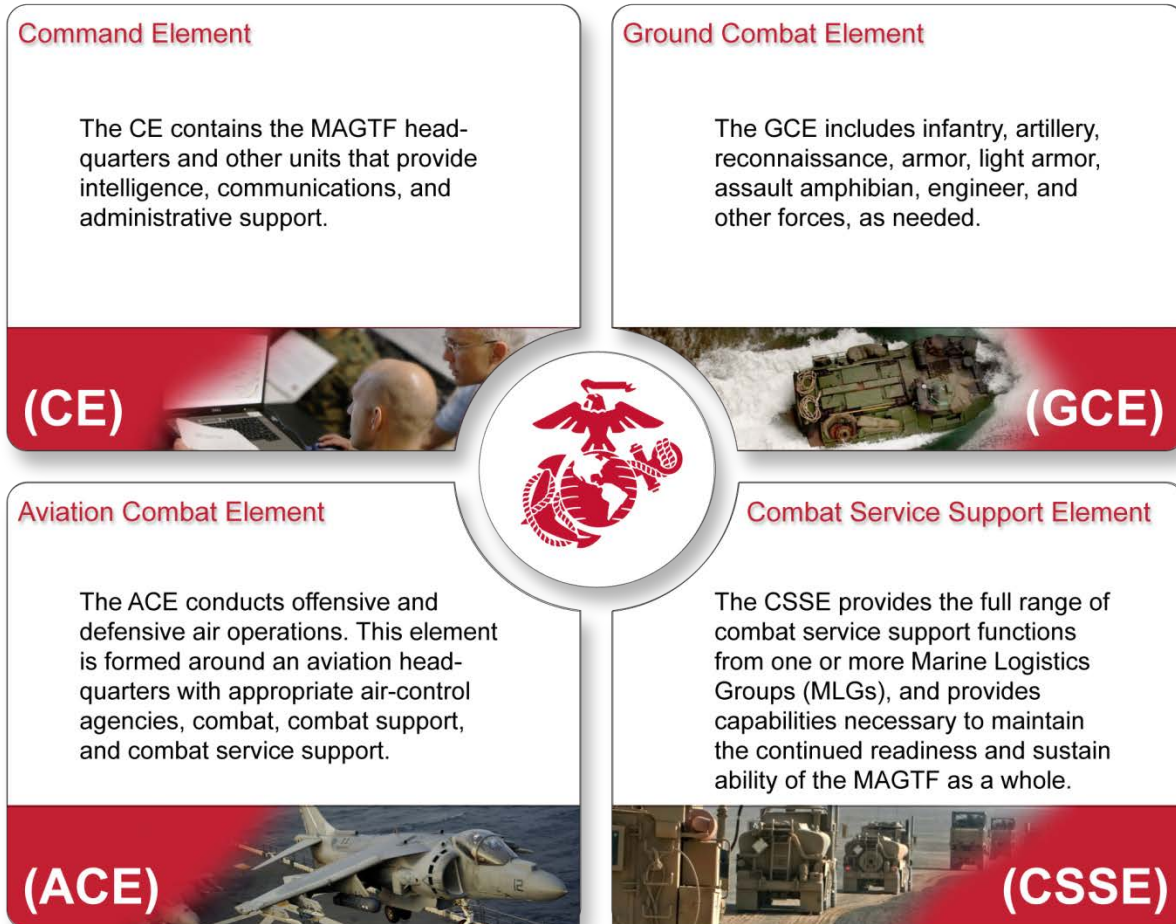
20,000 - 90,000
Marines

- Organized to fight and win in conflicts up to, and including, a major war—Principle War fighting Organization
- Marine Division(s)
- Marine Aircraft Wing(s) (MAW)
- Marine Logistics Group (s) (MLG)
- Can incorporate joint /combined elements

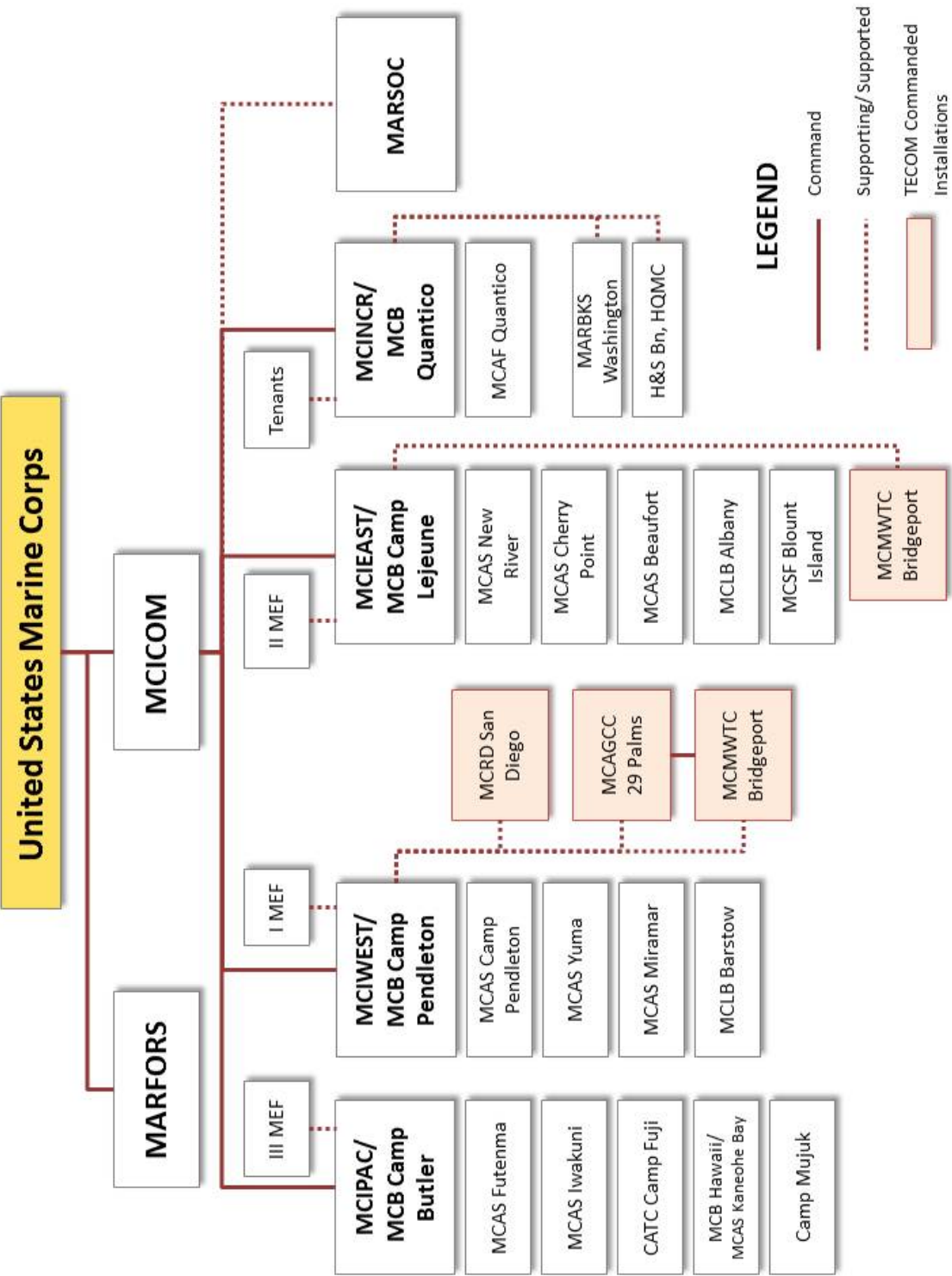
RESPONSE TIME: 30 - 45 Days

FOUR CORE ELEMENTS OF A MAGTF

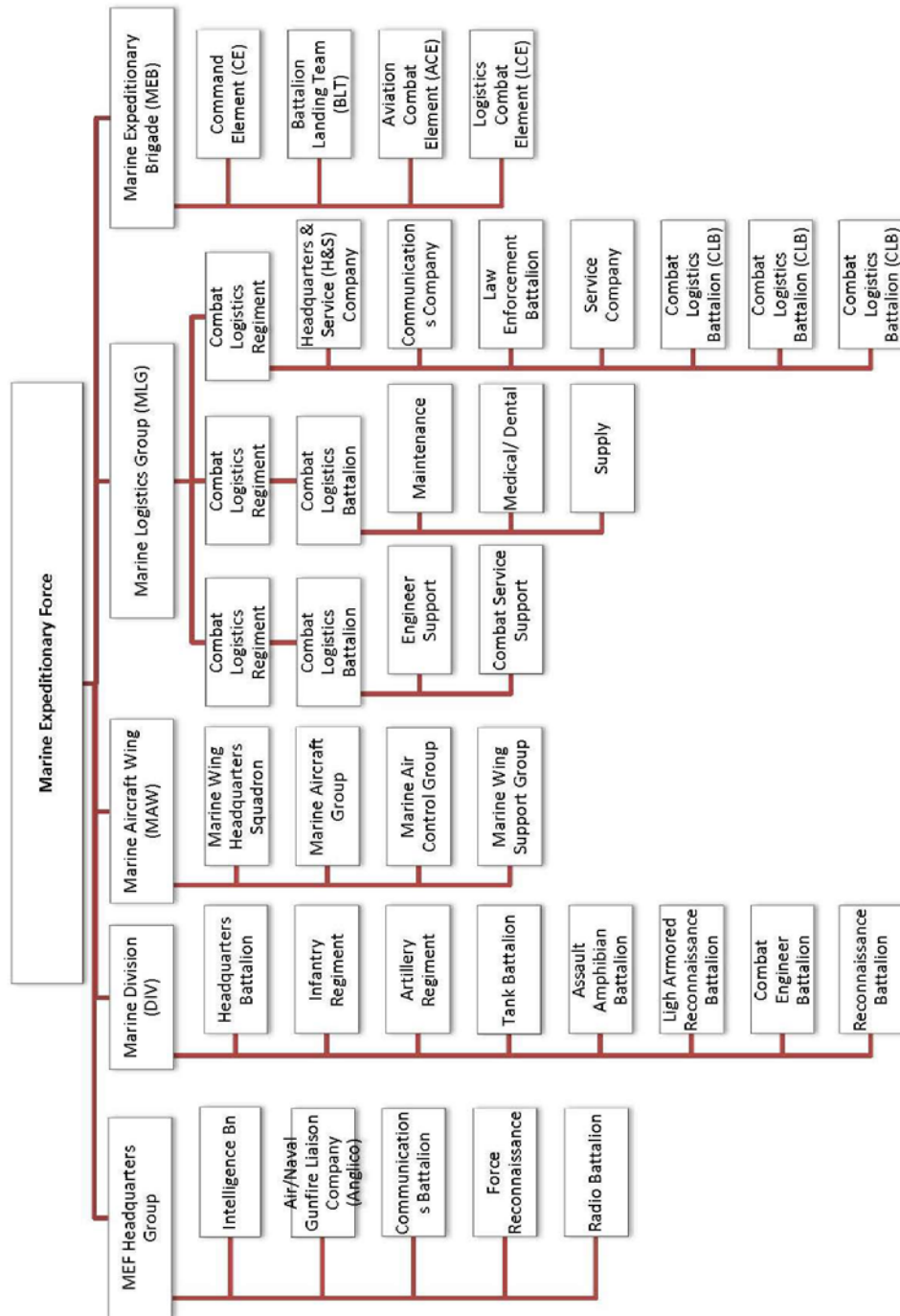
Anchored by the Installations & Stations



MARINE CORPS STRUCTURE



MEF HEIRARCHY



USMC INSTALLATIONS



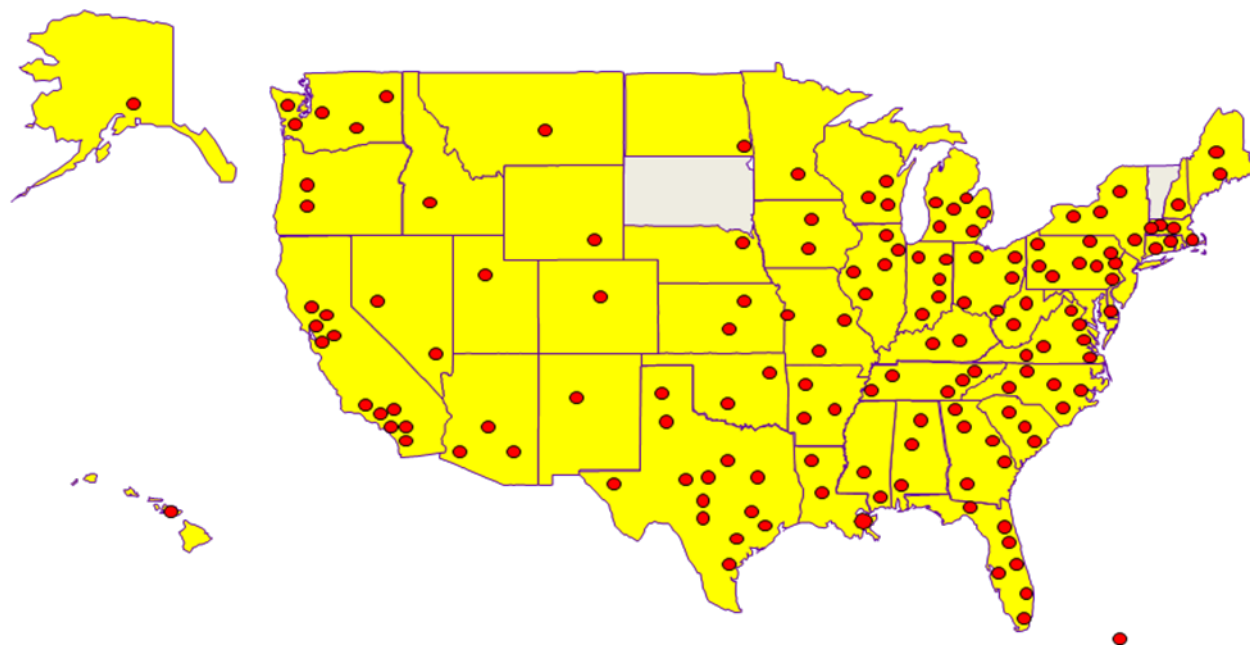
Camp Allen – Norfolk, VA
Henderson Hall – Arlington, VA
Marine Barracks – Washington, D.C.
Marine Corps Air Ground Combat Center – Twentynine Palms, CA
Marine Corps Air Station Beaufort – Beaufort, SC
Marine Corps Air Station Cherry Point – Havelock, NC
Marine Corps Air Station Iwakuni – Japan
Marine Corps Air Station Miramar – Miramar, CA
Marine Corps Air Station Yuma – Yuma, AZ
Marine Corps Base Camp Butler – Okinawa, Japan
Marine Corps Base Camp Lejeune-New River – Jacksonville, NC
Marine Corps Base Camp Pendleton – Oceanside, CA
Marine Corps Base Hawaii –Kaneohe, HI
Marine Corps Base Quantico – Quantico, VA
Marine Corps Logistics Base Albany – Albany, GA
Marine Corps Logistics Base Barstow – Barstow, CA
Marine Corps Recruit Depot Parris Island - Beaufort, SC
Marine Corps Recruit Depot San Diego – San Diego, CA
Mountain Warfare Training Center – Bridgeport, CA

MARINE FORCES RESERVE (MARFORRES)

The Marine Forces Reserve (MARFORRES) is the reserve force of the United States Marine Corps. It is the largest command in the U.S. Marine Corps. Marine Forces Reserve is the headquarters command for approximately 40,000 Reserve Marines and 184 Reserve Training Centers located throughout the United States. The mission of Marine Forces Reserve is to augment and reinforce active Marine forces in time of war, national emergency or contingency operations, provide personnel and operational tempo relief for the active forces in peacetime, and provide service to the community (ex. Toys for Tots).

The United States Marine Corps Reserve was established when Congress passed the Naval Appropriations Act of 29 August 1916 and is responsible for providing trained units and qualified individuals to be mobilized for active duty in time of war, national emergency or contingency operations. Marine forces Reserve also provides personnel and operational tempo relief for active component forces in peacetime.

MARFORRES comprises two groups of Marines and Sailors. The first, known as the Selected Marine Corps Reserve (SMCR), are Marines who belong to reserve units and drill one weekend a month and two weeks a year. The second group is known as the Individual Ready Reserve (IRR). The IRR is composed of Marines who have finished their active duty or USMCR obligations, however their names remain on record to be called up in case of a war or other emergency – the Individual Ready Reserve is administered by the Marine Corps Individual Reserve Support Activity. IRR Marines participate in annual musters to check in with the Corps. Reserve Marines are equipped and trained to the same standards as active Marine forces. For more information, please view the official website at www.marforres.marines.mil.



MARINE CORPS RECRUITING COMMAND (MCRC)

The Marine Corps Recruiting Command (MCRC) conducts operations to recruit qualified individuals for enlistment or commissioning into the United States Marine Corps and Marine Forces Reserve.

MCRC is divided into two regions, the Eastern Recruiting Region (ERR), MCRD Parris Island and the Western Recruiting Region (WRR), MCRD San Diego. Within these two regions fall six Marine Corps Recruiting Districts (MCDs).

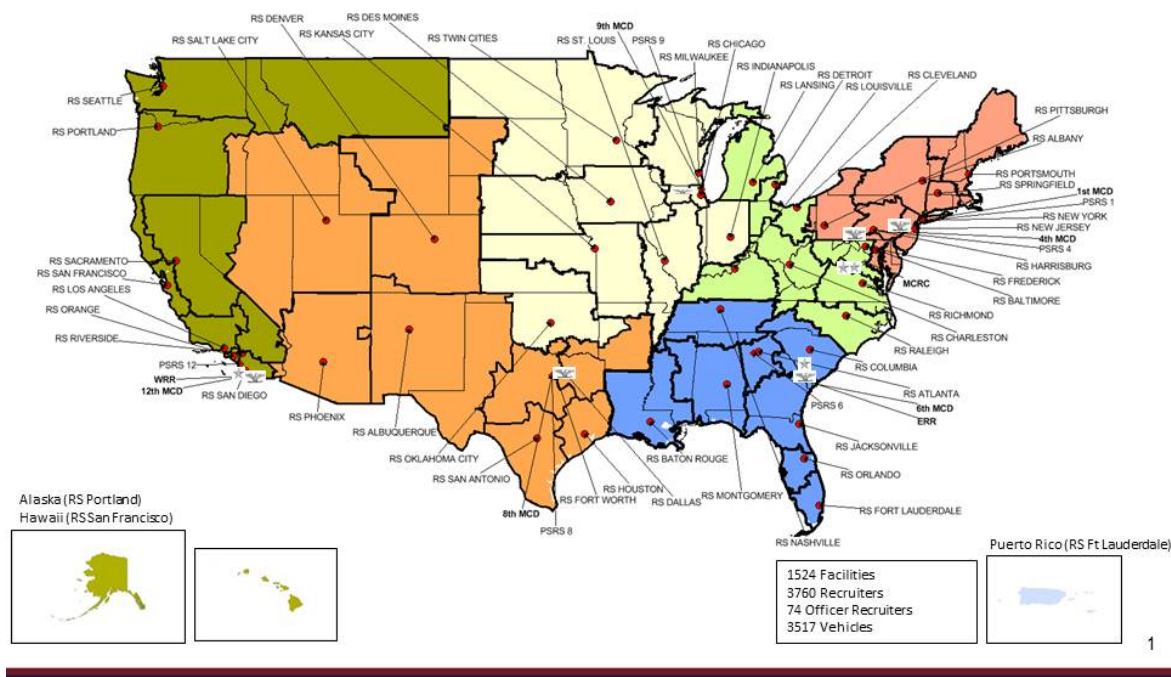
	Recruiting Regions	
	ERR	WRR
Marine Corps Recruiting Districts	1 st MCD	8 th MCD
	4 th MCD	9 th MCD
	6 th MCD	12 th MCD

Within the six Recruiting Districts, there are forty-eight Recruiting Stations. Further information regarding Marine Corps Recruiting Command may be accessed through <http://www.mcrc.marines.mil>.

MCRC Areas of Operation



FY17 Structure



SOCIAL ETIQUETTE AND PROTOCOL

The Marine Corps is rich in history and tradition; hundreds of books are available on this subject. Another resource is the Guideline series, books on protocol and social customs for Marine officers and spouses. For this and more free publications, visit www.nsfamilyline.org.

You will encounter various situations where certain social standards and procedures should be followed. You may be asked to attend functions and events; the best practice to keep in mind is that you are a representative of your service member and their command. Social etiquette and protocol is common courtesy, as is sincerity and consideration for others. The guidelines presented in this section will assist you in knowing what to expect and knowing what is expected of you.

- **RSVP** stands for the French phrase “Répondez s’il vous plait” which means Please Reply. This requires a yes or no response to the invitation. Respond in the time frame set out in the invitation or requested by the host. The host or hostess does not need to know why you cannot attend, but does need to know how many will be attending the event.
- **Thank You:** Don’t forget to thank your host or hostess for inviting you. You should thank the host or hostess before leaving the party and follow up with a written note no more than a week after an event, being a houseguest, or receiving a gift. Your note does not need to be long, but it should be handwritten on a nice card or stationery.
- **No Extra Guests:** Never surprise a host or hostess at the last minute with extra guests.
- **Hostess Gift:** It is an appropriate gesture to take a small gift if you are invited for dinner, an overnight stay, or a special celebration, but it is not required. (Ideas: candy, flowers, wine, gifts from your garden or oven)
- **Be on Time:** Don’t be too late, if you cannot be on time, please call the host or hostess. It is most important to be on time for a reception, parade, luncheon, or dinner. However, you should never arrive early, and you should leave before you wear out your welcome. For example, if the event starts at 3:00 PM, do not arrive any earlier than 2:50 PM.
- **Make introductions:** Introductions are important in the military community where we meet new people all the time. As a rule, you introduce younger people to older people, junior Marines to senior Marines, and women to men. For example, “Sergeant Major Smith, I would like to present my neighbor, Corporal Jones.”
- **Dress Appropriately:** When you are invited to attend a function, one of the important things to know is how you are expected to dress. You will have to ask the host or hostess what is the dress code if the information is not on the invitation. This information is valuable for you and your spouse to know. Obviously what you wear to a picnic will not be appropriate for a dinner in someone’s home. Appropriate dress will vary from installation to installation and region to region so you need to find out what is appropriate in **your** area. We suggest that you ask your neighbors when you arrive at a new location

to learn what is appropriate locally. You can also call the local L.I.N.K.S. office and ask about local customs. However, the following are generally safe definitions that will work in most locations. Refer to your local installation dress code policy for more information.

- o **Very Casual** – shorts, slacks, jeans
- o **Casual** – sporty dress, skirt and blouse, dressy slacks for women; slacks and open collar shirt with no tie for men
- o **Business Casual** – Dressy dress or suit for women; coat and tie or suit for men. Most parades and ceremonies, such as a Change of Command, are civilian informal. If the weather is very hot, a sundress with sandals is acceptable; however, the official party will probably be dressed less casually.
- o **Formal** -- long or short formal dress for women; dress uniform or tuxedo for men. The Birthday Ball, Mess Night, and Dining-In are formal events.

Most locations have dress codes for the commissary and MCX. Generally, PT clothes are not allowed. You must wear shoes and shirts. Occasionally you will find a convenience store that allows Marines in PT gear. The dress code should be posted clearly at the entrance. Keep in mind that there are certain restrictions on Marines wearing their uniform in places of business off the installation.

USMC SOCIAL FUNCTIONS

Marine Corps Birthday Ball

Family members are included in this formal event that includes the birthday ceremony and cake cutting. Dinner and dancing may also be a part of the evening.

Change of Command

When the command of a unit changes from one commander to another, a formal ceremony is held involving the officers and the enlisted members of the unit. Often a parade or formation takes place, and dependents are invited. The actual change of command occurs when the unit colors pass from the outgoing to the incoming commander. Following the ceremony, a reception is held for the commanders and their guests.

Relief and Appointment

When a unit changes from one Sergeant Major to another, a Relief and Appointment ceremony is held. The outgoing Sergeant Major is “relieved” of his or her duties and responsibilities and the incoming Sergeant Major is “Appointed”. The ceremony may be as simple as a formation of the unit affected a review or a parade.

Dining-In

Dining-In is another formal event that family members may attend. This is a very structured dinner where the “President of the Dining-In” makes all the rules. It can be a fun evening filled with many toasts and many fines paid to “Mr. Vice” when someone breaks a rule. It really is a great experience and the fines go to a local charity. So, take a few extra dollars!

Mess Night

For Marines only, this is an evening to promote social camaraderie. It has a cocktail hour, dinner, and toasts.

Bosses’ Night

Bosses’ Night is for Marines only. Marines get together with peers and senior Marines for a rare social evening, used to get to know your Marine boss outside of the office.

Wet Down

A Wet Down is a promotion party that can be held at home or at the club. Family members can be invited for this celebration. Sometimes the Marine promoted is ‘wet down’ with the liquid of his choice.

Hail and Farewell

“Hail and Farewell” is the term used for a get-together to say “goodbye” to those leaving the military unit and a “hello” to those joining the unit. Family members are typically invited.

Parades

Parades are a major part of Marine Corps life. There are formal written invitations sent out, but that doesn’t limit the audience; anyone may attend a parade. There are always open seats in the bleachers. It is a wonderful experience to come out and watch your Marine drill. Please dress appropriately for the time of day. Very casual dress such as shorts or jeans would not be appropriate. This is an official military function and should be given the respect it deserves. Remain in place until the narrator indicates that the parade is concluded. This happens after the last Marine has “passed in review” and the reviewing officers break ranks (shake hands and walk away.) If you are not sure when to stand or sit, follow the crowd and you’ll be fine. No one is perfect, and all of us have experienced awkward moments.

HOW TO TELL MILITARY TIME

Military time uses a 24-hour clock, instead of the 12-hour clock to which we are accustomed. Military time numbers the 24 hours of the day from 1 to 24, rather than repeating the cycle of 12 hours twice. In several countries, time is also kept on this 24-hour cycle.

So, instead of saying 1 AM, Marines say 0100 (pronounced zero one hundred), then 0200, 0300, and finally 1200 for 12 noon. Then for 1 pm, they keep going and say 1300 (pronounced thirteen hundred). Never pronounce the hours in thousands. (Ex. 1500) You should pronounce 1-5-0-0 as fifteen hundred instead of one thousand five hundred. Sometimes instead of saying "zero two hundred hours," people say "oh two hundred hours," which is technically incorrect because "O" is a letter.

STANDARD	24-HOUR
12 MIDNIGHT	2400 or 0000
12:01 AM	0001
12:15 AM	0015
12:30 AM	0030
12:45 AM	0045
1 AM	0100
2 AM	0200
3 AM	0300
4 AM	0400
5 AM	0500
6 AM	0600
7 AM	0700
8 AM	0800
9 AM	0900
10 AM	1000
11 AM	1100

STANDARD	24-HOUR
12 NOON	1200
12:01 PM	1201
12:15 PM	1215
12:30 PM	1230
12:45 PM	1245
1 PM	1300
2 PM	1400
3 PM	1500
4 PM	1600
5 PM	1700
6 PM	1800
7 PM	1900
8 PM	2000
9 PM	2100
10 PM	2200
11 PM	2300

SECTION 3 – THE MAZE



LOCAL INSTALLATION MAP

Contact the local L.I.N.K.S. Team, Information & Referral or Public Affairs office to obtain a local installation map and insert at this point in the Handbook for personnel.

LOCAL RESOURCE OVERVIEW

Contact the L.I.N.K.S. Team, Family Readiness Officer, MCCS, or the installation Information and Referral Specialist to obtain Local Resource Overview listing and insert at this point in the Handbook for personnel.

ID CARD AND DEERS

Step 1: First Thing's First – Enroll in DEERS

Marines and any eligible family members **must** be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) - the Military's automated information system - before being able to take advantage of the variety of benefits – medical care, commissary, exchange, and recreation privileges. All service members are automatically enrolled but family members must be added separately. To enroll a family member in DEERS, you will need to visit the closest Real-time Automated Personnel Identification System site (RAPIDS) location and bring the necessary documentation to prove eligibility for DEERS. Please also note you must enroll your newborn within 60 days of birth to ensure eligibility for benefits.

Basic Documentation Required for DEERS Enrollment

A photo ID is required in all instances except for children. The following are documents that should be originals and/or a certified true copy:

- Marriage certificate
- Divorce decree
- Birth certificate
- Judicial determination/
Acknowledgement of paternity
- Document from Placement
Agency/ Adoption Decree
- Proof of full-time student status
- Favorable dependency
determination
- Social Security Card



Who is eligible?

- Lawful Spouse
- Unmarried children under the age of 21 (including step-children, adopted or pre-adoptive children, certain children born outside of marriage, and court ordered wards)
- Unmarried children between the age of 21 and 23 who qualify as a full-time student
- Unmarried children 21 years of age and over who qualify based on a mental or physical incapacitation
- Qualifying mother, father, father-in-law, mother-in-law, stepparent, or parent by adoption

To verify or check enrollment in DEERS, call 1-800-538-9552, in California 1-800-334-4162, and in Alaska or Hawaii 1-800-527-5602 or www.dmdc.osd.mil

Step 2: Get your ID Card at RAPIDS

Once enrolled in DEERS, the next step is to obtain your Identification (ID) Card.

