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**Leadership Development Notebook**

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***All personnel are responsible for treating personally identifiable information (PII) IAW DoD 5400.11R (DoD Privacy Program), MARADMIN 162/10 (Safeguarding PII), and comply with the following:***

DATA REQUIRED BY THE PRIVACY ACT OF 1974

(5 U. S. C. 552A)



PART A GENERAL



The Marine Corps uses a variety of forms in administering matters related to the individual Marine. Forms are necessary for enlistment and reenlistment, evaluating performance, applying for training and assignments, granting leave, disciplinary action, administering pay, and other purposes. In some instances, these forms involve the collection of personal information from the individual Marine. Information such as home address and telephone number, names and other information on dependents, preference for duty, address on leave, and the individual’s Social Security Number are illustrative of the information asked for on forms.

The Privacy Act of 1974 requires that you be informed of the authority, purposes, uses, and effects of not providing information when it is requested from you. In order to eliminate the need for issuing an individual statement each time information is requested from you about matters such as those described, this statement serves as a one-time Privacy Act Statement which is intended to satisfy the requirements of the Privacy Act when forms elated to your personnel and pay records are used. If you desire more information about a specific form when it is used, your commanding officer will provide such information upon request.

Pursuant to the Computer Matching and Privacy Protection Act of 1988 (P.L. 100-503), information furnished mayor will be subject to verification by computer matching (internally or with another specific agency). The match may be necessary to verify accuracy of data, and to uncover waste, fraud, or abuse in Federal Programs.



PART B - INFORMATION TO BE FURNISHED TO INDIVIDUAL



1. AUTHORITY

Title 5, U.S. Code, Section 301, is the basic authority for maintaining personnel and pay records. Use of Social Security Number as a means of personal identification is authorized by Executive Order 9397 of 23 November 1943.



2.PRINCIPAL PURPOSES

The basic purposes of personnel and pay records are to enable officials and employees of the Marine Corps to efficiently manage personnel resources; to administer pay and allowances; to screen and select individuals for promotion; to provide educational and training programs; to administer appeals, grievances, discipline, litigation, investigations, and adjudication of claims; to administer benefits and entitlements; and to manage retirement and veterans affairs programs. Further information about the purposes and uses of information being requested from can be obtained by consulting the applicable description for system such as the following:

SYSTEM DESCRIPTION SYSTEM NUMBER  
 Marine Corps Military Personnel Records System MMN 00006  
 Bond and Allotment System MFD 00004

Joint Uniform Military Pay System/Manpower Management System MFD 00003



3. ROUTINE USES

Information included in personnel and pay records is used by officials and employees of the Marine Corps in the execution of their official duties. The information is also used under certain conditions by officials and employees elsewhere in the Department of Defense; by other Federal agencies such as the General Accounting Office; Office of Personnel Management; Veterans Administration; the Federal Bureau of Investigation and other Federal, state, and local law enforcement authorities; and the General Services Administration. Information is also furnished to Congressional sources. Your Social Security Number is used as a means of personal identification.



MANDATORY OR VOLUNTARY DISCLOSURE AND EFFECT ON INDIVIDUAL OF NOT PROVIDING INFORMATION

Disclosure of information required on forms related to personnel and pay records is mandatory. An individual may, at his or her option, elect not to apply for benefits and services to which entitled (leave, registration of allotments, etc.) but once the individual has made the decision to apply for such benefits the disclosure of information on related forms becomes a mandatory action. Failure to provide requested information could have the effect of denying certain benefits and would hamper the efficient management of an individual’s career while in the Marine Corps. Disclosure of your Social Security Number is mandatory.



PACT C - STATEMENT OF UNDERSTANDING BY THE INDIVIDUAL



I have read and understand this statement, I understand that I may have the opportunity to review published systems notices and current Marine Corps directives which pertain to forms which I am asked to complete

\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Signature of the Individual Social Security No. (Last Four)



PRIVACY ACT STATEMENT FOR MARINE CORPS PERSONNEL AND PAY RECORDS

NAVMC 11000 (REV. 5-90) (EF) SN: 0000-00-006-6542 U/I: PAD (50 Sheets per pad) (5211)

(File Original in OQR or SRB; Provide Copy to Individual)

# Introduction

The Marine Corps Leadership Development (MCLD) Marine Corps Order (MCO) is organized in six functional areas to guide leaders and individual Marines in their personal and professional development, and help leaders identify at risk individuals before poor life decisions impact Marines and their units. MCLD brings value to: Subordinates, Leaders and all Marines in the Marine Corps. Leaders have an opportunity to invest themselves in someone who they can take pride in developing. Marines have an opportunity to gain wisdom from someone who has traveled the path before them. The formal portion of MCLD is comprised of a structured relationship between two Marines: a Leader who fulfills the role of teacher, guide and counselor to Marines, and Subordinates who develop specific learning areas.

**What Is Expected**. As a Leader, it is your responsibility to provide guidance to your Marine based on his/her learning needs and development areas. Accomplish this through various roles: advisor, teacher, coach, model, sponsor, consultant or guide. The leader is responsible for being the expert in this relationship or helping the Marine find the appropriate expert. Spend some time getting to know each other, familiarize by discussing your interests, struggles, histories, passions and aspirations. The process of getting to know each other will help you = gain a better understanding of what each wants to accomplish through the relationship and determine how you might work together to accomplish this.

**Leaders:**

* Coach from a standpoint of experience
* Prove themselves
* Expand their professional networks
* Invest in the future of the Marine Corps
* Obtain fresh perspectives on subjects
* Enhance experience in and out of their areas of expertise
* Develop as subject matter experts

**Subordinates:**

* Improve understanding and performance in multiple areas
* Learn about the larger Marine Corps
* Explore potential in untapped development areas
* Expand leadership abilities
* Make valuable contacts that can last a career and a lifetime
* Enhance opportunities for advancement through personal initiative

**Junior Marines:**

* Gain insight into various career options and paths
* Increase self-awareness and discipline
* Develop an expanded professional network
* Find support in the transition to a new role or location
* Have a sounding board for ideas and plans
* Get positive and constructive feedback on professional and personal development areas
* Identify of opportunities to enhance personal conduct
* Increase awareness of personal biases, assumptions and areas for improvement and contribution

**Marine Corps:**

* Fosters an environment that fosters personal and professional growth through the exchange of information, skills, attitudes and behaviors
* Increases role modeling of leaders teaching other leaders
* Develops processes for the identification and development of leadership and technical skills
* Increase job satisfaction for all Marines
* Exchanges and leverages strategic knowledge and skill throughout the Marine Corps
* Improves unit cohesion and esprit de corps

**Reputation counts:**

* Display competence and trustworthiness
* Establish rapport by having casual conversations about your life, their projects, sports, food, and family
* Cause Marines to think deeply by asking probing questions
* Listen - show that you respect others opinions
* Network -ask your fellow Marines for someone who could benefit from your expertise and offer them the opportunity to learn from other experts
* Set realistic goals
* Be available

**Coaching/counseling relationships require:**

* Collaboration - Both members are partners in the junior Marine’s development
* Respect - Mutual appreciation—both of your knowledge and the Marine’s investment of time and energy
* Responsiveness - Be sensitive and responsive to the goals, needs and perspectives of the other
* Confidentiality - Supports the ability to be forthcoming, yet safe, in difficult conversations
* Free and Honest Expression - Share your strengths and weaknesses; your dreams and goals; and your past, present and anticipated experiences. Both can offer and hear feedback to build on competencies and strengthen areas of weakness

***Coaching/counseling relationships are based on mutuality***. Leader and led collaborate in personal and professional development. The relationship does not require a high degree of personal connectedness in order to pass on the desired skill, knowledge, attitudes or behavior. However, there does need to be collaborative and joint accountability regarding what is to be learned, how the transfer of learning will take place and how the learning will be monitored and evaluated. If both are able to express respect to respond freely and honestly about strengths, weaknesses, goals and concerns, learning will be enhanced.

***Coaching/counseling involves exchanging experiences, thoughts and knowledge.*** While exchanges can take place over a short or a long period of time, equal participation in the relationship is a must. It involves freely giving thoughts, opinions, concepts, ideas, experiences, techniques and learning to one another.

***Coaching/counseling involves developing yourself and others.***Development in Leader/ Marine relationships means identifying and encouraging growth. In your relationships you will want to keep the Marine’s professional and personal development goals at the center of your activities and conversations. Two-way development is encouraged through the exchange of resources and time with each other.

* **Respect**. Mutual respect forms the foundation and the sustainment of successful relationships. Learning is enhanced through respect.
* **Responsiveness**. Responsiveness is a willing attitude put into action, the willingness of your Marines to learn from you, and your willingness to respond to the Marines’ learning needs. If it is present, you will find it revealed in the consistent pacing and priority placed upon the relationship. When the attitude toward one another is positive, the relationship is more likely to be responsive.
* **Accountability**. Mutually held expectations and agreed upon MCLD activities, including activities to monitor and evaluate the Marine’s progress toward stated developmental goals. Accountability supports the sense of meaning and purpose in MCLD processes.

# Coaching, Counseling, and Mentoring

Coaching, counseling, and mentoring are actively applied elements of leadership. All three are similar because they are forms of interaction between individuals, and in some cases groups, but they vary widely in scope and purpose. Coaching is task centric and generally not as formal as counseling. Counseling, the most prescriptive of the three, is designed to address and increase the performance of an individual against a tangible standard or metric. Mentoring, however, assumes a more holistic approach as it centers on personally and professionally broadening the recipient of the mentoring (mentee). The three are related but distinctly different in their perception, definition, and application.

**Coaching** is a process of on-going observation and encouragement of a Marine’s personal and professional growth. There are no prerequisites to be a coach with the exception of possessing a level of character and competence to guide a subordinate’s development. As an integral function of day-to-day leadership, coaching provides feedback on an informal basis. However, coaching also involves documented goal-setting, which plays an important role in helping Marines and Sailors achieve their full potential. Coaching can be related to job performance and professional development, but is not restricted to these areas. When coaching a subordinate in areas of personal development (such as family or finances) seniors should be clear that progress, or lack of progress shall not be a part of the Marine’s performance evaluation except in very rare circumstances. Such clarification up front is often an important element of establishing trust that leads to meaningful dialogue and progress.

**Counseling** is a process of two-way communication between a senior and a junior to help the junior achieve or maintain the highest possible level of performance. Counseling supports and reinforces good performance, corrects deficiencies, transmits guidance and standards, and provides direction to subordinate development. Counseling is a regular and continuing process that requires scheduled follow-on sessions to review and guide performance. While performance evaluations highlight past performance, counseling shapes future on-the-job performance.

**Mentoring** is a less formal process than coaching and counseling. It is a voluntary developmental relationship that exists between a person of greater experience and a person of lesser experience that is characterized by mutual trust and respect. This order encourages Marines and Sailors to seek out and engage in mentoring. Mentoring relationships have always existed in the Marine Corps often occurring outside the chain of command, and can be initiated by either a senior or subordinate. Such relationships typically endure beyond a single tour of duty and provide an important source of encouragement and perspective. Commanders are encouraged to foster the practice of mentoring and assist Marines and Sailors in the process of finding and becoming mentors.

Regardless of which aspect of leadership you are engaged in, effective communication is key to being an engaged leader.

**Interpersonal Communications**. Communication is one of the most complex activities Marines perform. There are four steps to improving interpersonal communication: focus your message, amplify the listener’s attention, penetrate or bypass barriers, and active listening. These four steps require attention on part of both the sender and the receiver. Of these four Listening, the “most used, least trained,” of the communications skills, is not only important to a leader’s understanding of information critical to a mission’s success; it is also the gateway to understanding the needs and expectations of others.

**Listening Skills**. When you are engaging in a conversation with a Marine, it’s important to not only hear what they say, but to interpret the meaning behind their comments.

