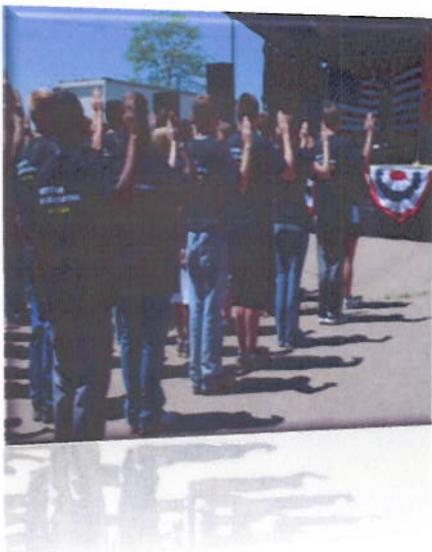


WELCOME TO THE ARMY FAMILY



FREQUENTLY ASKED QUESTIONS

When can your new Soldier expect to get paid?

Active duty Soldiers have two pay options, either once a month or twice a month. New Soldiers who in-process the reception battalion Finance Department before the 10th of month should receive end of month pay on or about the 1st of the following month (i.e. Soldier in-processes finance on the 8th of Sept., receive first pay 1st of Oct.). Those Soldiers who in-process after the 10th and before the 20th should receive their first pay at mid-month the following month provided the twice a month pay option is selected.

What is Direct Deposit?

Direct deposit is the electronic depositing of a Soldiers' pay into an account of their choice.

Who resolves pay issues?

Only the Soldier may address pay issues with finance for resolution during Initial Entry Training (IET).

Who helps with creditors?

Installation Army Community Services (ACS) Program has credit or financial counseling resources available. The Judge Advocate General may also be contacted to give legal advice in dealing with creditors.

How do I receive money from my Soldier's account?

If the spouse is a joint member of the Soldier's account they may withdrawal money via ATM card or personal check. If not, the Soldier may establish an allotment to send money home; or send a personal check or money order.

How do I contact my Soldier in the event of a serious family or medical emergency?

Contact the American Red Cross with Soldier's full name, Social Security Number (as a minimum) and the nature of the emergency at 1-877-272-7337. Unit of assignment may also be included in order to facilitate quicker processing of the message.

Support Agencies/Personnel/Resources

Chain of Command: Everyone in the Soldier's chain of command is there to help with any concern of the service member or family. The Soldier's chain of command needs to know about a problem before it becomes a crisis in order to provide the needed assistance in a timely manner.

Chaplain Support: The Chaplain ensures religious freedom and works closely with post agencies such as, Red Cross and AER, to resolve problems.



Army Community Services (ACS): Installation's primary coordinating agency. ACS provides information and assistance to Soldier and their families. Some services provided by ACS are information and referral, consumer affairs, financial assistance, Exceptional Family Member Program (EFMP), Family Advocacy and relocation assistance.

Army Emergency Relief (AER): AER is part of Army Community Service (ACS), which provides emergency financial assistance to Soldiers and their families. An emergency is a situation that arises suddenly, unexpectedly, requires immediate attention, and is beyond the individual's ability to meet. When visiting AER the following items must be presented **by the Soldier:** Current Leave and Earning Statement (LES), ID Card, leave form or orders, verifying documents (i.e. rental agreement, medical bills, car repair bill, etc.), as well as the names and phone numbers of the people you owe. Prior to the AER appointment, DA Form 1103 must be completed and signed by the Soldier's commander.

Army Family Team Building (AFTB): AFTB provides an introduction to those who are new to the Army or who are interested in improving personal skills. Classes include information on military terms and acronyms, customs and courtesies, chain of command and chain of concern, introduction to military and community resources, introduction to the Army Family Action Plan, introduction to operation READY, benefits, entitlements, compensations, military and family expectations, impact of the mission on family life, basic problem solving, and child education support. The Level I course may be taken online at www.aftb.org and is strongly encouraged for family members and Soldiers that are new to the Army.