Who: Eligible family members.

What: Bring necessary documents.

1. Department of Defense Form 1172 (Application form for issuance of an ID card). Marines can request one from their Administrative section.
 - If the Marine accompanies the eligible family member to a RAPIDS site, the site shall verify and issue ID cards.
 - If the Marine cannot accompany their eligible family member to the RAPIDS site, the Marine must provide a notarized DD Form 1172.
2. Identity documents necessary for issuance of ID card.
 - Two forms of identification are required for issuance of an ID Card. All Identification documents must be valid, and unexpired (except a valid military ID).
 - Examples of acceptable forms of ID are: Federal or State issued photo ID, U.S. or Foreign Passport, Military ID, Dependent ID, PIV, Driver's license, State issued ID (with photo), U.S. Social Security Card, Birth Certificate, Voter's Registration Card, Certificate of U.S. Citizenship, Certificate of Naturalization, U.S. Citizen ID Card, etc.
 - When a family member is already listed in DEERS eligibility documentation may not be required when issuing an ID card. Please call the RAPIDS/ID site to confirm what documentation is necessary for initial enrollment, and issuance/reissuance of an ID card

Where

The RAPIDS offices are located on any active duty military installation or post (Marine, Army, Air Force, or Navy) as well as some Reserve Component and National Guard armories, Coast Guard installations, and Public Health Service offices. Though the names may vary location to location; Pass and ID Office or ID Card Center, the duties remain the same.

To update your DEERS records:

Contact Defense Manpower Data Center Support Office (DSO) Telephone Center from 8 a.m. to 8 p.m., EST, Monday through Friday, at the following toll- free number at 1-800-538-9552 or visit: www.dmdc.osd.mil.

TRICARE HEALTH CARE PLAN

TRICARE is the Department of Defense's worldwide health care program for active duty and retired uniformed service members and their families. TRICARE consists of TRICARE Prime (a managed care option); US Family Health Plan (a network of community-based, not-for-profit health care systems in six areas of the United States); and TRICARE Select (a fee-for-service option).

TRICARE Prime

Who Can Participate?

- Active duty service members and their families
- Retired service members and their families*
- Activated, called or ordered to active duty service for more than 30 days in a row. Guard/Reserve members and their families
- Non-activated Guard/Reserve members and their families who qualify for care under the Transitional Readiness Management Program
- Retired Guard/Reserve members at age 60 and their families*
- Survivors
- Medal of Honor recipients and their families
- Qualified former spouses

*When retired service members and their families become eligible for TRICARE for Life, they are no longer able to enroll in TRICARE Prime.

How it Works

You have an assigned primary care manager (PCM) who provides most of your care.

- Military or network provider
- Refers you to specialists for care he or she can't provide
- Works with your regional contractor for referrals/authorization
- Accepts your copayment and files claims for you

What You Pay

- Active duty service members pay nothing out-of-pocket.
- Active duty family members pay nothing unless using the point-of-service option.
- All other beneficiaries pay annual enrollment fees and network copayments.

Is TRICARE Prime Right for You?

- If you're on active duty, you have to enroll in TRICARE Prime.
- All others can choose to enroll or use US Family Health Plan or TRICARE Select.
- TRICARE Prime offers fewer out-of-pocket costs than US Family Health Plan or TRICARE Select, but less freedom of choice for providers.
- If you have other health insurance, TRICARE Prime might not be right for you.

How to Enroll

- Online via the Beneficiary Web Enrollment website
 - <https://www.dmdc.osd.mil>
- Call your regional contractor
 - East Region: 1-800-444-5445
 - West Region: 1-844-866-9378

TRICARE Prime Remote

Who can participate?

The following beneficiaries who live and work in designated remote locations:

- Active duty service members
- Activated, called, or ordered to active duty service for more than 30 days in a row. Guard/Reserve members
- Family members who live with TRICARE Prime Remote-enrolled sponsors.
Note: If a Guard/Reserve sponsor is deployed, the family member(s) can stay enrolled as long as they don't move while their sponsor is deployed.
- Surviving family members of deceased active duty service members.
Note: After three years (from the sponsor's death), TRICARE Prime Remote is no longer available to surviving spouses, but children may stay enrolled.

How it Works

- You'll get most care from your primary care manager (PCM)
 - You may have a network PCM, if available
 - If not, select any TRICARE-Authorized Provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network as your PCM.
- Your PCM:
 - Refers you to specialists for care he or she can't provide
 - Works with your regional contractor for referrals/authorization
 - Helps find a specialist in the network
 - Files claims for you

What You Pay

- No enrollment fees
- No out-of-pocket costs for any type of care as long as care is received from your PCM or with a referral.
- Care received without a referral is subject to point-of-service fees.

Is TRICARE Prime Remote Right for You?

TRICARE Prime Remote is only available to active duty service members (including activated Guard/Reserve members) and their families who live and work in designated remote locations.

- If you're on active duty, you have to enroll if you live and work in a remote area.
- Family members can choose to enroll or use TRICARE Select or US Family Health Plan.
- TRICARE Prime Remote offers fewer out-of-pocket costs than TRICARE Select or US Family Health Plan, but less freedom of choice for providers.
- If you have Other Health Insurance, TRICARE Prime Remote might not be right for you.

How to Enroll

- Online via the Beneficiary Web Enrollment website
 - www.tricare.mil
- Call your regional contractor
 - East Region: 1-800-444-5445
 - West Region: 1-844-866-9378

TRICARE Select

TRICARE Select is a fee-for-service plan available in the United States.

- You must show be enrolled in DEERS with TRICARE eligibility.
- Enrollment is required.
- Meets or exceeds the requirements for minimum essential coverage. Basic health care coverage that meets the Affordable Care Act requirement. If you don't have coverage, you may have to pay a fee for each month you aren't covered under the Affordable Care Act.

Who Can Participate?

- Active duty family members
- Retired service members and their families
- Family members of activated called or ordered to active duty service for more than 30 days in a row. Guard/Reserve members
- Non-activated Guard/Reserve members and their families who qualify for care under the Transitional Assistance Management Program
- Retired Guard/Reserve members at age 60 and their families
- Survivors
- Medal of Honor recipients and their families
- Qualified former spouses

How it Works

- Schedule an appointment with any TRICARE-authorized provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network..
- Referrals not required, but you may need prior authorization from your regional contractor for some services.
- You won't receive a TRICARE wallet card when using TRICARE Select. All you need is your military ID as proof of coverage.

What You Pay

Costs vary based on the sponsor's military status. You'll pay:

- An annual outpatient deductible
- Cost shares (or percentage) for covered services

TRICARE Young Adult

TRICARE Young Adult is a plan that qualified adult children can purchase after eligibility for "regular" TRICARE coverage ends at age 21 (or 23 if enrolled in college). If purchased, TRICARE Young Adult meets or exceeds the requirements for minimum essential coverage under the Affordable Care Act.

Who Can Participate?

You may qualify to purchase TRICARE Young Adult if you're:

- An unmarried, adult child of an eligible sponsor:
- At least age 21 but not yet 26 years old. °(If enrolled in a full course of study at an approved institution of higher learning and your sponsor provides more than 50 percent of your financial support, your eligibility may not begin until age 23 or upon graduation, whichever comes first.)
- Not eligible to enroll in an employer-sponsored health plan based on your own employment
- Not otherwise eligible for TRICARE coverage

How it Works

How you get care depends on which option you select:

- Prime Option
- Standard Option

What You Pay

TRICARE Young Adult costs are based on three things:

- The option you select when you enroll: Prime or Standard
- Your sponsor's military status
- Where the care is received

Other Health Care Insurance

Supplemental Insurance policies are designed to reimburse out-of-pocket expenses and are offered by most military associations and by some private firms. These policies are designed to reimburse patients for the civilian medical care bills they must pay after TRICARE pays the government's share of the cost. Before you buy any supplement, carefully consider which plan is best suited to your individual needs.

If your family members are covered under a civilian medical plan, TRICARE will only pay after the civilian medical plan has reimbursed for its coverage. Although TRICARE, in combination with a private plan, may pay 100 percent of your bill, keep in mind that TRICARE will only pay for medically necessary care that would normally be part of the TRICARE benefit. TRICARE will not pay for a benefit it doesn't provide.

TRICARE Tips

- Ensure you and your family's information is up-to-date and accurate in DEERS and that you have a valid ID card before seeking care.
- Visit the TRICARE website, www.tricare.mil, for information on topics such as benefits, claims, costs, co-pays, provider directory, eligibility, help desk, service center information, dental, pharmacy, obtaining a handbook, etc.
- Keep a current copy of the TRICARE Passport or TRICARE handbook available as a handy reference source (available at your MTF, TRICARE Service Center or online).
- Prior to obtaining care, always ask if your health care provider is a "participating" provider (accepts TRICARE maximum allowable charge minus the cost share). Ask the provider to check the "accepts assignment" box on the claim form.

Tips on Using Military Medical Treatment Facilities (MTFs)

- Find the nearest MTF at: www.tricare.mil
- Learn the local procedures required to make an appointment as soon as you get to your new installation instead of waiting until you need medical care.
- Make sure you have a copy of each family member's health records before you turn them into the clinic.
- If you did not bring your x-rays from your previous duty station, ask the health records clerk to request your records.
- MTF's can often be very busy due to times of limited staff and the fact that Active duty members receive priority treatment.
- Bring some reading materials and quiet activities for the children while you are waiting (coloring books, activity books, etc.).

TRICARE DENTAL PLAN

Marines

Marines receive worldwide dental care as part of their overall health care benefits.

Family members

Family members of all active duty service personnel and Selected Reserve and Individual Ready Reserve personnel and their families are eligible for the TRICARE Dental Program, provided by United Concordia. The TRICARE Dental Program is a voluntary dental care program comprised of licensed, civilian dentists who provide a wide range of diagnostic, preventative, and restorative services (exams, x-rays, cleaning, fluoride applications, fillings, root canals, crowns, orthodontics, anesthesia, etc.).

Available Dental Plans

Single Plan

A single enrollment is defined as one eligible beneficiary and may include:

- One active duty family member (ADFM)
- One National Guard or Reserve family member
- One National Guard or Reserve sponsor

Note: If the National Guard or Reserve sponsor chooses to enroll along with a family member(s), there will be separate premium bills for each enrollment plan—one for the sponsor's single plan and one for the family member's single or family plan.

Family Plan

A family enrollment is defined as two or more covered family members. Under the TDP family enrollment, if one family member is enrolled, all eligible family members must be enrolled, except in the following situations:

- Children under age 4 may be voluntarily enrolled at any time. However, these children can be excluded from enrollment at the discretion of the sponsor if there is only one enrolled beneficiary in the family age 4 or older.
- If a sponsor has family members living in two or more locations (*e.g., in the case of children who are attending college away from home or living with a custodial parent/former spouse*), the sponsor must identify those family members residing in separate locations and report the information to United Concordia.

Note: Beneficiaries cannot be enrolled under two TDP contracts. Two sponsors cannot enroll the same family member(s). Additionally, if both the husband and wife are ADSMs, both sponsors cannot enroll each other as a family member.

To Enroll

Complete and submit a TDP enrollment form online along with your first month's premium payment.

If you need enrollment application forms you can:

Call United Concordia at 1-844-653-4061

Website: <https://www.uccitdp.com/>

1. Visit your nearest military treatment facility Beneficiary Counseling and Assistance Coordinator (BCAC).
2. Enroll on-line with TRICARE Dental Program's web site at: <https://www.dmdc.osd.mil/appj/bwe/indexAction.do>
3. Once Enrolled: After you complete your enrollment application and first month's premium payment, you will receive confirmation and detailed information on your dental benefits. Once enrolled, you or your family members must stay in the TDP for at least 12 months. After that, you may continue enrollment on a month-to-month basis. There are certain exceptions to this rule, such as loss of DEERS eligibility because of divorce, marriage of a child, etc. If there is a major change in your circumstances, check with United Concordia.

Choosing a Dentist

The confirmation information you receive will include a complete directory of participating dentists. The directory is also available on-line at <https://www.uccitdp.com/find-a-dentist/>. Once you are on that Web page, select "Find a Dentist". You may also call United Concordia's Customer Service at 1-844-653-4061. Using a United Concordia network dentist saves time and money, but you are always free to use any licensed dentist.

TRICARE PHARMACY BENEFITS

Filling Prescriptions

TRICARE has four pharmacy options. Each option is available worldwide, but there are some limits overseas.

- Military Pharmacies
- Home Delivery
- Network Pharmacies
- Non-Network Pharmacies

You'll need a written prescription and valid uniformed services identification card to fill your prescriptions. In most cases, your provider can send your prescriptions electronically.

You can search the TRICARE Formulary to:

- See where you can get your prescription filled
- See how much it costs
- See if your prescription needs prior authorization
- Look up the medical necessity criteria
- Get the prior authorization and medical necessity forms for your prescription

Note: There are specific rules for filling prescriptions for certain types of drugs.

Prescription Costs

Your prescription costs depend on who you are, where you fill your prescription and the type of drug.

Active Duty Service Members

You can get prescriptions filled from any pharmacy at no cost.

- You may be required to pay up front for prescriptions from network and non-network pharmacies.
- You'll get a full reimbursement when you file a claim with Express Scripts.
- Your provider must establish medical necessity for you to get Non-formulary Drug at no cost.
-

All Other Beneficiaries

Military Pharmacy

- Get up to a 90-day supply of most prescription drugs.
- \$0 copayment

Home Delivery

- Get up to a 90-day supply of most prescription drugs.
- Generic formulary: \$0
- Brand name formulary: \$20
- Non-formulary: \$49 (unless you get medical necessity)

Network Pharmacy

- Get up to a 30-day supply of most prescription drugs.
- Generic formulary: \$10
- Brand name formulary: \$24
- *Non-formulary: \$50 (unless you get medical necessity)

If you want a 90-day supply from your network pharmacy, you'll pay the cost for each 30-day supply. For example, a 90-day supply of a generic drug will cost \$30.

*Some non-formulary drugs are only covered through Home Delivery. Check with Express Scripts before filling prescriptions for non-formulary drugs at a retail network pharmacy. www.express-scripts.com

Non-Network Pharmacy

You'll pay more to get your prescription filled at non-network and overseas retail pharmacies.

- The costs are based on where you are, who you are and in some cases, what plan you're using
- You may need to pay up front and file a claim for reimbursement.

TRICARE Pharmacy Co-payments/Cost Shares In the United States (Including Puerto Rico, Guam, Virgin Islands) (starting 1 Feb, 2016)			
Place of Service	Formulary		Non-formulary
	Generic	Brand Name	
Military Treatment Facility (MTF) pharmacy (up to a 90-day supply)	\$0	\$0	Not Applicable
TRICARE Mail Order Pharmacy (DMOP) (up to a 90-day supply)	\$0	\$20	\$49
TRICARE Retail Pharmacy Network pharmacy (TRRx) (up to a 30-day supply)	\$10	\$24	\$50
Non-network retail pharmacy (up to a 30-day supply) Note: Beneficiaries using non-network pharmacies may have to pay the total amount of their prescription first and then file a claim to receive partial reimbursement.	For those who are not enrolled in TRICARE Prime: you pay: \$20 or 20% of total cost, whichever is more, after you meet your annual deductible		TRICARE Prime: 5 If enrolled in a Prime plan, you pay 50% cost-share after point-of-service Non-formulary drugs: \$47 or 20% of total cost, whichever is more, after you meet your annual deductible

COMMISSARY

The Defense Commissary Agency (DeCA) operates a worldwide chain of commissaries providing groceries to military personnel, retirees and their families in a safe and secure shopping environment. Authorized patrons purchase items at cost plus a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. Shoppers save an average of 30 percent or more on their purchases compared to commercial prices – savings worth more than \$2,700 annually for a family of four. A core military family support element and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America’s military and their families, and help recruit and retain the best and brightest men and women to serve their country.

MARINE CORPS COMMUNITY SERVICES (MCCS)

Marine Corps Community Services (MCCS) is a diverse collection of recreational activities and retail services, as well as support and retention programs, that better the quality of life for the Marine Corps community, Active Duty, Reservists, and Retirees. Marines have come to count on MCCS for shopping at the exchanges, recreation at fitness centers, dining at clubs, providing barber/beauty services, and so much more.

MCCS provides a variety of services and recreational programs, both at home and while deployed, to enhance your time with the Marine Corps. The profits from sales of goods and services by MCCS are reinvested into the Marine Corps community to benefit all members of the Marine Corps family. Those profits are returned to the MCCS customers in the form of financial support to other MCCS activities, such as recreation, youth programs, and clubs. The MCCS financial support also helps fund the many support programs and services you have come to rely on and enjoy.



Visit the MCCS web site for a wealth of information online: www.usmc-mccs.org



RETAIL SERVICES

Below is an overview of the MCCA services available -- services may not be available at all Marine Corps installations. Check your local MCCA website to see what is available in your area, or contact your FRO who has a comprehensive list of what's available to you at your installation.

Personalized Services • Auto Repair Centers/Quick Lube Centers • Barber Shops/Beauty Shops • Cruise book, Yearbooks, Annuals, and other Pictorials • Flower Shops & Flower by Wire • Imprinting, Embroidering, and Engraving • Key Duplicating • Laundry /Dry Cleaners • Money Wire/Transfer • Optical Shops • Packing, Wrapping & Shipping Services • Electronics Repair • Photo Studios • Picture Framing Service • Shoe Repair/Shine • Tailor Shop - Taxi Service	Food Services • Clubs offering food, beverage, entertainment, and catering services to authorized patrons • Other food activities - snack bars, restaurants, conference centers, and mobile trucks • Brand name activities – national fast food restaurants and more
Rentals • Movie Rental • Car Rental • Carpet Cleaning Machine Rental • Equipment Rentals • Truck, Trailer Rental	Other • Amusement Machines • Car Washes • Long Distance Phone Services • Vending Machines • Vehicle Storage Facilities

MARINE CORPS EXCHANGE (MCX)

The MCX is a department store for use by Marines and eligible family members. It offers brand name merchandise at reasonable prices. The MCX sells uniforms, clothing, household goods and furniture, personal items, and much more. When you shop at the MCX, you are exempt from paying state and federal sales tax. Patrons usually enjoy an overall 17% discount when compared to similar products sold by local retailers. While the MCX provides substantial discounts on name brand items, it also offers substantial savings with its private label “1775” clothing, unmistakable savings with its “Core Value”.

Did you know that when you shop at your exchange you will be recycling your dollars? That money helps to support free and low cost events, recreation and community centers, gyms, fitness centers, various programs, and so much more for the Marine family at the installation.

All exchanges require you to show a military ID to make a purchase.

- **Tax Free Shopping**
- **Value Pricing**
- **Guarantees you receive merchandise you know at the prices you want.**
- **Hassle-Free Price Match Guarantee**
 - All Marine Corps Exchanges shall adhere to a standardized Price Match Guarantee program. This program guarantees that the MCX shall match any competitor’s current, locally advertised price on any identical item sold by any MCX or any local competitor. It also includes a 14-day price match guarantee on any item purchased from any Marine Corps Exchange sold at a lower price by another MCX or a local competitor. For more information about the Hassle-Free Price Match Guarantee, visit <http://www.mymcx.com/>.
- **Special sale days**
 - Get there early, even before the doors open, for the best selection. Items go quickly. Most Exchanges have great sales regularly where an additional percentage is usually taken off the already low prices.
- **Exchange Catalogs**
 - Comprehensive Exchange Catalog and specialty catalogs.
- **Online Shopping**
 - Shop the exchange from the convenience of your home or office at <http://www.shopmyexchange.com/>

MARINE & FAMILY (MF)

There are a wide variety of services and programs offered to all Marines and their beneficiaries, all at no cost. Each of these services falls under one of the following areas:

- Family Readiness
- Family Care
- Personal & Professional Development
- Military Personnel Services
- Semper Fit
- Behavioral Health and Clinical Counseling Services
- Sexual Assault Prevention and Response

FAMILY READINESS

MARINE CORPS FAMILY TEAM BUILDING (MCFTB)

Marine Corps Family Team Building is comprised of many functions that are preventive and educational in scope but whose primary mission is to promote family cohesion and readiness, as well as to foster personal growth. These functions include: Readiness and Deployment Support; Family Readiness Program Training; Lifestyle Insights; Networking, Knowledge, and Skills (L.I.N.K.S.); and LifeSkills Training and Education.

Readiness and Deployment Support (RDS)

Provides direct liaison to the unit FRO, assists with various family readiness matters, provides advice on preventive and corrective strategies for current trends and issues, provides coordination and delivery of required pre-, during and post-deployment briefs and support at the unit and installation level.

Family Readiness Program Training (FRP)

MCFTB provides Family Readiness Program Training for each unit's Family Readiness Command Team. The Family Readiness Command Team is an integral part of a Marine Corps unit. Members of the Family Readiness Command Team include CO, XO, SgtMaj/Senior Enlisted, Family Readiness Officer (FRO), Chaplain, Command Team Advisor(s), Family Readiness Assistant(s) and Single Marine Program representatives. It is the official communication link between the commanding officer, Marines and the unit families regarding unit, personal and family readiness information. MCFTB provides specific training for the Command Team, FROs, Command Team

Advisor/Family Readiness Assistant Training and CO/Senior Enlisted Spouse Training.

Lifestyle Insights, Networking, Knowledge & Skills (L.I.N.K.S.)

The focus of this program is to educate Marines and family members on the Marine Corps structure, customs and traditions, the benefits and services available, and overall methods of meeting challenges of the military lifestyle.

The mentors and L.I.N.K.S. trainers facilitate the learning process by using a mentoring style of presentation. The climate is informal, with a nurturing structure and format. Participants receive real life tips, information on Marine Corps culture, and available resources to enable them to help themselves and others.

L.I.N.K.S. classes are offered for:

- Marines
- Spouses
- Teens
- Kids
- Parents & Extended Family

LifeSkills Training and Education

This program gives Marines and families training and education opportunities in order to gain the necessary knowledge and skills to be successful in life and as a Marine Corps spouse. These trainings provide a broad spectrum of classes, workshops, or briefings on life competencies through its Relationship, Communication, Wellness, and Impact series.



For additional information on MCFTB programs, visit the Marine Corps Family Team Building website:

<http://www.usmc-mccs.org>



Prevention and Relationship Enhancement Program (PREP)

A workshop to teach couples the skills they need to improve communication as well as reignite romance and passion into the relationship. This workshop is not therapy; rather an educational opportunity to learn what tools works best in a marriage or relationship.

Chaplains Religious Enrichment Development Operation (CREDO)

CREDO is sponsored by and under the direction of the Chief of Navy Chaplains. It is included as part of Marine Corps Family Team Building Life Skills Training and Education initiatives and funded by HQ Marine Corps. Transportation, meals, and lodging are provided at NO cost to participants. Retreats are weekend getaways held at retreat centers and available to active duty and their family members. CREDO is offered on or near many Marine Corps installations.

There are several CREDO workshops offered on or near many Marine Corps Installations. Call the installation Chaplain's office for details on the following programs:

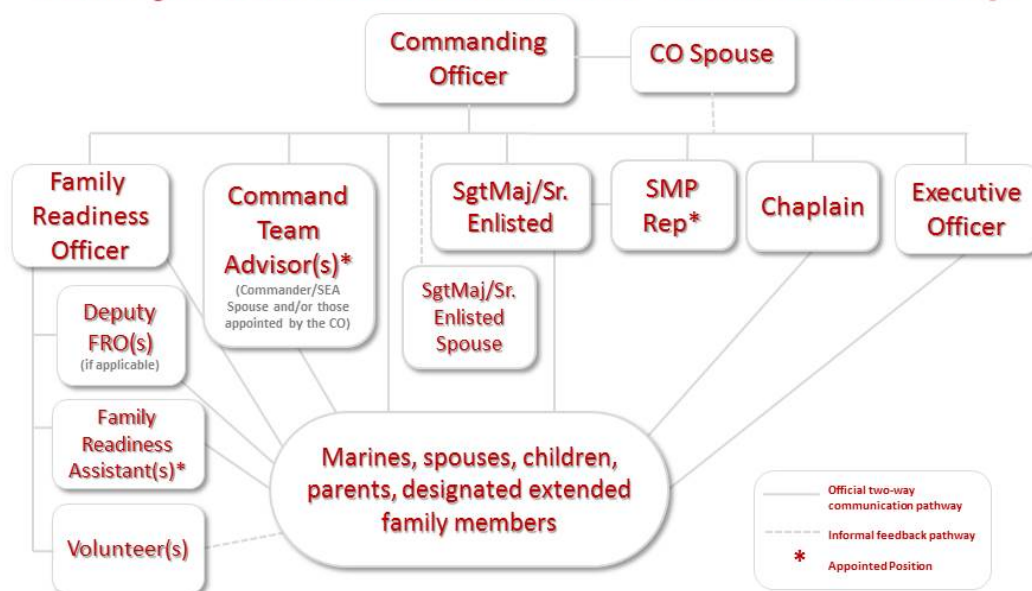
- **Marriage Enrichment Retreats** are for couples to focus on growing together through better communication, conflict management, and greater intimacy. This is the most frequently offered CREDO retreat!
- **Personal Growth Retreats** are for individuals seeking a supportive environment to reflect on life issues and develop new personal and spiritual viewpoints.
- **Family Enrichment Retreats** are designed for families and are based upon the Survival Skills for Healthy Families model. Families will learn specific skills to enhance their family cohesion, resolve conflict, and build upon the strengths in their family.
- **Spiritual Growth Retreats** are designed to assist participants in the pursuit of a more meaningful spirituality. Focus is placed on gaining and expanding spiritual resources to better meet the demands of life.
- **Warrior Resiliency Retreats** are courses designed to reduce stresses associated with combat settings and arduous deployments. CREDO, in conjunction with Commanders and Unit Chaplains, will deliver tailored programs to address Combat Operational Stress Control (COSC), pre and post deployment training, and personal growth and resiliency training. All intended to enhance military readiness and unit cohesion. Additionally, Warrior Reintegration is a program through which chaplains guide Marines in their transition from operational experiences and deployment to peacetime reintegration.

UNIT, PERSONAL AND FAMILY READINESS PROGRAM (UPFRP)

The mission of the UPFRP is to train and prepare Marines and families to ensure optimum resiliency when faced with life cycle events. When every Marine and family in a unit reaches the optimum level of resiliency, a high state of personal and family readiness will result thereby ensuring the unit's high state of readiness.

This diagram displays the communication flow and the relationships among the members of the Family Readiness Command Team.

Family Readiness Command Team Leadership



Commanding Officer (Military)

- Responsible for the UPFRP.
- Determines intent, based on:
 - Unit's mission
 - Need of unit families
- Appoints/hires the Family Readiness Officer
- Appoints the Command Team Advisors and Family Readiness Assistants

Executive Officer/ Sergeant Major/ Chaplain (Military)

- Commanding Officer's (CO) advisors
- Advocates for the UPFRP
- Coordinates with the FRO on family readiness matters
- Assists the Commander in ensuring all Marines maintain a constant state of readiness

Chaplain

- Provides insight into the health of the UPFRP
- Offers relevant advice on issues impacting the program

Family Readiness Officer (Military or Civilian)

- Represents the Commander's UPFRP vision and serves as primary unit Point of Contact (POC)
 - Provides direct coordination for the UPFRP in support of the Commander, Marines, families and authorized contacts.
 - Provides Resource and Referral Information to Marines and families
 - Creates and executes volunteer opportunities and provides oversight of the volunteers in support of UPFRP.
 - Provides Official Unit Communication
- Provides Readiness & Deployment Support

Deputy FROs (Active Duty)

- Serves as an extension of the FRO
 - May perform the same duties as a FRO in the FRO's absence or in geographically isolated units
 - Active duty service member in the rank of E-6 and above
- May be assigned on a full-time primary duty or part-time collateral duty basis

Single Marine Representative

- Collaborates with the FRO to identify gaps in UPFRP support provided to the unit's single and unaccompanied Marines and their designated family members
- Assists the FRO in coordinating UPFRP training and outreach opportunities for the unit's single Marines

Command Team Advisors (CTA)

- Appointed by the CO
- Serves for a minimum of 1 year
- Supports the Commander's UPFRP vision and intent
- Attends Family Readiness Command Team meetings
- Represents a specific audience in the unit, e.g. spouses, single parents, dual military, in the Command Team meetings

Family Readiness Assistants (FRA)

- Appointed by the CO
- Serves for a minimum of 1 year
- Supports the FRO in the execution of the Commander's UPFRP vision and intent
- Assists the FRO with:
 - Welcoming unit families
 - Providing feedback from unit families to the FRO
 - Providing information and resources to unit families

YELLOW RIBBON REINTEGRATION PROGRAM

The Yellow Ribbon Reintegration Program (YRRP) is a DoD-wide effort to help National Guard and Reserve Service members and their families connect with local resources before, during, and after deployments, especially during the reintegration phase that occurs months after Service members return home.