**Active Listening** is the single most useful and important listening skill. In active listening we are also genuinely interested in understanding what the other person is thinking, feeling, wanting or what the message means, and we are active in checking out our understanding before we respond with our own new message. We restate or paraphrase our understanding of their message and reflect it back to the sender for verification. This verification or feedback process is what distinguishes active listening and makes it effective.

In **Passive listening** we are genuinely interested in hearing and understanding the other person’s point of view. We are attentive and passively listen. We assume that we heard and understand correctly, but stay passive and do not verify it. Below are tips for listening effectively:

* Suspend judgment and refrain from providing your point of view until you understand the point; refrain from jumping to conclusions and minimize emotional reactions.
* Listen for the whole meaning; listen for generalizations or threads of meaning that can be derived from the facts.
* Listen for facts and distinguish them from personal opinions.
* Listen for changes in tone of voice, rate of speech, and volume. This may indicate that the Marine is unsure about something or may not want to come forth with some information.
* Watch for non-verbal cues (avoiding eye contact, slumping, etc.)
* Use nonverbal communication (eye contact, nodding, etc.) to convey your interest.
* Make your surroundings conducive to listening (quiet, no interruptions, etc.)

**Conducting a coaching/counseling session**.

* Preparation is the most important aspect of conducting a coaching/counseling session. Both participants should prepare for the session.
* Review the individual Marine's information and past performance/goals from previous sessions. Documentation in the Marine Leader's Notebook, local counseling records/mentoring jacket, and/or training jackets should be consulted.
  + Conduct the session.
  + Set time /place in an area free from interruptions.
  + Both participants should come into the session with ideas about what they want to accomplish in the session.
  + Establish rapport and an atmosphere for two-way communication.
  + Sessions should recognize the positive while acknowledging deficiencies.
  + The leader should be prepared to propose solutions and/or resources to aid the Marine in coming up with a plan to develop personally and professionally.
  + Update/revise goals for future sessions.
* After establishing the relationship at the first session, both Marines should set a time/place for follow-on sessions and be prepared to conduct follow-ups as the situation dictates due to major personal and professional challenges.

# *Initial* Coaching/Counseling Form

**Completed by the Leader**

***Date:***

|  |  |  |
| --- | --- | --- |
| **NAME (LAST, FIRST, MIDDLE INITIAL)** | **GRADE** | **UNIT / SECTION** |
| **GRADE & NAME OF LEADER** | | |

***Introduction/Welcome Aboard:***

***Unit Mission:***

***Section Mission:***

***Marine’s or Sailor’s critical role in support of the unit mission:***

***Billet Description/Responsibilities:***

***Next Steps:***

* Leader: Make a copy of completed Initial Coaching/Counseling Form and provide to the Marine or Sailor. In addition, provide a blank copy of enclosure (3) (Follow-on/Subsequent Coaching Form), explain its purpose and arrange for the subsequent or follow-on session (respectively).
* Marine or Sailor: Review Initial Coaching/Coaching Form (Billet Description/Responsibilities in particular) prior to follow-on/subsequent session. Complete enclosure (3) prior to follow-on session and be prepared to discuss personal and professional goals.

# Instructions for completing the *Initial* Coaching/Counseling form

The purpose of the *initial* coaching/counseling form is to establish rapport between the leader and Marine or Sailor and to set the conditions for their success in the unit. The leader will ask simple questions including those about where the Marine or Sailor came from and if he or she wishes to discuss any family/personal issues. Before the *initial* session ends, the leader will set-up a follow-on session and encourage the Marine or Sailor to think about personal/professional goals as outlined on the sample coaching form found in enclosure (3).

1. **Date**: Date of session.
2. **Name**: Name of the Marine or Sailor.
3. **Grade**: Grade of the Marine or Sailor.
4. **Unit/Section**: Unit/Section of the Marine or Sailor.
5. **Name/Grade of Leader**: Name and grade of the leader.
6. **Introduction/Welcome Aboard:** The leader establishes rapport by asking a few questions about the Marine’s or Sailor’s previous duty station, billet, and if there are any family/personal issues they wish to discuss. Additional information in preparing for a coaching/counseling session can be found in NAVMC 2795 (USMC User’s Guide to Counseling) in the “Future” section of the MCLD website: https://vcepub.tecom.usmc.mil/sites/ldp/
7. **Unit Mission:** Mission of Marine’s or Sailor’s unit.
8. **Section Mission:** Mission of Marine’s or Sailor’s section.
9. **Marine’s/Sailor’s critical role in support of the unit’s mission:**  In specific terms, the role of the Marine or Sailor in support of the unit’s mission.
10. **Billet Description/Responsibilities:** For E-5 and above, reference (j) requires the Reporting Senior (RS) and Marine Reported On (MRO) to establish and formalize the MRO’s billet description within 15-days of establishing the reporting relationship. The MCLD Order requires the leader to establish a billet description and responsibilities for E-4 and below during the initial session as well.
11. **Next Steps:** Sets-up the follow-on session by reviewing enclosure (3) and enclosure (4) and scheduling.

# Follow-On & Subsequent Coaching Form

**Completed by the Marine or Sailor**

***Date:***

***Reason for coaching (circle one)***: follow-on / subsequent

|  |  |  |
| --- | --- | --- |
| **NAME (LAST, FIRST, MIDDLE INITIAL)** | **GRADE** | **UNIT / SECTION** |
| **GRADE & NAME OF LEADER** | | |

***Goals: (Specific, Measurable, Attainable, Realistic, Time-based)***

|  |  |  |
| --- | --- | --- |
| **Functional Area & Goals** | **Action Steps to Achieve Goals**  **& Goal Status** | **Deadline** |
| Fidelity: |  |  |
| Fighter: |  |  |
| Fitness: |  |  |
| Family: |  |  |
| Finances: |  |  |
| Future: |  |  |

# Instructions for completing Follow-On/Subsequent Coaching Form

The purpose of the follow-on/subsequent coaching session is to help a Marine or Sailor to establish goals and provide feedback on an informal basis. Coaching can be related to job performance and professional development, but is not restricted to these areas. Progress or lack of progress of the goals outlined on the coaching form shall not be a part of the Marine’s or Sailor’s performance evaluation except in very rare circumstances. The individual Marine or Sailor completes the coaching form. To be most effective, goals must be SMART (Specific, Measurable, Attainable, Realistic, Time-based).

1. **Date:** Date of session.
2. **Reason for coaching:** Reason for the session indicating whether follow-on or subsequent.
3. **Name**: Name of the Marine or Sailor.
4. **Grade:** Grade of the Marine or Sailor.
5. **Unit/Section:** Unit/Section of the Marine or Sailor.
6. **Grade/Name of Leader:** Grade and name of the leader.
7. **Goals**

* Functional Area & Goals: Marine or Sailor fills in specific goals for each of the six functional areas.
* Action steps: Marine or Sailor lists steps to be taken IOT achieve his or her goals; status of goals (including those from previous sessions) should be reviewed.
* Deadline: Marine or Sailor lists a deadline to achieve action steps.
* Additional information in preparing for a coaching/counseling session can be found in NAVMC 2795 (USMC User’s Guide to Counseling) in the “Future” section of the MCLD website: https://vcepub.tecom.usmc.mil/sites/ldp/

# Follow-On & Subsequent Counseling Form

**Completed by the Leader**

***Date:***

***Reason for counseling (circle one)***: follow-on / subsequent

|  |  |  |
| --- | --- | --- |
| **NAME (LAST, FIRST, MIDDLE INITIAL)** | **GRADE** | **UNIT / SECTION** |
| **GRADE & NAME OF LEADER** | | |

***Billet Description/Responsibilities:***

***Billet Accomplishments:***

***Plan of action / Suggested resources:***

***Comments by Marine/Sailor:***

# Instructions for completing Follow-On/Subsequent Counseling Form

The purpose of the follow-on/subsequent counseling session is to formalize or review a billet description, document billet accomplishments and ensure the Marine or Sailor is on-track for success. The leader completes the counseling form.

1. **Date:** Date of session.
2. **Reason for counseling:** Reason for the session indicating whether follow-on or subsequent.
   1. The leader should take a few minutes to review NAVMC 2795 (USMC User’s Guide to Counseling). Suggested areas to focus on within NAVMC 2795 are as follows:

* Para 1001 gives the purpose of counseling and its importance on developing Marines.
* Chapter 2 reviews the process, practices and skill of counseling.
* Chapter 3 reviews preparing for, opening, conducting and closing the session along with following-up after the session has been completed.
* Chapter 4 provides an in-depth review of counseling practices and skills required to conduct an effective counseling session to include setting targets, problem solving, questioning, active listening, giving feedback, and planning for improvement.
* Chapter 5 identifies some of the most common problems that arise in the counseling process for both the senior and the junior.
* Additional information in preparing for a coaching/counseling session can be found in NAVMC 2795 (USMC User’s Guide to Counseling) in the “Future” section of the MCLD website: https://vcepub.tecom.usmc.mil/sites/ldp/

1. **Name:** Name of the Marine or Sailor.
2. **Grade:** Grade of the Marine or Sailor.
3. **Unit/Section:** Unit/Section of the Marine or Sailor.
4. **Grade/Name of Leader:** Grade and name of the leader.
5. **Billet Description/Responsibilities:** Used to review/update billet description and responsibilities.
6. **Billet Accomplishments:** Used to document billet accomplishments.
7. **Plan of Action / Suggested Resources:** A plan of action and suggested resources for the Marine or Sailor. To be most effective, goals must be SMART (Specific, Measurable, Attainable, Relevant, and Time-based).
8. **Comments by Marine/Sailor:** Comments by the individual Marine or Sailor.

# Fidelity Resources

Webster’s New Riverside University dictionary defines “Fidelity” as the following: A noun; plural use as “Fidelities” and meaning

1. Faithfulness to obligations, duties, or observances.
2. Exact correspondence with fact or with a given quality, condition, or event; accuracy.
3. The degree to which an electronic system accurately reproduces the sound or image of its input signal.

SYNONYMS: fidelity, allegiance, fealty, loyalty. These nouns denote faithfulness.

Fidelity implies the unfailing fulfillment of one's duties and obligations and strict adherence to vows or promises: fidelity to one's spouse.

Allegiance is faithfulness considered as a duty: "I know no South, no North, no East, no West, to which I owe any allegiance. The Union, Sir, is my country" (Henry Clay).

Fealty, once applied to the obligation of a tenant or vassal to a feudal lord, now suggests faithfulness that one has pledged to uphold: “I swore fealty to the laws of that country.”

Loyalty implies a steadfast and devoted attachment that is not easily turned aside: loyalty to an oath; loyalty to one's family.

The dictionary definition of “Fidelity” listed above helps explain the meaning of our motto: “Semper Fidelis”, or “Always Faithful”. Along with our Corps Values of Honor, Courage, and Commitment, fidelity helps to solidify us as individuals and as a service. Without this “cement” being present in our family to hold us together, we may have the unfortunate result of degenerating into a disorganized mob. There are several ALMARs that address the importance of Fidelity and how this trait ties into so many other qualities that we must uphold as Marines.