Legal Assistance: Provides counseling and assistance with personal legal problems and claim services to include:

- a. Wills, powers of attorney, and bills of sale
- b. Landlord/tenant problems and interpretation of leases
- c. Domestic relations
- d. Citizenship, immigration and passports
- e. Change of name and notarizations
- f. Personal finances, debts and insurance

American Red Cross: Provides communication during times of separation when an emergency arises such as serious illness, death in the family, or serious financial difficulty. Any family member can take the

following actions in the event of an emergency: Contact the local Red Cross or call toll free 1-877-272-7337 with the following information:

- a. Verification/confirmation of emergency or information on the emergency.
- b. Name of a doctor and/or hospital where the patient is at or who is providing care and who can verify the emergency.
- c. Name of the patient in the case of illness/death.
- d. Soldier's name, rank, social security number, branch of service and military address.

Medical/Dental (DEERS)

The Defense Enrollment Eligibility Reporting System (DEERS) verifies eligibility for medical and dental care for service members, retirees and family members. You **MUST** be enrolled to receive services. This is done at the time you are issued your Military Identification (ID) Card.

Children over one-year old and under ten years of age will require a certified birth certificate with a raised seal for enrollment in DEERS. If the child is under one-year old a certificate of live birth is acceptable. A Military ID card is your ticket to services provided by the military. You must show your ID card to get into the Post Exchange (PX), commissary, medical appointments and to receive most services and benefits. The following individuals are eligible for a military ID card as the sponsor or Soldier enters the military:

- Spouse
- Children at age ten
- Unmarried children under the age of 21 including adopted or step children
- Children under the age of ten are eligible if they do not reside in the home of the sponsor, if the sponsor is a single parent, or if both parents are in the military.

Military ID cards may be obtained from the ID Card Section of any military installation. Your Soldier must obtain a DD Form 1172 prepared by the ID Card Section and signed by the Soldier. This form will be completed during in-processing at the reception center. Your Soldier will need the following supporting documents:

- Certified marriage certificate with a raised seal.
- If either has been previously married, a divorce decree or death certificate from all previous marriages is required.

Your Soldier will forward the DD Form 1172 to you if you are not present (local military installations, recruiting stations, or reserve/national guard stations will assist you in obtaining an ID card).

As a member of the Army family, you are entitled to comprehensive medical benefits under the TRICARE program. Health care may be obtained from any military treatment facilities or civilian providers that are part of the TRICARE network. For more information on your TRICARE benefits call 1-800-941-4501.

United Concordia Dental Plan-this is a voluntary, comprehensive dental plan available to all active duty family members. If your Soldier is still in BCT or AIT or OSUT you are not eligible until the Soldier becomes permanent active duty. For additional information call 1-800-866-8499.

Pay, Benefits, and Entitlements

Leave and Earnings Statement (LES)

Soldier's "pay stub" Breaks down pay and withholdings for preceding month (i.e. pay received 01 January is for service completed 1-31 December)

Direct Deposit - Soldiers pay is electronically deposited into specified account. **Special Form (SF) 1199 (Direct Deposit Form)** and voided check is needed to establish the transfer of funds. Routing and account number must be accurate to receive direct deposit.

Types of Pay

- a. **Basic Pay:** Based on pay grade (rank) and length of service. Pay for your Soldier may be significantly lower than what is expected due to initial expenses incurred during training.
- b. **Basic Allowance for Housing (BAH):** Allowance for Soldiers' family members to assist with the cost of rent, mortgage, etc., for off post housing. Based on pay grade (rank) and location. This is not meant to pay for **all** of your housing bills
- c. **Separation Pay:** Paid during extended periods of separation from spouse (over 30 days).
- d. **Allotments:** Portion of the Soldier's pay that is voluntarily designated by the Soldier to pay debts, bills, and other financial obligations.
- e. **Leave:** Military "vacation" time, Soldier earns 2.5 days per month of active duty, 30 days per year Emergency Leave. Leave is normally granted for an emergency existing in a Soldier's or spouses' immediate family at the discretion of the Soldier's chain of command. Charged the same as normal leave.