Commanders and leaders play a critical role in assuring that Reserve Service members and their families attend Yellow Ribbon events where they can access information on health care, education/training opportunities, financial, and legal benefits. The DoD works in conjunction with Federal partners, including the Small Business Administration and Departments of Labor and Veterans Affairs, to provide up-to-date and relevant information to the members of the all-volunteer force and their families.

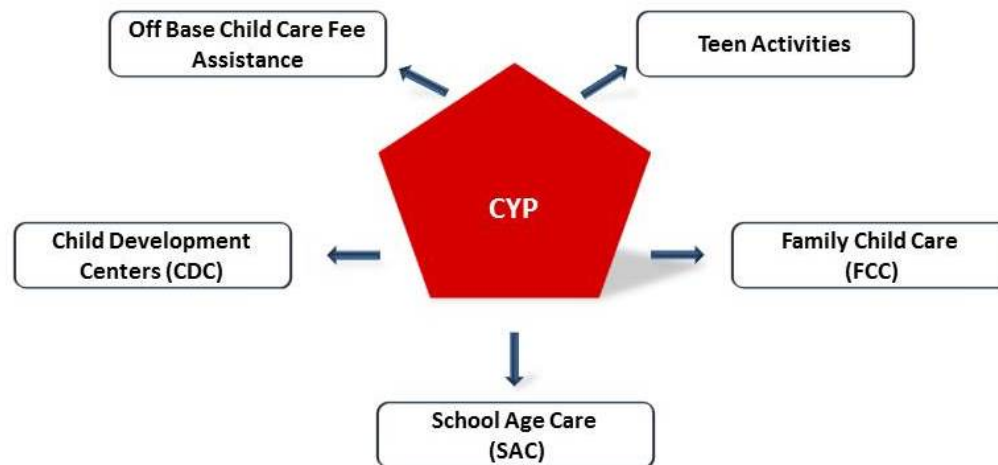
The vision of the Yellow Ribbon Reintegration Program is to provide National Guard and Reserve members and their families with information, services, referrals, and proactive outreach opportunities throughout the deployment cycle and to enable the National Guard and Reserve Components to deliver effective, timely and uniform inter-service support to service members and their families throughout the deployment cycle regardless of service affiliation or location. Additional information is available at www.yellowribbon.mil.

JOINT SERVICES SUPPORT PROGRAM

This website provides information for your daily life, enhanced tools, and easier access to all the valuable resources and services available to Reservists and family members. Additional information is available at www.jointservicesupport.org.

FAMILY CARE

CHILD AND YOUTH PROGRAMS (CYP)



Child and Youth Programs (CYP) provide high quality programs and services that support eligible families with children 6 weeks to 18 years of age. Families looking for child care services can go online to [Militarychildcare.com](https://militarychildcare.com) to submit a request for care. MilitaryChildCare.com is available to all eligible families to conduct a customized search for child care services, find information on programs worldwide, request care, and monitor their status while waiting for an offer for child care.

CYP Professionals possess specific skills and competencies to meet the needs of each participant and provide developmentally appropriate care, programs and activities. Our professionals are highly-trained in implementing appropriate curriculum and learning activities. Training is provided prior to working with children. Training is delivered annually to ensure each professional maintains the necessary skills and competencies to meet the needs of program participants. Ongoing training supports continuous professional development and ensures the latest developments in the field are implemented. Department of Defense policy requires that all CYP Professionals undergo extensive background checks.

Marine Corps Child Development Centers (CDC)

CDCs provide quality child development programs for children ages 6 weeks to five years. CDCs are certified by DoD and accredited by a nationally recognized DoD approved organization.

Operating hours vary as determined by the needs of the installation community.

CDC's:

- Staffed by trained caregivers
- Meet National Association for the Education of Young Children (NAEYC) accreditation standards
- Comply with DoD standards for staff qualifications, program quality, safety, sanitation, and nutrition
- Receive regular comprehensive inspections

Family Child Care (FCC)

Family Child Care programs provide child care in housing owned or leased by the government, for 6 week to 12 year olds.

- FCC providers are certified, private contractors.
- Hours of service, ages of children and types of services are established by individual providers.
- Care Options may include full day, part day, hourly, extended day, or 24 hour as established by the individual providers.
- FCC providers receive 40 hours of orientation, and another 24 hours of ongoing training per year.

School Age Care (SAC)

School age care (SAC) provides, supervised child care services for children ages six through twelve or enrolled in kindergarten through sixth grade.

Hours: Duty hours before and after school, full day camps, school holidays, teacher in-service days, inter-sessions, and during school closings

Teen Activities

Teen activities (ages 13-18) are available at select locations to develop physical, social, emotional, and cognitive abilities while experiencing achievement, leadership, enjoyment, friendship, and recognition. Examples of Teen Activities include Teen Nights, and Open Recreation. Installation teen councils afford teens the opportunities to let their interests be heard.

Off Base Child Care Fee Assistance

Off Base Child Care Fee Assistance Program was developed to assist Service Members in locating and paying for the cost of care in their communities. This program is available to all Marines who live more than 15 miles from a Marine Corps CDC. <http://usa.childcareaware.org/military-programs/military-families/marines/>

EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP)

An exceptional family member is an authorized family member who may require special medical or educational services based on diagnosed physical, intellectual, or emotional need. Disabilities may range from mild to severe and include special needs such as asthma, Cerebral Palsy, ADHD, depression, and Autism.

The Marine Corps Exceptional Family Member Program (EFMP) is an assignment coordination program that helps with the needs of a Marine and his/her exceptional family member(s). EFMP is a mandatory enrollment program for active duty and Marine Corps reservists and is based on public law and Department of Defense mandates. An EFMP Family Case Worker is available to assist you with the enrollment process; with questions regarding medical, special education, or disability-related questions in general and provide information on support groups and EFMP-sponsored family events. In addition, each Coordinator also has an extensive library of disability books and videos that are available for you to check out.



EFMP is a DOD-mandated enrollment program designed to support individual, family and unit readiness.



SCHOOL LIAISON (SL)

The mission of the School Liaison program is to mobilize and use community resources to reduce the impact of the mobile military life style on military school-age children and families; to implement predictable support services that assist school-age children with relocations, life transitions and achieving academic success.

USMC School Liaisons support transitioning families in obtaining educational information and assistance from local school districts. The role and active involvement of the Installation Commander is critical to the success of the SL program. The USMC SL role is very comprehensive and is adapted at each installation according to the needs of the community. Implementation of the School Liaison program is assurance that leadership values quality education for Marine Corps families.

Baseline Services include:

- School transition support services
- School and community partnership initiatives
- Installation/school communications
- Home school linkage/support
- Post-secondary preparation opportunities

PERSONAL AND PROFESSIONAL DEVELOPMENT (P&PD)

P&PD's primary mission is to assist Marines and their spouses in achieving their personal and professional goals. Through services such as Education & Career Assistance, MCCS Libraries, Family Member Employment Assistance, Information & Referral Services, we work to support mission readiness and improve morale amongst all active duty Marines and their families. Through the Leadership Scholarship Program, Personal Financial Management Program, Transition Readiness Program, and Marine for Life, we prepare Marines for life after active-duty service, and offer personal, professional and educational support before, during and after separation.

For more information, contact your local TRP office or visit:

<https://www.usmc-mccs.org>

MCCS LIBRARY PROGRAM

MCCS Library Program

The MCCS Library Program provides unbiased collections of library materials (print and non-print) for professional, educational, informational and recreational interests of Marines and families. An Integrated Library System (ILS) extends the use of each General Library's collection. The ILS system supports remote access to databases and the General Libraries' electronic catalogs

MCCS Library Makerspaces

The MCCS Library Makerspaces offer programs on astronomy; robotics; circuitry; graphic design; cake decorating; jewelry making; Legos and Keva blocks; 3-D Printing; 3-D pens; textile and fiber arts and many more creative endeavors. Check with your local installation for availability.

HQMC Library Program

The HQMC Library Program has an online database to provide academic research, professional resources, and recreational material anytime, anywhere for Marines and their families. EBSCO resources offers approximately 40 collections of databases encompassing academic research, health, criminal justice, and elementary through high school interests.

Tutor.Com

Tutor.Com Live Homework Help provides 24/7 online tutors for students from elementary grades through high school for a broad range of subjects including writing, mathematics through calculus, science, and history. Overseas, General Librarians support cultural awareness by registering library patrons for Transparent Language Online, web-based foreign language lessons.

If stationed on a USMC installation, visit the MCCS Library for access credentials. Remotely stationed or deployed Marines and families should email usmclibraries@usmc.mil with name, USMC affiliation, and duty station for virtual access. Please email usmclibraries@usmc.mil with any library related questions.

FAMILY MEMBER EMPLOYMENT ASSISTANCE PROGRAM (FMEAP)

The FMEAP emphasizes a proactive approach for military spouses and other dependent family members in order to formulate informed career, and educational choices by providing employment related referral services, career and skill assessments, career coaching, job search guidance, portable career opportunities, and education center referrals/guidance.

FMEAP provides coaching and training in the following key areas:

- Interview Techniques
- Resume and Cover Letter Writing
- The Federal Application Process
- Salary Negotiations
- Appropriate Dress
- Skills Assessments
- One-on-one Career Coaching
- Education, Training and Volunteer Opportunities
- Entrepreneur Business Opportunities

The Career Resource Center has computers available to search the Internet for jobs and to create resumes. A printer, copy machine, telephones, and a FAX machine are also provided for family members to use in their job search. In addition, each Career Resource Center maintains a list of local job postings and volunteer opportunities.



For additional information on the FMEAP program, visit the Marine & Family Services – PCS Support website at:

<http://www.usmc-mccs.org>



The Top Ten List of Career Tips for Military Spouses

BE CURIOUS

Ask questions. Talk to people you meet about their work, how they found their jobs, the advantages, and drawbacks they see in their fields. Learn what it takes to get the jobs you want.

HAVE A PLAN

Know what you want, right now and in the future. Work out your preferences; explore your options as you develop your individual career plan. Focus on what you need to do to reach your goals, such as more education, training, or related work experience. Set a time frame for getting it.

REMAIN FLEXIBLE

Even though you've developed a clear vision about where you're going and how you'll get there, be ready to change direction if a unique opportunity comes along. Military life offers us lots of wonderful possibilities if we are willing to "bloom where we're planted".

HIT THE GROUND RUNNING WHEN YOU MOVE

Begin your job search before you relocate. Even if you don't plan to go job hunting immediately on arrival, carry a resume on disc, work samples, letters of recommendation, and a great looking interview outfit in case something comes up.

NETWORK

Most people find their jobs through informal contacts. Prepare a short "commercial" about your goals, and then involve everyone you know in your job search. Ask family, friends, neighbors, or professionals for referrals of people they know who can tell you about job openings.

KEEP CURRENT

Know what skills are in demand and whether you are competitive. Keep credentials and training current. Be ready to cite your typing speed or computer programs you use.

TOSS THE TUNNEL VISION

Consider jobs you've never done. Look outside your comfort zone for jobs to help you stretch. Identify transferable skills and practice describing them to an employer.

CONSIDER ALTERNATIVE WORK ARRANGEMENTS

Have you ever thought about job sharing, part time work, volunteering, bartering your services, telecommuting? Consider accepting – or proposing – these options

to help you make contact, keep skills current, develop work experience, or work when jobs are scarce.

USE THE FAMILY MEMBER EMPLOYMENT ASSISTANCE PROGRAM

We'll help you to develop a career plan, identify your skills, write a great resume, focus your job search, and reduce the worry about how you'll compete. When you're ready, we'll help you find ways to pursue your plans with confidence.

SPOUSE EDUCATION AND CAREER OPPORTUNITIES (SECO)

Explore career paths that match your interests, skills, abilities and goals as well as keep pace with your mobile military life. Find information about today's job market and work opportunities, including portable skills and careers, entrepreneurship, civilian and federal employment options.

<https://myseco.militaryonesource.mil>

PERSONAL FINANCIAL MANAGEMENT (PFM)

The Personal Financial Management (PFM) program provides free financial education, training, counseling, and information and referral services for Marines and their family members. A solid understanding of your personal financial situation and prospects will give you a better chance of achieving financial success and having an improved quality of life. Sound personal financial management also contributes to your ability to prepare and respond to the many challenges of the military lifestyle.

PFM Program services and workshops include:

Financial Planning • Goal Setting • Transitional Challenges • Estate Planning	Money Management • Pay and Allowances • Budgeting and Cash Management • Credit and Debt Management • Major Purchases Planning	Retirement Planning • Entitlements and Benefits • High – 3 vs. REDUX/CSB • Blended Retirement System • Long-term Health Care
Information • Family Subsistence Supplemental Allowance (FSSA) • Consumer Benefits and Rights	Investment Planning • Investing Basics • Thrift Savings Plan (TSP) • Roth and Traditional IRAs • Educational Savings Accounts (ESA) • Government Savings Bonds	Other Workshops • Banking On It • Car Buying Maneuvers • Covering Your Risks (Insurance) • Housing Hurdles • Life Cycle Financial Fitness • Tackling Debt • Take Charge of Credit



For additional information on the PFM program, log on to Marine & Family Services – PCS Support:

<http://www.usmc-mccs.org>



If no PFM personnel are available at your installation, resources are available through Military OneSource (<http://www.militaryonesource.mil>).

TRANSITION READINESS PROGRAM (TRP)

The TRP implements a comprehensive transition and employment assistance program for Marines and their families; the program emphasizes a proactive approach that will enable them to formulate effective post-transition employment, educational, and entrepreneurial goals throughout the Marine For Life Cycle. If a Marine decides to separate from the Marine Corps, or is getting close to retirement, he or she will attend the Transition Readiness Seminar (TRS) within 12-14 months of separation, or 24 months of retirement.



For more information, contact your local TRP office or visit
<https://www.usmc-mccs.org>



SPOUSE TRANSITION AND READINESS SEMINAR (STARS)

STARS is a three and a half hour seminar that addresses transitional challenges and opportunities, specifically for spouses that consist of a standardized presentation, followed by a panel of subject matter experts. The panel members are there to answer any basic questions or to clarify any unique circumstances.

MARINE FOR LIFE

The Marine For Life Program formally extends the Marine Corps commitment to “take care of our own” by growing and sustaining a self-perpetuating, Marine-friendly network to inform Marines of resources identified through the network in order to assist with the transition to civilian life and pursuit of lifelong goals.

Marine For Life connects transitioning Marines, Veteran Marines, and Marine family members to education resources, employment opportunities and other Veterans services that aid in their career and life goals outside of military service. We accomplish this through two primary lines of effort: face to face and online.

www.marineforlife.org

- The traditional face to face network is accomplished through our field staff which includes Employment and Education Resource Managers, 4 Regional Network Coordinators and our growing number of M4L Representatives who are located throughout the nation. The face to face network focuses on connecting Marine Veterans to resources locally and encouraging networking through M4L local events and meet ups.
- The growing and evolving online network has a LinkedIn strategy that consists of 1 company page, 1 national group page, and 4 regional group pages. Marine for Life invites employers who want to hire Marines and other resources to share their job postings, information, and networking site for Marines.

Email: m4lops@usmc.mil; Phone (866) 645-8762

<https://www.linkedin.com/company/marine-for-life-network>

<https://www.facebook.com/Marine-For-Life-197398110300298/>



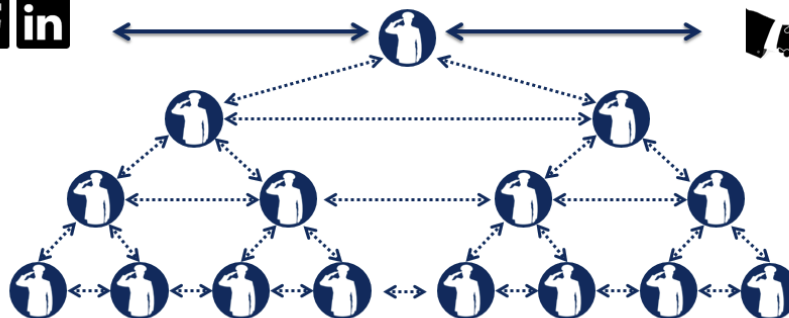
MARINE FOR LIFE

Marine For Life connects transitioning Marines and their family members to education resources, employment opportunities and other veterans services that aid in their career and life goals outside of military service.

Online Network



Face to Face Network



MILITARY PERSONNEL SERVICES

PERSONAL PROPERTY

The Military Personnel and Civilian Employee Claims Act is a gratuitous payment statute enacted by Congress to partially compensate a member for Personal Property that is lost, damaged, or destroyed. It does not provide insurance coverage, nor is it intended to replace insurance, but rather to alleviate some of the hardships of Military life by providing fair compensation for certain types of property losses.

- Full Replacement Value Program coverage holds the Transportation Service Provider (TSP) liable for loss and/or damage to personal property.
- The TSP will pay Full Replacement Value cost on items that have been lost or destroyed.
- Non-Transportation Claims are Damage/loss to personal property that occurred incident to service. Examples of such would be: fire, flood, theft, vandalism, and/or other unusual occurrences, hurricanes, tornados, quarters fire, and power outage causing food loss.

VOTING

The Voting Assistance Program aims to increase voting awareness by ensuring that every Marine, their eligible family members, and other personnel serving with a Marine Corps unit, and who are eligible to vote under the laws of their state, are provided voting information and assistance. The right to vote is one of the most important civil liberties. Moreover, voting is an obligation that accompanies and protects the freedoms we enjoy. Since the birth of our Nation, Americans have understood their obligation as citizens to vote. By meeting their obligation to express themselves with the ballot, Americans have preserved our democratic system.

- Trained personnel ready to assist service members, family members, and Civilian Marines with regards to Voter Registration and Absentee Voting.
- 18 Installation Voting Assistance Offices that provide computer access to fill out and print online forms, mailing completed forms for voters, and providing write-in absentee ballots for all military service members, voting-age dependents and also assist federal civil servants with basic voting information.
- 712 Unit Voting Assistance Officers worldwide at the unit level available to assist service members and their families with absentee voting.
www.fvap.gov

CASUALTY AFFAIRS

The loss of a Marine is always difficult, especially for the family. The Casualty Assistance Program is committed to ensuring the families of our fallen Marines are always treated with the utmost compassion, dignity, and honor. This program seeks to improve survivor assistance and has a demonstrated record of quick, effective action through:

- Immediate casualty assistance to Marine Corps families with compassion, dignity and honor.
- Task and assign units to provide Casualty Assistance Calls Officers (CACOs) to supported family members.
- Facilitate delivery of command investigations to family members to provide closure.

NOTIFICATION, SURVIVOR ASSISTANCE AND BENEFITS

A very important benefit of being a military spouse is the Survivor's Benefits you may be entitled to if your Marine is captured, declared missing, or dies. Shall any one of these happen, the Marine Corps will assign a Casualty Assistance Calls Officer (CACO) who provides assistance to Marine Corps families with compassion, dignity and honor. A chaplain will generally accompany the CACO for notification. The CACO team acts on behalf of the Commandant of the Marine Corps in assisting survivors of active duty Marines in the areas of death notification, coordinating funeral arrangements, applying for benefits and entitlements and more. While these individuals cannot lessen a family's grief, they can take some of the logistical and administrative burdens away as the family adjusts.

Deceased

In the case of a death or serious injury, the Primary Next of Kin (PNOK) will be notified, in person by a uniformed service member, within 24 hours of the accident. Notification will only be made between the hours of 0500 and 2400. In the case of a deceased notification, the uniform of the CACO will be Service "A" (Alpha).

If the Marine is married, the PNOK defaults to the spouse. Secondary NOK are any relatives, family members, friends, etc. listed on the Marine's Record of Emergency Data (RED). The Primary and all Secondary NOK will receive simultaneous notification within 24 hours of the casualty.

CACOs will never call or leave messages prior to notification. If a family member is not home at time of notification, they will utilize other resources. For example, the spouse may be visiting family, or be at work. In these cases, notification may be made in an alternate location. If the CACO is unable to locate the spouse in sufficient time (within 24 hrs.), notification will still be made to the Secondary NOK (parents of Marine, or others listed on the RED).

Injured/Ill

If a Marine is injured or ill, notification to the NOK will be conducted telephonically by Headquarters Marine Corps (HQMC). Updates to the NOK regarding the Marine's condition and location, as well as, coordination with the Casualty Section at HQMC for the execution of travel to the bedside will be provided. For cases involving very seriously injured/ill Marines, a CACO may be assigned to the NOK upon request of the parent command (or if directed by HQMC.) When the NOK resides in close proximity to the unit, the CACO is normally drawn from qualified personnel within the parent command.

Survivor's Benefits and Entitlements

- A Death Gratuity of \$100,000 will be paid as designated by the Marine on the Record of Emergency Data. In the absence of a designation, if the Marine is married, the Death Gratuity will be paid to the spouse, intended for immediate living expenses. The Marine however, may designate additional beneficiaries (up to 50% of payment).
- SGLI coverage up to \$400,000 is available to the beneficiary. The beneficiary is the person(s) designated by the Marine. **This is not automatically the spouse if married. If a spouse is not the sole beneficiary**, a letter will be sent directly to the spouse informing them.
- Beneficiary financial counseling services are offered (free of charge) to SGLI beneficiaries.
- All eligible active duty, veterans, etc. will receive Military Funeral Honors.
- When requested by the Marine or attending physician, HQMC will issue family members Invitational Travel Orders (ITO) to bedside for injured/ill Marines. ITO will be issued to immediate family members and the Person Authorized to Direct Disposition of Human Remains (PADD) of deceased Marines. Two days per diem are included.
- Family members may stay in government quarters for up to a year. If they live off installation, they will receive a lump sum BAH for their current location.
- Family members have ID card privileges for 3 years after their Marines death. After 3 years, they must enroll in the retirement TRICARE plan. Children are covered until the age of 23 if they are a full time student.
- Family members and children of those who die while on active duty are eligible for Military OneSource, available 24/7, for information/resource referral requirements.
- Long term assistance is available to the NOK on an indefinite basis. This service is in addition to the CACO; it does not replace it. At the 60-day

mark, a letter will be mailed to the NOK. Approximately 60-90 days following the death, telephonic contact will be made to NOK to collect any remaining issues and provide guidance as necessary. At the one-year mark, a second letter will be mailed to the NOK. The NOK will also be asked to participate in a survey.



For more information on CACOs, survivor assistance or benefits, log on to the Casualty Assistance Web site at: <http://www.usmc-mccs.org/>



Postal Affairs

Postal Affairs provides USMC activities and Official Mail Manager information and direction concerning the requirements for using U.S. Marine Corps Official Mail, establishes postal policy and procedures; assist DoD Military Postal Service Agency (MPSA) in special projects; serves as liaison between Marine Corps commands, MPSA, USPS and other DoD agencies; participates as member of HQMC IG Inspection Team; OCC Field Sponsor for MOS 0160/0161; provides recommendations on T/O billet changes, promotion allocations; and briefs promotion and/or selection boards; and coordinates with DoD and USPS for postal theft and depredations and/or reimbursement of monies or equipment.

SEMPER FIT & RECREATION PROGRAMS

FITNESS, AQUATICS & SPORTS

Fitness

For those interested in participating in individual fitness activities, the Marine Corps has a variety of facilities offering fully-equipped weight rooms, various cardiovascular equipment, aerobics and martial arts classes, certified personal trainers, saunas, and locker rooms. Trained personnel are on duty to assist individuals in training programs.

Aquatics

Pools and guarded open water areas are some of the most popular facilities offered, delivering an outlet for aquatics activities in both indoor and outdoor environments. Most swimming pools within the corps are provided for both physical training and recreation use. There are approximately 40 pools across the Corps and approximately 3.5 miles of guarded open water areas. Most of the guarded open water areas are co-located with camping and recreational lodging facilities. Some installations also offer SCUBA lessons and gear, and splash pads for the community to enjoy. Certification: All lifeguards are certified through a national agency.

Sports

Marine Corps Sports Programs are designed to enhance the fitness and resilience of Marines and their families and functions to support alternative physical training (PT) options, military to military engagement, and the development of unit cohesion. Sports Programs are directly related to combat readiness and serves this purpose through which a variety of programs, services and activities provided to Marines and their families.

Youth Sports

The youth sports program provides quality year-round activities for all children 5-17 years old. This program offers continuity and sport diversity to meet the needs and interest of the community. Programs such as soccer, baseball, cheerleading, and basketball are offered at most of the Marine Corps installations. The program seeks to promote positive attitudes while fostering the development of leadership, sportsmanship, and teamwork skills, which lead to a healthy and active lifestyle. Certification: Coaches and Staff are nationally certified and complete FBI background checks. Location: Primarily in Semper Fit Fitness Centers and gyms, or in Youth centers.

HEALTH PROMOTION

The Marine Corps health promotion program provides a variety of programs and services that support and encourage healthy lifestyles. The health promotion program offers health fairs, special events as well as educational seminars and classes on the following topics; tobacco cessation, physical fitness, injury prevention, nutrition and body composition, stress management, suicide awareness, and blood pressure testing.

COMMUNITY RECREATION

Military Recreation Center

These facilities provide self-directed and directed recreation activities which targets the single Marine population (for Marines approximately 18-25 years of age). An emphasis on alcohol-free and tobacco-free events and activities are highly encouraged. These facilities are designed to create a relaxing environment and include access to Wi-Fi and computers, video gaming, pool tables and air hockey, movie rooms, food concessions, and a monthly calendar of recreation programs and services.

Movie Theaters

Let's go to the movies! Most installations offer movie programs where admission prices and concession items like popcorn, soda and other snacks are priced well below local commercial theaters. The movies and special "Sneak Previews" are the same big name hits and blockbusters currently available out in the civilian theaters.

Bowling

Bowling centers offer year-round recreational play, competitive leagues, tournaments, promotions, and areas for small parties. Most centers offer up-to-date glow bowling with lights, sounds, and entertainment. Most centers house a pro shop, which carry bowling balls, shoes, bags, and accessories and snack bars.

Auto Skills

It is a do-it-yourself program with a skilled mechanic available. Lifts, bays, small tools, and specialized equipment are available at nominal charges to enable the customers to accomplish self-maintenance on their vehicles. Customers can utilize the facility to perform a variety of routine maintenance (oil changes, tire rotation, tune-ups, and various minor maintenance services). Car enthusiasts are able to rebuild and restore project vehicles. Assistance is available for more technical services such as wheel alignment, engine diagnostics, and tire balancing. The program offers instruction in a group environment or one on one to patrons requiring assistance with repairs and maintenance.

OUTDOOR RECREATIONAL PROGRAMS

Directed Outdoor Recreation

Directed Outdoor Recreation provides authorized patrons with outdoor recreation opportunities and instructional classes to support independent skills. This operation may include (varies bases to base): archery, backpacking, boating, canoeing, cycling, camping, fishing, hiking, sailing, water and snow skiing, and other activities that assist Marine Corps Recreation Programs in promoting readiness, fitness, and a healthy quality of life (QoL) for Marines and their family members.

Outdoor Areas

These self-directed areas and facilities are used for engagement in recreation activities, ranging from natural, undeveloped areas to large facilities and areas including lakes, picnic pavilions, playing fields, fitness trails, amphitheaters, miniature golf, and nature centers. Parks increase a sense of community while underscoring the importance of preserving land as a natural habitat.

Outdoor Recreation Equipment Checkout/Rental

This program provides equipment support to Units as well as MCCA authorized patrons. Equipment Checkout provides services to varying degrees at each Marine Corps Installation. Generally speaking, equipment maintained on inventory includes, but is not limited to the following: camping, skiing/snowboarding, fishing, snorkeling, other water sports, team sports, bicycles, bouncy houses, party supplies, and lawn and garden. Another function of Outdoor Recreation Equipment Checkout is to support Units.

Camping and RV Parks

The Marine Corps has camping and recreational vehicle parks available for rent at many installations. Many of these sites are conveniently located next to recreational areas such as beaches, lakes, and marinas.

Boating & Marina

For the water enthusiast, the Marine Corps has marinas with a variety of boating opportunities. Wet slips and dry storage are available for rent for private boats. A variety of watercraft is available to rent, along with other programs like fishing charters, safety courses, and instructional classes.

Golf

The Marine Corps is proud to offer championship quality golf courses. We invite you to come test your game or just play a leisurely round with friends- but be sure to take in the breath-taking scenery along the way. Most courses offer driving ranges, pro shops, locker rooms, and snack bar operations. PGA teaching professionals are on staff and available for individual and group golf lessons.

TRAVEL

Information, Tickets and Tours (ITT)

ITT provides customer driven travel venues and services, and entertainment activities. Information about local, regional, and national attractions and events is available. ITT provides discount tickets to your favorite places (movie theaters, museums, amusement parks, etc.), including Disney-themed parks, and other theme parks, local event venues, and attractions. Group tours are arranged to popular events and attractions such as NASCAR races and Major League Baseball games.

Leisure Travel

Leisure Travel Offices provide airline reservations, car rentals/hotels, and discount travel packages. They can arrange vacation packages and cruises to appeal to all travelers.