* **Marine Corps History Division**: [https://www.mcu.usmc.mil/historydivision/Pages/Staff/Publications.aspx](https://vce.tecom.usmc.mil/historydivision/Pages/Staff/Publications.aspx). History Division websites includes unit historical publications as well as unit lineage and honors, historical reports, traditions, and awards spanning the history of the Marine Corps while covering a broad range of Marine relevant topics. The website provides a lot of potential to generate ideas for a user to create a heritage/historical case study type training events. Highly recommended as a resource but understand there are no pre-set classes and publications are organized by year of publication rather than by title/topic.
* **Marine Corps Publication MCRP6-11 D: Sustaining the Transformation** <https://www.doctrine.usmc.mil/signpubs/r611d.pdf>. This document supports MCLD, discusses how the Marine Corps must cautious care when maintaining the spirit of Marines as they transition not only from entry- level training to their first unit, but in all vulnerable periods throughout their careers. A must read for anyone interested in developing their subordinates.
* **Warrior Case Studies on the MCMAP website.** <https://www.trngcmd.usmc.mil/TBS/MACE/Pages/WarriorStudies.aspx>. The specific lessons are password protected. This makes coordination with MCMAP instructors organic to the Battalion an absolute must. MCMAP instructors are able to provide these lessons as they are integrated with MCMAP training.
* **Ethics Discussion Guides by Topic from the Lejeune Leadership Institute:**
  + Issues of Garrison Ethics and Leadership. [https://www.mcu.usmc.mil/Lleadership/LLI%20Site%20Documents/Doc%20Ethics/Ethics%20Branch/Publications/Issues%20of%20Garrison%20Ethics%20and%20Leadership.pdf](https://vce.tecom.usmc.mil/Lleadership/LLI%20Site%20Documents/Doc%20Ethics/Ethics%20Branch/Publications/Issues%20of%20Garrison%20Ethics%20and%20Leadership.pdf)
  + Issues of Battlefield Ethics and Leadership [https://www.mcu.usmc.mil/Lleadership/LLI%20Site%20Documents/Doc%20Ethics/Ethics%20Branch/Publications/Issues%20of%20Battlefield%20Ethics%20and%20Leadership.pdf](https://vce.tecom.usmc.mil/Lleadership/LLI%20Site%20Documents/Doc%20Ethics/Ethics%20Branch/Publications/Issues%20of%20Battlefield%20Ethics%20and%20Leadership.pdf)
  + Leadership Ethics Law of War Discussion Guide [https://www.mcu.usmc.mil/Lleadership/LLI%20Site%20Documents/Doc%20Ethics/Ethics%20Branch/Publications/Leadership%20Ethics%20LOW%20Discussion%20Guide%20Minus%20Hadith%202008.pdf](https://vce.tecom.usmc.mil/Lleadership/LLI%20Site%20Documents/Doc%20Ethics/Ethics%20Branch/Publications/Leadership%20Ethics%20LOW%20Discussion%20Guide%20Minus%20Hadith%202008.pdf)

# Fighter Resources

**Core Values**. Generation after generation of American men and women have given special meaning to the term United States Marine. They have done so by their performance on and off the battlefield. Feared by enemies, respected by allies, and loved by the American people, Marines are a “special breed.” This reputation was gained and is maintained by a set of enduring Core Values. These values form the cornerstone, the bedrock, and the heart of our character. They are the guiding beliefs and principles that give us strength, influence our attitudes, and regulate our behavior. They bond our Marine Family into a total force that can meet any challenge.

**Honor**

Webster defines “honor” as: the state of high regard or great respect given, received or enjoyed. It can also be thought of a keen sense of right and wrong. In the Marine Corps, there’s a focus on Integrity, Responsibility and Accountability as integral components of honor:

* Integrity is doing the right thing when no one is watching.
* Responsibility is the obligation to answer for one’s actions.
* Accountability is being responsible**.**

The following attributes reflect honor and should be considered during the coaching, counseling, and mentoring process:

**Leading by example**. A Marine does as he or she tells others to do. Marines are constantly looking at you for a pattern and a standard to follow. No amount of instruction and no form of discipline can have the effect of your personal example. This is important to the individual Marine because it is not enough to merely know a leader’s qualities; the Marine must exhibit them. What is expected of Marines, the leader must demand of him or herself.

**Upholding the reputation of the Marine Corps & acts Marine-like at all times**. A Marine portrays professionalism in appearance and actions both in and out of uniform. The Marine is a positive role model to the local community, performing and executing the duties of an American citizen. The Marine’s daily behaviors must reflect positive military values to ensure there is no conflict between the two. Good bearing and appearance reflects well upon the Marine Corps and the individual. This is important because Marines are ambassadors for the Marine Corps and the United States, and the public demands a high level of propriety. It must be understood, there are three authorized duty statuses: on-duty, on-liberty or on-leave. Marines are never off-duty.

**Seeking and accepting responsibility for the success and failures of Marines**. A Marine is not only a good follower, but actively seeks challenges. The Marine demonstrates the ability to provide informed guidance, complete difficult tasks, and accept ownership of both mission successes and shortcomings. This is important because it builds trust and confidence. The individual alone is responsible for all that he/she does or fails to do.

**Respecting self and others**. A Marine shows consideration for self, family, friends, and other Marines. The Marine treats others as he or she would like to be treated and recognizes the need to take others’ concerns and opinions into consideration. This is important to the Marine because self respect is an essential element if one expects to be respected by others. Everyone needs to feel valued. Respect is reciprocal; you must give respect in order to receive it.

**Maintaining a high level of mental development**. A Marine continually hones professional skills by seeking opportunities to improve thinking skills and expand knowledge base through professional and civilian education/training. This is not limited to formal schools, but includes professional reading, after action reviews, forums, discussion groups, research, and any other means to improve mental development. This is important to the Marine because the Marine must be capable of understanding and handling the complexity of modern warfare. Mental discipline plays a key role in creating tactically and technically proficient Marines who are capable of effective decision making under rapidly changing conditions from combat, to humanitarian relief, to liberty/leave.

**Maintaining a high level of emotional stability**. A Marine has the mental maturity required to survive and excel. This is the ability to stay focused while at the same time maintaining situational awareness and vision under stress. The Marine exhibits a balanced approach in all aspects of his or her professional and personal lives, particularly in difficult situations. This is important to the Marine because no one trusts or respects a leader who is not in emotional control at all times. Emotional stability plays a key role in enabling Marines to make effective decisions under rapidly changing conditions from combat, to humanitarian relief, to liberty and leave.

**Maintaining a high level of physical readiness**. A Marine is healthy and fit. This includes all elements of physical wellness such as the time spent working out, alcohol or tobacco use, overall diet, rest, and general level of daily health. This is important to the Marine because survival in combat depends on physical stamina. The Marine is the most valuable weapon system in our inventory, and must be ready to respond at any moment.

**Maintaining a high level of spiritual strength** A Marine has a sense of meaning and *purpose*, a sense of self, and ‘that which is greater than self’. Spirituality also involves a “sense of the other” and is expressed in issues such as ‘belonging’, esprit-de-corps, and active commitment to the collective identity and purpose of the small unit and the Marine Corps in general. This is important to the Marine because spirituality defines our values which provide the guiding principles for our moral compass and are the foundation from which we derive our purpose.

**Doing the right thing when no one is looking**. There is no conflict between the Marine’s daily actions and the values of the Marine Corps. The Marine does the harder right rather than the easier wrong. The Marine can be depended upon to be honest and truthful in all dealings (not stealing, cheating or lying, for example). This is important to the Marine because in the end, all one has to fall back on is your integrity. A Marine who cannot be trusted is a liability. There is nothing less honorable than an untrustworthy Marine.

**Courage**

Courage is doing the right thing, in the right way, for the right reasons. According to Webster’s Dictionary, courage is the attitude or response when facing and dealing with anything recognized that’s dangerous, difficult or painful instead of withdrawing. The following attributes reflect courage, and should be considered during the coaching, counseling, and mentoring process.

Doing the right thing at work even when unpopular or difficult: there is no conflict between the Marine’s daily actions and the values of the Marine Corps. A Marine has the moral fortitude to stand up for his or her beliefs even when others challenge them. It includes using good judgment in order to make the right decisions. This is important because in today’s Marine Corps, the Marine faces more challenges to moral courage than physical.

Holding others accountable to Marine Corps standards: the Marine is not afraid to correct another Marine about any issue without hesitation. This is important to the Marine because holding others accountable is a hallmark of good leadership and ensures the high standards of the Marine Corps.

Taking ownership of difficult situations even if beyond the scope of regular duties: the Marine takes the initiative to resolve conflict and overcome friction in order to reach a goal. The Marine is comfortable accepting challenges outside of normal responsibilities and is willing to get out of his or her comfort zone. This is important to the Marine because this demonstrates the Marine is willing to accept challenges not specifically associated with his job.

Admitting to shortcomings and mistakes: the Marine readily acknowledges errors, accepts feedback, and takes responsibility for his or her actions. This is important to the Marine because admitting mistakes is an indicator of emotional maturity. Everyone makes mistakes and is expected to learn from them.

Obeying all lawful orders and regulations: the Marine follows regulations despite outside influences. This also means, when given an unlawful order, the Marine has the personal fortitude to question the order. This is important to the Marine because good order and discipline are essential to the success of any unit.

Refusing to participate in inappropriate behavior despite social pressure on leave/liberty: the Marine makes sound decisions and takes appropriate action while on leave or liberty so as not to embarrass him or herself or the Marine Corps. This is important because your actions while on liberty and leave will impact you professionally and reflect on the Marine Corps.

Taking ownership of and seeking assistance in dealing with difficult personal situations: the Marine has the courage to admit to a problem, ask for assistance, and face personal challenges. This is important because mission accomplishment is dependent on the Marine’s ability to identify and positively deal with personal challenges.

Assisting subordinates in taking on difficult personal situations: the Marine demonstrates genuine concern and is willing to assist others with their personal issues. This is important to the Marine because Marines take care of their own.

Obeying the law at all times: the Marine respects the law even when others disobey it. The Marine is a positive role model to the local community. This is important because each Marine has sworn to uphold the law.

**Commitment**

Commitment is the value that establishes the Marine as a warrior-citizen and includes dedication to mission, devotion and always making a positive impact. It leads to the highest order of discipline for unit and self. Commitment is the ingredient that enables 24-hour a day dedication to Corps and country , and an unrelenting determination to achieve the highest standard of excellence. The following attributes reflect commitment and should be considered during the coaching, counseling, and leadership development processes:

Showing enthusiasm in being a Marine and inspiring others: the Marine works actively to establish esprit de corps among team members. This is done by leading by example, appealing to individual values, motivations, and ambitions, or simply being enthusiastic about the mission at hand. This is a critical element of team success in that all members are motivated toward one goal or mission. To be successful each member has to pull together as a team.

Demonstrating situational awareness and sound judgment: the Marine sees and understands the environment around him or her, its ramifications, and makes good decisions. Mission accomplishment can only be achieved through effective decision making which requires being aware of your surroundings.

Preparing for deployment and redeployment: the Marine is able to deploy at a moment's notice with maximum combat effectiveness without negatively impacting the unit. The Marine Corps is the nation’s 9-1-1 force in readiness.

Sharpening common combat skills: the Marine actively seeks improvement in combat skills. Every Marine is a rifleman and should expect and be prepared for combat.

Pursuing professional development: the Marine is committed to a program of self-study as well as MOS and institutional PME to help plan their professional career. Seeking educational opportunities and assignments that match their MOS. Seeking out mentors to assist in professional development within MOS’s and as leaders. In addition to mentoring, individual career counseling aids Marines in making informed career decisions.

Acting responsibly in the use and care of equipment and assets: the Marine respects Marine Corps equipment and takes measures to ensure it remains serviceable and is properly maintained.

Accomplishing tasks in a timely manner, no matter what the conditions: the Marine sets goals and strives to achieve them regardless of the obstacles.

Providing for support and welfare of family: the Marine recognizes the need to place family above self. The Marine provides adequate emotional, financial, and physical support for the family. Marines have a moral obligation to take care of their families.

Ensuring family is prepared for separations and reunions: the Marine prepares the family for separation and reunion prior to being deployed. This includes helping arrange for emotional and financial support and ensuring all legal documents are in order. Proper preparation reduces the stress associated with separations and deployment.

Living within means (budgeting, responsible spending, borrowing, and saving): the Marine is monetarily responsible. Poor financial management can cause significant individual and family problems both in the short and long term that will affect the Marine’s personal and professional readiness.