For additional information, please see the Support Agencies Red Cross Section/ACS Pay Problems- Only the Soldier can resolve pay issues and this must be accomplished through the Soldier's immediate chain of command.

Expectations and Mission

The Army's Mission: To support and defend the constitution of the United States. The Army does this through organizing, training, and equipping forces for the conduct of prompt and sustained combat operations in the defense of American interests at home and abroad.



WHAT DOES THIS MEAN TO YOU?

Your Soldier's obligation to the Army comes first. Do not expect your Soldier to be home on all birthdays, anniversaries, and holidays. He or she will not work 9-5. Being in the Army is a full time job, 24 hours a day, 7 days a week, 365 days a year. Being an Army spouse or family member is a unique experience with challenges and rewards. How involved you choose to be with your Soldier's career is up to you. The Army will help those that help themselves, but you have to be willing to learn the Army lifestyle and make the most of all that it has to offer.

First Permanent Change of Station (PCS)/Relocation

Transportation/Travel:

Once your Soldier has completed Advanced Individual Training (AIT) or One Station Unit Training (OSUT), they will be given PCS orders to their next duty station. If your Soldier is remaining in the Continental United States (CONUS), they will go to the Transportation Office at the post where they are currently training to receive assistance with the move to their permanent duty station. If your Soldier is traveling Outside the Continental United States (OCONUS) and their orders do NOT state that family members are authorized or command sponsored, then your Soldier must go to the new duty station and request authorization/command sponsorship. When command sponsorship is obtained, the Soldier will notify family members that travel orders exist and will make the relocation arrangements. Before your Soldier leaves AIT/ OSUT, they must inquire about family member passports. For further assistance contact the Relocation Readiness Office (RERO) through the Army Community Services (ACS) and the Post Transportation Office nearest you.

Family Readiness Group (FRG):

Once your New Soldier is at a permanent duty station, the unit is required to have a FRG to support the spouses and family members of its Soldiers.

The FRG is a command sponsored organization of all assigned Soldiers and their Family members along with civilians and volunteers who together provide mutual support, assistance, and a network of communications among the Family members, the chain of command, and community resources and community resources.

Benefits of having a Family Readiness Group (FRG):

FRG helps families be more self-reliant.
FRG promotes better use of post resources.
FRG is a conduit for friendships.
FRG builds cohesion and morale.
FRG provides peace of mind for Soldiers and families.
FRG is a conduit for information.
FRG improves families' ability to cope with separation.
FRG integrates new Soldiers and families into the unit and Army family.
FRG reduces social isolation.
FRG enables Soldiers to focus on their mission.
FRG provides opportunities to do fun things together.
FRG provides opportunities to help others.

Housing:

Post housing is optional. Depending upon the location, Soldiers and their family members may be eligible for on post housing. Not all military installations have on-post housing available for all ranks. Even if appropriate on-post housing is available, it may not be available for several months. If no housing is available on post, or if you choose to live in the civilian community, you and your family are entitled to receive Basic Allowance for Housing (BAH) to help pay for housing. For further assistance on housing contact the new duty station Housing Office.



Military Terms & Acronyms

As a new military spouse you will quickly discover that the military has its own language. This language consists of acronyms and abbreviations. The following list will assist you in understanding the different military terms that you may encounter.

AC - Active Components: The full time Federal Military forces of the United States.

ACS - Army Community Service: An agency on an active military installation that provides programs and services to improve the quality of life of military families on active duty. It's a Family Support Center for the Army.