Marine Corps Recreational Lodging

Recreation lodging facilities are ideal places to rest, relax, and rejuvenate. From surfing at San Onofre Beach, skiing at Big Bear, or sitting on the pristine beaches at Onslow Beach, your recreation lodging facilities have been built to cater to every need of you and your family. The recreation lodging facilities include cabins, cottages, RV Parks, and campgrounds and are designed with amenities and services that will make you feel right at home. So next time you want to RV, camp, or enjoy a beach cottage, consider one of your recreation lodging facilities.

- DelMar Beach Resort – MCB Camp Pendleton - <http://www.mccscp.com/resorts>
- San Onofre Beach Resort – MCB Camp Pendleton - <http://www.mccscp.com/resorts>
- Onslow Beach – MCB Camp Lejeune - <http://www.mccslejeune-newriver.com/beach/accommodations/>
- Klipper Cottages & Cabanas – MCB Hawaii - <http://mccshawaii.com/cottages/>
- Big Bear Cabins – <http://www.mccsmiramar.com/big-bear-cabins/>

Armed Forces Recreation Centers (AFRC)

AFRC resorts are affordable Joint Service facilities operated by the U.S. Army Community and Family Support Center and located at ideal vacation destinations. AFRCs offer a full range of resort hotel opportunities for service members, their families, and other members of the Total Defense Force. AFRC room rates are affordable and based on rank, pay grade, duty status, room size, and/or room location. Reservations are required well in advance.

- Dragon Hill Lodge, S. Korea – <http://www.dragonhilllodge.com/>
- Edelweiss Lodge and Resort, Germany – <http://www.edelweisslodgeandresort.com/>
- Hale Koa Hotel, Hawaii – <http://www.halekoa.com/>
- Shades of Green on Walt Disney World Resort, Florida – <http://www.shadesofgreen.org/>

Joint Service Bargain Travel Specials

- Army MWR Off Duty Travel – <http://www.armymwr.com/travel/offdutytravel>

Additional Joint Service Facilities

- The New Sanno Hotel, Tokyo, Japan – <http://www.thenewsanno.com/>
- Okuma Resort, Okinawa, Japan – <http://kadenaforcesupport.com/okuma>

Other Agency Links

- Armed Forces Vacation Club – <http://www.afvclub.com/>

SPECIALIZED RECREATION

Specialized recreation programs are offered throughout the Marine Corps. These programs are only offered at limited installations. The programs include Arts and Crafts (wood hobby and pottery, etc.), Horseback Riding and Stables (lessons and boarding), SCUBA, and Recreational Shooting (skeet and trap, paintball and Indoor Recreational Shooting).

THE SINGLE MARINE PROGRAM (SMP)

The Single Marine Program (SMP) was established to provide a forum for Marines to identify quality of life ideas and issues and recommend solutions. Through participation in the planning and coordination of programs and activities, Marines have a direct influence in their execution. The SMP representative serves as the Commander's representative on all single Marine quality of life areas of interest and as a source of information and liaison for single Marines in the unit. They are a part of the Unit Family Readiness Command Team and participate in monthly installation SMP council meetings to identify quality of life areas of interest of single Marines in the unit.



Activities and events are as varied as the single Marines the program serves because it belongs to the Marines. Activities typically fall under one of 3 program components: Quality of Life, Recreation, and Community Involvement. Single Marines contribute tens of thousands of community service hours each year. They participate in Habitat for Humanity, Toys for Tots, Adopt a School, beach cleanups, Veterans Homes visits, and many others. Many other local organizations and causes benefit from the time and service contributed by Marines who want to make a difference in their community.

Other past activities throughout the Marine Corps include paintball excursions, deep sea fishing trips, PMEs to Washington, DC, Pearl Harbor, Hawaii, and New York City. Single Marines impact programming on base too. They have sponsored barracks bash events, voter registration drives, personal financial management seminars, and healthy lifestyles briefs.

Motivated single Marines, a supportive Command, and Marine Corps Community Services (MCCS) staff provide the foundation for a successful SMP program.

BEHAVIORAL HEALTH AND CLINICAL COUNSELING SERVICES

MCCS Marine and Family Services Counseling team provides free educational and counseling services and workshops for individuals and families seeking self-improvement.

Early identification of personal and family stressors can prevent issues from escalating so they may be resolved before they affect you, your family, or unit readiness. Services include:

- Prevention and education services
- Intervention
- Non-medical counseling

Prevention and Education Services:

- Anger and stress management
- Couples and relationship programs
- Parenting classes and groups
- New Parent Support Program (NPSP)
- Community Counseling Program (CCP)
- Suicide Prevention
- Substance Misuse Education
- DSTRESS Line 1-877-476-7734; www.dstressline.com

Intervention:

- Intakes and Screenings
- Clinical Assessments
- Victim Advocacy
- 24-hour Domestic Violence Sexual Assault Services
- Family Advocacy

Treatment:

- Individual Counseling
- Couples Counseling
- Family Counseling

Counselors are licensed clinicians trained to work with individuals and families with a variety of emotional challenges. Counselors help individuals and families with depression, marriage and parenting conflicts, and developing conflict resolution skills.

Community Counseling, Family Advocacy, and Substance Abuse Programs are comprised of highly qualified, licensed, clinical staff available to provide services at your request. Counselors are available to respond quickly, to help individuals and families.

Please contact your local MCCA Marine and Family Counseling Services Center for a detailed list and calendar of ongoing classes and programs.

FAMILY ADVOCACY PROGRAM (FAP)

Family Advocacy is a command program designed to support families. Counselors are trained in parenting, relationship, and life skills to support and protect victims and families. Services include: trainings, screenings, assessments and information on spouse/intimate partner and child abuse, child neglect, victim advocacy. Counseling and support groups are offered for individuals, couples, and children. Services are provided free of charge.

NEW PARENT SUPPORT PROGRAM (NPSP)

Complementary to the Family Advocacy Program, the New Parent Support Program offers a wide range of support services to military families with children from birth through five years of age. Baby Boot Camp and Toddler Play Groups are offered to expectant parents and those who have already had a baby, to help provide an understanding of the infant's world, along with basic skills necessary to care for an infant. Parenting classes are also available to provide "hands on" information so parents can make informed, responsible decisions about their toddlers and young children. Referrals and home visits round out the services offered.

SUBSTANCE ABUSE

The Marine Corps has adopted the "Protect What You've Earned" initiative. This initiative focuses on the accomplishments of each Marine's rank and related accomplishments. It encourages good decision-making that leads to low-risk drinking. This is to provide to the commanders plans, policy, and resources to improve and sustain the capabilities of a force in readiness. Consolidated Substance Abuse Counseling Center (CSACC) offers substance abuse treatment and prevention services.

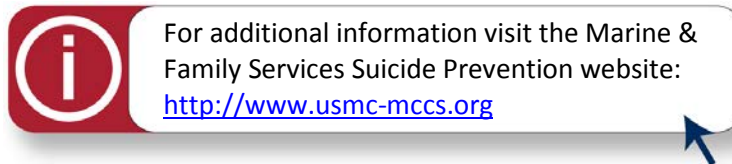
COMBAT AND OPERATIONAL STRESS CONTROL (COSC)

Combat and Operational Stress Control encompasses all policies and programs to prevent, identify, and holistically treat behavioral health injuries caused by combat or other operations. COSC is one of the priorities of the Commandant of the Marine Corps. It ensures that all Marines and family members who bear the invisible wounds caused by stress receive the best help possible, and that they are afforded the same respect given to the physically injured. The two goals of

COSC are to maintain a ready fighting force, and to protect and restore the health of Marines and their family members.

SUICIDE PREVENTION

Marines and families may be at increased risk when dealing with personal relationship, financial, and legal problems. By attending classes and utilizing resources, Marines and family members can learn how to engage help-seeking services early before problems escalate to the point of suicide. MCCS offers a variety of classes that are available for both Marines and family members who may be at risk.



DSTRESS Line

The DSTRESS Line is an anonymous and confidential, 24/7, Marine-friendly counseling and referral service. DSTRESS Line offers phone, chat and Skype behavioral health counseling for all Marines (active duty, Reserve, or veteran), family members, and loved ones. Please check the DSTRESS website for more information at www.dstressline.com or by calling 877-476-7734.

The DSTRESS line is available everywhere now.

- Defense Centers of Excellence Outreach Center: (866) 966-1020.
- National Suicide Prevention Lifeline and Veterans Suicide Prevention Hotline: (800) 273-8255.

SEXUAL ASSAULT PREVENTION AND RESPONSE (SAPR)

The Marine Corps Sexual Assault Prevention and Response program (SAPR) Program serves as the focal point for coordinating all sexual assault prevention and response actions within the Marine Corps. Each person covered under DoD SAPR policy who reports a sexual assault is offered the assistance of a Sexual Assault Response Coordinator (SARC) or SAPR Victim Advocate (SAPR VA). SAPR personnel are trained and credentialed to address safety needs, explain the reporting options, services available, assist with navigating the reporting process, and maintain confidentiality. All survivors should be treated with the sensitivity they deserve, the privacy they prefer, and the responsive support they need.

OTHER QUALITY OF LIFE SUPPORT (QOL) PROGRAMS AND SERVICES

CHAPLAIN

Chaplains are endorsed by Religious Organizations for military service and are responsible to provide religious ministry to members of their own faith group, to facilitate the religious ministry needs of members from other faith groups, to offer care for all Marines, Sailors, and family members, and to advise commanders on religious, moral, and ethical matters pertaining to the command. A Duty Chaplain is available 24-hours a day for emergencies and crisis situations. All conversations with Chaplains are held in absolute confidentiality.

LEGAL ASSISTANCE

The Legal Assistance Program can help you and your family members with legal matters at no charge. The program provides comprehensive legal support to our worldwide and deployable military community in the areas of estate planning, family law, state and Federal taxation, immigration and naturalization, consumer law, military rights and entitlements, and other legal issues. The focus of the legal assistance program is to assist those eligible for legal assistance with their personal legal affairs in a timely and professional manner by providing clients legal counsel, support, and representation to the maximum extent possible. An appointment is required for these services and you should verify any needed paperwork before arriving at the office.

Powers of Attorney

One of the most important matters to consider, especially during pre-deployment planning, is a Power of Attorney. A Legal Assistance officer should be contacted to help you prepare one. They come in two forms:

General Power of Attorney

A General Power of Attorney allows the holder of that legal document the right to sell personal property, and to use the grantor's credit. A General Power of Attorney grants virtually unlimited ability to act for another person. General Powers of Attorney often create more difficulties than they cure and are generally not advised. It is an extremely powerful legal instrument and can be a dangerous instrument in the hands of someone inexperienced in business matters, a person of unstable temperament, or a spouse when the marriage relationship is in a state of discord.

Special Power of Attorney

A Special Power of Attorney allows the holder of that legal document to act for the grantor only when conducting business that is delineated in the document. This power of attorney will list in writing the actions you want conducted on your behalf. A Special Power of Attorney can be very useful for such matters as moving of household goods, settling of insurance claims, and managing financial accounts or funds not jointly held. Care should be taken in determining who will hold the power of attorney and what actions will be authorized in the document. Remember that without the Power of Attorney, the spouse at home could be significantly hampered in dealing with matters that may arise during deployment. Additionally, there may be instances where a Special Power of Attorney may only be accepted, as opposed to a General Power of Attorney.

Wills

This document is very important - particularly for those Marines with family members. The primary purpose of a will is to ensure that minor children are cared for and property distributed as you, the writer, desires. Without a will, state laws decide how personal property is distributed and, if there are children involved, they can become wards of the state. It is important that an individual's will reflect his/her current state of affairs so keeping it up to date is critical. Overlooking the execution of this important document could directly affect the security of your family. A responsible adult should be named executor of your will. A will does not distribute benefits to a designated or named individual, such as with a joint bank account, a life insurance policy, or Thrift Savings Account/401k retirement plan benefits. Verify that your beneficiary designations on insurance policies and other named beneficiary benefits are accurate and current.

In Loco Parentis

This phrase means standing in place of parents. If children are in the care of someone other than a parent or legal guardian, that person is considered in "*loco parentis*." Some states will appoint children as wards of the state when the parents are injured and/or unconscious unless there is an original notarized document authorizing a specific person to act as guardian. It is possible that children in the care of someone other than the legal guardians or parents will not be seen for medical emergencies without this original notarized form. A separate form must be filled out and notarized for every person caring for the child or children and there should be a form in your vehicle that can be easily accessed.

Notarization

Notary public service is available at the Legal Assistance office, most banks, and credit unions, and usually through Marine Corps Community Services. There may be a small fee for the service depending upon where it is obtained.

Taxes

Federal and State Tax returns (when required) must be filed even though the service member is deployed, unless an extension is granted. Problems in preparing and submitting tax forms or improper tax assessment may be directed to the Legal Assistance office. Marine Corps installations will normally have a VITA (Volunteer Income Tax Assistance) office to assist with preparing a return. Detailed information may be obtained from the IRS toll free at 1-800-829-1040.

Family Care Plan (FCP)

As per MCO 1740.13C, a Family Care Plan (FCP) is the responsibility of all Marines who are single parents; dual military couples; Marines who otherwise bear sole responsibility for the care of minor children; or Marines with family members who are unable to care for themselves in the Marine's absence. The plan outlines the legal, health care (medical and dental), logistical, educational, monetary, and religious arrangements for the care of the Marine's family member(s) or ward, to include Wills, Power(s) of Attorney, Certificates of Guardianship or Escort, family contacts, Special Letters of Instruction and any other documentation reasonably necessary for the caregiver's use. The Plan must be reviewed for accuracy and validity each year and is a part of the Marine's service record.

USMC Legal Readiness Survey

Instructions: Please answer every question below. If you answer any question in the shaded area, you should schedule an appointment with the legal assistance office.

1	Have you reviewed your SGLI designation recently?	Y	N
2	Do you have a will?	Y	N
3	Have you executed a power of attorney?	Y	N
4	Are you a US citizen?	Y	N
5	Are your state and Federal tax filings up to date?	Y	N
6	Do you have a Family Care Plan?	Y	N
7	Do you have insurance on your car?	Y	N
8	Do you have an advance medical directive?	Y	N
9	Considering the purchase of any life insurance?	Y	N
10	Thinking about any major purchases – car, house, etc.?	Y	N
11	Are you being sued or taken to court for any reason?	Y	N
12	Are you separated from your spouse or child?	Y	N
13	Is anyone asking you to pay child support?	Y	N
14	Is anyone asking you to pay spousal support?	Y	N
15	Are you deploying or making a PCS move in the next 6 months?	Y	N
16	Does anyone owe you money?	Y	N
17	Has anyone tried to get your personal info by email?	Y	N
18	Do you have any other legal problems?	Y	N

Legal assistance can help you with these issues.

Your legal assistance office can be reached at _____.

Your legal assistance office can be found at _____.



To find out more about Legal Assistance, log on to:
www.hqmc.marines.mil/sja



PROVOST MARSHAL'S OFFICE (PMO, MILITARY POLICE, MP)

The Provost Marshal's Office, PMO, enforces laws on installation and investigates criminal activity. They also provide safety classes for children, home safety classes and will help you set up a neighborhood watch on installation.

When driving on the installation, abide by the posted speed limits, which are strictly enforced. Driving a couple of miles over the speed limit could get you a ticket and assigned points to your license. If you acquire too many points due to installation driving infractions, your installation driving privileges could be revoked. Do not park in a designated parking spot, unless you are entitled and your car has the appropriate sticker on it.

- When assigned as permanent installation personnel or to a tenant unit on the installation, you are required to complete the vehicle registration process; a DOD decal on your POV is no longer a requirement.
- Pedestrians in marked crosswalks **ALWAYS** have the right-of-way on installation.
- Wearing seatbelts is mandatory.
- Hands-free headsets are required while driving and speaking on a cellular phone.
- Remember the speed limit is 15 MPH when passing troop formations on the road. Be patient.

All violations are reported daily on the Commander's blotter with names and details.

PUBLIC AFFAIRS OFFICE (PAO)

The Public Affairs Office interfaces with the local or national TV or newspaper reporters. If you are asked to give an interview, contact Public Affairs on installation, and they will give you tips on how to handle the media and, in some cases, send a representative to be with you during the interview.

You are a U.S. citizen and have the same rights to freedom of speech as any citizen. Remember that as part of the Marine Corps family, you represent the Marine Corps and your Marine in what you say and how you act. Be careful how you answer questions from the media.

To get the original photo of a picture in the installation newspaper, contact your installation Public Affairs Office. If they have no further use for the photo, they may release it.

RESOURCES

Military OneSource

Military OneSource is a family support program offering information and referral assistance 24 hours a day, 7 days a week, 365 days a year via a toll free telephone call and internet access. Military OneSource supports Marines and their families in addition to traditional installation-based services.

Masters level consultants and specialty research teams are readily available to provide Military OneSource users referrals to military and civilian resources. Users can request information on parenting and childcare, adoption, education, finances, legal, elder care, health and wellness, crisis support, and relocation. The service also offers a wide array of free educational materials in many different formats: tip sheets, booklets, and CD recordings.



In addition to telephonic services, the Military OneSource website features online articles, workshops, locators, financial calculators, tips, “E-mail a consultant” and much more. The website is Section 508 compliant for those who need visual assistance and is also available in Spanish.

To access Military OneSource:

- o From inside the U.S., call 1-800-342-9647
- o From overseas, call 800-8690-2788 (dial all 11 digits)
- o From outside the U.S., call collect 1-484-530-5908
- o For TTY/TDD (hearing impaired), call 1-866-607-6794
- o En Español, llame 1-877-888-0727
- o www.militaryonesource.mil

Navy Marine Corps Relief Society (NMCRS)

This is a nonprofit charitable organization whose purpose is to assist Navy and Marine Corps service members and their families in times of need with financial assistance, budgeting assistance, and other helpful services. They also offer a Budgeting for Baby class and free layettes for expectant mothers. All ranks are welcome - ***no one is excluded because of rank***. You will receive your free layette after attending a short class on budgeting for your new baby.

The Navy Marine Corps Relief Society's (NMCRS) assistance is provided as an interest-free loan or grant. The Society can help families in times of financial distress to meet challenges such as costs associated with emergency leave, the deductibles and cost share for TRICARE, food vouchers, rent assistance, emergency car repairs, and other critical aid to help families get back on their feet. Marines and/or their families must arrange an appointment and speak with a NMCRS caseworker to determine the need for assistance. Quick Assist Loans (QAL) may be obtained quickly. Please ask an NMCRS representative for more information.

NMCRS offices are located on all major Marine Corps installations and Naval Bases. If you need to contact the Navy Marine Corps Relief Society and are not located near an installation, contact the nearest Red Cross office. The Red Cross can act on behalf of a NMCRS office in terms of screening and providing financial assistance. <http://www.nmcrs.org/>

American Red Cross (ARC)

The American Red Cross provides a unique service to military families, emergency communications. If you have a serious family emergency while your military family member is away, the ARC can help get the message out. They are able to take calls 24 hours a day, toll free, at 1-877-272-7337.

To speed up the process, it is a good idea to know how to reach your military family member. Have your Marine's rank, social security number, unit name, and location available at the time of the call as the ARC personnel will need it to assist. Besides emergency communication, the ARC offers classes such as CPR, Babysitting, and can be a unique place to volunteer! www.redcross.org

Armed Services YMCA (ASYMCA)

The ASYMCA is a non-profit organization, whose sole mission is serving military service members – single, married, and families. Their programs enhance lives in spirit, mind, and body: which in turn strengthen families and encourage individuals to achieve their fullest potential. Check to see what programs are provided in your area. <http://www.asymca.org/>

Military Family Life Consultants (MFLCs)

Military Family Life Consultants (MFLC) are funded by the Department of Defense. The MFLC program provides licensed counseling specialists to

individual units. It has also expanded to augment installation counseling services to provide short term, situational, problem-solving counseling services, and education to service members and their families. Information shared with an MFLC is confidential.

National Military Family Association (NMFA)

If you are interested in keeping up with what is going on in Congress and other departments of Government that affect our military family benefits, contact the NMFA. They are located in Alexandria, Virginia, but have volunteer opportunities throughout military installations. For more information about membership and getting their newsletter, or to become a volunteer representative write to:

National Military Family Association, Inc.
2500 North Van Dorn St., Suite 102,
Alexandria, VA 22302-1601
Phone: 1.800.260.0218 | fax: 703.931.4600
Website: www.militaryfamily.org

United Service Organizations (USO)

All military family members are eligible to use local USO facilities. Also, many airports have a USO room and you may find it a relaxing place to wait between flights. The USO provides active duty service members programs and services at more than 180 locations worldwide. Whether they're deployed to a war zone or stationed overseas, service members are only a request or a visit away from receiving a range of USO services. And when they can't visit a remote location, there are USO2GO and Mobile USO. The USO keeps military families connected no matter where they are or under what conditions they serve. A few family services they provide are:

- Comfort Crew for Military Kids
- Baby Showers: USO and What to Expect Present Special Delivery
- United Through Reading's® Military Program
- The Sesame Street/USO Experience for Military Families

Uniformed Services Almanac

This is one of the most useful sources of accurate information about military benefits, pay, rules, and regulations, that is available to you and your Marine. Check with your installation IRR for availability.

WIC (Women, Infants, Children)

WIC is a food voucher system in which participants must meet income and medical and/or nutritional requirements. Contact your local health department or the WIC office on installation for more information. Or, you can contact the USDA Food and Nutrition Service Public Information Staff at 703-305-2286, or by mail at 3101 Park Center Drive, Room 819, Alexandria, Virginia 22302.

FOCUS

FOCUS (Families OverComing Under Stress) provides resiliency training to military families. It teaches practical skills to meet the challenges of deployment and reintegration, to communicate and solve problems effectively, and to successfully set goals together and create a shared family story.

www.focusproject.org.

Naval Services Familyline

This organization will provide you with booklets and publications focused on Marine Corps and Navy lifestyles, at no cost. You can contact them at (202) 433-2333, 877-673-7773, e-mail: nsfamline@aol.com, and online at

www.nsfamilyline.org

The Military Child Education Coalition (MCEC)

A world-wide organization recognized 501(c) (3) nonprofit. A model of positive leadership and advocacy, the MCEC's work is focused on ensuring quality educational opportunities for all military-connected children affected by mobility, family separation, and transition. The MCEC performs research, develops resources, conducts professional institutes and conferences, and publishes resources for all constituencies. More information can be found at

www.militarychild.org.

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SECTION 4 – PAY DAY



How do you rate as a money manager?

	A	B	C
1. I have managed the bulk of my own expenses since I was	16-18	18-21	over 21
2. I have my own checking account	now	at one time	never
3. I have my own savings account	now	at one time	never
4. I have trouble balancing my checkbook	never	sometimes	usually
5. I run out of money before I run out of month	never	sometimes	usually
6. I have been bothered by a creditor demanding payment on an overdue bill	never	sometimes	usually
7. I worry about money	never	sometimes	usually
8. I have been refused credit	never	once	more than once
9. I am in debt	never	sometimes	usually
10. I spend more than I planned	never	sometimes	usually
11. I can afford what I want	usually	sometimes	never
12. I regret what I buy	never	sometimes	usually
13. I save regularly	usually	sometimes	never
14. I enjoy spending money	never	sometimes	usually
15. I feel as if I have thrown my money away	never	sometimes	usually
16. My spouse thinks I am a	penny pincher	prudent spender	big spender
17. I think I am a	penny pincher	prudent spender	big spender
18. I like extravagance	never	sometimes	usually
19. Lack of money is my biggest problem	never	sometimes	usually
20. I buy on impulse	never	sometimes	usually
21. I buy ahead	usually	sometimes	never

22. I have to juggle my creditors	never	sometimes	usually
23. There are important things I want that I will _____ get	probably	possibly	never
24. I would go into debt to go on vacation	never	sometimes	usually
25. I review my net worth	each year	sometimes	never
26. I count on future raises or bonuses to pay some of my bills	never	sometimes	usually
27. I write checks and then have to cover them	never	sometimes	usually
28. I have had checks bounce	never	sometimes	usually
29. I estimate my expenses well	usually	sometimes	never
30. My monthly rent or mortgage payments are _____ of my monthly after-tax income	less than 25%	25%	more than 25%

“A” = 1 point 1 x _____ = _____

“B” = 2 points 2 x _____ = _____

“C” = 3 points 3 x _____ = _____

TOTAL = _____



Score 44 or less
Tight



Score 45 to 75
Balanced



Score 76 or more
Spendthrift

Leave and Earnings Statement (LES)

All pay, allowance, and deduction information is captured on a LES. The LES outlines pay and allowances earned over the last month as well as the deductions taken from that pay amount (such as taxes, insurance, or allotments). Also included on a LES is important information regarding accumulated leave, sea service time, and the number of service years. Even though Marines are paid twice each month, LESs are generated monthly for the preceding month.

Become familiar with the overall information provided on a LES and review each month. Over time, pay fluctuations resulting from situations such as permanent change of station (PCS) moves, deployments, promotions, or annual salary increases become more evident.

myPay allows a Marine to view or print the LES from the prior 11 months. They can also change allotments, adjust their W-4, enroll in TSP and more. Marines can access myPay nearly 24 hours a day, 7 days a week to change or review current information, or to check the most recent pay statement. A Marine may establish a Restricted Access Pin for a spouse, parent, etc. who may need to take on any financial responsibilities for that Marine. Restricted access users are authorized to view pay or tax statements without the ability to create any pay changes. For complete information, please visit the myPay portion of the DFAS website at www.dfas.mil.

Check the DFAS website (www.dfas.mil.) to obtain the current Pay Chart information.

DECODING A MARINE LEAVE & EARNING STATEMENT (LES)

A	1 NAME (LAST, FIRST, MI) MARINE, MIKE		2 SSN *****1234		3 RANK GYSGT		4 SERV USMC		5 PLT CODE COMB		6 DATE PREP 20090423		7 PRD COVERED 1-30APR		8 PEBD 19980106		9 YRS 11		10 EAS 20130917		11 ECC 20130917		12 MCC DIST RUC KAL 33351																								
B	13 DATE 20120515	AMOUNT \$2660.93	14 DATE 20120601	AMOUNT \$2660.92	C SPLIT PAY		15 START DATE		16 AMOUNT \$.00		17 BALANCE \$.00		18 POE 12011		D. DIRECT DEPOSIT/EFT/ADDRESS NAVY FEDERAL CREDIT UNION PO BOX 3002 ATTN: DASS MERRIFIELD VA 221193002																																
E LEAVE INFORMATION												F AVIATION PAY INFORMATION																																			
19 LV BF 42.5	20 EARNED 2.5	21 USED .0	22 EXCESS .0	23 BAL 45.0	24 MAX ACCRUAL 131.5	25 LOST .0	26 SOLD AS OF .0 00000000	27 CBT LV BAL .0	28 ASED 000000000	29 DIFOP TOTAL YRS MO	30 PRIOR DIFOP START	31 PRIOR DIFOP STOP	32 OPFLY GATE INFORMATION 0000																																		
G TAX INFORMATION												H RIGHTS OF MARINES INDEBTED TO THE GOVERNMENT YOU HAVE THE RIGHT TO: -INSPECT AND COPY RECORDS PERTAINING TO DEBT -QUESTION VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE -NEGOTIATE A REPAYMENT SCHEDULE -REQUEST A WAIVER OF DEBT MORE INFORMATION ABOUT YOUR RIGHTS CAN BE OBTAINED FROM YOUR COMMANDING OFFICER VIA YOUR CHAIN OF COMMAND.																																			
33 STATE TAX				34 FEDERAL TAX				35 FICA (SOCIAL SECURITY TAX)																																							
STATE CODE CT				EXEMPTIONS M 00				SSEC WAGES THIS PRD \$3390.30																																							
EXEMPTIONS M 00				WAGES THIS PRD \$3445.78				SSEC WAGES YTD \$13561.20																																							
WAGES THIS PRD \$3445.78				WAGES YTD \$14115.61				SSEC TAX YTD \$840.79																																							
WAGES YTD \$14115.61				FED TAX YTD \$1318.17				MEDICARE WAGES THIS PRD \$3390.30				MEDICARE WAGES YTD \$13561.20																																			
STATE TAX YTD \$145.29								MEDICARE TAX YTD \$196.64																																							
I ADDITIONAL BAH INFORMATION												J CAREER SEA PAY												K EDUCATION DEDUCTION												L ADMIN INFO											
36	37 BAH ZIP 92055	38	39	40	41	42	43 DATE TOTAL CAREER SEA SVC 20000626 00 YRS 00 MO 19 DA				44 TYPE MGIB	45 MONTHLY AMT \$.00	46 TOTAL \$1200.00	47 PAY STATUS 00000																																	
M RESERVE DRILL INFORMATION												N RESERVE RETIREMENT INFORMATION												48 PAY GROUP 00013												49 CRA DATE 19980106											
52 REG	53 REG FYTD	54 REG ANNYTD	55 ADD	56 ADD FYTD	57 ADD ANNYTD	58 BF ANNYTD	59 ACUD THIS PRD	60 DRILL THIS PRD	61 OTHER THIS PRD	62 MBR THIS PRD	63 END BAL ANNYTD	64 TOTAL SAT YRS	65 TOTAL RET PTS	50 RESERVE ECC	51 DSSN 5153																																
66 AFADBD 19980106		67 DEAF 19970530		68 TSP TAX DEFERRED \$678.08		69 TSP TAX EXEMPT \$.00		70																																							
O Remarks																																															
BROUGHT FWD .00																																															
ENTITLEMENTS																																															
BASIC PAY 3,390.30 TAXABLE FOR FITW, SITW & FICA																																															
BAS (MONTHLY) 323.87																																															
BAH WITH DEPNS 2,163.00																																															
SDA PAY SD-5 225.00 TAXABLE FOR FITW & SITW																																															
TOTAL 6,102.17																																															
DEDUCTIONS																																															
FITW (FED TAX) 283.74																																															
SOCIAL SECURITY 210.19																																															
MEDICARE 49.16																																															
SITW (STATE TAX CT) 34.70																																															
SGLI \$400,000 26.00																																															
SPOUSE SGLI \$100,000 5.00																																															
TSGLI 1.00																																															
THRIFT SAVINGS 169.52																																															
TOTAL 780.31																																															
PAYMENTS DATE DSSN VOU RUC/PRNO																																															
REGULAR PAYMENT 2,660.94 20120415 6102 0000030013 00001013																																															
REGULAR PAYMENT 2,660.92 20120501 6102 0000030014 00001014																																															
TOTAL 5,321.86																																															
CARRIED FWD .00																																															

Section A: Identification Information

Block 1 NAME (Last, first and middle initial)

Block 2 SSN (Social Security Number)

- Block 3 RANK
- Block 4 SERV (Branch of Service, e.g., USMC)
- Block 5 PLT CODE (Platoon Code) four digits indicating the section where the Marine is assigned
- Block 6 DATE PREP date LES was prepared
- Block 7 PRD Covered (Period covered) period of days the LES covers
- Block 8 PEBD (Pay entry base date) base date used to determine when the Marine is entitled to increased basic pay
- Block 9 YRS total number of years of service
- Block 10 EAS (Expiration of Active service) date active service terminates
- Block 11 ECC (Expiration of current contract) date the current contract terminates
- Block 12 MCC DIST RUC (Monitor command code, district and Reporting Unit code)

Section B: *Forecast Amounts - 4 blocks that forecast the pay the Marine will receive in the upcoming month.*

- Block 13 DATE is the date of midmonth payday. AMOUNT is the forecast of amount due on midmonth payday of the upcoming month.
- Block 14 DATE is the date of end-of-month payday. AMOUNT is the forecast of amount due on end-of-month payday of the upcoming month.