Operating PMV/POV responsibly: the Marine obeys all traffic laws and takes the safe alternative when the law does not apply. For example, if there is no state seatbelt law, the Marine will still wear a seatbelt. Motor vehicle accidents are the greatest source of injury and death in the Marine Corps outside of direct enemy action.

Acting responsibly during recreational activities: the Marine behaves in a safe and reasonable manner.

Avoiding alcohol abuse and has zero tolerance for drug use: the Marine does not abuse alcohol, does not use illegal drugs, and takes prescription drugs only in accordance with instructions provided by medical personnel and only for the purposes provided. Alcohol abuse and drug use are detrimental to personal health and adversely impacts professional careers.

Looking after the welfare of other Marines on leave or liberty: the Marine shows an active concern for fellow Marines while on leave or liberty. This is important because Marines “take care of their own.” Whenever two or more Marines are gathered, one of them is in charge.

Developing game plans and taking needed steps to minimize risks: at a minimum, the Marine conducts an assessment to identify potential hazards and takes action to reduce exposure to risk.

**Professional Military Education**

The Marine Corps PME philosophy is that PME is a career long study of the foundations of the military profession. PME is designed to equip Marines with the analytical skills necessary to exercise sound military judgment in contemporary operations. The Marine Corps program is a progressive learning system designed to educate Marines by-grade throughout their careers. Participation in this program is an institutional expectation. The program consists of resident instruction, distance education, professional self-study, and The Commandant's Professional Reading List program.

**Enlisted PME Requirements (Ref: MCO 1553.4B)**

**Lance Corporal and below**

\_\_\_\_Complete the Leading Marines Distance Education Program

\_\_\_\_Participate in the Commandant's Professional Reading List program.

\_\_\_\_Participate in a professional self-study program.

**Corporal**

\_\_\_\_Attend the resident Command Sponsored Corporals Course (CSCC)

\_\_\_\_Or complete the Corporals Course Distance Education Program.

\_\_\_\_Participate in the Commandant's Professional Reading List program.

\_\_\_\_Participate in a professional self-study program.

**Sergeant**

\_\_\_\_Complete the Sergeants Distance Education Program .

\_\_\_\_Attend the Resident Staff Non-Commissioned Officer Academy Sergeants Course (SNCOASC).

\_\_\_\_Enroll in the next level of PME (SNCODEP) when all in-grade resident and non-resident PME is completed.

\_\_\_\_Attend the Staff Non-Commissioned Officer Academy Career Course (SNCOACC) as a Staff Sergeant Select if the SNCODEP has been completed.

\_\_\_\_Participate in the Commandant's Professional Reading List program.

\_\_\_\_Participate in a professional self-study program.

**Staff Sergeant**

\_\_\_\_Complete the SNCO Distance Education Program .

\_\_\_\_Attend the Resident Staff Non-Commissioned Officer Academy Career Course (SNCOACC).

\_\_\_\_Enroll in the next level of PME (SNCOADEP) when all in-grade resident and non-resident PME is completed.

\_\_\_\_Attend the Staff Non-Commissioned Officer Academy Advanced Course (SNCOAAC) as a Gunnery Sergeant Select if the SNCOADEP has been completed.

\_\_\_\_Participate in the Commandant's Professional Reading List program.

\_\_\_\_Participate in a professional self-study program.

**Gunnery Sergeant**

\_\_\_\_Complete the SNCO Advanced Distance Education Program.

\_\_\_\_Attend the Staff Non-Commissioned Officer Academy Advanced Course (SNCOAAC) once the SNCOADEP non-resident course has been completed.

\_\_\_\_Participate in the Commandant's Professional Reading List program.

\_\_\_\_Participate in a professional self-study program.

**First Sergeant / Master Sergeant**

\_\_\_\_First Sergeants must attend the resident First Sergeant course unless it was completed as a First Sergeant select.

\_\_\_\_Both First Sergeants and Master Sergeants must attend a regional E-8 seminar within the first two years in grade.

\_\_\_\_Participate in the Commandant's Professional Reading List program.

\_\_\_\_Participate in a professional self-study program.

**Sergeants Major / Master Gunnery Sergeant**

\_\_\_\_Attend the Sergeant Major of the Marine Corps Course (Sgt’ s Maj Only) Master Gunnery Sergeants may attend on a case by case basis.

\_\_\_\_Attend the Sergeant Major/Master Gunnery Sergeant Symposium.

\_\_\_\_Attend the Keystone Course as directed by the Sergeant Major of the Marine Corps.

\_\_\_\_Participate in the Commandant's Professional Reading List program.

\_\_\_\_Participate in a professional self-study program.

Officer PME Requirements (REF: MCO 1553.4B and CJCSI 1800.01D)

The Corps’ officer PME program is designed to develop strategic war fighters and commanders. Courses can be completed in residence or through distance learning — both options fulfill PME requirements. If an officer does not want to be considered for resident PME due to current timing or other reasons, they should contact their monitor. Completion of PME will always make a Marine officer more competitive for promotion.

**Career Level Education (First Lieutenant and Captain)**

Expeditionary Warfare School (Resident and Non-Resident)

Expeditionary Warfare School (EWS) is the primary Career Level School (CLS) for Marine Captains. Marine Captains can attend in either a resident or non-resident capacity. EWS provides training in command and control, Marine Air Ground Task Force operations, and naval expeditionary operations. The education is designed to prepare students for company command or to serve as a primary staff officer in their military occupational specialties, use capabilities within their elements of the MAGTF, and understand other MAGTF elements.

Career Level Courses

There are a wide variety of other resident education programs available to Company grade officers. These courses are often MOS specific and provided by other services, particularly the Army. Refer to MCO 1553.4B, page 1-6 for specific Army courses.

**Intermediate Level Education (Major)**

The Marine Corps Command and Staff College (MCCSC) is the primary Intermediate Level School (ILS) for Marine Majors. MCCSC can be completed as either a resident or non-resident student.

**Top Level Education (Lieutenant Colonel and Colonel)**

Resident Top Level Schools (TLS) approved lists are published annually in the TLS selection board convening messages. Non-resident TLS options are available through the Marine Corps War College and the other services. Competition for resident Top Level Schools is extremely competitive and is normally reserved for senior or post-command Lieutenant Colonels.

**Joint PME**

Requirements are based on educational requirements specified in the Chairman of the Joint Chiefs of Staff Instruction, Officer Professional Military Education Policy (OPMEP) CJCSI 1800.1D (15 July 2009) and mandated by the Goldwater-Nichols Defense Reorganization Act of 1986 (established by the Skelton Committee on Armed Services in 1989). Officer Joint PME consists of two phases; JPME Phase I is completed at Service Intermediate Level School (ILS) (resident or nonresident distance education program) or foreign ILS and JPME Phase II is obtained at a National Defense University or Service Top Level School (TLS) (resident only) or at Joint & Combined Warfighting School (JCWS) (10-week course). Joint PME Phase I and II combined are the education requirements that must be satisfied for a Marine Officer to become a JQO/JSO and therefore eligible for selection to general. (The 2005 National Defense Authorization Act requires that after 30 September 2008, only officers that have earned a JQO/JSO designation may be appointed to general officer).

**The Commandant's Professional Reading List**

History is rife with lessons learned from those who have gone before us. With over several thousand years' worth of documented military history around the globe, it would be criminal not to tap these resources in order to enhance our own warfighting savvy as United States Marines. The Commandant's Professional Reading List (CPRL), ALMAR 001/13 dated 2 Jan 2013, began as the Commandant's Reading List in 1988, although recommended reading lists have been generated for Marines since the 19th century. Each Commandant since 1988 has placed his personal stamp on the program, but many of the books have remained constant. Great books will always remain a staple of informal, self-paced professional development, but technology provides greater convenience and flexibility for today's Marine.

The CPRL is broken down into three sections: Commandant's Choice, Levels, and Categories. Commandant's Choice books are required reading for all Marines. Books listed at each rank level are required, while the books listed under categories (Aviation, Counterinsurgency, Leadership, Logistics, Regional & Cultural Studies, Roots of Maneuver Warfare, Strategic Thinking, and Wounded Warrior ) consist of recommended readings to expand understanding in specific areas. Each Marine shall read a minimum of three books from the "Commandant's Choice" or "Level" section each year.

For each online guide where a title is available online from official Marine Corps sources, the Navy General Library Program, or free from public websites, a URL is provided along with format information, if applicable. Marines should check with their Marine Corps base installation libraries for titles and formats held by their Base Libraries. Each book listing contains the general information needed to help you locate Commandant’s Professional Reading List titles in a library or online: title, author(s), online availability and brief description. The last page of the finding aid contains additional information to assist Marines in locating these books

Besides listing books by category, a Unit PME Discussion guide is provided to help unit leaders open a dialogue about books read as a unit. The current reading list can be found on the Marine Corps University website at: <http://guides.grc.usmcu.edu/usmcreadinglist>.

**Common Combat Skills Checklist**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Marine** | | | | | | | | | | | | | | **Date** | | | | |
|  | **Military Skills** | | | | **Last Score** | | | | | | | | **Date** | | **Current Score** | | | **Date** | |
|  | BLOCK TRAINING | Annual | | |  | | | | | | | |  | |  | | |  | |
|  | PFT | Semi-Annual | | |  | | | | | | | |  | |  | | |  | |
|  | Weigh-in | Semi-Annual | | |  | | | | | | | |  | |  | | |  | |
|  | NBC | Annual | | |  | | | | | | | |  | |  | | |  | |
|  | Rifle Range | Annual | | |  | | | | | | | |  | |  | | |  | |
|  | Pistol Range | Annual | | |  | | | | | | | |  | |  | | |  | |
|  | BST | Annual | | |  | | | | | | | |  | |  | | |  | |
|  | Swim Qual | Annual | | |  | | | | | | | |  | |  | | |  | |
|  | MCMAP | Weekly | | |  | | | | | | | |  | |  | | |  | |
|  | **Required Classes** | | | | | **Previous** | | | | | | | | | | | **Next** | | |
|  | STD/HIV PREV | Annual | | | |  | | | | | | | | | | |  | | |
|  | Suicide Awareness | Annual | | | |  | | | | | | | | | | |  | | |
|  | Alcohol/Drug Prev. | Annual | | | |  | | | | | | | | | | |  | | |
|  | \*Tobacco Cessation | As Required | | | |  | | | | | | | | | | |  | | |
|  | Stress Management | As Required | | | |  | | | | | | | | | | |  | | |
|  |  |  | | | |  | | | | | | | | | | |  | | |
|  | **Leadership** | | | | | **Previous** | | | | | | | | | | | **Next** | | |
|  | Counseling | As Required | | | |  | | | | | | | | | | |  | | |
|  | \*\*Equal Op Program | Annual | | | |  | | | | | | | | | | |  | | |
|  | \*\*Security Training | Annual | | | |  | | | | | | | | | | |  | | |
|  | Motorcycle Safety | As Required | | | |  | | | | | | | | | | |  | | |
|  | Driver Improvement | As Required | | | |  | | | | | | | | | | |  | | |
|  | Troop Info Program | On-Going | | | |  | | | | | | | | | | |  | | |
|  | Family Planning | Check-In | | | |  | | | | | | | | | | |  | | |
|  | Financial Planning | As Required | | | |  | | | | | | | | | | |  | | |
|  | **PME** | **Current Course** | | | | **Projected Completion Date** | | | | | | | | | | | | | |
|  | Distance Education |  | | | |  | | | | | | | | | | | | | |
|  | Resident PME |  | | | |  | | | | | | | | | | | | | |
|  | Prof. Reading |  | | | |  | | | | | | | | | | | | | |
|  | Cmd. Sponsor PME |  | | | |  | | | | | | | | | | | | | |
|  | Off Duty Education |  | | | |  | | | | | | | | | | | | | |
|  | **Mission Oriented Training** | | | | | **Previous** | | | | | | | | | | | **Next** | | |
|  | **MOS Training** | **As Required** | | | |  | | | | | | | | | | |  | | |
|  | W/C Supv. Training | Quarterly | | | |  | | | | | | | | | | |  | | |
|  | \*\*Job Safety Trng | Annual | | | |  | | | | | | | | | | |  | | |
|  | \*\*Haz. Comm. | Annual | | | |  | | | | | | | | | | |  | | |
|  | **Administrative/Health** | | | | | | | | | | | | | **Item** | | | | | |
| Gas Mask | | |  | Trousers | | |  | | | | | | | Blood Type | | | | |  |
| Inserts | | |  | Boots | | |  | | | | | | | MOPP Suit | | | | |  |
| Blouse | | |  | Cover | | |  | | | | | | | Helmet | | | | |  |
| Recall Info | | | |  | | | | | | | | | | | | | | | |
| Next of Kin Info | | | |  | | | | | | | | | | | | | | | |
| Mil. ID & ID Tags | | | |  | | | | | | | | | | | | | | | |
| Gas Mask Size: | | | | GLASSES | | | | |  | | | ALLERGY TAGS | | | | | | |  |
| SPARE | | | | |  | | | GAS MASK INSERTS | | | | | | |  |
| **Family Care Plan** | | | | *Dual Military and Single Parents; Married or Single with family members only* | | | | | | | | | | | | | | | |
| DEERS | | | | Spouse | | | |  | | | | Children Qty: \_\_\_\_\_ | | | | | | | |
| Will | | | |  | | | | | | | | | | | | | | | |
| Power of Attorney | | | |  | | | | | | | | | | | | | | | |
| S.G.L.I. | | | |  | | | | | | | | | | | | | | | |
| R.E.D. | | | |  | | | | | | | | | | | | | | | |
| Family S.G.L.I. | | | |  | | | | | | | | | | | | | | | |
| Family Dental Plan | | | |  | | | | | | | | | | | | | | | |
| Exceptional Family Member Program | | | |  | | | | | | | | | | | | | | | |
| Fit Reps/Pro-Cons | | | |  | | | | | | | | | | | | | | | |
|  | | | |  | | | | | | | | | | | | | | | |
| **Medical Readiness** | | | | | | | | | | | | | | | | | | | |
| Physical Exam | | | | Date: | | | | | | Notes: | | | | | | | | | |
| Dental Exam | | | | Date: | | | | | | Notes: | | | | | | Class: | | | |
| Vaccinations | | | | Notes: | | | | | | | | | | | | | | | |
| Vision | | | | Notes: | | | | | | | | | | | | | | | |
| Hearing | | | | Notes: | | | | | | | | | | | | | | | |
| Medications | | | | Notes: | | | | | | | | | | | | | | | |
| Allergies | | | | Notes: | | | | | | | | | | | | | | | |
| Flight Physical Exam | | | | Date: | | | | | | | Notes: | | | | | | | | |
| **Notes:** | | | | | | | | | | | | | | | | | | | |