ACU - Army Combat Uniform

AD - Active Duty

AER - Army Emergency Relief

AFTB - Army Family Team Building

AG - Adjutant General

AIT - Advanced Individual Training

Allotment - An amount of the pay of military personnel which is sent to another person or to an institution. The amount is determined by the service member.

ARNG (NG) - Army Reserve National Guard: State run a manned military force.

Article 15 - Punishment imposed by the Company Commander, Battery Commander, or Battalion Commander.

ASAP - As soon as possible

AWOL - Absent Without Leave: To be away from the military assigned duty station without proper authorization. The service member can be punished for this offense.

BAH - Basic Allowance for Housing: Allowance given to a service member to help pay for living expenses.

BN - Battalion: A military unit organized with a headquarters and two or more companies.

Battery: A company-sized unit in Artillery units.

BCT - Basic Combat Training

BDU - Battle Dress Uniform: The camouflage working uniform.

BRM - Basic Rifle Marksmanship (learning rifle marksmanship).

Cadre - Personnel permanently assigned to a training or unit.

Cdr - Commander

CG - Commanding General

Chain of Command - The organization within the unit that lists who works for who. Everyone in the chain of command is asked to help those below him/her in the unit and to care for their families.

CO - Commanding Officer: The individual in charge of the unit where the service member works. The CO is responsible for everything that happens or does not happen within the unit.

Commissary: The grocery store on an active installation where service members and families can purchase food, beverages, etc., at prices usually lower than civilian stores.

Company: The administrative unit in the Army. A company is below a battalion and above a platoon.

CONUS: The Continental United States

CSM - Command Sergeant Major (E-9 top ranking enlisted of the Battalion/Brigade)

CTMC - Centralized Troop Medical Center

DA - Department of the Army

DEERS - Defense Eligibility Enrollment Reporting System: DEERS maintains a list of all people who are authorized medical care or use TRICARE.

EFMP - Exceptional Family Member Program:

ETA - Estimated time of arrival

ELS - Entry Level Separation

EPTS - Existed prior to service.

Family Member (Previously referred to as dependent): A legal term used for a person receiving all or a part of necessary financial support from a service member.

First Sergeant (1SG) - The term used for the senior enlisted member of some units.

FTB - Fitness Training Battery

FTU - Fitness Training Unit

HOR - Home of Record

ID card - Identification Card: All family members 10 years and older must have an ID card to enter certain post facilities & to receive medical and dental care.

IG - Inspector General

Leave - Military vacation time

LES - Leave and Earnings Statement: A monthly report of pay received for military duty. If the member is on active duty for more than 30 days, a record of leave (vacation time) is also reported.

MOS - Military Occupational Specialty: A combination of numbers and letters that identify service member's specific military skill.

NCO - Non-Commissioned Officer: An enlisted person with a minimum rank of Corporal or Sergeant.

MTF - Uniformed Services Medical Treatment Facility. A military hospital or clinic.

NCOIC - Non-Commissioned Officer in Charge: The NCO responsible for a group of enlisted personnel.

OSUT - One Station Unit Training

PCS - Permanent Change of Station: Reassignment from one military station to another

POC - Point of Contact

PTRP - Physical Therapy Recovery Program

PX (AAFES) - Post Exchange/Army and Air Force Exchange Service: Department store on base where service members and families can purchase household items.

Quarters - Place of residence of military personnel and their families

SJA - Staff Judge Advocate: Legal assistance

SGLI - Service member's Group Life Insurance: Up to \$250,000 of life insurance for a nominal fee.

Sick Call - The time of day when individuals can go for medical care without an appointment.

Sponsor - The husband, wife, parent or guardian who is in the military.

SSN - Social Security Number

TA50 - Field clothing and equipment

TDY - Temporary Duty: Duty performed at a location other than the home station.

TMC - Troop Medical Clinic

TRICARE: Three options of medical care plans for eligible family members: Prime, Standard (CHAMPUS), and Extra.

UCMJ - Uniform Code of Military Justice

USAR(RC) - United States Army Reserve