Section C: *Split Pay - 4 blocks, describing any split pay option the Marine may have selected.*

The split pay option allows Marines enrolled in the Direct Deposit program to receive a portion of their pay at their duty locality each payday. This amount is called the requested split pay amount (RSPA). The remainder of pay due will be direct deposited to the Marine's bank account. Not all Marines are eligible for this option. The Marine needs to contact the Administration Office for eligibility requirements.

- Block 15 START DATE is the date the Marine selected the split pay option.
- Block 16 AMOUNT is the amount of split pay the Marine selected to receive at his/her duty locality each payday.
- Block 17 BALANCE is the remainder of pay due that will be direct deposited to the Marine's bank account.
- Block 18 POE (Payment option elected) uses codes to designate the distribution of monthly pay. The following are POE codes that may appear on a LES are:
 - 00001 (Accrued all central)
 - 00004 (Final POE for final payment)
 - 11001 (Decentralized twice a month)
 - 12011 (Centralized direct deposit program twice a month)
 - 12021 (Centralized check to military address biweekly)
 - 12031 (Centralized check to quarters address)
 - 12501 (Centralized check other than biweekly)

Section D: *Direct Deposit / EFT Address - the name, address, routing number, and account number of the financial institution to which the Marine's pay is directly deposited.*

Section E: *Leave Information - reflects the Marine's leave information.*

- Block 19 LV BF (Leave brought forward) is the Marine's leave brought forward from the previous month.
- Block 20 EARNED is the leave earned during the LES month.
- Block 21 USED is the leave used during the LES month.
- Block 22 EXCESS is leave charged without entitlement to pay and allowances in excess of the Marine's maximum accrual.

- Block 23 BAL (Balance) is the number of days of accrued leave due or advanced.
- Block 24 MAX ACCRUAL is the total number of days that the Marine can accrue based upon the ECC date (listed in Section A Block 11).
- Block 25 LOST is leave days in excess of 60 days lost due to change in the fiscal year.
- Block 26 SOLD / AS OF is the lump sum of leave sold during the career and the last date leave was sold.
- Block 27 CBT LV BAL (Combat leave balance) is reserved for future use.

Section F: *Aviation Pay Information - 5 blocks and is information for Marine aviators (pilots and flight crew).*

- Block 28 OFFICER BASE DATE is the original date of acceptance for officers having continuous active status.
- Block 29 AVIATOR BASE DATE is the date an officer first reports on competent orders to the aviation unit having aircraft in which the officer will receive flight training leading directly to the award of an aeronautical designation.
- Block 30 ACCUM OP FLY TIME (Accumulated Operational Flying Time) is accumulation of operational flying time shown in years and months.
- Block 31 OP FLY TIME BASE DATE (Operational Flying Time Base Date) is the same as the Aviation Base Date except for those who began flight training before being commissioned.
- Block 32 OP FLY GATE INFORMATION (Operational Flying Gate Information)

Section G: *Tax Information - 3 blocks that provides information on tax deductions. Some states will exempt military from having to pay state income tax. The Marine should verify his/her state qualifications with his/her state of legal residence.*

- Block 33 STATE TAX lists the State tax code, marital status, and number of exemptions, total state Taxable income for the period covered, state taxable income year to date, and total amount of state income tax withheld for the year.
- Block 34 FEDERAL TAX lists marital status and number of exemptions, total federal taxable income for the period covered, federal taxable income year to date, and total amount of federal income tax withheld for the year.
- Block 35 FICA (SOCIAL SECURITY TAX) lists the social security wages this period, social security wages year to date, social security tax year to date, Medicare wages this period, Medicare wages year to date, and Medicare tax year to date.

Section H: *Rights of Marines Indebted to the Government - lists the rights of Marines indebted to the government.*

Section I: *Additional BAH Information-7 blocks currently only block 37 is used, which shows the zip code for BAH entitlement.*

Section J: *Career Sea Pay-shows the special pay that is payable to Marines in certain pay grades upon permanent or temporary assignment to sea duty. Career sea pay rates are based on the amount of sea duty accumulated by the Marine.*

- Block 43 DATE is the date career sea duty ended; TOTAL CAREER SEA SVC is the total number of years, months and days served on sea duty.

Section K: *Education Deductions-3 blocks and shows the enrollment in Montgomery GI Bill (MGIB) or Veterans Education Assistance program (VEAP) along with the amount contributed and monthly amount paid.*

- Block 44 TYPE is the educational program in which the Marine is enrolled.
- Block 45 MONTHLY AMT is the monthly amount being deducted for the educational program.

Block 46 TOTAL is the total amount that has been deducted for the educational program. This amount includes the current month's deduction.

Section L: *Administration Information-5 blocks that lists administration information such as pay status and group.*

Block 47 PAY STATUS is a code that identifies the status on last day covered by LES.

Block 48 PAY GROUP is a code that identifies officer or enlisted.

Block 49 CRA DATE is the clothing replacement allowance date for active duty enlisted.

Block 50 RESERVE ECC is the reserve expiration of current contract.

Block 51 DSSN is the disbursing station symbol number.

Section M: *Marine Corps Reserve Drill Information-6 blocks with information on the number of drills performed in the period.*

Block 52 REG: Regular drills performed that pay period. One drill averages 4 hours, so if they are there Fri night, Sat & Sun it usually ends up being 5 drills.

Block 53 REG FYTD: Regular (drills performed) Fiscal Year To Date. The number accumulated since 1 October.

Block 54 REG ANNYTD: Regular Anniversary YTD. (Example: start date June to June)

Block 55 ADD: Additional Drills. Total additional drills attended in addition to the scheduled drill for the unit.

Block 56 ADD FYTD: Additional Drills Fiscal YTD. The number since 1 October.

Block 57 ADD ANNYTD: Additional Drills Anniversary YTD. How many since their anniversary date/month for this year.

Section N: *Marine Corps Reserve Retirement Information-8 blocks with information on reserve retirement such as credit points.*

Block 58 BF ANNYTD: Brought Forward Anniversary YTD. From the anniversary month/date amount on the LES.

Block 59 ACDU THIS PRD: Active Duty this Period (active duty points towards retirement).

Block 60 DRILL THIS PRD: Drill (points) this Pay Period (towards retirement).

Block 61 OTHER THIS PRD: Additional drills/pay that would give them points toward retirement.

Block 62 MBR THIS PRD: Membership this Period. (Marines receive 15 points per year for being in the Corps, broken down by month).

Block 63 END BAL ANNYTD: End Balance Anniversary YTD (all above points added together).

Block 64 TOTAL SAT YRS: Total Satisfactory Years (towards retirement, 50 minimum needed to be considered a SAT year, combination of attendance, MCI, performance).

Block 65 TOTAL RET PTS: Total Retirement Points (this determines the rate of retirement).

Section O: *Remarks-itemizes the listing of entitlements, deductions, and payments. It also has explanatory remarks concerning specific LES data.*

PAY, ALLOWANCES, AND DEDUCTIONS

Pay and Allowances

Marines are paid twice each month - **the first and fifteenth** - via a direct deposit into your bank account. The pay system is set up for direct deposit. In a very few instances, a Marine may receive a hard check.

Basic pay is received by all Marines. It is the main portion of a Marine's salary and is determined by their rank and by the length of time in service. The other pays, often referred to as special or incentive pays, are for specific qualifications or events such as: flight pay, special duty pay, reenlistment bonus, (FSA is an allowance), etc. All pays are considered part of taxable income.

Allowances are the second most important element of military pay. Allowances are monies provided for specific needs, such as food or housing, and are non-taxable. The most common allowances are Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH), and Family Separation Allowance (FSA). There are more than 40 different types of military pay and allowances, but most service members receive only about a half-dozen of them during their careers. An overview of some of the more common allowances and pays are outlined for you below.

BAS - Basic Allowance for Subsistence is a cash allowance provided to all Marines to defray a portion of the cost of subsistence. Enlisted Marines required to eat in military dining facilities will see an automatic reduction of a portion of their BAS. BAS is not dependent on marital or dependency status.

BAH - Basic Allowance for Housing (BAH) is an allowance given for the cost of housing when a Marine does not receive government-provided housing. A Marine's BAH depends upon his/her location, pay grade, and whether he/she has dependents. BAH rates are set by surveying the cost of rental properties in each geographic location. The rates are established such that members in each pay grade, independent of location, pay approximately the same out-of-pocket costs. Therefore, BAH rates in high-cost areas will be much greater than those in low-cost areas. Marines who reside in the BEQ or BOQ receive a "BAH-Partial" – an amount that only varies by pay grade.

Clothing Allowance is provided for enlisted personnel to enable them to care for and replace their uniforms. Enlisted personnel are normally issued uniforms when they are first inducted into the Marine Corps. The clothing allowance is awarded each successive year on the month the Marine was inducted.

Family Separation Allowance (FSA) provides compensation to Marines with dependents for added expenses incurred because of an enforced family separation in excess of 30 consecutive days.

Enlistment/Reenlistment Bonuses are offered to allow the Marine Corps to retain critical skills. A Marine should speak to career retention specialist at the time of reenlistment to determine if they are qualified for a bonus.

Dislocation Allowance (DLA) is provided to service members on Permanent Change of Station (PCS) Orders. However, it must be requested from the disbursing officer. DLA is intended to offset expenses that are incurred due to such moves – such as requiring first and last month’s rent, utility and phone deposits, and miscellaneous household items. DLA is not to be paid back. For more information please review www.dfas.mil.

Cost of Living Allowance (COLA) is provided to partially offset increased cost due to living in a high cost area, either overseas or in CONUS. The amount varies by rank, years of service and family member status. It is intended to keep purchasing power about the same as for the average cost of living across the U.S.

Special Duty Assignment Pay is compensation for the enlisted Marine who performs duties designated by the Marine Corps to be extremely difficult or involving an unusual degree of responsibility. – e.g., drill instructor, recruiting or security guard/embassy duties.

Hostile Fire/Imminent Danger pay is payable for designated locations. Taxability of the pay is dependent on whether the location is in a combat zone or qualified hazardous duty area.

Hazardous Duty Incentive Pay is compensation for performing designated hazardous duties (i.e., demolition duty, jump, dive).

Deductions

Provided in the sample LES was a broad overview of what pay is earned. Below lists the items that may be withheld from the LES; there are some deductions that are normally present, such as taxes, and others that may vary depending on a Marine’s situation and elections like allotments and savings plans.

Taxes

Federal Income Taxes – Federal taxes are paid on basic pay and on other special pays. Generally, allowances (BAS & BAH) are tax-exempt. The Marine Corps automatically withholds this tax based on the number of withholdings you indicate on your W-4. For more information, log on to the IRS website at www.irs.gov. Visit the local legal or Volunteer Information Tax Assistance (VITA) office for additional information and assistance.

State Income Tax –State income taxes are normally paid in the state where the Marine has legal residence, regardless of where they are stationed. Check with local state tax agencies for details. Keep in mind that non-military income is taxable in the state where

a Marine resides so if the Marine has a second job or if the spouse is employed, taxes are due to the state where it was earned.

Social Security Tax – Only basic pay is taxable for Social Security. The service automatically withholds the appropriate amount.

Medicare Tax – Only basic pay is taxable for Medicare. The service automatically withholds the appropriate amount.

Tax Exempt – Note that not all states follow the tax exemptions for military personnel; every state has different rules regarding tax exemption.

Savings Plans

Thrift Savings Plan (TSP) – The Thrift Savings Plan is a Federal Government sponsored defined contribution retirement savings, and investment plan. TSP offers the same type of savings and tax benefits that many private companies offer their employees under “401(k)” plans. The retirement income saved via the TSP account will depend on the amount contributed to the account during working years and the earnings in those contributions. For more information, visit www.tsp.gov.

- **Amount of Elected Contribution:** You can make both traditional and Roth contributions and contribute or in any percentages or amounts you choose subject to IRC limits at any time. <https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/contributionLimits.html>
- **Contributions:** If you want to make contributions, you must submit a contribution election to tell your agency what portion of your pay you want to contribute and how you want to designate them between traditional and Roth. You cannot convert any portion of your existing traditional TSP balance to a Roth balance. <https://www.tsp.gov>
- **Traditional** (pre-tax)-Defer paying taxes on your contributions and their earnings until you withdraw them. If you are a uniformed services member making tax-exempt contributions, your contributions will be tax-free at withdrawal but your earnings will be subject to tax.
- **Roth** (after-tax)-You pay taxes on your contributions as you make them (unless you are making tax-exempt contributions), and your earnings are tax-free at withdrawal as long as you meet certain IRS requirements.
- Your Marine and Family Services Personal and Financial Management office can assist with financial matters.

Savings Deposit Program (SDP) - The DOD Savings Deposit Program (SDP) was established to provide a member of the uniformed services serving in a designated combat zones the opportunity to build their financial savings. Amounts up to \$10,000.00 may be deposited, earning 10% interest annually. Members must be receiving Hostile Fire Pay and be deployed for at least 30 consecutive days, or 1 day in each of 3 consecutive months in order to participate in the program, www.dfas.mil/militarypay.

Other Deductions

Garnishments – Section 659 of Title 42, United States Code authorizes the garnishment (or attachment) of active duty pay to enforce obligations of alimony and child support. The Consumer Credit Protection Act (15 U.S.C. § 1673) sets limits on the amount that can be garnished or attached. The limits are based on the individuals' aggregate disposable earnings. A valid court order or similar legal process must be issued prior to the garnishment of active duty or retired pay. Should you be involved in this situation, contact your closest Base Legal office or seek more information on the Defense Finance and Accounting Service (DFAS) website at: www.dfas.mil/money/garnish/.

Service members' Group Life Insurance (SGLI) – SGLI is a program of low cost group life insurance for service members on active duty. SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000. Family Service members' Group Life Insurance (FSGLI) is a program extended to the family members and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force and \$10,000 for dependent children. Spousal coverage is issued in increments of \$10,000. The premiums are deducted from pay each month. If the Marine declines coverage, it must be done in writing. For more information, visit www.insurance.va.gov.

Allotments - Allotments are portions of pay designated to be set aside for a specific purpose such as support of family, payment for a debt, an insurance premium, or a deposit to savings. Deductions for an allotment are taken from the preceding month's pay and are paid to the recipient on the 1st day of the following month. Allotment cannot be used for tangible, moveable property (i.e. rent to own, computers, vehicles, etc.)

Armed Forces Retirement Home - For more than a century and a half, veteran airmen, Marines, sailors and soldiers have enjoyed the finest lifestyles in their retirement. The tradition continues with both the Gulfport and Washington campuses of the Armed Forces Retirement Home, model retirement centers with facilities and services designed with our residents in mind. Two campuses located in Gulfport, Mississippi and Washington, D.C. provides outstanding services and amenities that rival those found throughout the United States. For those who meet the eligibility requirements, there are no costly initiation or registration fees, and the monthly user fees are affordable.

Government Travel Cards (GTC) are issued to Marines who for Temporary Assigned Duty (TAD) and Permanent Change of Station (PCS) travel-related expenses. The cards replace the need for a travel advance travel payment that commands used to give prior to military travel. Marines are only authorized to use them for military travel-related expenses and PCS moves. The government card is not for personal use! When filing the TAD claim, Marines must use the Split Disbursement option. This option authorizes disbursing to pay certain expenses directly to the credit card company with

the remaining monies paid to the Marine to settle any balance on the card. Be sure to settle travel ASAP. The command will be notified of any delinquency.

Other Indebtedness - Liquidation of government indebtedness can occur if a Marine receives any pay not rated, if a Marine receives an overpayment of allowances, any government indebtedness, and delinquent charges on government credit cards or monthly repayment for advance pay. These will appear on an LES and are deducted from your pay. These are the additional reasons why it is so important to check LESs monthly for problems and overpayments.

- o Military pay and allowances? www.dfas.mil, <https://mypay.dfas.mil> or visit your S-1/Administrative shop.
- o Thrift Savings Plan? www.tsp.gov.
- o Federal & State Taxes? www.IRS.gov.
- o Garnishment of wages? www.dfas.mil/money/garnish/
- o SGLI? www.insurance.va.gov

Credit Can Cost You Money

If you make a purchase with a credit card where you pay 18% interest, and you ONLY pay the minimum (2%) each month, it will take you 22 years and \$5,625.00 to pay off what originally cost \$1,828.00!!! With the same purchase, if you add only \$10.00 per month to the minimum payment, it will only take you 5 years to pay off the original amount with interest charges incurring of only \$946.00. As you can see, paying more than just the minimum saves you a whole lot over time! Even better would be only purchasing items you can pay for in full at the time of purchase!

Balance	\$1,828.00	Balance	\$1,828.00
Interest	18%	Interest	18%
Minimum	2%	Minimum Payment	2%
Payment Amount	\$36.00	Payment Amount	\$36.00
		(additional payment)	+10.00
		Total adjusted payment amount	\$46.00
Pay Off	22 Years	Pay Off	5 Years
Interest Paid	\$3,797.00	Interest Paid	\$946.00
Total Paid	\$5,625.00	Total Paid	\$2,774.00
Total Savings by over adding \$10.00 to payment monthly, is 17 years of payments equaling to: \$2,851.00			

COST OF BUYING WITH CREDIT Q&A

Q The typical consumer carries a credit card balance of \$1,750 on a card that charges 18 percent interest. How long will it take to pay off the bill, and how much interest will be paid by making only the minimum monthly payment – 2 percent of the outstanding balance?

- (a) 3 yrs., 2 months; \$627 interest,
- (b) 7 yrs., 9 months; \$1,129 interest,
- (c) 16 yrs., 4 months; \$2,189 interest,
- (d) 21 yrs., 11 months; \$3,647 interest.

Correct Answer is D: It would take almost 22 years (and \$4,000 in interest) to pay it off.

Q By paying an extra \$25 per month, I can cut the time to pay off a bill by how many years and save how much in interest?

- (a) 18 yrs., 7 months; \$3,059 interest,
- (b) 12 yrs., 2 months; \$2,091 interest,
- (c) 5 yrs., 7 months, \$1,336 interest,
- (d) 2 yrs., 9 months \$850 interest.

Correct Answer is A: You can cut your payment time by nearly 19 years and pay off the balance in 3 years, 4 months. Instead of paying \$4,647 of interest, pay only \$588.

Q True or false? Department store credit card offers promising “no finance charges” for 6 months, but will charge retroactive interest if you don’t pay off the balance within 6 months.

Correct answer is True: The interest accrual time period goes back to the day of purchase. The store will forgive the interest if you pay off your balance before the offer expires (6 months, in the example). If not, you’ll owe interest from the date of purchase, and store cards often charge the highest interest allowed by law.

MILITARY SPOUSES RESIDENCY RELIEF ACT (MSRRA)

The MSRRA changes the basic rules of taxation with respect to military spouses who earn income from services performed in a State in which the spouse is present with the Service member (SM) in compliance with military orders when that State is not the spouse's domicile (legal residence). Under these conditions, the spouse generally will not have to pay income taxes to the current State where income is earned. The spouse, however, would be required to pay income tax to the domiciliary State. The law is complicated and fact specific, and because its effect will depend on the interpretations of each State, Marines and their spouses should seek assistance from their installation legal assistance office.

MILITARY LENDING ACT

Military Lending Act makes it illegal for creditors to grant payday loans and car title loans to military members. The change also prohibits charging more than 36 percent interest to military borrowers. Fees, service charges, renewal charges, credit insurance premiums or any other product sold with the loan must be included when calculating the interest rate. In the past, there have been "horror stories" of military members paying up to 800 percent interest by using such gimmicks.

This law is a result of Department of Defense recommendations made in a report to Congress August, 2006. The law effectively closed down payday loan operations around military installations. Under this law, lenders are not permitted to lend money to military members or their families using a check, or any other means of access to a financial account, as security for the loan. The law is not retroactive, which means loans that are made before it goes into effect are not covered. Lenders who violate the provisions of the law are subject to a fine and up to one year in prison.

The law prohibits:

- Requiring military members to set up an allotment as a condition of receiving a loan.
- Requiring the use of a vehicle title as security for any loans made to service members and military family members.
- Using a check or any other access to a member's financial account as security for a loan.
- Lenders from renewing, repaying, refinancing, rolling over, or consolidating consumer credit using the proceeds of other credit granted by the same lender to the military member.
- Requiring military members to waive their rights under the Service members' Civil Relief Act (SCRA), or any other federal law.
- Denying the opportunity for military members to pay the loan off early, and any penalties for early payments.
- Any unreasonable clauses in the contract designed to make it difficult for military members to take a creditor to court.

New rules regarding MLA were added in October 2015. Changes to the rules take effect October 2016. Recommend referral to PFM for additional information.

If It Sounds Too Good To Be True...

Advance Pay Day Loans

It Probably Is!!

YOUR CREDIT REPORT

A credit report is a detailed account of the credit, employment and residence history of an individual. The report is used by a prospective lender to help determine the person's creditworthiness. Credit reports also list any judgments, tax liens, bankruptcies, or similar matters of public record entered against the individual.

The industry is dominated by three credit-reporting agencies: Equifax, Experian, and TransUnion. These agencies maintain independent databases and compete with one another to sell information to lenders, insurance companies and employers. For the most part, they do not share information with one another and may not have identical information about an individual.

It is important to review your credit report at least once a year, to verify that the information is correct and complete. If you have moved a lot, your information may be incorrect with all three agencies. Mistakes happen, and if undetected, they can prevent you from obtaining future credit. Many times instances of identity theft are uncovered by reviewing credit reports.

The major credit reporting agencies all have websites and toll-free numbers at which consumers can request a copy of their credit report. Under current law, every American with a credit history can receive one free credit report each year from each of the big three credit reporting agencies.

They are available online at www.annualcreditreport.com.

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SECTION 5 – SEPARATION AND DEPLOYMENT



TYPES OF SEPARATIONS

Special Purpose Marine Air-Ground Task Force for Crisis Response

Special Purpose Marine Air-Ground Task Force for Crisis Response. It is a self-mobile, self-sustaining force of approximately 850 Marines and sailors, capable of responding to a range of crises. A unit is specifically trained to support U.S. and partner interests throughout a defined area of responsibility, to include embassy reinforcement, support to noncombatant evacuation operations, tactical recovery of aircraft and personnel, humanitarian assistance, and disaster relief. The unit also takes part in bilateral and multilateral training exercises with regional partners.

Operational Deployments

Marine Expeditionary Unit (MEU) deployments: Traditionally, this type of deployment is known as a “float.” Your Marine boards a ship and “float” to destinations known and unknown. Family members do not accompany their Marines. MEU deployments can involve mass troop movements by airplane and/or ships to duty destinations all over the globe.

Unit Deployment Program (UDP): Marine units from the East Coast, West Coast, and Hawaii travel to Japan as a part of the UDP. The UDP typically lasts six months, though it can change, depending on the overall needs of the Marine Corps.

TAD In Excess (formerly known as Individual Augmentee): An overwhelming majority of Marines deploy with their unit, but some Marines may deploy as an individual Augmentee (IA). IAs may be used from any occupational specialty and from both operational units as well as supporting and training establishments.

Training Deployments

Integrated Training Exercise (ITX) - Conducted at Marine Corps Air Ground Combat Center, Twentynine Palms, CA. This deployment consists of 129 integrated events encompassing ground, logistics and air combat elements. The time of exercise will vary, depending on the type of unit that deploys there. Marines deploy to the training center and stay in temporary field barracks when not in the field.

Marine Corps Mountain Warfare Training Center, Bridgeport, CA - MCMWTC conducts formal schools for individuals and Battalion training in summer and winter mountain operations. The training emphasizes development of both individual and unit mountain skills with primary emphasis on enhancing overall combat capability.

Other Separation Situations

Temporary Additional Duty (TAD) - A period of less than 6 months in which your Marine is sent away from their permanent duty station.

1 or 2 Year Unaccompanied Tour - This type of separation is when your Marine is sent to a duty station for one or two years, while their family members stay at their current duty station. Think hard before deciding to accompany your Marine on a non-command sponsored tour (unaccompanied tour). Your financial concerns will be greater, and the lack of official support can make a big difference in your standard of living.

Schools - Your Marine may be sent to a school to further their education for their current or new MOS or a career academy based on their new or existing rank. Depending on the length of the school, family members may/may not be authorized to go.

Air Alerts - Air alert is defined as a period of time in which a particular unit is designated as the "first to go" in the event of a military emergency.

THE FAMILY READINESS OFFICER (FRO)

The Family Readiness Officer (FRO) is the face of the Commander's vision and the hub of communication for the Unit, Personal and Family Readiness Program (UPFRP).

The FRO provides direct coordination for the UPFRP between the Commander, the Marines, the families, and all of the available resources and organizations, both on and off DoD installations, that support the goals outlined in the UPFRP order and the Commander's intent. The primary duty of the FRO shall be to communicate and serve as a communication portal between the Commander, the Marine, and the Marine's family.

For all family members, make sure you know who the FRO is for your Marine's unit and how to contact the FRO.

DEPLOYMENT CHECKLIST

Please note you should attend a pre-deployment brief if your Marine is deploying for a comprehensive pre-deployment checklist.

- ❑ **Attend a Pre-Deployment Brief!!!**
- ❑ Know the Unit Family Readiness Officer POC information.
- ❑ Record of Emergency Data (RED) is current in Service Record Book (SRB). Review and Update SGLI (as this is separate from the RED).
- ❑ You and your children are registered in DEERS.
- ❑ Dependent's ID cards are current and will not expire while your Marine is away.
- ❑ If a child will turn 10 while your Marine is gone, make sure all paperwork for ID is ready.
- ❑ Wills are current and safeguarded.
- ❑ Family Care Plan is current and safeguarded; ensure location of document is known.
- ❑ *In loco parentis* document is current and copies provided to designated caregivers. General or special Power of Attorney is initiated if necessary.
- ❑ Parents & in-laws are aware of both your and your Marine's address.
- ❑ Instructions are clear on pending family business. Potential problems are identified and potential solutions agreed upon.
- ❑ Checking/savings accounts are in order.
- ❑ Comprehensive budget is prepared and you have agreed on how much money each will spend.
- ❑ Plans are made for filing federal, state, and local taxes.
- ❑ Auto inspections are up to date or instructions are left for updating them.
- ❑ Installation vehicle decal is up to date.
- ❑ Insurance policies are up to date and safeguarded.
- ❑ If your Marine has a separate vehicle, keep insurance, but look into lowering premiums while they are gone (one driver less for 6+ months).
- ❑ Discuss the Navy Marine Corps Relief Society **pre-authorization** form. This form establishes the maximum authorized amount of emergency financial assistance that may be made available to you per NMCRS policy.
- ❑ Extra car and house keys are made and in a safe, accessible place.
- ❑ Know where fuse box/circuit breakers are and how to change or restart.