*\* Not mandatory, but should be made available by the command.*

*\*\* Training required upon check-in to the command.*

*\*\*\* To satisfy PME requirements and become more competitive for promotion, enlisted Marines should complete appropriate distance education and attend resident course for their grade (requirements for grade are outlined in the Annual Training Plan).*

**Additional information regarding “fighter”:**

MCCS/PERSONAL SERVICES CENTER CLASSES:

* Pre-retirement workshops
* Resume writing
* Financial planning for the future

MILITARY ONE SOURCE ([www.MilitaryOneSource.com](https://militaryonesource.com/skins/MOS/home.aspx)) Military OneSource provides counseling and assistance to military service members in coordination with Marine and Family Services. There is no cost associated with using this service, and it is available 24 hours a day, seven days a week. Military One Source has Spanish speaking staff and also offers simultaneous translation into more than 150 other languages using phones that are TTY/TDD accessible. They offer advice, support, practical solutions, and online resources for anything from preparing for a new baby, saving up for retirement, getting organized or getting out of debt. No question is too small, no issue is too big and all services are pre-paid and confidential.

Personal support

Referrals to military and community resources

Online articles, newsletters, and workshops

Pre-paid booklets and audio recordings

Contact Military One Source toll free at 1-800-342-9647

MARINE NET COURSE: (COURSE ID # COMM06A01) PLANNING EFFECTIVE BUSINESS MEETINGS

MIND TOOLS (<http://www.mindtools.com/> ) Goals are set on a number of different levels: First you need to create your "big picture" of what you want to do with your life, and then decide what large-scale goals you want to achieve. Second, you have to

break these down into the smaller and smaller targets that you must consistently hit so that you can reach your lifetime goals. Finally, once you have your plan detailing your large scale goals and the smaller steps that comprise them, you can start taking active steps towards achieving them. The Mind Tools website has a huge variety of applications and resources to help you be successful in this goal development process and get you started on the right path to make realistic and timely plans in your life.

Local Educational Centers:

* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Undergraduate Colleges on base and in the region:

* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
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* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Graduate Schools in the region:

* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

# Fitness Resources

**Preparation for the Marine Corps Physical/Combat Fitness Test**

Every Marine must be physically fit, regardless of age, grade, or duty assignment, as per MCO 6100.13 W/ CH1, the Marine Corps Physical Fitness Program emphasizes the requirement for all Marines to adopt a healthy lifestyle and a lifelong commitment to fitness. This combination has a direct and positive impact on job performance and combat readiness. In addition, recent changes to the PFT will require female Marines to transition from the Flexed Arm Hang (FAH) to the Pull-up by 1 January 2014.

The programs listed here are just a few suggestions to help you improve your current level of physical fitness and increase your score on the Physical Fitness Test. (PFT). There are literally hundreds of fitness programs available to you through local resources or agencies, the internet, and your chain of command, so it is important for you to find a program that is appropriate for your skill level, fitness goals, and current level of physical fitness. A few examples of these other fitness programs you may get involved in include Crossfit (<http://www.crossfit.com/>), P90X (<http://www.beachbody.com/>), MCCS Semper Fit (<http://www.usmc-mccs.org/healthpromotions/?sid=rf&smid=20>) the Marine Corps Martial Arts Program, and Marine Net classes. The following plans included below are geared toward beginners, so you can always tailor them to suit your current level of fitness as required.

What is your personal fitness assessment? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

What are your personal fitness goals?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you take supplements? Yes/ No

If yes, then what are you taking?\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you know what supplements are banned as per DoD and USMC directives (MARADMIN 011/05 and SECNAVINST 5300.28D)? Yes/ No

**PFT**

**The Armstrong Pull-up Program**

Developed by Major Charles Lewis Armstrong, USMC, this program consists of two workouts per day, five days a week. Most people who stick with this program are able to do 20 pull-ups within 4 to 6 weeks. Every morning, do three maximum effort sets of push-ups. Major Armstrong said that he would get out of bed and hit the floor to do his first max set. He would then go and shave, and return to do his next set. A few minutes later, he would do his third maximum effort set. The push up is one of the best exercises to develop arm strength for pull-ups. The rest of the routine goes like this:

* **Monday:** Do five max effort sets of pull-ups, resting ninety seconds between each set
* **Tuesday:** Do a pyramid of repetitions, starting with one pull-up then 10 seconds of rest, 2 pull-ups and 20 seconds of rest, 3 pull-ups and 30 seconds of rest, and so on until you are unable to do more repetitions than your previous set.
* **Wednesday:** Do three “training sets” of overhand pull-ups three sets of underhand pull-ups and three sets of overhand pull-ups where the back of your neck touches the bar. A training set is dictated by your current level of strength. If you are advanced, it might be 5 or 6. Rest one minute between sets. The goal of the workout is to do the same number of repetitions per set, so start off conservatively, if you can only do 1, use one.
* **Thursday:** Do training sets, resting one minute between each set, until you are unable to complete a set. Use the same number of repetitions that you used in your Wednesday sets. This will probably turn out to be your longest (and hardest) day.
* **Friday:** Repeat the day that you had the most trouble with during the week.
* **Sat/Sun:** Take the weekends off. Your muscles will need this time to recover. The key to this program is regularity and COMMITMENT. If you follow the program consistently, you should see improvement within a few weeks.

**Crunches**

To do a correct Marine Corps crunch, lay on your back with your feet flat on the deck, and your butt close to your heels. Your arms should be crossed on your chest or your stomach. **They cannot come off of your chest/stomach during the PFT.**  To do a correct crunch, raise your upper body off of the deck until your forearms touch your thighs. Go back down until your shoulder blades touch the deck. That is one crunch. To max the crunches on the PFT, you must do 100 in 2 minutes. There are several different ways to train for the crunches.

**Endurance Sets:** To be able to do 100 crunches in two minutes, you must first develop the endurance to do 100 crunches. Get into position, and do 100 crunches without keeping track of time. Focus on proper form. After you do 100, rest for a couple of minutes and repeat. You should do 2 more maximum effort sets, building up to 3 sets of 100 crunches.

**Speed Sets**: Get into position, and do 30 crunches **as fast as you can**, while still maintaining proper form. Rest for 1 minute and repeat. You should do 5 or 6 sets in this manner.

**Incline Sets:** If you have any access to an incline board, get into position on it and do as many crunches as you can, until you cannot physically complete a complete crunch. Rest 1 minute and repeat. Do 3 to 4 sets in this manner.

**Running**

The only way to get faster is to run, run, run. **However, heading out the door and trotting along a few times a week will not do much to lower your time!!!** Some Marines often say:“I run three times a week and never get any faster.” Ask yourself are you running or are you jogging? A little discomfort is ok and if you only run within your comfort zone you are going to stay a turtle forever. Here is a simple plan for beginners who want to build speed and endurance, and prepare for the PFT. Experienced runners can modify the mileage and speed in these workouts to suit their level of fitness and/or goals. Every run should begin with a five minute warm-up jog, followed by five to ten minutes of stretching, hitting all the major muscle groups. Each run should end the same way, with a cool down jog and stretching. Having good flexibility will go a long way to reduce the chance of injury and improve your times.

* **Sunday**: Long run. This is your endurance building day. Run 4-6 miles at a slow, comfortable pace (probably 1-2 minutes per mile slower than your current 3 mile PFT pace).
* **Monday**: Off
* **Tuesday**: Speed Day. Find a track, or an area where you can measure out 200, 400, and 800 meters. After warming up, run 800 meters at a pace faster than your current PFT pace. It should not be an all out sprint, but should still leave you winded. Cool down with a one lap (or two minute) jog, and repeat. In your first few weeks, do two 800’s, two 400’s, and two 200’s. As your fitness increases, you can adjust the intensity of your speed work out.
* **Wednesday**: Off
* **Thursday**: Tempo Run. Run 3 miles at a pace slightly slower (maybe 20 seconds per mile) than your current PFT pace.
* **Friday**: Off
* **Saturday**: Hills. Find a hill about 200-400 meters long that is fairly steep, but not so steep that your heels cannot hit the ground when you run. Sprint to the top, and walk or jog back down to recover. Repeat 4-6 times.

**Injury Prevention**

You will feel initial soreness when you begin a physical training program. If you feel that you are injured, stop immediately and seek medical attention before continuing. These are very basic programs, designed to allow you to adjust them according to your current level of fitness. Good Luck, and have fun with it!!!

**Combat Fitness Test (CFT)**

The purpose of the CFT is to measure the physical fitness of Marines in a manner which specifically accounts for operational readiness, by using tests which reflect operational demands. The CFT will complement a unit’s combat conditioning (CC) programming, but a unit’s CC program should not consist solely of CFT preparation. The CFT will also test combat related skills that are present in CC programming. The events of the CFT are all short duration, high intensity/output tasks and therefore any preparatory training for this test should mirror this philosophy.