NORMAL CYCLE OF EMOTIONS



The way in which you and your family deal with emotions will vary from time to time and deployment to deployment. Since there is never a "textbook" deployment, there can never be one right way to cope. It is not uncommon for family members to argue or stop talking, burst into tears unexpectedly, or experience difficulties with intimacy in the last weeks or days before a deployment. These types of feelings and behavior are absolutely normal and they should not be labeled good or bad. They are simply a part of the emotional cycle of deployments. Other people preparing for or returning from a deployment are experiencing the same emotions and situations. Below is a generalized listing of the flow of emotions you may experience – it is all normal so don't worry!

Before the Deployment

1. Anticipation of Loss

- Ignore or deny that the deployment will actually happen
- Imagine that something will happen which will prevent the Marine from deploying.
- Difficulty accepting the reality of leaving
- Crying at unexpected things
- Increased tensions that could cause arguments
- Need to get all the 'projects' done
- Difficulty with intimacy
- Feelings of anger, frustration, and emotional distance between couples

2. Detachment and Withdrawal

- Sense of despair
- Feeling that the marriage is out of control

- Making decisions is difficult
- Withdrawal into self by not sharing emotions

During the Deployment

3. Emotional Disorganization

- Relief that the ‘goodbye’ part is over, but feeling guilty for the relief
- New routines develop, but overwhelmed by all the new responsibilities
- Sleeping is difficult due to loss of security and the spouse
- Anger towards the Marine for not staying and mad at the Marine Corps for making him or her go

4. Recovery and Stabilization

- Comfortable and capable of all the new roles
- Able to reach out for support
- Feeling of self-confidence and independence
- Going through the ‘my’ syndrome
- High Emotions

5. Anticipation of Homecoming

- Excitement and anticipation of the return
- Questions of “Do they still love me?”
- Changing the house to reflect an ‘our’ house feeling
- Start changing patterns back to the way they were before the Marine left

After the Deployment

6. Renegotiation of the Marriage Contract

- May feel a loss of independence
- Start being a 'married' spouse again
- Share roles, responsibilities and decisions
- A feeling of too much togetherness
- Hesitation towards intimate relations
- Falling in love again!

Each person is unique and may deal with these emotions in different ways. It is important to understand that all of these are NORMAL emotions. Separation causes us to grow as individuals and it can strengthen the bonds that you share with your Marine.

ENHANCING PERSONAL SECURITY

Extra care should be taken while your Marine is away; you should always be aware of your surroundings. Everyone is a potential victim, whether it is in a car, on the street, at home, or on the internet. There is no absolute protection from assault, but taking precautions can lessen the likelihood of being attacked victim. Increasing one's awareness of crime prevention can decrease the possibility of becoming a victim.

Awareness of Situations

- Learn about crime prevention tactics.
- Be aware of locations and situations where crime sexual assault are more likely to occur.
- Understand that sexual assault is motivated by anger, hostility, frustration, and a need to control. The majority of sexual assaults are perpetrated by someone you know and not strangers.
- Know that there are agencies on installation and in the civilian community, which specialize in counseling and care for all types of assault victims.

Security in the Car

- Always lock the doors when entering and leaving.
- Have your keys in hand so you don't delay before entering the car.
- Prior to entering the vehicle, look inside to see if anyone is hiding there, even if the door is locked.
- Always use well-lighted routes when traveling alone at night; avoid dangerous and unfamiliar areas.
- Keep your car in good running order with at least ¼ tank of gas at all times.
- If being followed, do not go home. Go to a well-lighted public place where you can get help.
- Never pick up hitchhikers!

Security on the Street

- Stay alert to where you are and who is around.
- Whenever possible, take someone with you.
- Dress safely; wearing shoes you can run in and clothes that do not restrict your movements.
- Keep your purse close to your body and one arm free for emergencies.
- Be aware that potential attackers may ask questions or strike up conversations.
- If followed by a car, turn and walk in the opposite direction.
- If you are being followed, go to a lighted residence or business.
- Do not go to your car if you see people standing near it.

Security at Home

- Lock your doors at all times – whenever you are at home or away.
- Do not leave a spare key hidden near the door.
- If going away, arrange for a close and trusted friend to keep a watchful eye on your home. Put your mail and newspapers on hold; buy a timer to turn lights on and off at night to create the illusion that someone is home.
- Report to the police any evidence that your doors or windows have been tampered with and any reports from your neighbors of prowlers.

Security Online

- Understand the privacy policy on your social networking sites and use caution when providing personal information.
- Lock down your profile.
- Do not post PII.
- Be aware that many images taken on smartphones are geo-location enabled. Lock down smartphone settings to keep your family safe.
- Be selective about who you accept as a friend.
- Be cautious clicking on links. A virus could install destructive software.
- Use anti-virus, anti-spam, and firewall software. Keep all software current with automatic updates.
- Protect accounts with strong passwords.

OPERATIONS SECURITY (OPSEC)

- OPSEC involves keeping potential adversaries from discovering our critical information. It protects our operations – planned, in progress, and those completed.
- Critical information deals with the specific facts about military intentions, capabilities, operations, or activities.
- Examples of critical information include, but are not limited to, flight schedules, troop/ship movements, temporary duty locations, and installation activities.

Four Primary Things to Remember about OPSEC:

1. Where and how you discuss this information is just as important as with whom you discuss it. Places like social media, internet blogs, and chat rooms are not the place to reveal any unit separation/deployment information; you can never be certain who is on the other end receiving this information.
2. Determined individuals can easily collect data from cordless and cellular phones; even baby monitors using readily available and inexpensive receivers.
3. Personal conversations conducted in public may be easily overheard.
4. If anyone, especially a foreign national, persistently seeks information, notify your spouse or FRO. They will contact the Security Manager of the unit.



Note: It is extremely important to practice good OPSEC at all times. Sensitive and critical information is handled throughout a Marine's career, not just during a deployment.



CARE PACKAGES

A Care Package is a little bit of home that says, ***“I Love You ... I’m Thinking about You”***. With just a little planning, they can be a great link over the distance. Care packages are also morale builders during the deployment. Speculation and excitement run throughout an entire shop when just one package arrives. Below are some helpful hints to ensure your care package arrives in good condition.

How to Send Care Packages:

Keep the packages small (no larger than a shoe box). Larger packages take longer to be delivered and are more cumbersome for your Marine to haul around. Smaller, more frequent packages are likely your better option. The U.S. Postal Service offers FREE flat rate boxes for Priority Mail. You can also order free flat rate boxes from the USPS online store (for use with Priority Mail shipping ONLY).

Packaging Tips:

Use labeled plastic bags with zip-style closures for everything. They keep out sand and rain. Resourceful Marines are re-using them for all sorts of things. The quart size is great to keep their wallets and personal photos with them, in one of their many pockets, and they stay dry. If you're shipping a liquid (shampoo, eye drops), or items that are likely to melt or drip (Chapstick, deodorants, chocolate) be sure to pop it into a tightly sealed plastic bag first. That will help keep the rest of the items from getting gooey or ruined, just in case.

The following is a list of highly desirable items for deployed Marines.

Books	Moist Wipes	Sheets of stationery
Camper style foods	Music	Snacks (cookies, granola bars)
Candy/Gum	Nerf toys (small footballs, etc.)	Tea bags
Cards	Odor Eaters (for boots)	Toiletries (travel sizes)
Chapstick	Pencils	Toothbrushes
Dental floss	Pens	Toothpaste
Facial tissues	Personal message	Travel games
Fast food Hot Sauce packets	Playing cards	Travel mugs
Flashlights	Postage	Tuna snack kits
Special occasion	Girl Scout cookies	Powdered drink mix

The following items are prohibited: Illegal substances, Alcoholic beverages, Explosives (including fireworks), Offensive or obscene materials, including photos, drawings or any other material which may have the potential to offend members of the opposite sex, members of another race, background, etc.

THRIVING & SURVIVING - HINTS ON GETTING THROUGH IT ALL

- ✓ Start writing letters before your Marine leaves! It's always uplifting to have mail waiting when he/she arrives.
- ✓ Number your letters to be sure each is read and understood in order. Have your spouse do the same.
- ✓ Keep your letters as upbeat as possible.
- ✓ Plan activities that you can all look forward to such as a movie, trip to the installation pool or cookout. Ask another family to join you.
- ✓ If you have a second car, keep it "healthy." Start it a couple times a week. Drive it periodically to keep the tires in good repair.
- ✓ Get together with friends! Have everyone bring a favorite dish to share.
- ✓ Ask your friends and relatives to send your spouse emails. Keep in mind that their receiving computer may be in an open area and easily read by "all present."
- ✓ Send email/letters.
- ✓ Make a video recording of your day—ALWAYS REMEMBER—do not put anything on a video that you couldn't show to any Marine who may be in the viewing area!!!
- ✓ Do not tell strangers your Marine is away. If someone calls, simply explain that your spouse cannot come to the phone, "May I take a message?"
- ✓ Remember, reliable communication is the key! Contact your Family Readiness Officer (FRO) for current, updated information. Their information comes from the Command and is updated as circumstances allow.
- ✓ Above all, when it comes to rumors, trust your Marine. Do not create problems that do not exist. Don't believe everything you hear and only half of what you see.
- ✓ Exercise!! Join or start a walking group, go bowling, do aerobics, ride a bike, go to the gym. There are several gyms available on the installation with personal trainers to design a workout just for you.
- ✓ Set aside personal time to take care of yourself.
- ✓ Maintain family routines.
- ✓ Ask for help if things get overwhelming.

Romance

- ✓ Make “deployment stationery.” Photocopy a few of your favorite photos on plain white paper and use the paper for your stationery. Perhaps a picture on your first date together or a candid wedding shot.
- ✓ Buy two copies of a book that you both would enjoy reading. Send one to your Marine and you can both read the same book at the same time.
- ✓ Record their favorite TV show and send it.
- ✓ Record their favorite radio station and send it.
- ✓ Send “goodie” packages with some of his/her favorite snack food.
- ✓ Write a poem and send it with a small box of chocolates.
- ✓ “Movie Night”. Purchase a video that you have watched and enjoyed. Send it along with microwave popcorn and a letter telling what you liked about the movie.

ACTIVITIES FOR CHILDREN

- ☐ Have your child trace their hand or foot on colorful paper. They can use the paper to write a letter on. Send extra colored paper with the letter and ask for a return hand tracing.
- ☐ Have your child make an audio recording, perhaps reading a favorite book.
- ☐ Draw pictures to send. Ask for “artwork” in return.
- ☐ Make bookmarks and place in their favorite children’s book at their favorite pages. Send a book with an audio recording and ask for those pages to be read on a recording for return.
- ☐ Write a story and send.
- ☐ Decorate a t-shirt to send.
- ☐ Write a note on the back of a photo. Make a puzzle from the photo to send.

Additional Activities

- ☐ Take a photo of each child with the parent who is deploying. Scrapbooks of photos, letters, and mementoes can be fun for children to make during this separation.
- ☐ Send letters, photos, drawings, and audio messages from the children about family events, outings, ball games, class plays, etc. Ask deployed parent to respond to children also.
- ☐ Participate in command video recordings. These will be sent to the command for the holidays. It is a sure way of bringing joy and happiness to your deployed spouse.
- ☐ Buy or plan presents for birthdays or holidays in advance. Attach special messages. Kids especially love to get gifts through the mail (T-shirts from various ports or items to share at school).
- ☐ Keep a map showing the ports to be visited. Use map pins to mark each port. This lets the children see where their parent has been and know that each pin means homecoming day is closer.
- ☐ Make a blanket or pillow out of deployed parent's clothes. Pictures can be made into pillows as well.
- ☐ Notify your child's teacher and school since they often have special programs for children with deployed parents. Occasionally surprise the parent by sending some of the child's schoolwork.
- ☐ Make a calendar with your kids while your Marine is away. Write down special things they have done.
- ☐ Have the deployed parent take a letter of the alphabet each day and use that letter to describe/identify what they are seeing or doing that day. (Example – Today I saw an Alligator, ate an Apple, and flew in an Airplane.)
- ☐ Make a deployment countdown chain before the parent leaves. Remove one link for each day until reunion day. (In the event of a lengthened deployment, you may have to add a couple of extra links.)

HOW TO CREATE A SHARED SENSE OF PURPOSE AFTER DEPLOYMENT

By: Uniformed Services University of the Health Sciences

“Coming together as a couple after any deployment isn’t always easy or something that happens naturally. It requires effort, and an understanding that each person has grown and changed during the separation. A positive way to think about this is that both of you, service person and spouse, have developed your own sense of purpose coping with new experiences while apart. What’s important now is to come together and create a ‘shared sense of purpose’, that is essential for your well-being as a couple, that of your children and your life in the community. This won’t happen overnight; it will take time, mutual compassion and a desire to do so. Here are four steps to help you create a shared sense of purpose”.

STEP #1: Understand Each Other’s Sense of Purpose during Separation

The returning service member’s sense of purpose has been shaped by:

- Traumatic events that can be difficult to process and talk about.
- Identification and closeness with their military unit and comrades who have shared similar experiences.
- Regimentation in the form of highly structured and efficient routines.
- Heightened sensory experiences including sights, sounds, and smells.
- Expanded self-importance and identity shaped by war.

The spouse’s sense of purpose has been shaped by:

- **New roles and responsibilities.** Many family members have assumed new or more taxing employment, oversight of finances and child rearing.
- **Community support trade-offs.** Some family members and children left the military installation to stay with parents and in-laws for various reasons, but will have experienced loss of connection with their military community, its familiarity, and support.
- **Emotional changes.** Some family members may have experienced growing independence and thrived on it; others may have found this a difficult time, leading to depression, anxiety, increased alcohol or substance use and abuse, and other symptoms of stress.

STEP #2: Recognize that the following concerns upon return are common, often shared or felt indirectly, and will require mutual adjustments and time:

- **Home.** Life at home does not have the edge and adrenaline associated with wartime duty, which often leads to let down, disappointment and difficulty shifting gears.
- **Children.** Reconnecting with one's children is an anticipated event by service member, spouse, and child. Children react differently depending upon their age, and can be shy, angry, or jealous as new bonds are reestablished. Discipline will now be shared, often resulting in conflicting opinions and styles.
- **Relationship.** Concern about having grown apart, growing close again without giving up individual growth and viewpoints, issues of fidelity, and being able to discuss these issues without raising more anxiety or anger challenge many couples.
- **Public.** While there has been widespread support of the service member, the public has mixed views of the war. Protracted deployment and an upcoming election may polarize the public, promoting media coverage that can undermine the pride and purpose military families feel about their involvement.

STEP #3: Relationship Breakers: Most couples argue about three things: sex, money, and children.

- Understanding the potential of these issues to divide rather than unite is key to reestablishing a shared sense of purpose. These issues involve:
- **Intimacy.** Intimacy is a combination of emotional *and* physical togetherness. It is not easily reestablished after stressful separations creating an emotional disconnect. Partners may also experience high or low sexual interest causing disappointment, friction or a sense of rejection. In due time, this may pass, but present concerns may include hoping one is still loved, dealing with rumors or concern about faithfulness, concern about medications that can affect desire and performance, and expected fatigue and alterations in sleep cycles.
- **Finances.** During the deployment, most service members and families received additional income from tax breaks and combat duty pay. Some families may have been able to set aside appreciable savings; other families may have spent some or all of the money on justifiable expenses and adjusted family budgets. This may create disagreement that can hamper the important work of building *shared trust* and financial planning as a couple essential to moving forward.
- **Children.** Children have grown and changed during deployment. Some returning Marines will see children for the first time. It is important to build upon the positive changes in your children, and work as a couple to address issues of concern that need improvement or attention. Discipline of children will now be shared and should be viewed as something that can be built together rather than criticized or ignored.

STEP #4: Relationship Makers. Here are some thoughts and tips for building a shared sense of purpose and stronger family.

- **Expectations.** Remember that fatigue, confusion, and worry, common during this transition, often lead to short tempers. In that frame of mind, it is easy to revert to the relationship breaker issues listed above. If this happens, suggest taking time out and return to discussions when both parties feel more relaxed.
- **Enjoy life.** Find and do activities that are pleasurable such as a movie, a family picnic, bowling, or shopping. Create time in your weekly schedule to do something as a couple, as a family, and one-on-one activity that is shared between returning service member and his/her child or children.
- **Give thanks.** Together, thank those people, family, friends, co-workers, and new service member buddies, who have helped you and your family during this deployment. Showing appreciation through writing notes together, calling people, or visiting them will bring a sense of fulfillment that reunites each other's experiences.
- **Communicate.** Talking together builds a shared sense of purpose. Desire to communicate is more important than details. Marines often prefer to discuss war stories with military buddies to protect their spouse and family from traumatic memories. Family members should not be offended. Other ways to communicate involve physical activity. Take walks, work out together, or engage in a sport. Healthy communication involves processing feelings, new information, and relieving stress. Read, draw, paint, dance, sing, play an instrument, or volunteer at church or in the community to keep a sense of perspective and individuality as you grow together as a couple.
- **Let time be your friend.** Time may not mend everything, but it is often one of the most important factors in healing and solving problems.
- **Be positive.** A positive attitude is one of the most important gifts you can bring to each other and your family during this time. Appreciating what one has gives strength and energy to a family and a couple. Special circumstances such as physical injury and psychological problems are not addressed in this fact sheet, and require additional support, information, and resources.
- **Know when to seek help.** Marine Corps families can endure high levels of stress, uncertainty, and worry. Stress can impact physical and mental health. It's important to reach out and seek help for stress before problems linger and get worse. The Marine Corps provides numerous resources to assist individuals and families, and there is no wrong door for accessing care.

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SECTION 6 – CROSSROADS



INFORMATION & REFERRAL PROGRAM WITH RELOCATION SERVICES

After receiving orders, you should make an appointment to speak with an Information & Referral specialist located at Marine and Family Services Center. They can help you learn how to prepare for your move, get help in determining your moving costs, and help you learn skills to reduce the stress during the move.

A great resource is www.militaryinstallations.dod.mil. Utilizing this website, you may locate any installation in which you may be relocating to. Once you have found your new location, a listing of helpful POCs and local resources is provided. Additionally, you may find information on planning your move and various checklists within this website.

DISTRIBUTION MANAGEMENT OFFICE (DMO)

As soon as your spouse receives PCS orders:

- Call DMO for an appointment. Be sure to ask what paperwork you will need to bring to your appointment (things like copies of your PCS orders, power of attorney, etc.).
- Do not wait to make the DMO appointment as delaying could mean you will not get to pack out and ship on the dates you want. This is especially true in the late spring and summer months, when most military families PCS.
- Utilize www.move.mil to prepare for and schedule your move.

Be prepared with more than one set of moving dates in mind when you go to your DMO appointment. Bring a calendar with your important dates in it. Have the dates listed for things like check-in date at the new duty station, vacation dates; estimated travel dates... just in case you have to change the moving dates.

DMO can help you with more than just setting up move dates. They can provide information on storing your goods, arranging a personally procured move (PPM), calculating your total household goods weight limit, and what items can and cannot be shipped or moved.

MILITARY ONESOURCE

Another key source for information about moving is Military OneSource. This information resource and referral program provides information on a wide variety of topics. For your upcoming move, they can research specific neighborhoods by zip code and prepare a personalized report. Report topics could include: housing market and pricing; school reports, medical services, crime report, social and community services, youth programs and athletics to name a few. Military OneSource can also provide information and materials that address many of the moving related needs you have.

Sponsorship Program

Another great way to get information about a new duty station is to request a sponsor. The Sponsorship Program can make single or married Marines' relocation easier. You will be assigned a sponsor whose grade and personal situation are similar to yours so that your sponsor will be able to relate to your needs and provide a personal view of life at the new location. Sponsors are mandatory for accompanied Marines heading overseas, and for grades E-1 to E-5, WO to CWO-2, and O-1 to O-3. Contact your Information & Referral office or FRO to learn how to request a sponsor. Contact the location CYP office for information on Youth Sponsorship opportunities.

MONEY AND MOVES – ALLOWANCES AND ENTITLEMENTS

MILITARY TRAVEL (PCS) MOVE ENTITLEMENTS

Military members who make Permanent Change of Station (PCS) moves from one duty station to another are authorized many entitlements. Below is a quick glance of the major entitlements authorized in conjunction with moving from one duty assignment to another.

House Hunting Trip (prior to move)

Military members are allowed a permissive TAD (Temporary Duty) for up to 10 days in conjunction with a Permanent Change of Station (PCS) move between and within the 50 states & District of Columbia. "Permissive TAD" means there is no transportation or per diem paid, but members are not charged for leave.

Military members may request (from their commander) this permissive TAD any time after they receive their written reassignment orders. However, because there is no travel entitlement, most military members elect to use this benefit, after signing out of their old installation, but before signing into their new installation. In other words, they plan to arrive at their new installation 10 days early, giving them 10 days for house-hunting, which is not charged as leave.

The "house-hunting" entitlement only applies for members who will not be living in the barracks or dormitories after arrival at the new assignment.

PCS Money Matters

A major consideration when moving involves money and budgeting. Because relocation, travel, and tours of duty are all part of the Marine Corps life, you are provided allowances and entitlements which are intended to pay for the majority of

relocation expenses. An Information, Referral, and Relocation specialist can help you learn more about these allowances and entitlements and how to properly budget for your move during a PCS/OCONUS workshop. Contact your I&R office for the workshop schedule.

- **Temporary Lodging Allowances (TLA)** Whenever service members first arrive at or depart from installations outside the continental U.S. (OCONUS), including those in Alaska and Hawaii, they are eligible for a special allowance to offset the expenses for temporary housing needs.
- **Temporary Lodging Expense (TLE)** Whenever a service member is ordered to or from a duty station in the continental U.S. (CONUS), the Service authorizes a lodging reimbursement.
- **Shipping Household Goods Allowances** for every duty-related relocation, the Service pays for the shipping of household goods, although there are limits. The service also provides the opportunity for a Personally Procured Move (PPM); formerly known as a “Do-It-Yourself Move.”
- **Mileage Allowances Relocating** service members receive a monetary allowance, called MALT, when they elect to drive to a new duty station. This allowance is based on mileage.
- **Dislocation Allowances (DLA)** Service members receive a dislocation allowance when they relocate in connection with a permanent change of station. This allowance partially covers relocation costs not otherwise reimbursed. This allowance **Must Be Requested** by the service member and does not have to be repaid.
- **Housing Allowance** the Service provides service members relocating to a duty station in the U.S. a Basic Allowance for Housing, called BAH. This tax-free supplement is offered to most service members moving within the U.S., who cannot get into government quarters or who chooses to live off installation.
- **Overseas Cost-of-Living Allowance (COLA)** The Services recognize that goods and services in many OCONUS (Outside Continental United States) locations are higher than those in CONUS (Continental United States). This is why an allowance is offered to members in these locales to supplement their regular pay. COLA is also payable in Alaska and Hawaii.
- **Overseas Housing Allowance (OHA)** This allowance is offered to members who not only live overseas, but who live off installation as well.
- **Move-In Housing Allowance (MIHA)** This allowance is available to members moving into their first quarters for an overseas assignment. It is meant to offset the costs associated with making homes safe and habitable.
- **Per Diem Allowance** The Service also pays a "per diem" (or daily allowance) to service members and their family members traveling to a new duty station. The rates vary depending on your mode of transportation, but the funds do help take the sting out of your pocket book.

- **Travel by Privately Owned Vehicle (POV)** When members elect to travel to their new duty station by POV (auto), they are entitled to receive a mileage allowance, in lieu of cost of airline ticket. The reimbursement rate depends on the number of authorized travelers in the vehicle.
- **When traveling by Privately Owned Vehicle (POV)**, military members are paid a flat rate per mile for authorized travel (www.gsa.gov). When the member travels commercial means, they are paid the established per diem rate, (under "Lodging Plus") for the new Permanent Duty Station (PDS), or the rate for the delay point if the member stops overnight. Per Diem for dependents is 3/4 of the member's applicable rate for each dependent 12 years old or older and 1/2 of the member's rate for each dependent under 12 years.
- **Dependent Travel within CONUS by Other than POV** within CONUS, dependents may be authorized to travel by commercial means (air, rail, bus), unless they elect to travel by POV, from the old PDS to the new PDS. The military member can be reimbursed for this travel, up to what it would have cost the military to purchase an airline ticket.

*Note: Dependents must be on orders in order to receive some of these allowances.

CHECKLIST FOR MOVING

Pre-Move Checklist:

- ☐ Notify newspapers, magazines, creditors, and the Post Office. The Post Office can HOLD your mail, or FORWARD it to your new address.
- ☐ Have a garage sale, throw away perishable or unwanted items, or give them to a charitable organization.
- ☐ Tape all hardware from disassembled furniture securely to the furniture or pack in labeled plastic bags and take them with you.
- ☐ Take pictures and record serial numbers of high valued items – TV, DVD player, computer, etc. Have high-value items, like antiques, appraised before being moved – just in case an insurance claim is necessary.
- ☐ Drain all fluids from any power equipment, such as lawnmowers.
- ☐ Take down curtains and pictures. Have pictures and paintings packed together.
- ☐ Do not pack anything – Only the movers should pack the belongings. The owner will be held responsible for any damage to goods packed by owner.
- ☐ Disconnect all appliances – lamps, computer, TV, washer, dryer, etc.
- ☐ Plan for children and pets to be out of the house, or out of the way, when the movers come.
- ☐ Take irreplaceable valuables with you – dental and medical records, jewelry, passports, family pictures, important papers, etc.
- ☐ Pack in one box the items you will need for the first 48 to 72 hours. These items might include blankets, flashlight, kitchen items, basic tools, canned goods, telephone, toilet paper, shower curtain, etc. Ask the movers to put this box on the truck LAST, so it will be unpacked FIRST. **Also, mark the outside of this box, so it is quickly identified.**



Packing Day Checklist

- ☐ Tell the movers of any special requests and make sure they understand what you want. Be courteous and friendly to your movers. If you are courteous to them, they usually will be willing to work harder for you.
- ☐ Ask to have all belongings packed in one truck.
- ☐ Ensure that cased items, such as cameras, are identified on the inventory or the movers are not responsible for them. “Camera case” says nothing about what’s inside. It should read “camera and case”.
- ☐ Check inventory carefully. If discrepancies are evident, ensure they are corrected. If the movers refuse to change the inventory, you should note your disagreement on the back before signing. You can also call DMO.

Moving In Checklist

- ☐ Contact DMO to schedule a delivery date once you arrive at your new duty station and have a new residence.
- ☐ Movers may arrive anytime between 7 a.m. and late afternoon.
- ☐ Installing any new carpeting before your household shipment arrives is recommended.
- ☐ If possible, have the carpets in your household effects unloaded first. (This means you should have the movers load them last.)
- ☐ Damaged items should be noted on the inventory. However, damaged items discovered after movers leave can still be claimed within an allotted time. This other information is included in the paperwork from DMO.
- ☐ Check off inventory as it’s unloaded.
- ☐ Ensure movers reassemble any items that they disassembled. This will save much time and effort.
- ☐ The moving company is **not** required to come back at a later time to remove empty boxes, packing papers, etc.
- ☐ Keep packed boxes separate from unpacked boxes to avoid losing treasured items.

HOUSEHOLD GOODS TIP SHEET

Household Goods (HHG) Carrier Pickup

When the carrier arrives at your home and begins packing your HHG, be prepared to check the helpful items noted in this article. The Inventory List is the document used to list your HHG. It is filled out by the carrier driver listing your boxes and other stuff. The inventory list identifying your HHG and the condition of each item at the time of pickup must be signed by the driver and you.

Read Inventory List before you sign it

You must read the inventory list carefully before signing it.

- As boxes are being packed, ensure valuable items being packed are listed on the inventory
- Ensure all items not in boxes are listed on the inventory
- If you have "crystal" contained in a box, ensure it says "crystal" and not "Kitchen Items"
- Ensure description and condition of items are complete and accurate, i.e., 46" Color TV, model, year manufactured, serial number, condition.
- Closely look at symbols for preexisting damage (PED) explained in the top-right corner of the inventory list, i.e., "BR 2-4-5-3 indicates that the item is "broken, bottom front left corner"
- PED is entered on the inventory for preexisting damage from your HHG by the packer. If the inventory is inaccurate, you must tell the carrier representative. Notate such discrepancies on the inventory list by the proper line number identifying the item in question in the space marked exceptions.

Carrier Delivery of your HHG

When the carrier delivers your HHG, the driver will give you a copy of your inventory list for you to check off the line items as they are unloading the truck. If you see any damage from the line items, i.e., crushed box, broken dresser leg, circle the line item on the inventory list. You can ask movers to slow down if you see damage occur. Complaints can be filed with the move manager.

DD Form 1840, Joint Statement of Loss or Damage at Delivery (pink colored form).

List all line items you find damaged and/or lost on the DD Form 1840. If you need more space, check the continuation box and list additional line items on a separate piece of paper.

- The inventory line item, i.e., 147
- Name of line item, i.e., Sofa
- Description of loss or damage, i.e., Sofa missing or Sofa right leg broken, tear right arm

Do not allow the carrier representative to convince you that you may list any damage or loss later. Enter all loss and/or damages you find at time of delivery. You will then sign the form acknowledging that you understand that you have 70 days to list any further loss and/or damages on the back of this form and to give it to the nearest military claims office.

DD Form 1840R, Notice of Loss or Damage (reverse side of pink form).

You have up to 70 days to inspect your HHG and note all loss or damage on the form. The completed form must be delivered to your **local claims office** or send it to **HQMC (MRM) Claims, 3280 Russell Road, Quantico, VA 22134-5103** to arrive within the 70 day period if you are not near a military installation. Failure to deliver the form to a claims office within 70 days may result in being paid a smaller amount on the claim. You may also fax your DD Form 1840R to **(703) 784-9827 or DSN 278-9827**.

DD Form 1842, Claim for Loss of or Damage to Personal Property Incident to Service.

You must submit your DD Form 1842 (May 2000 version) with supporting documentation of your claim within two years of the date of your HHG delivery date/incident. This two-year limitation may not be waived. If you exceed the two-year statute, your claim will be denied. It would be in your best interest to file your claim as soon as you can.

DD Form 1844 (May 2000 version), List of Property and Claims Analysis Chart.

This form is very important and requires detailed information to process your claim. When information is missing it will delay your claim process. The following information is needed for each line item listed:

- Line No., start with 1 for the first line item
- Qty, list how many
- Lost or Damaged Items, describe the item fully
- Inv No., list the line number from the inventory list
- Original Cost, the amount you paid for the item
- MM/YY Purchased, enter the month and year, if missing it will affect the amount paid
- Amount Claimed
- Repair Cost, must show the repair cost from a repair company
- Replacement cost, must show that the item cannot be repaired by a repair company.

W.O.W. LIST – WORDS OF WISDOM

W.O.W.

Attend a PCS workshop.

W.O.W.

Check with your I&R specialist to see if your gaining installation has a Lending Locker.

W.O.W.

Buy furniture that isn't too difficult to fit into different types of houses.

W.O.W.

Once you know your new address, contact the phone and cable company to setup an installation near the day you move in.

W.O.W.

Pack the remote control (without the batteries) either in your "First Day Box" (sometimes called the "Last Load Box") or in your suitcase. Don't let the packers pack it – it never gets packed in the same box as the TV and it can be quite frustrating when you can't locate it. Also, be sure to pack a small alarm clock in your luggage.

W.O.W.

Keep a phone in your personal luggage. Often phone service is started before your shipment arrives. It is wonderful to have a phone to hook-up right away.

W.O.W.

NEVER let packers pack your jewelry or other irreplaceable valuables. Set them in a safe place and carry them with you in your luggage. Locking valuables in the trunk of your car may be a safe place during packing.

W.O.W.

If you have little items, in a drawer, pack them in a zip –lock bag and put them in a box labeled, "Items from kitchen drawer, bathroom drawer, etc." This will be a great help in reorganizing on the other end.

W.O.W.

You have the right to request a crate for an expensive work of art or mirror or piano. Let DMO know when you are setting up the move and again when the packing company comes for your pre-packing inspection.

W.O.W.

You might want to secure sheets over nicely upholstered pieces of furniture to help protect them in the move. During your initial meeting with DMO, let them know what pieces of furniture you want covered with stretch wrap by the movers.

W.O.W.

Remember to have your children's birth certificates and shot records in your personal baggage **and not your shipment**. You will need these documents to enroll your children in school as soon as possible.

W.O.W.

If you want to vacation in areas where there is a Marine Corps, Army, Air Force or Navy TLF/Lodge, you are eligible to stay providing there is space available. You don't have to be accompanied by your Marine or Sailor; however you do have to have your military ID.



At most TLF's, Military Members with PCS orders do have priority for reservations. Most TLF's will accept reservations 120 days out and in many cases even further out than that. Try to plan very early for TLF stays.



The Inns of the Corps extend a warm welcome to you and your family. Whether your travels are due to a permanent change of station move, temporary additional duty, or just getting away, you will find an inviting atmosphere and quality accommodations. The Temporary Lodging Facilities are designed with **amenities and services** that will make you feel right at home. We understand the stress that may accompany travel and PCS moves and have aligned your Inns of the Corps to cater to them. So when you travel to a Marine Corps installation, rest assured we are here to serve you. In order to make reservations, please telephone the TLF directly. The telephone numbers can be found at www.innsofthecorps.com. In 2017, TLF reservations will begin to be accepted online at that same website. The Marine Corps has completed renovations at many TLFs and several other new facilities have recently opened. Our brand motto is "Crisp, clean comfort" and our associates embody that ideal every day.



The Navy Lodge (TLF) has an 800 number for reservations for all of their lodges across the United States. You can reach their central reservations at 1-800-NAVY INN.



Armed Forces Recreation Centers (AFRC) AFRC resorts are affordable Joint Service facilities operated by the U.S. Army Community and Family Support Center and located at ideal vacation destinations. AFRCs offer a full range of resort hotel opportunities for service members, their families, and other members of the Total Defense Force. AFRC room rates are affordable and based on rank, pay grade, duty status, room size, and/or room location. Reservations are required well in advance.

Facilities include:

Shades of Green on Walt Disney World Resort, Florida - www.armymwr.com/shades/

Armed Forces Recreation Center –Germany – www.afrceurope.com/

Hale Koa Hotel –Honolulu, Hawaii – www.halekoa.com/

Dragon Hill Lodge – South Korea - www.dragonhilllodge.com/

The New Sanno Hotel –Tokyo, Japan – www.thenewsanno.com/



When traveling with pets, be sure their health records are up to date and in your possession. Research where you are being stationed and the cost of taking your pets with you. Consider the age of the pet and how they may adapt to their new environment. There are often strict quarantine laws for bringing animals into another country. If you are crossing borders during your travels (into Canada or Mexico) check the regulations. When going overseas or to Hawaii be sure to ask your I&R specialist for the quarantine requirements and cost of taking your pet.

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SECTION 7 – GETTING ALONG



THE GOLDEN RULE

The Universal Rule for Ethical Human Behavior



“May I do to others as I would that they should do to me.”

Plato

“Do not do to others what you do not want others to do to you.”

Confucius

“Hurt not others with that which hurts you.”

Buddha

“Lay not on any soul a load which you would not wish to be laid on you and desire not for anyone the things you would not desire for yourself.”

Baha'u'llah (Bahai)

“Do not do to others what, if it were done to you, would cause you pain.”

Mahabharata (Hindu)



“Do not do to others all that which is not well for oneself.”

Zoroaster

“Treat others as you would like them to treat you.”

Jesus

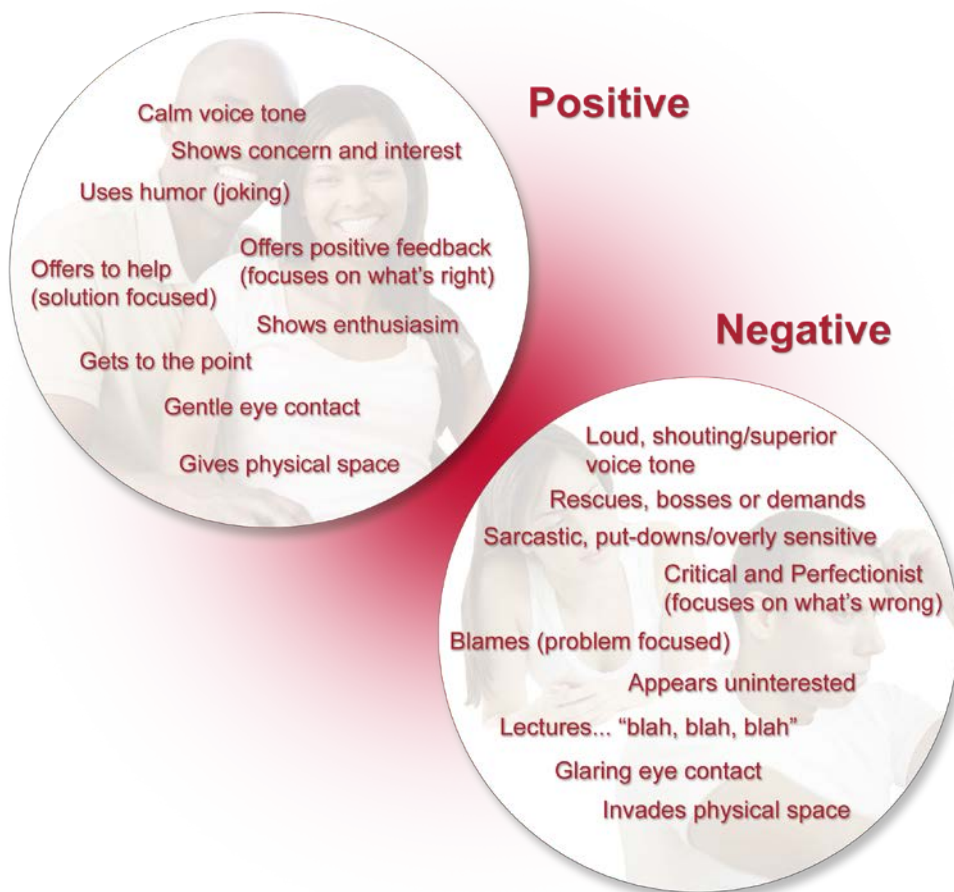
Getting along with others is one of the essentials of being a Marine Corps family. At all times, others are looking up to you as a role model, so ensure that you are always putting your best foot forward in modeling good behavior.

REMEMBERING THE GOLDEN RULE

The Golden Rule is the most universal rule for ethical human behavior. Every philosophy and religion has it as a central rule.

POSITIVE AND NEGATIVE BEHAVIOR

Pete DeSisto, Director of the Cooperative Discipline Institute notes the following examples of positive and negative behavior.



(Different cultures have different ideas of physical space.)

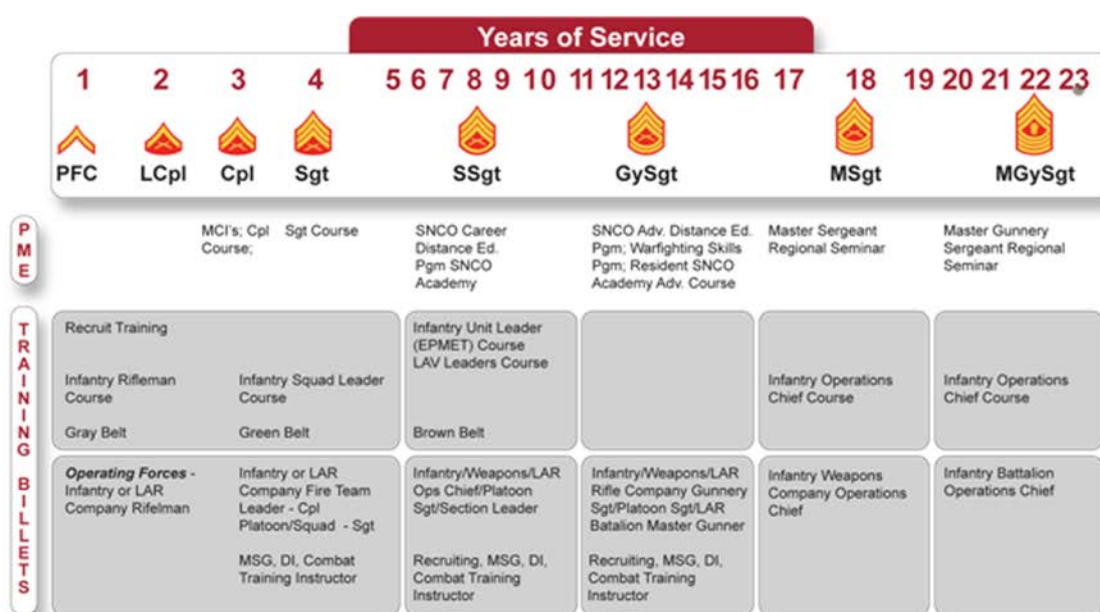
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SECTION 8 –STAYING MARINE

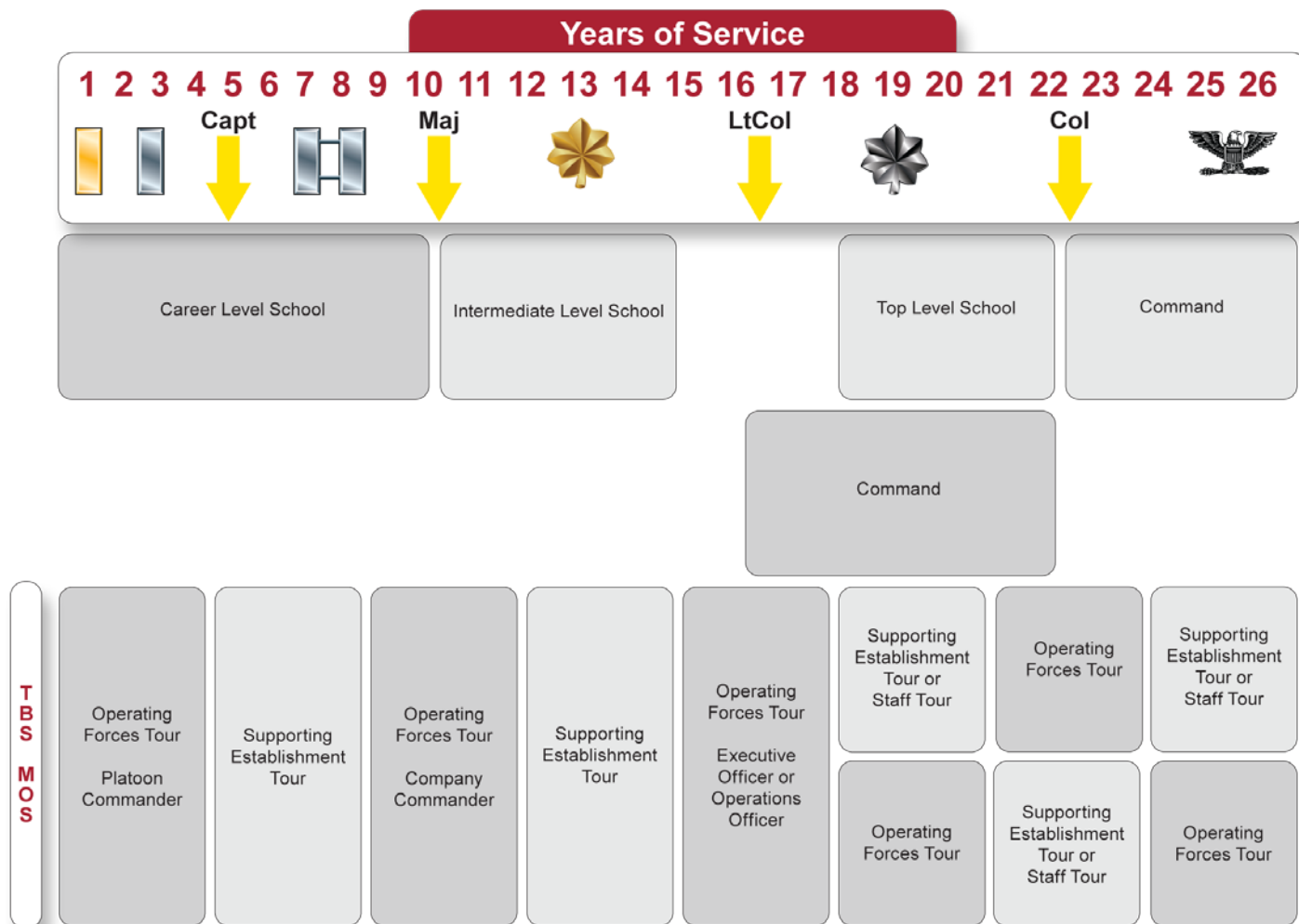


The decision to stay in the Marine Corps is shared by both the Marine and the spouse. There are many reasons why “Staying Marine” makes sense financially, emotionally and professionally. This section offers you some of the more notable reasons to stay and provides a sample career progression for officers and enlisted alike.

ENLISTED CAREER PROGRESSION



OFFICER CAREER PROGRESSION



THE MOS ROADMAP

What is an MOS Roadmap?

Military Occupational Specialty (MOS) Roadmaps is a roadmap through the Marine Corps training and Education Continuum from Private to Master Gunnery Sergeant/Sergeant Major; a roadmap to success in the Marine Corps.

MOS Roadmaps

Successful leadership is the key to combat readiness and will always require a high degree of technical skill, professional knowledge, and intellectual development. Marines achieve superiority in all three through a combination of MOS skill training, professional military education, and pursuit of off-duty, voluntary education. It is not always clear, however, when, where and how to optimize each. To assist Marines, the Marine Corps' Training and Education Centers of Excellence and other agencies have developed MOS Roadmaps.

Do Marines have to follow the Roadmap?

Yes and no. The MOS Roadmap includes the three areas encompassed by the Continuum: MOS and other skill training, Professional Military Education, and Voluntary Education.

Some training and education is mandatory (Recruit Training, MCT, MOS School, etc.). Some may be directed by your chain of command (Operator or Safety courses), and the remainder is voluntary (MCI, MarineNet, college courses, etc.). Marines are advised to seek out mentors, including their OIC, SNCOIC, and unit Career Planner, and to make use of the Installation Education office's vast resources. All are uniquely qualified to help you along the way. Remember, MOS Roadmaps are a guide, but as always, there are several ways to get where you want to go.

Where can you FIND ALL THE MOS ROADMAPS?

To view additional ground and aviation roadmaps, log on to:

<http://www.tecom.marines.mil/Portals/90/Docs/FtLW/13411349%20Road%20Map.pdf>



VOLUNTARY EDUCATION

SNCO Degree Completion Program

Marines in the rank of Staff Sergeant through Master Sergeant who have completed some college work may be eligible for assignment to a full-time college program through the SNCO Degree Completion Program. Marines below the rank of Staff Sergeant interested in eventually participating in this program should consult MCO 1560.21D for eligibility criteria and structure their college course plan appropriately.

Service members' Opportunity Colleges Marine Corps (SOCMAR)

SOCMAR is a network of colleges and universities that recognizes the educational challenges experienced by service members because of their mobile lifestyle. These colleges and universities offer degree programs on Marine Corps installations for Marines and their families. SOC schools provide flexible policies on admission, transfer of credits, residency requirements, and evaluation of previous training and experience for credit. The SOCMAR student agreement travels with the student from installation to installation, allowing them to continue to pursue their degree at any SOCMAR institution without a change in requirements.

Tuition Assistance

Tuition Assistance currently pays for 100% of college course tuition. Students must pay for books and study guides. Marines must sign a SOCMAR agreement upon completion of 12 semester hours if you wish to continue to use tuition assistance. Information about SOCMAR can be found at the following web address:
<https://www.dodmou.com/TADECIDE/>.

Joint Services Transcript (JST)

Official military transcripts which are used by colleges to validate your actual credited training. Every Marine has a transcript already and access to it is free. More information is available online at: <https://jst.doded.mil/request.pdf>.

College-Level Examination Program (CLEP)

The College-Level Examination Program (CLEP) provides an opportunity to receive college credit for knowledge acquired through independent study, previous course work, on-the-job training, professional development, cultural pursuits, and internships. CLEP tests are given at the Education office on installation. There is a small cost for family members, but they are free to active duty.

English as a Second Language (ESL)

English as a Second Language (ESL) may be offered on installation or within the community for a minimal fee. Contact the installation I&R Specialist for additional information.

General Educational Development (GED) - Scholastic Assessment Test (SAT) - American College Testing (ACT)

GED is equivalent to the High School Diploma. SAT / ACT are tests taken before entering college.

College Credit Information

The American Council on Education (ACE) has reviewed every course listed in the MOS Roadmap and determined what type of collegiate level credit is recommended. The ACE identifier, listed with each course, is a source to validate the information and to check for changes as they occur. Updates can be found at <http://www.acenet.edu/>.

Vocational Certificates

Available from most community colleges. Most of your military training can be counted toward their degree programs, but they will still require residency credits and approximately 40-75 credit hours. These certificates can be as valuable as the apprenticeship program in the civilian work force.

Credentialing Opportunities On-Line (COOL)

COOL helps Marine Corps Service members find information on certifications and licenses related to their jobs. Use COOL to get background information on credentialing and find detailed information on:

- Credentials related to a Marine Corps Military Occupational Specialty (MOS)
- Credential requirements and potential gaps between Marine Corps training and civilian workforce credentialing requirements
- Resources available to fill gaps between military training and civilian credentialing requirements
- How to get a COOL funded voucher to pay for credential exam and maintenance fees

For more information: <http://www.cool.navy.mil/usmc/>

Leadership Scholar Program (LSP)

LSP was formed with the express purpose of providing assistance in accelerating the admission of qualified Marines to four year, not-for-profit, colleges and universities

across the nation, in an effort to offer the most expeditious route for attainment of their respective educational goals as they transition from active duty to the private sector.

Services are provided via individual counseling to Marines and onsite visits with educational institutions.

1. Marine submits interest in gaining entry to program;
2. LSP screens candidates and nominates candidates for admission;
3. Marines complete all required university applications by stated deadlines;
4. The university/college conducts further screening; and
5. Applicants are notified of admission decision by the university/college.

Contact your base Education Service Officer and check out the Leadership Scholar Program at <http://www.usmc-mccs.org>

Testing

Testing can replace the requirement to attend most of the college courses listed in the MOS Roadmap. Installation Education Centers offer College Level Education Programs (CLEP) and Defense Activity for Non-Traditional Educational Support (DANTES) Subject Standardized Tests (DSSTs) exams for active duty military at no cost. They also have a comprehensive list of “credit-by-exam” tests that they offer. Additionally, many of the tests have study guides that are available at the installation education center or through the installation library system.

National Certification Testing

In addition to MCIs and formal MOS schools, certain MOSs prepares Marines to pass national certification testing. Examples are: National Institute of Metallurgical Society (NIMS) for machinists, Students Excelling through National Standards of Excellence (SENSE) for welders, Automotive Service Excellence (ASE) for mechanics and technicians, etc.

Uniformed Services Military Apprenticeship Program (USMAP)

USMAP is available to most active duty MOSs and is certified by the U.S. Department of Labor. This is the largest apprenticeship program operating in the U.S. and is recognized by all 50 states. Completion of one of these programs would qualify Marines as a journeyman, which could mean a significantly higher starting salary in the civilian work force. Most programs require 5-8 years to complete but are transferable if you decide to leave the service prior to completion.

ASE Exams

Also available at education centers. DANTES will pay for active duty military to take three exams semiannually. The tests are offered in the spring and fall of every year and do require a non-refundable registration fee. ASE exams require documentation of two years' experience working in the automotive industry. (LAV, Tank, AAV, engineer, and MT mechanics usually fall in this category, and USMAP can help to document this experience). For more information see your local education center.

www.dantes.doded.mil

Enlisted to Officer Programs

Information can be found at <https://web.mcrc.usmc.mil/G3/Officer/welcome.htm>.

Enlisted to Officer Programs to consider include:

Enlisted Commissioning Program (ECP)	MCO 1040.43
Reserve Enlisted Commissioning Program (RECP)	MCO 1040R.10
Meritorious Commissioning Program (MCP)	MCO 1040.43
Marine Enlisted Commissioning Education Program (MECEP)	MCO 1560.15
NROTC (Marine option)	MCO 1306.17
Warrant Officer	MCO 1040.42

OTHER MILITARY EDUCATION PROGRAMS

Veterans Educational Assistance Act of 1984 (Montgomery G. I. Bill)

The Montgomery GI Bill (Active Duty) is an educational assistance program enacted by Congress to attract high quality men and women into the Armed Forces. The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. Service members may be eligible for the benefits under one of four categories.

Post 9/11 GI Bill

The Post 9/11 GI Bill is an education benefit program for individual who served on active duty after September 10, 2001. Generally, you may receive up to 36 months of entitlement under the Post 9/11 GI Bill. You will be eligible for benefits for 15 years from your last period of active duty of at least 90 consecutive days.

Military Academic Skills Program (MASP)

The purpose of the MASP is to improve the competence of active duty Marine enlisted personnel and to improve their promotion potential that, in turn, tends to strengthen the enlisted personnel base of the Marine Corps. It is an on-duty education program that provides academic skills education development in reading, mathematics, and or communications and writing. A Marine that successfully completes MASP will return to his MOS better prepared and more confident to perform the Marine Corps mission. Additionally, Marines will be better prepared to retake the Armed Forces Classification Test (AFCT) and to begin exploring higher education alternatives.

Broadened Opportunity for Officer Selection and Training (BOOST) Program

The BOOST program is a Navy-run ten-month educational program designed to make Marines more competitive for other programs such as Naval Reserve Officer Training Corps (NROTC) Scholarships, the United States Naval Academy, and Marine Enlisted Commissioning Education Program (MECEP).

THE BENEFITS OF STAYING MARINE

The benefits of staying in the Marine Corps are many. Some benefits are intrinsic to the growth and development of the Marine while others are more tangible and can benefit the spouse as well. Listed below are some of the tangible and intangible benefits.

Challenge

The challenge of becoming a Marine has already been accomplished; Marines will now have to focus on the challenges of leadership. There are increased responsibilities that come with promotions to noncommissioned and staff noncommissioned officer. In their second and subsequent tours, Marines will be challenged not only by their ability to keep themselves motivated, but also by keeping Marines within their command motivated. They are now considered leaders: They will continue to solve difficult problems using imagination and initiative, train Marines to adapt quickly to changing situations, and increase their ability to think fast and act decisively to situations that may impact a greater number of Marines. They must have the ability to employ their units in accordance with its capabilities. This means that their units must be prepared for any eventuality. By setting the example, they will be expected to work on continuous self-improvement through additional / advanced MOS training, resident PME courses, Marine Corps Institute courses, Special Duty Assignments, enlisted to officer programs, and/or off duty education.

Courage, Poise and Self-Confidence

In their subsequent tours, Marines will be expected to seek responsibility and take responsibility for their actions. They will be expected to make decisions that may impact a greater number of Marines. Their skills and experience will be needed to train Marines to master their fears, to develop their skills and to use common sense under pressure. Leaders of Marines must not only recognize their potential to succeed, but also recognize it in others. Confidence in their abilities to lead will increase as their Marines succeed. Their commanders will recognize that they can get the job done right under any circumstances. Their decision to continue as a leader of Marines will mean that they will not have to reclaim a leadership role in the civilian sector.

Professional Development

The Marine Corps has trained all Marines in a Military Occupational Specialty. They are technically and tactically proficient. The training and wisdom gained from a Marine's years of experience are necessary for sustenance of our Corps. Marines are needed to continue the development of their abilities to direct and supervise others. Their education and training will continue through advanced MOS schools, continued hands-on experience, and career/leadership and management courses. Voluntary participation in college-level courses, special duty assignments, and resident professional military education courses further enhance a Marine's professional abilities. In the Marine Corps, responsibility awaits Marines the moment they earn the eagle, globe, and anchor. In a corporate environment, it would take years before anyone is given that type of opportunity.

Pride of Belonging

Currently, Marines share camaraderie within an organization that is unmatched by any organization in the civilian sector. Noncommissioned and staff noncommissioned officers are expected to develop teamwork and esprit-de-corps within their units. As

their unit progresses in training, they will know that they played an integral role in their development as a team. Marine leaders gain satisfaction in the fact that their hard work and higher standards will be rewarded and recognized. Unlike the civilian sector, their loyalty to the unit will be reciprocated.

Leadership and Management Skills

A Marine's leadership experiences began early, with recruit training, Marine Combat Training, and their formal MOS schools. The Marine Corps will continue to hone a Marine's leadership skills through resident PME courses and advanced / additional MOS schools, as well as with on-the-job experience. With the Marine Corps' promotion system based on abilities and performance, their skills will be rewarded through increased responsibilities and pay. This performance-based system is unmatched in corporate America. Increased individual leadership in the Marine Corps is going to require Marines to inspire and motivate others, make the right decisions, seek and accept responsibility, take initiative, manage time, material, and resources, and train other Marines. This aspect of leadership in the civilian sector is not expected from personnel with four years of experience. In the Corps, it is not only expected, it is required.

Self-Reliance, Self-Direction, and Self-Discipline

All Marines knew when they enlisted that they wanted to be successful in the Marine Corps. However, they were not sure how they would get there. They took the first step to success by graduating recruit training then continued their climb when they attended Marine Combat Training and MOS schools. Within their next tour Marines will be expected to be an expert in their MOS and provide the guidance and leadership to their junior Marines. Marines have had to count on themselves and their abilities to get things done. Marines are known worldwide as self-starters that believe in themselves, and think on their feet. As young Marines, they have set their goals and worked arduously to achieve them. Now, as leaders of Marines, they are going to have to hone those traits in others.

OTHER MORE TANGIBLE BENEFITS

Health Care

Health care benefits include DoD's funding for active duty service members and their dependents, as well as estimated accrual costs for current members who will retire and those who may receive care from the Veterans Administration.

Cost Savings

Installation-based benefits include subsidized in-kind goods and services found on military installations, such as commissaries, family and bachelor housing, and child care.