Cross training the energy systems of the body is the best way to achieve fitness for any unknown rigor of combat and for the CFT. Each routine must be different so the body can adapt to many different situations. The more varied the routine, the better the end results will be. By changing the routines and cross training the Marine’s energy pathways, their body will adapt more quickly to the varied workload and recover faster after each training session. This equates to higher fitness levels among Marines which is the overall goal.

**Three Categories of Exercise:**

For our purposes in training for the CFT, we will categorize our exercises into three different types: “W”, “BW”, and “A”.

(W) WEIGHTS OTHER THAN THE BODY buddy squats, sand bag swing, kettle bells, etc.

(BW) BODY WEIGHT EXERCISES, such as push-ups, pull-ups, Hindu squats, etc.

(A) AEROBIC EXERCISES, running, swimming, cycling, jumping rope

This list of exercise categories (weights other than body, body weight exercises, and aerobic exercises) are by no means exclusive. Marines should be selecting movements that will simulate the events performed in the CFT as well as ones that complement their own physical capabilities and limitations. Within these categories listed above, we can further delineate the exercises into four different types of movements:

PUSH - i.e. Push-up, bench press, chest press

PULL - i.e. Pull-up, row, rope climb, dead lift

OH LIFT - i.e. Wall ball, push press, press

SQUAT - i.e. Buddy, lunge, back, front

Again, the goal in planning for these training events should be employing the “FITT” principle in the preparation plan: Frequency, Intensity Time, and Type. In addition, unit leaders need to ensure that solid safety considerations are built into the training plan to address the limitations and abilities of the group, conducting proper warm-ups prior to an activity and good stretching/cool downs after the training has been completed. Therefore, an example of a unit programming or training regimen for combat conditioning and the CFT could look something like this:

* **Monday**: (W) – 3 Rounds for time: Sand Bag Swing x 30, Buddy Squats x 10, Buddy Deadlifts x 10
* **Tuesday**: (BW, W) – 5 Rounds for time: Buddy Push-ups x 30, Body Squats x 30
* **Wednesday**: (A, W, BW) – 3 Rounds for time: Run 800 meters, Fireman Carry 100 meters, Burpees x 20
* **Thursday**: (BW, W) – As many rounds in 20 minutes as possible: Body Squat x 30, Sand Bag Push Press x 30
* **Friday**: (A) – Run 3 miles for time

**Other Helpful Hints in Preparing for the CFT:** Conduct a mock CFT (or two) to prepare for the event. To get better at the CFT, you should take the CFT. You can run it with more gear (more weight than prescribed to build resistance) for shorter distances and also run it without gear for longer distances. Change up the event order. Training for the CFT should be characterized by exercises that are varied, short burst in nature, and require intensive effort. Specific training methods result in specific adaptations to the types of training employed. Mock CFT training will result in adaptations specific to CFT events. Mix it up and have fun with it.

**Martial Arts Background Query**

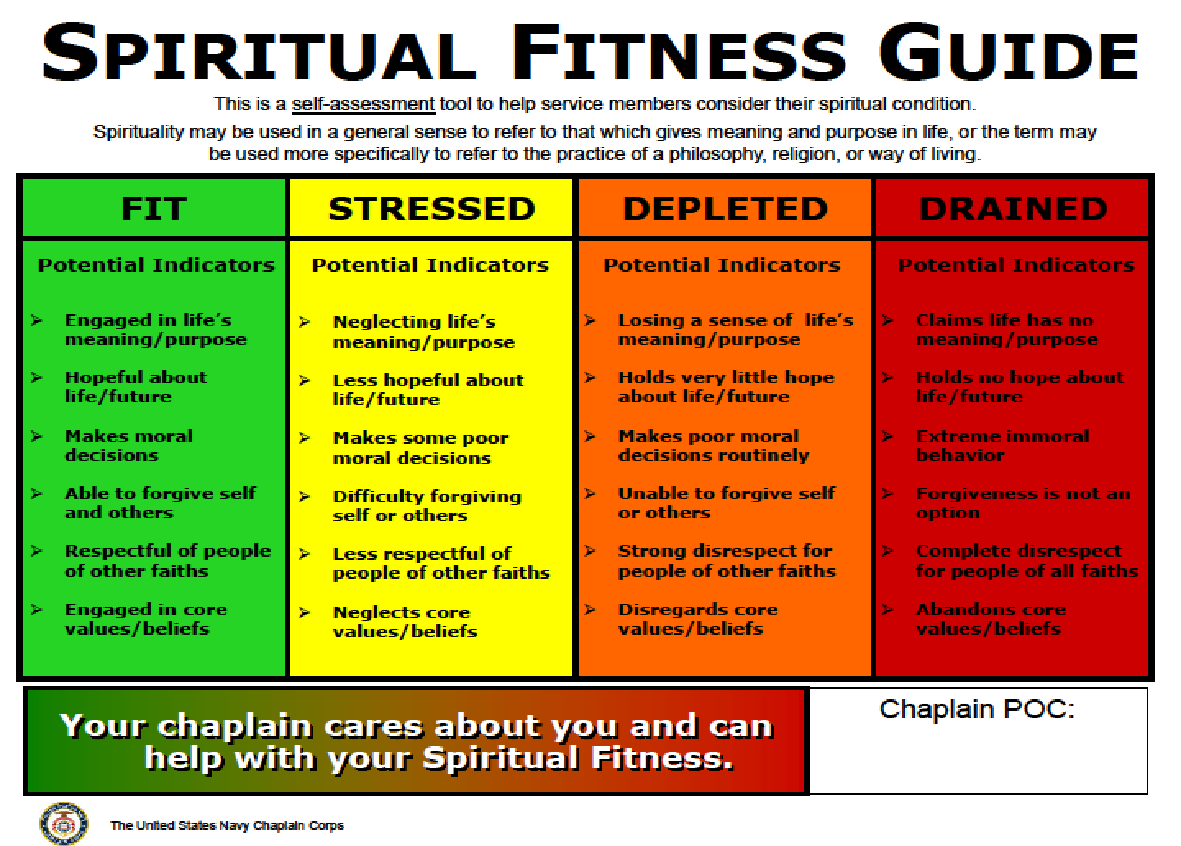
All Marines are required to obtain and maintain a minimum Tan belt qualification. All Combat Arms MOS’ are required to obtain and maintain a Grey belt qualification. All Infantry Marines are required to obtain and maintain a Green belt qualification.

Do you hold any Martial arts belts in any other discipline? Yes/ No

If yes, which discipline and what level? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

What are your Martial arts training goals?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spiritual Fitness Guide



**Additional information regarding “fitness”:**

**MARINE NET CLASSES**

* Semper Fit: Fitness (Class code “SFFITNESS”) This interactive course describes the importance of fitness to operational readiness. The course teaches learners about the components of fitness: Cardio-respiratory Fitness; Muscular Strength; Muscular Endurance; Flexibility and Body Composition. Learners will explore how to apply the FITT (Frequency, Intensity, Time and Type) Principle in developing their personalized fitness program.
* Semper Fit: Nutrition (Class code “SFNUTRIT”) This interactive course guides the learner to determine daily calorie requirements, how to read food labels, and to design nutritious meals to fuel the body for peak performance. This interactive course helps the learner modify present eating habits and implement guidelines and strategies for improved nutritional fitness. The course identifies the types of foods (carbohydrates/proteins/fat), fluid intake, and caloric requirements needed for training. The course also describes the impact of supplements, to include ergogenic (fatigue reducing/work enhancing) agents, on physical fitness and on physical performance.
* Combat Conditioning Enhancement and Injury Prevention Through Leadership (Class code “INJPRV”) Per MCO 6100.13 "Marine Corps Physical Fitness Program", as professional warrior-athletes, every Marine must be physically fit, regardless of age, grade, or duty assignment. Fitness is an essential component of Marine Corps combat readiness. Furthermore, physical fitness is an indispensable aspect of leadership. The course is designed for Marine leaders. Marine leaders are responsible for the combat readiness of their organization. Leaders can enhance combat readiness through consistent combat conditioning reflected in annual and pre-deployment training plans and by affording individual Marines the opportunity to achieve a competent level of fitness. Combat conditioning’s role in physical enhancement and injury prevention are inextricably linked. Each supports the other and Marine leaders play a critical role accomplishing both. This course is a product of the Joint Services Physical Training Injury Prevention Working Group (JSPTIPWG). This working group was supported by USMC Training and Education Command (TECOM) Subject Matter Experts (SMEs). Course content includes numerous downloadable references which reflect evidence-based strategies to enhance combat conditioning and mitigate musculoskeletal injuries

**Get involved in local programs such as:**

* USMC Online Fitness Guide: <https://fitness.usmc.mil/Pages/home.aspx>
* High Intensity Tactical Training (HITT): <https://fitness.usmc.mil/Pages/HITTAcademy.aspx>
* MCMAP
* Crossfit
* Athletic Events (Triathlons, Marathons, Sports teams, Competitions, etc.)

# Family Resources

Families are critically important to the health, well-being, and readiness of our Marines. It has been said that “If a Marine knows his family is safe and is being taken care of back home, he can fight with a happy heart and focus at the task at hand without distraction or hesitation”. Marines who do not have these strong family connections have a risk of being preoccupied at work and not only does the mission suffer, but lives may be at stake as well. In addition to the potential impact that is made by families that are already present within our Corps, many of our young Marines are just starting this journey and beginning to contemplate the possibility of getting married and starting families (to include having children) of their own. It is imperative that we do everything we can to set these new couples up for success in their future plans. Parents and extended family members of Marines are now also being brought into the discussion with the definition of family. However, it is important to understand that in our ever changing world not everyone has the exact same family background.

Types of Family Concerns:

* Unresolved issues toward a parent leaving or divorce
* Feeling like the family is solely relying on the Marine for financial support or hanging all their hopes and dreams on the Marine to better their situation
* Searching for identity and birth parents as a child of adoption
* Death of parents at a young age
* Family doesn’t support the choice to be a Marine
* Being a member of a blended family that doesn’t blend
* I’m the only member of my family who speaks English-they can’t communicate with the command

When someone feels that there is too much pressure placed on them by their family they can become resentful. If they feel that their family doesn’t support them, they can start to look for the acceptance they are missing by turning to other people or drugs and alcohol.

Pressure can also be put on the Marine as he asserts his independence from his family. Mom and Dad don’t receive phone calls or emails. They begin to worry. They don’t understand what it is their child does, but they know what they see on CNN. If your family is not given information about what you do by you, they get it from other sources, which may or may not reflect accurately on your situation. They may not know a grunt from a forklift operator, but they know that CNN reported three Marines were killed in a foreign country yesterday. They are very resistant to your re-enlistment or your deployment because you haven’t provided them with any inkling of what it is you do.

Fortunately, the Marine Corps has developed a highly effective support network and powerful resources to help deal with all of these concerns.

**Family Readiness Officer**

The Marine Corps has added an emphasis on Family Readiness as one of its key components of Mission Readiness. A permanent, single billet Family Readiness Officer (FRO) is in place in your regiment to provide you support from your Marine family. Your FRO is there for you to give information and referral for issues that come up in daily life. The FRO maintains confidentiality. The FRO is the Subject Matter Expert (SME) for all things relating to your family, and for services offered by the Marine Corps, Marine Corps Community Services.

**Why do some Marines and Sailors get married?** There are a lot of different reasons that people decide to get married. Some of the reasons typically given include:

* Love
* Extra money
* Loneliness
* Pregnancy
* Regular sex
* To move out of the barracks
* They are deploying

Are these the right reasons to get married?

**Marriage is a commitment**

Most people who marry consider marriage a life-long commitment. Most couples make commitment a part of their marriage ceremony by saying vows to one another.

**Traditional Vows**

“Will you have this woman to be your wedded wife, to live together after God’s holy ordinance in the holy estate of matrimony? Will you love her, comfort her, honor and keep her in sickness and in health; and forsaking all other, keep yourself only unto her, so long as you both shall live?” **Is that what you have in mind?**

**Top Predictors of Marriage Success**

* Positive communication.
* Compromise so that each partner is comfortable with the agreed upon solution.
* Intimacy is a priority.
* Respect is mutual and consistent, even during tough moments.
* Find at least one interest is common.
* Maintain some individuality (hobbies, friends, activities).
* Frequently discuss family goals.
* Fight fair. Stick to the issue and avoid personal attacks.
* Focus on priorities and choose your battles wisely.
* Make time to recognize your partner.
* Seek outside support from both family and friends.

**Marriage failure is a national concern**

* Nationwide 200,000 couples each year divorce before their second anniversary. That represents over 400,000 individuals who will experience a divorce each year!
* 20% of civilian marriages (18-25) end in divorce by the second year.
* 32.3% of military marriages (18-25) end in divorce by the second year.
* Military marriages fail within the first two years at a rate 61.5% higher than the civilian population.
* With 41% to 50% of civilian marriages ending in divorce, the predicted divorce rate for a first term military marriage is 66% to 75%.

**Top Predictors of Marriage Failure**

* Married too quickly
* Married too young
* Too eager to get married
* Married to please someone else
* Dating experience base too narrow
* Unrealistic Expectations of marriage
* Unresolved personality (or behavior) problems
* No financial plan and/or financially unprepared

**Top Reasons people will get a divorce:**

* Financial issues/Money.
* Infidelity.
* Poor communication skills.
* Changes in priorities.
* Lack of commitment to the marriage.
* Sexual problems.
* Addictions
* Failed expectations of your spouse
* Physical, emotional or sexual abuse.

**Real Situations of Service Members asking about marriage (Also some red flag indicators for future problems):**

* Doesn’t know her middle name or birthday.
* Doesn’t have her phone number or address.
* He’s 19, she’s 48.
* 3 children, 3 different fathers, 1 on the way.
* 3 dates, all ending in the backseat of his car.
* Pregnant with someone else’s child.
* Going to lose her welfare.
* Her ex-boyfriend is stalking her.
* She fought with her parents, left home and can’t afford to stay in a hotel room.
* Already $32,000 in debt.
* Her profession- stripper, topless dancer, prostitute.
* Country of origin- met overseas and she wants to be an American citizen.

Family strength comes from knowing how to make the right decisions at the right time based on sound planning. Family strength also requires discipline – the willingness to sacrifice some things now for something much greater later. Sometimes the best decision is to take more time before making a critical decision. Good decision-making takes time and thought, the time you give to think through your decision will make the difference in whether your decisions reward you with the kind of future you desire. Your Mentor will be utilizing the following resources and many others to assist you as you progress through your own decisions in setting family goals and building relationships with your significant others.

**Marriage Reality Checklist**

* **Communication**
  + Does your mate know what it means for you to be in the military?
  + Does your mate know that you will deploy?
  + Can you sense how the other is feeling?
  + How do you make decisions together?
* **Conflict Resolution**
  + How do you handle conflicts?
  + Arguments? How are they resolved?
  + Does one of you have to win all the time?
  + How do you handle your temper?
* **Finances**
  + Who will pay the bills?
  + Are you willing to share/ save money?
  + Can you or do you trust each other with money?
  + Will both of you work? Does your mate expect not to?
* **Sexuality**
  + Are you talking about the sexual side of your relationship?
  + Do you know that both of you can be faithful?
  + Has there been any abuse for either partner in the past?
* **Children**
  + How many children does each of you want?
  + When do the two of you feel is the best time to have children?
  + How do the two of you feel about abortion or adoption?
  + If your mate has children are you ready to be a parent?
  + Do you get along with your mate’s children?
* **Religion**
  + What role will religion play in your future as a couple?
  + What religious training will you give your children?
  + What is your future spouse’s attitude toward religion?
* **Family & Friends**
  + Do your friends and family support you in this relationship?
  + Why or why not?
  + Are you comfortable with your potential mate’s family and friends?
  + Is your potential mate comfortable with yours?
* **Personal Behavior**
  + How do the two of you handle your free time?
  + Do you agree on:
  + Public Behavior?
  + Habits?
  + Cleaning?
  + Pets?
* **Separation**
  + Can your mate handle separation?
  + Can you handle separation?

**Family Pre-Deployment Checklist**

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**RANK LAST NAME FIRST NAME M.I. MOS EAS**

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

The Service members and Spouse, together, Should complete the following checklist as far in advance of the departure date as is possible. Additionally make a “To Do List” of things brings up as needing to be done

**Paychecks and Financial Readiness**

\_\_\_\_\_\_**Inits.** Have you and your spouse discussed and prepared a budget?

\_\_\_\_\_\_**Inits.** Have arrangements been made for spouse to have access to adequate funds during deployment?

**\_\_\_\_\_\_Inits.** Has an allotment been started to support any outstanding debts?

**\_\_\_\_\_\_Inits.** Does the spouse know what the expected pay dates are?

\_\_\_\_\_\_**Inits.** Does the spouse know how much of each paycheck is available to him / her?

**\_\_\_\_\_\_Inits.** Is the spouse aware of upcoming pay changes due to advancement, gain/loss of government housing, or time in service?

\_\_\_\_\_\_**Inits.** What is the effective date of any pay changes?

\_\_\_\_\_\_**Inits.** What is the amount of change and the reason for it?

**Banking and Investments**

\_\_\_\_\_\_**Inits.** Does the spouse have information about savings, checking, and credit card account(s): account numbers and bank’s address and phone numbers?

\_\_\_\_\_\_**Inits.** Does the spouse have access and know how to use all accounts?

**\_\_\_\_\_\_Inits.** Does spouse know how to balance accounts when statements are received?

**\_\_\_\_\_\_Inits.** Does spouse know where financial documents are kept?

\_\_\_\_\_\_**Inits.** Does spouse know about investments that must be managed: IRA(s), money market funds, mutual funds, savings certificates, etc.?

\_\_\_\_\_\_**Inits.** Does spouse have account numbers, company names, addresses, and phone numbers of companies with which investments are placed?

\_\_\_\_\_\_**Inits.** Does spouse know about any safety deposit boxes? Where it / they are located? Location of keys?

**Taxes**

\_\_\_\_\_\_**Inits.** Does spouse know how to prepare taxes or where to go for tax preparation?

\_\_\_\_\_\_**Inits.** Does spouse know how to acquire necessary tax information and forms for federal, state and county taxes, as applicable?

**\_\_\_\_\_\_Inits.** Have service member and spouse talked thoroughly about using extensions to ease the preparation of taxes?

**Emergency Financial Resources**

**\_\_\_\_\_\_Inits.** Does the spouse know what emergency financial assistance is available through Navy / Marine Corps Relief Society, Red Cross, etc.?

\_\_\_\_\_\_**Inits.** Does spouse know that budget counseling and referrals are available through Family Service Center and Navy Marine Corps Relief Society?

\_\_\_\_\_\_**Inits.** Have you filled out a loan Preauthorization Form for the Navy / Marine Corps Relief Society?

**Life insurance**

\_\_\_\_\_\_**Inits.** Are beneficiaries up-to-date on policies?

\_\_\_\_\_\_**Inits.** Are annual, semi-annual, or quarterly premiums due during deployments? If yes, When?

**\_\_\_\_\_\_Inits.** Does spouse understand benefits from policies?

**\_\_\_\_\_\_Inits.** Will renewal or changes be necessary during deployment? If yes, what should be done and when?

**\_\_\_\_\_\_Inits.** Does spouse know name, address, phone number, and account numbers for insurance carrier(s) and where these policies are located?

**Make sure spouse knows:**

\_\_\_\_\_\_**Inits.** How to operate and maintain the family vehicle?

\_\_\_\_\_\_**Inits.** Where should your spouse take the vehicle to have it worked on?

\_\_\_\_\_\_**Inits.** Who should the spouse call if the vehicle won’t start?

**\_\_\_\_\_\_Inits.** What will spouse do in case of an accident or breakdown? Do they know how to contact towing and repair agencies?

**Vehicle(s) registration and other documents**

**\_\_\_\_\_\_Inits.** Location of papers: (registration, title, insurance)

\_\_\_\_\_\_**Inits.** Do you have a title? Where is it located?

**\_\_\_\_\_\_Inits.** Who holds the lien?

\_\_\_\_\_\_**Inits.** Will vehicle registration(s) need renewing during deployment?

\_\_\_\_\_\_**Inits.** Will vehicle safety inspection(s) need renewing during deployment?

\_\_\_\_\_\_**Inits.** Does spouse know where to go for these, how much they cost, what paperwork is needed, etc.?

\_\_\_\_\_\_**Inits.** Does spouse have a specific Power of Attorney from service member that covers registering cars, etc.?

**\_\_\_\_\_\_Inits.** Draw up a checklist for your vehicle(s) to maintain/pay for Japanese Compulsory Insurance (JCI), road taxes and all other local fees.

**\_\_\_\_\_\_Inits.** Does the base registration of vehicle(s) expire during deployment? If yes, can service member renew before deployment? If unable to renew before deployment, does spouse know where to go and how to apply for base registration?

**\_\_\_\_\_\_Inits.** Is (are) the current insurance ID card(s) in the appropriate vehicle(s)? If so, where are they? If not, place them in their appropriate locations as required by law.

**\_\_\_\_\_\_Inits.** Does spouse have an extra set of keys for vehicle(s) and know where the extra keys are?

**Miscellaneous**

**\_\_\_\_\_\_Inits.** Do all doors and windows have good locks?

\_\_\_\_\_\_**Inits.** Does spouse have extra house keys and know where they are?

\_\_\_\_\_\_**Inits.** Does spouse know where the valve for the water main is, and how to operate it?

\_\_\_\_\_\_**Inits.** Does spouse know how and where the gas line is turned off?

\_\_\_\_\_\_**Inits.** Are all major appliances in good working order?

\_\_\_\_\_\_**Inits.** Who will the spouse call if an appliance needs repair?

**\_\_\_\_\_\_Inits.** Do you have an escape plan in case of a fire?

\_\_\_\_\_\_**Inits.** Are smoke detector and fire extinguishers working?

**\_\_\_\_\_\_Inits.** Does spouse know how to check and use the detectors/extinguishers?

**\_\_\_\_\_\_Inits.** Where are the flashlights and candles? Are there fresh batteries?

\_\_\_\_\_\_**Inits.** Where are basic hand tools (hammer, pliers, screw drivers, etc) kept?

**\_\_\_\_\_\_Inits.** Where do you keep important papers concerning the home?

\_\_\_\_\_\_**Inits.** Do you have a plan for the yard work (mowing, tree trimming, etc.)?

\_\_\_\_\_\_**Inits.** Are yard tools (lawn mower, edger, string trimmer, etc.) in good working order?

**Medical Preparation**

**\_\_\_\_\_\_Inits.** Are all family members enrolled in DEERS?

\_\_\_\_\_\_**Inits.** Are all family members enrolled in Dependents Dental Plan (United Concordia)?

\_\_\_\_\_\_**Inits.** Does spouse know where the family’s medical records are held?

\_\_\_\_\_\_**Inits.** Are the family’s immunizations and check-ups up to date?

\_\_\_\_\_\_**Inits.** Is spouse familiar with your TRICARE program, how it functions, and where to get information about it?

\_\_\_\_\_\_**Inits.** Where are your TRICARE cards located?

**\_\_\_\_\_\_Inits.** Does anyone else have or need a Medical Power of Attorney for your children?

**Schools**

**\_\_\_\_\_\_Inits.** Do you know how and when to register children for school?

**Legal Readiness**

**\_\_\_\_\_\_Inits.** Do you and your spouse have a will? Are the wills up-to-date?

**\_\_\_\_\_\_Inits.** Are the wills kept in a secure and convenient place?

\_\_\_\_\_\_**Inits.** Does spouse know where the wills are kept and how to get them?