Veteran Benefits

Other veterans' benefits include disability compensation, education benefits under the Montgomery G.I. Bill, home mortgage assistance and other loans, vocational rehabilitation and counseling, pension benefits, and burial benefits. www.va.gov

Technical Skills

Marines receive state-of-the-art training in many technical fields. Additionally, they have received unmatched world experience. Their skills improve with every year of service and remain comparable to those in the civilian sector. If they were dissatisfied with their current job or skill in the civilian world, they would have to seek another employer or additional training; training that they would usually have to pay for. The Marine Corps' Lateral Movement Program allows Marines to retrain in a skill that they select at no cost to the Marine.

Education Opportunities

The Marine Corps offers a vast array of programs that are designed to increase a Marine's level of education. Through the Tuition Assistance Program, Marine Corps Institute courses, Joint Services Transcript (JST), Service members Opportunity Colleges, Degree Completion Programs, and Officer Commissioning Programs, Marines are provided opportunities to further their college education, and in some cases, that of their family members. A listing of Marine Corps Education programs follows.

Financial Security, Advancement and Benefits

The Marine Corps has been providing guaranteed work with steady income for over 241 years - not like some of the corporations these days who are being bought out, folding, or laying off their workers seemingly every day; security is difficult to come by. The Marine Corps offers that. Marines receive annual pay raises (.5% above private sector), additional pay for housing, cost of living allowances (COLA), and uniform allowances. There are also possibilities that they may receive reenlistment

bonuses, special duty pay, and retirement pay after 20 years of service. Corporate America cannot afford to guarantee the same financial security as the Marine Corps. Regular promotions, based on job performance, additionally guarantee that Marines will receive additional pay and responsibilities. Up front, military pay may appear less than what the civilian sector offers. However, with the additional allowances and benefits that Marines receive, their take home pay is significantly larger.

Marines are given 30 days paid vacation each year. Few civilian companies offer that much vacation to a new worker. It takes years to accumulate that much vacation time. Other benefits not available in the civilian community include: Marine Corps Exchange (tax free shopping) and commissary privileges (30% savings on groceries), Marine Corps Community Services (free or low cost retail and support services and programs), and discounted tickets to recreation and sporting events. Additionally, Marines and their families can have peace of mind knowing that they receive complete, low cost medical and dental coverage as well as life insurance. The money being offered to Marines by Corporate America may seem greater, but when you factor in the benefits that you would lose by exiting the Marine Corps and the benefits you would have to pay for as a civilian, the Marine Corps paycheck is very comparable. Following this listing of benefits is a compensation pie chart reviewing the average \$99,000 annual compensation that military personnel receive.

Travel and Adventure

Embassy duty and overseas assignments allow Marines and their families the opportunity to visit and work in foreign countries. Space available travel, for Marines and their families, provides a low cost opportunity to visit relatives and friends in the U.S. and abroad. Few other employers provide the same opportunity to experience a variety of exotic cultures and lifestyles. With an additional tour, Marines will continue to do things that most people only dream of. Military installations around the world offer low cost lodging for family vacations (Key West, Alaska, etc.)

Physical Fitness

As Marines, maintaining an optimum level of fitness through tough and challenging physical training, swim qualification, martial arts training, and anaerobic and aerobic conditioning programs ensure longer, healthier lifestyle. Leaders of Marines are not only expected to maintain their fitness, but also the peak fitness levels of the Marines in their charge. Progressive physical training regimes such as resident Professional Military Education courses, special duty assignments, and advanced formal schools will keep a Marine physically challenged throughout their career. Their own personal fitness goals can be maintained by the use of state of the art fitness centers with free weights and Nautilus equipment, basketball courts, racquetball courts, tennis courts, athletic fields, swimming pools, unit/intramural sports, and inter-installation and inter-service competitions. These programs are provided at no cost to Marines or their families. A civilian employer does not generally provide a membership to a health club and if you were to join one, it would easily cost up to \$100 per person, per month.

Later in Life Benefits

Other benefits from DoD include its contributions to TSP, Social Security's Old-Age and Survivors Insurance and Disability Insurance programs, Medicare's Hospital Insurance program, and the Unemployment Compensation for Ex-Servicemen program.

Personal Statement of Military Compensation

For your Personal Statement of Military Compensation, visit www.mypay.dfas.mil . These statements are released the spring of the following years' wage earnings.

YOUR USMC BENEFITS – AT A GLANCE

Pay and Benefits

Allowances	• Housing (BAH provided to cover cost of base housing, private home purchase, or rental) • Clothing • Family Separation • BAS (Basic Allowance for Subsistence) • Cost of living
Annual pay increases	• Every military member gets a cost-of-living-raise when Congress passes it. In the civilian world, it is up to each owner or general manager to decide whether the company can afford to give raises each year. Performance raises are more subjective in the civilian sector, and are not as predictable.
Special Pays	• Foreign Duty, Career/Career Sea, Hostile Fire, Hazardous Duty, Foreign Language Proficiency
Special Duty Assignments	• Drill Instructor • Recruiter • Marine Security Guard Duty • Combat Instructor
Incentive Duties	• Hazardous Duty Incentive Pay/Flying Duty, Submarine Duty Pay, Parachute Duty, Flight Deck Duty, Demolition Duty, Experimental Stress Duty
Time off	• Four-day weekends (at Commander's discretion) • 30 days a year for leave
Re-enlistment Bonus	• New duty station • Lateral move • School Seat Incentives • Time Off (e.g., 72-96 hour special liberty)

Other Benefits

Health Care Coverage

- Health
- Dental
- Pharmacy

Educational Opportunities

- Tuition Assistance
- Montgomery GI Bill
- SOCMAR colleges
- Certification/apprenticeship
- SNCO Degree Completion program
- College credit for many courses that Marines attend (Sgt (NCO) course, Career course, Advance course)

Officer Education Programs

- Special Education Program
- Law Education Program
- Advance Degree Program
- Foreign Area Officer Program

Tax-Free Shopping

- MCX

Children & Youth Program

- Childcare
- School information
- Youth Sports

Relocation

- Paid moves
- Extra entitlements – TLA/TLE/Dislocation/Mileage
- Counselors to educate and help you with the move

Enlisted to Officer Programs

- WO – Warrant Officer
- MCP – Meritorious Commissioning Program
- ECP – Enlisted Commissioning Program
- MECEP – Marine Enlisted Commissioning Education Program
- NROTC – Naval Reserve Officer Training Corps
- U.S. Naval Academy

Leisure & Recreation

- Free fitness center usage
- Low-cost/free recreational opportunities – Marina, pool, bowling alley, golf, movie theater, ITT

Commissary Savings

- Up to 30% for groceries

TRADITIONAL RETIREMENT

For Marines who joined on or after 1 Aug 1986, but before 31 Dec 2005, retirement includes:

- Elect not to receive the lump-sum payment.
- Continue to serve and retire after serving 20 years, and receive 50% of base pay with a 2.5% increase for each additional year served.

UNIFORMED SERVES BLENDED RETIREMENT SYSTEM

- The new Blended Retirement System goes into effect on January 1, 2018.
- All members serving as of December 31, 2017, are grandfathered under the legacy retirement system. No one currently-serving will be automatically switched to the Blended Retirement System.
- Active Component Service members with fewer than 12 years since their Pay Entry Base Date, and Reserve Component Service members who have accrued fewer than 4,320 retirement points as of December 31, 2017, will have the option to opt into the Blended Retirement System.
- The opt-in/election period for the Blended Retirement System begins January 1, 2018, and concludes on December 31, 2018.
- All Service members who enter the military on or after January 1, 2018, will automatically be enrolled in BRS.

Comparison

Current System	New System
Defined Benefit • 20 Year Cliff Vested Annuity • 2.5% X Y OS X High 36 • CBS/REDUX Option	Defined Benefit • 20 Year Cliff Vested Annuity • 2.00% X Y OS High 36 • Lump Sum Option
Defined Contribution • Member may contribute to TSP up to annual IRS limits	Defined Contribution • 1% Automatic contribution • Government match up to 4% until 26 years of service • Vesting in auto contribution of tow years of service (beginning of 25th month)

SECTION 9 –INVESTING IN YOUR COMMUNITY



THE VOLUNTEER INITIATIVE

The Marine Corps strives to empower individuals to volunteer their time and talents with the Marine Corps Community. Volunteers support the pillars of resiliency through impact volunteering opportunities. Volunteers support and enhance their lives and the lives of those that benefit from strong Marines, strong families, and a strong Marine Corps. For opportunities at your installation, see your local Volunteer Coordinator.

INVESTING IN YOUR COMMUNITY

Bloom where you are planted

Some people are just natural givers. Others need a little convincing.

List some reasons WHY people volunteer in their communities:

- 1.
- 2.
- 3.
- 4.
- 5.

List some reasons People Do NOT volunteer:

- 1.
- 2.
- 3.
- 4.
- 5.

WHERE can you volunteer? WHAT do you like?

- 1.
- 2.
- 3.
- 4.
- 5.

Don't just live in your community, strive to become a part of your community. If you see a need, take strides to get involved. You can make a difference-take the first step and make it happen.

National Volunteering Resources

Below are a few ideas for you if you are looking to get involved.

<u>Organization</u>	<u>Phone Number</u>	<u>Website</u>
American Red Cross	1-800-555-1212	www.americanredcross.org
Boys/Girls Club of America	1-800-555-1212	www.boysandgirlsclub.org
National Humane Society	1-800-555-1212	www.begoodtodogs.com
Navy Marine Corps Relief Society		www.nmcrrs.org
Operation Homefront	1-800-722-6098	www.operationhomefront.net
United Services Organization	1-800-555-1212	www.uso.org
United We Serve		www.serve.gov
Veterans Affairs	1-800-555-1212	www.va.gov

AND SO MANY MORE!

Contact the Family Readiness Officer in your Marine's unit for volunteer opportunities within the Unit, Personal and Family Readiness Program or your installation Volunteer Coordinator for volunteer opportunities in your community.

"A flower that blooms in adversity is the most rare and beautiful of all."

– Walt Disney (*from the Mulan Picture book*)

MARINE CORPS ACRONYMS

AAV	Amphibious Assault Vehicle
ACE.....	Aviation Combat Element
ACMC.....	Assistant Commandant of the Marine Corps
AC	Active Component
AD.....	Active Duty
ADSW.....	Active Duty for Special Work
ALMAR.....	All Marine Corps Activities
APF	Appropriated Funds
AR.....	Active Reserve
ARC	American Red Cross
ASAP	As Soon As Possible
ATFP.....	Anti-Terrorism/Force Protection
BAH	Basic Allowance for Housing
BAS.....	Basic Allowance for Subsistence
BEQ.....	Bachelor Enlisted Quarters
BLT	Battalion Landing Team
BN	Battalion
BOD	Board of Directors
BOQ	Bachelor Officer Quarters
BUMED	Bureau of Medicine and Surgery
C4I.....	Command, Control, Communication, Computer & Intelligence
CAC	Consolidated Administration Center (ConAd)
CACO	Casualty Assistance Calls Officer
CACP	Casualty Assistance Calls Program
CCUS	Childcare in a Unit Setting
CDC	Child Development Center
CE	Command Element
CG.....	Commanding General
CMA	Clothing Maintenance Allowance
CMC.....	Commandant of the Marine Corps
CNO.....	Chief of Naval Operations

CO	Commanding Officer
COLA	Cost of Living Allowance
COMRATS	Commuted Rations
CONUS	Continental United States
COSC	Combat Operational Stress Continuum
CREDO	Chaplains Religious Enrichment Development Operation
CSSE	Combat Service Support Element
CWO	Chief Warrant Officer
DECA	Defense Commissary Agency
DEERS	Defense Enrollment Eligibility Reporting System
DET	Detachment (of a larger organization)
DI	Drill Instructor
DIV	Division
DLA	Dislocation Allowance
DoD	Department of Defense
DODEA	Department of Defense Education Activity (Installation Schools)
DON	Department of the Navy
DPAC	Division Personnel Administrative Center
DSN	Defense Switching Network (the military phone system)
DVA	Department of Veterans Affairs
EAOS	End of Active Obligated Service
EAS	Expiration of Active Service
ECC	Expiration of Current Contract
EFMP	Exceptional Family Member Program
EIDS	Educational & Developmental Intervention Services
EML	Environmental and Moral Leave
ETA	Estimated Time of Arrival
ETD	Estimated Time of Departure
EWC	Enlisted Wives' Club
EWS	Expeditionary Warfare School (formerly AWS)
FAP	Family Advocacy Program or Fleet Assistance Program
FCC	Family Childcare
FEML	Family Environmental and Morale Leave
FMEAP	Family Member Employment Assistance Program

FMF.....	Fleet Marine Force (“The Fleet”)
FRA.....	Family Readiness Assistant
FRC.....	Family Readiness Committee
FRO.....	Family Readiness Officer
FSA	Family Separation Allowance
FTE	Full Time Employee
G-1	Group/Regiment/Division Manpower (Admin)
G-2	Group/Regiment/Division Intelligence
G-3	Group/Regiment/Division Operations
G-4	Group/Regiment/Division Logistics
G-5	Group/Regiment/Division Plans
G-6	Group/Regiment/Division Communications Electronics
GCE.....	Ground Combat Element
GPAC.....	Group Personnel Administration Center
GSA.....	General Service Administration
HM**	Refers to Helicopter squadron (e.g., HMM-264)
HMH	Marine Heavy Helicopter Squadron
HMM.....	Marine Medium Helicopter Squadron
HMLA.....	Marine Light Attack Helicopter Squadron
HMX1.....	Helicopter Squadron One
HQMC.....	Headquarters, Marine Corps
IA.....	Individual Augmentee
IADT	Initial Active Duty for Training
I/IADT.....	Incremental Initial Active Duty for Training
IATS.....	Integrated Automated Travel System
IG	Inspector General
I&I.....	Inspector & Instructor (Reserve Unit Staff)
I&L.....	Installation & Logistics
I&R.....	Information & Referral
IMA.....	Individual Mobilization Augmentee (or called an IA)
IPAC	Installation Personnel Administration Center
IRR.....	Individual Ready Reserve
ITT.....	Information, Tickets & Tours
ITX.....	Integrated Training Exercise
JAG	Judge Advocate General

JRC.....	Joint Reception Center
LADD	Low Altitude Air Defense Battalion
L.I.N.K.S.....	Lifestyle Insights, Networking, Knowledge, and Skills
LDO	Limited Duty Officer
LES	Leave & Earnings Statement
LZ.....	Landing Zone
M&RA	Manpower and Reserve Affairs
MACG.....	Marine Air Control Group
MACS	Marine Air Control Squadron
MAG	Marine Aircraft Group
MAGTF.....	Marine Air/Ground Task Force
MALS	Marine Aviation Logistics Squadron
MARADMIN.....	Marine Administration Message
MARCENT.....	Marine Corps Forces Central Command
MARCORCOM.....	Marine Corps Forces Command
MARFOREUR/AF.....	Marine Corps Forces Europe and Africa
MARFORPAC.....	Marine Forces Pacific
MARFORRES	Marine Forces Reserve
MARFORSOUTH.....	Marine Corps Forces South
MARSOC.....	Marine Corps Forces Special Operations Command
MLG.....	Marine Logistics Group
MARS	Military Affiliated Radio Station
MASS.....	Marine Air Support Squadron
MAW	Marine Aircraft Wing
MCAS	Marine Corps Air Station
MCB.....	Marine Corps Base
MCBULL.....	Marine Corps Bulletin
MCCDC	Marine Corps Combat Development Command
MCCS	Marine Corps Community Services
MCFTB.....	Marine Corps Family Team Building
MCICOM.....	Marine Corps Installation Command
MCI-East.....	Marine Corps Installations East
MCI-West	Marine Corps Installations West
MCLB	Marine Corps Logistics Base

MCO	Marine Corps Order
MCR.....	Marine Corps Reserve
MCRC.....	Marine Corps Recruiting Command
MCRD.....	Marine Corps Recruit Depot
MCT	Marine Combat Training
MCTFS	Marine Corps Total Force System
MCU	Marine Corps University
MCX	Marine Corps Exchange
MEB.....	Marine Expeditionary Brigade
MED.....	Mediterranean (generally a cruise/float)
MEF	Marine Expeditionary Force
MEU.....	Marine Expeditionary Unit
MEU (SOC)	Marine Expeditionary Unit (Special Operations Capable)
MFR	Marine Forces Reserve
MFZ	HQMC, MR Division, Family Readiness Branch
MOA	Memorandum of Agreement
MOL.....	Marine On Line
MORDT	Mobilization Operational Readiness Deployment Test
MOS	Military Occupational Specialty
MP	Military Police
MR	Personal and Family Readiness Division (HQMC)
MREs	Meals, Ready-to-Eat
MSB	Mobilization Support Battalion
MSC	Major Subordinate Command
MCESG.....	Marine Corps Embassy Security Group
MTACS.....	Marine Tactical Air Command Squadron
MWCS	Marine Wing Communications Squadron
MWSG	Marine Wing Support Group
MWSS.....	Marine Wing Support Squadron
NAF.....	Nonappropriated Funds
NAFI	Nonappropriated Fund Instrumentality
NCIS	Naval Criminal Investigative Service
NCO	Noncommissioned Officer
NCOIC	Noncommissioned Officer in Charge

NCR.....	National Capital Region
NDSP.....	Non-DoD Schools Program
NJP.....	Non-Judicial Punishment
NMCRS.....	Navy Marine Corps Relief Society
NMFA.....	National Military Family Association
NPSP.....	New Parent Support Program
OSC.....	Operational Stress Continuum
OSD.....	Office of the Secretary of Defense
OCONUS.....	Outside the Continental United States
OCS.....	Officer Candidate School
OEF.....	Operation Enduring Freedom
OIC.....	Officer in Charge
OIF.....	Operation Iraqi Freedom
OIT.....	On-Installation Trainer
OOD.....	Officer of the Day
O&M.....	Operation and Maintenance
OPS.....	Operations
OQR.....	Officer Qualification Record
ORB.....	Officer Retention Board
PAO.....	Public Affairs Office
PCS.....	Permanent Change of Station
PDS.....	Permanent Duty Station
PFT.....	Physical Fitness Test
PME.....	Professional Military Education
PMO.....	Provost Marshal's Office
POA.....	Power of Attorney
POC.....	Point of Contact
POM.....	Program Objective Memorandum
POV.....	Privately Owned Vehicle
PP&O.....	Plans, Policies & Operations
P&PD.....	Personal and Professional Development
P&R.....	Programs and Resources
PREP.....	Prevention & Relationship Enhancement Program
PSC.....	Personal Services Center

PT.....	Physical Training
PTAD.....	Permissive TAD
PTSD.....	Post Traumatic Stress Disorder
PWST.....	Peacetime, Wartime Support Team
QOL.....	Quality of Life
RC.....	Reserve Component
RED.....	Record of Emergency Data
REGT.....	Regiment
RLT.....	Regimental Landing Team
RON.....	Remain Overnight
RPG.....	Rocket Propelled Grenade
RS.....	Recruiting Station
RSS.....	Recruiting Substation
RTC.....	Reserve Training Center
S-1.....	Squadron/Battalion Manpower (Administration)
S-2.....	Squadron/Battalion Intelligence
S-3.....	Squadron/Battalion Operations
S-4.....	Squadron/Battalion Logistics
S-6.....	Squadron/Battalion Communications Electronics
SAC.....	School Age Care
SACC.....	Substance Abuse Counseling Center
SACO.....	Substance Abuse Control Officer
SAR.....	Search and Rescue
SATO.....	Scheduled Airlines Traffic Office
SBP.....	Survivor Benefit Plan
SDO.....	Staff (or Squadron) Duty Officer
SECDEF.....	Secretary of Defense
SECNAV.....	Secretary of the Navy
SERAD.....	Selective Early Release from Active Duty
SF.....	Standard Form
SGLI.....	Servicemembers Group Life Insurance
SITES.....	Standard Information Topic Exchange Service (Installation information)
SJA.....	Staff Judge Advocate
SMCR.....	Selected Marine Corps Reserve

SMMC.....	Sergeant Major of the Marine Corps
SNCO.....	Staff Noncommissioned Officer
SQDN.....	Squadron
SRB.....	Service Record Book
SSN	Social Security Number
TAD	Temporary Additional Duty
TBD.....	To Be Determined
TBS	The Basic School
TECOM.....	Training and Education Command
TLA.....	Temporary Lodging Allowance
TLF	Temporary Lodging Facility
TRP	Transition Readiness Program
DMO	Traffic Management Office
T/E.....	Table of Equipment
T/O	Table of Organization
TOS.....	Time on Station
TR	Transportation Request or Transfer
UA.....	Unauthorized Absence
UCMJ.....	Uniform Code of Military Justice
UFM.....	Uniform Funding and Management
UPFRP	Unit, Personal and Family Readiness Program
USA.....	Utilization, Support, and Accountability (Practice)
USC.....	United States Code
VA.....	Veterans Affairs
VMGR.....	Marine Aerial Refueler Transport Squadron
VMM.....	Marine Medium Tiltrotor (e.g., VMM 263)
WestPac.....	Western Pacific
WIC.....	Women, Infants, and Children (nutritional support program)
WO.....	Warrant Officer
WTI.....	Weapons and Tactics Instructor
XO.....	Executive Officer

INFORMATION AND REFERRAL RESOURCES

The I&R office in Marine and Family Programs, has a database of on and off base resources. MilitaryInstallations.dod.mil is a resource for installation, state, and national resource directories and can be found at: <http://www.militaryinstallations.dod.mil/>

AMERICAN LEGION

The American Legion is a patriotic, mutual-help, war-time veteran's organization. Local posts may have facilities available for use. <http://www.legion.org>.

DEFENSE CENTER OF EXCELLENCE OUTREACH

DCoE serves warriors and their families needing help with psychological health and traumatic brain injury issues, promoting resilience, recovery and reintegration. <http://www.dcoe.health.mil/>

EDUCATIONAL & DEVELOPMENTAL INTERVENTION SERVICES (EDIS)

EDIS offers help to children with special needs, through federally mandated Individuals with Disabilities Education Act (IDEA) programs and non-IDEA services. The mission of EDIS is to maximize the potential of children who are identified or at risk for delays and intervene in their development. EDIS promotes family-based care, closely involving families in the development of treatment plans. The staff of EDIS comes from a variety of fields to include: audiology, physical therapy, occupational therapy, speech-language pathology, psychology, social work, community health nursing, and early childhood special education. There are two programs within EDIS: Early Intervention, for children from birth to age 3, and Related Services, for children from ages 3 to 21. Care is provided in the least-restrictive environment; in the home for Early Intervention and in the school for Related Services. www.med.navy.mil/

LIFELINES SERVICES NETWORK (LSN)

The LifeLines Services Network (LSN) focuses on the delivery of quality of life information and services to active-duty and Reserve Marines, Sailors, and family members. Resources are available to address such topics as deployment, personal finances, travel/recreation, and military pay and benefits. www.Lifelines.navy.mil

MARINE CORPS LEAGUE

The Marine Corps League effectively promotes the ideals of American freedom and democracy, voluntarily aiding and rendering assistance to all Marines and former Marines and to their widows and orphans. Phone: (800) 625-1775 or <http://www.mcleague.com>.

MILITARY SPOUSE EMPLOYMENT PARTNERSHIP (MSEP)

The Military Spouse Employment Partnership (MSEP) is a targeted recruitment and employment solution for spouses and companies

<https://msejobs.militaryonesource.mil/msep/>

- Partners Fortune 500 Plus companies with ALL Military Services
- Provides human resource (HR) managers with recruitment solutions – military spouses
- Prepares military spouses to become competitive, “job ready” applicants
- Connects military spouses with employers seeking the essential 21st century workforce skills and attributes they possess

MARINE CORPS SCHOLARSHIP FOUNDATION INC.

Marine Corps Scholarship Foundation provides financial assistance to deserving sons and daughters of current or former U.S. Marines in their pursuit of higher education.

<http://www.mcsf.com>.

MILITARY OFFICERS ASSOCIATION OF AMERICA

MOAA is the nation's largest and most influential association of military officers. With members from every branch of service — including active-duty, retired, National Guard, Reserve, and former officers and their families — MOAA is powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers. <http://www.moaa.org>.

MILITARY SPOUSE RESOURCES

Military Spouse Resources is a resource library for military spouse employment, education and relocation information. Here you will find thousands of links to employment-related information and other resources for military spouses and military families. www.milspouse.org

MY CAREER ADVANCEMENT ACCOUNT (MYCAA)

The My Career Advancement Account Scholarship is a workforce development program that provides up to \$4,000 of tuition assistance to eligible military spouses (spouses of service members on active duty and reserve in pay grades E-1 to E-5, W-1 to W-2 and O-1 to O-2 who have successfully completed high school and have the ability to request tuition assistance while their military sponsor is on Title 10 military orders are eligible). The scholarship assists military spouses in pursuing licenses, certificates, certifications or associate degrees necessary to gain employment in high-demand, high-growth portable career fields and occupations. Spouses may use their My Career Advancement Account Scholarship funds at any academic institution approved for participation in the scholarship. <https://aiportal.acc.af.mil/mycaa/>

NATIONAL MILITARY FAMILY ASSOCIATION (NMFA)

“A voice for the military family.” NMFA works to promote and protect the interests of military families by influencing the development and implementation of legislation and policies affecting them. www.militaryfamily.org

NATIONAL SUICIDE PREVENTION LIFELINE AND VETERANS SUICIDE PREVENTION HOTLINE

National Suicide Prevention Lifeline and Veterans Suicide Prevention Hotline is a free, 24-hour confidential hotline available to anyone in suicidal crisis or emotional distress. Phone: (800) 273-8255 or <http://www.suicidepreventionlifeline.org/>

NAVAL ENLISTED RESERVE ASSOCIATION (NERA)

NERA exclusively serves enlisted members of the Coast Guard Reserves, Marine Forces Reserve, and Naval Reserves. They work with Congress and DoD to protect rights and entitlements as well as provide a variety of benefits at low group rates. Phone: (800) 776-9020 or <http://www.nera.org>.

NAVY MUTUAL AID ASSOCIATION

The Navy Mutual Aid Association offers low-cost insurance to active-duty Navy, Marine Corps, and Coast Guard personnel. They offer support to survivors of members in securing all federal benefits and allowances to which they are entitled, will help process and settle any claims, and can provide secure storage for vital documents. Phone: (800) 628-6011 or <http://www.navymutual.org>.

NON-COMMISSIONED OFFICERS ASSOCIATION (NCOA)

NCOA was established in 1960 to enhance and maintain the quality of life for noncommissioned and petty officers in all branches of the armed forces, National Guard, and Reserves. The association offers its members a wide range of benefits and services designed especially for current and former enlisted service members and their families. Phone: (800) 662-2620 or <http://www.ncoausa.org>.

SALVATION ARMY

The Salvation Army assists the underprivileged with health services, HIV/AIDS education, institutional development, income generation, relief and reconstruction assistance with “a heart to God and a hand to man.”
(703) 684-5528 or www.salvationarmyusa.org.

SPOUSE EDUCATION CAREER OPPORTUNITIES (SECO)

The Department of Defense established the Spouse Education Career Opportunities program to provide education and career guidance to military spouses worldwide, offering comprehensive resources and tools related to career exploration, education, training and licensing, employment readiness and career connections.

<https://myseco.militaryonesource.mil/>

USA JOBS

USAJobs provides information on federal government job openings, search tools, and access to a federal resume builder. www.usajobs.gov

WOMEN MARINES ASSOCIATION

The Women Marines Association is proud to be the only Veterans' association for and about women Marines. It was established in Denver, CO, in 1960 to ensure that the history of Marines would continue to be told and passed on to a new generation of women Marines. Chapters and members across the nation work on community programs and support our military personnel, our Veterans and their communities. They reach across all areas where there is a need. www.womenmarines.org

Marine Corps Language Quiz Answer Key

Grocery store for military and family members	- k	Commissary
Field March	- r	Hump
Base housing for married Marines	- v	Quarters
When a Marine departs for an extended amount of time	- n	Deployment
Military member responsible for the family members	- y	Sponsor
Restroom	- q	Head
After midnight and before normal working hours	- t	O-Dark Thirty
Uniform jacket	- d	Blouse
Short-sleeved shirt with trousers	- h	Service Charlie Uniform
Clean up an area	- u	Police Call
Approved time away from duty	- s	Leave
Green wool or poly/wool jacket and trousers	- f	Service Bravo Uniform
Administration section of a unit	- w	S-1
Green wool sweater	- z	Wooly-Pully
Nation and unit flags	- j	The Colors
Several platoons within a battalion	- l	Company
Long-sleeved khaki shirt with tie and trousers	- b	Service Alpha Uniform
Four Day Weekend	- e	96
Spirit of strong regard for the honor of the group	- o	Esprit De Corps
Building where Marines live/station where they serve	- c	Barracks
Cleaning of the barracks/workspace	- p	Field Days
Grade worn on sleeves & collars of enlisted Marines	- i	Chevrons
Organization within a unit listing who works for whom	- g	Chain of Command
Hat	- m	Cover
Underwear	- x	Skivvies
Pay Marine designates to a bank or individual	- a	Allotment