\_\_\_\_\_\_**Inits.** Has service member given spouse adequate Power(s) of Attorney for all anticipated needs?

\_\_\_\_\_\_**Inits.** Does the spouse know the location of Power(s) of Attorney?

\_\_\_\_\_\_**Inits.** Are there other legal matters to which the spouse must attend during deployment?

**Communication Readiness**

**\_\_\_\_\_\_Inits.** Does your spouse know the various ways to communicate with you?

\_\_\_\_\_\_**Inits.** Does your spouse know who the Company Commander, Company 1stSgt, and Family Readiness Officer are?

**\_\_\_\_\_\_Inits.** Does your spouse know your full and correct address for you while you are deployed?

\_\_\_\_\_\_**Inits.** Does your spouse know how to contact you during the deployment in the case of an emergency?

\_\_\_\_\_\_**Inits.** Have the service member and their spouse attended a pre-deployment brief?

**Additional information regarding “family”:**

**MARINE CORPS FAMILY CARE PLAN AND MARINE CORPS ORDER 1730.14A.** This order states that any Dual-Active Duty or Single Parent Marine must have a Family Care Plan on file. It is also strongly recommended that anyone with minor dependents have a Family Care Plan on file with the command. This paperwork puts your wishes in a legal document as to the care and guardianship of your children. What happens if you are unreachable and your spouse gets into a car accident and is in a coma? Without a current family plan, no one knows what to do with your children because your wishes are not on paper. The only solution is for the command to find temporary arrangements for your children until something can be worked out.

**EXCEPTIONAL FAMILY MEMBER PROGRAM (EMFP).** The Exceptional Family Member Program ensures family members exceptional needs are considered before PCS and assignment are processed accurately. Per MCO 1754.4A, upon identification of special medical, educational or psychological needs (either by doctor, Marine or family member) Marines must enroll their family member in EFMP. Each family will be assigned a case worker to ensure the needs of the family are met before, during and after a PCS. 40 hours of FREE respite care is available to qualifying enrolled family members. This program allows care givers of special needs family member’s time to regroup and relax, with the peace of mind that the family member is safely being cared for. If you have any questions regarding the EFMP see your command FRO.

**MASS COMMUNICATION TOOL (MCT).** This is a web based tool for your command to use to pass information from the command to your family. You can designate up to 4 recipients of information (self, in-laws, parents, spouse, kids, favorite aunt Bertha- anyone in your immediate or extended family). This tool is used when the CO needs the FRO to pass word such as homecomings, urgent or time sensitive information, and other unit happenings. Your FRO will collect your contacts names, phone numbers, email and home addresses. Please remember to update any changes with the FRO as well as on MOL.

**FAMILY READINESS ASSISTANCE PROGRAM** This is a group of volunteer spouses who are there as a point of referral to you and your spouse. (Parents and other family members should contact your Regiment FRO.) They are not a gossip group nor are they going to get “in your business.” They are another tool for the command to link with the family, and they sign confidentiality agreements. They are also a live voice on the other end of the telephone in time of need or emergency.

**MARINE CORPS FAMILY TEAM BUILDING (MCFTB)**- was established in December of 1998 as a result of the merger of Human Services, Morale, Welfare and Recreation and Base Education. Several separate family-related entities with similar functions were combined to unify their efforts. The programs vary from pre-deployment briefs and Family Readiness training to religious retreats. Though diverse, the focus is to build a strong bond between service members, their families, and the Marine Corps. Every aspect of Marine Corps Family Team Building is geared toward assisting unit commanding officers and families in maintaining readiness. There is no cost for any program conducted. The time invested by the units and participants pays significant dividends in the enhanced readiness, knowledge and preparation of the Marines and their families. Programs offered include Japanese Spouses’ Orientation (JSO), Readiness and Deployment Support Program, Life Skills, Premarital Workshops, Prevention & Relationship Enhancement Program (PREP), Chaplain Religious Enrichment Development Operation (CREDO), along with many other valuable training programs. To learn more about what MCFTB has to offer, call MCFTB at 645-3689 or contact your command FRO.

**L.I.N.K.S. (LIFESTYLE, INSIGHTS, NETWORKING, KNOWLEDGE, SKILLS)** L.I.N.K.S. is a Mentoring program for Marine family members taught by marine spouses. This is one of the many programs offered by MCFTB. The class provides insight into the military lifestyle, giving family members a place to network with other military families and find out about resources available to them and tangible ways to thrive in the military lifestyle. There are L.I.N.K.S. sessions available for kids, teens, spouses, Marines and Japanese spouses as well. Sessions are offered on all three housing camps (Foster, Courtney and Kinser). Many other types of family support programs available. Please contact us for childcare arrangements. Call 645-3698 to register. For more information contact your command FRO.

**MILITARY ONE SOURCE** is a web based and telephone based tool available 24 hours a day, 7 days a week and 365 days a year. This is a free service offered by the DOD where any question you have can be answered. No problem is too big or small. The online site has tools available for you to perform self assessments as well. They are also available to translate and can help in (almost) any language spoken in the world. Please dial DSN 145 direct or 1-800-237-4237 (OCONUS toll free) to contact them.

**PRE-DEPLOYMENT BRIEFS**: Prior to each deployment, the regiment will hold a pre-deployment brief for families of those Marine who will be deploying Topics normally covered include Mission, Money, Mail, Mishaps, and other must have information. Development guide books are handed out at these briefs and are tailored to the civilian receiving them. The information covered in the brief is very valuable to your SA as well as that of your family’s. Your family will sleep easier knowing where you are going to be as often times the news reports that come across can be scary without context of geographic location. Tools are given to the family member to help make them a bit more self sufficient during the deployment. They are also given all the information needed about how to send you packages and what not to put in them.

**PREVENTION AND RELATIONSHIP ENHANCEMENT PROGRAM (PREP)** is an Educational Program. It is not a counseling program. It is not necessarily the best program for couples experiencing major problems; although all couples can be help by the PREP approach. PREP is a Skill-Based Program. There are three major skills taught in PREP. The Speaker-Listener Technique – This is the communication skill, also called “The Floor”. It teaches couples to slow down their communication, listen more carefully and it helps couples avoid escalating into major arguments. X-Y-Z- Statements. This is the skill used to help couples learn to talk about their feelings in a constructive and easily understood format. The Problem-Solving Model – This is the PREP technique for solving problems so that all issues are on the table and problems get solved without leading to serious arguments. PREP is presented in a classroom setting using various audio-visual aids, class discussions, and video-taped sessions of couples demonstrating the skills. In addition, PREP presenters serve as “coaches” to help couples learn to use the skills effectively.

**MARRIAGE ENRICHMENT RETREAT**: CREDO builds supportive relationships. In a caring community, participants learn how to relate to themselves, others, and God. They discover meaning and satisfaction. CREDO develops a greater appreciation of others. By exploring one another’s feelings of loneliness and alienation, participants come to an awakening of the spiritual dimension in life: they discover the value of self and others. Marriage Enrichment Retreat (MER): In CREDO’s continuing efforts to enrich lives, we offer a 48-hour Marriage enrichment Retreat, located at scenic retreat sites. These retreats offer couples the opportunity to relax and are an ideal setting for a romantic get-away. Marriage Enrichment makes good marriages better, happier, and more satisfying than they are already. Rather than adding new components to the relationship, Marriage Enrichment draws out hidden potentials that a husband and wife possess, but which they have never developed. Couples gain from Marriage Enrichment a new understanding and insight into themselves, their spouses, and their relationships. They also gain new skills and tools for clear and positive communicating. Through enrichment events, couples gain motivation and encouragement for bettering their marriage relationship.

**PARENTING PROGRAM:** The New Parent Support Program is a system for Marine Corps families with children age five and under. This program is not just for first time parents. This free, voluntary program has been available at Marine Corps bases all over the world since 1993. They can be contacted here in Okinawa at DSN 645-0396 and offer the following services:

* **BABY BOOT CAMP:** Baby Boot Camp is a one-day class and is the first step in preparing young Marines to be confident and competent parents. All expectants parents can benefit from this educational and informative class. Infant development, social and emotional changes in the family, baby safety, diapering, bathing, soothing a crying infant, and community resources are just a few topics covered. Whether it is a Marine’s first baby or third, current information about infant care and local resources is crucial to build strong families. This class provides a solid foundation for infant care.
* **NURTURING AND SUCCESSFUL PARENTING:** This parenting class includes: How stress level and feelings influence parenting, development stages, behavior and discipline, praise, preventive teaching, corrective teaching, and much more.
* **PLAY MORNING:** Play mornings are open to all parents and children who are members of the military family (active duty, dependents, retired, Reserves, DOD employees). Play morning is a chance for parents and children to come together and spend time having fun (crafts, games, snacks) and connecting with other parents and children. Please call to find out daily schedule.
* **HOME VISITORS:** Home Visitors work one-on-one with families to enhance their parenting skills and provide needed support. The Home Visitor helps families learn to cope with stress, isolation, deployment and family separation issues, as well as the everyday demands of parenthood. Any Marine Family with a child 5 years or younger is eligible to receive these services. Home visits are arranged, when possible, at the convenience of the Marine family. Maximum effect is achieved when both parents can be involved. Your home visitor may be a Licensed Clinical Social Worker (LCSW), Marriage and Family Therapist (MFT), or Registered Nurse (RN), who has extensive knowledge of the issues confronting parents in the military. Sensitive to the many challenges and unique stresses of military life, the home visitor will be available to clients by cell phone for questions and concerns.

**MILITARY FAMILY LIFE CONSULTANT PROGRAM:** This program offers licensed counselors (Masters and PhDs) that will work with individuals or families to provide short term solutions and focused counseling services. These clinicians are available to come to the location of the client’s choice to provide services. These are independent contractors not linked to medical treatment facilities or MCCS Counseling and Advocacy Services. No records are maintained on the individual, therefore complete confidentiality is maintained. The common issues these counselors assist with include: stress management, conflict resolution, communication skills, grief resolution and any other personal stressors.

# Financial Resources

In life, you either manage your money or your money manages you – there is no middle ground. You win when you maximize the use of every dollar to increase your lifestyle and financial security. You lose when, through your financial ignorance, someone else maximizes the use of your hard-earned dollars for their benefit and at your expense. There is a constant battle occurring between you and countless others out there who want your money. If you don’t have a plan for your money, you can be sure that someone else does, and your enemy’s goal is to talk you out of as much of your paycheck as possible through “good deals” that are “too good to pass up.” Unfortunately, 90% of Americans are living paycheck to paycheck because they went into the fight unarmed and unprepared. Consider the following statistics:

* A single Sergeant (E-5) with five years of service has earned approximately $136,000 since joining the Marine Corps (no dependents; living on base in North Carolina).
* If that same Marine saved 25% of his income (*about $500/month*) during those five years and never added another dime, at age 60 he would have $967,978 – save 30%, $1.16million – save 40%, $1.55million! (*join at 18; invest 25% each pay period; stop deposits at five years service; 8% average annual return*)
* The average U.S. savings rate in 2011 is approximately 5%.

How much better off would you be if you used the first five years of your career to set yourself – and your future family – up for LIFE, instead of wasting your time and $$$$ in the beginning. DON’T WAIT TO START!

Now consider the following:

* If the same Marine waited until the last five years of his career, he would require $850 every month to reach the same goal of $967,978. The problem is that now he likely has a family and significantly more financial responsibilities to contend with. What is the likelihood that he will be able to carve out an EXTRA $850 each month?

Financial strength comes from knowing how to make the right decisions at the right time based on sound financial planning. Financial strength also requires discipline – the willingness to sacrifice good things now for something much greater later; the willingness to do what unsuccessful people are not willing to do. With knowledge and discipline, any Marine can achieve financial fitness and security. Remember, Marines win every fight, including the financial fight. Do not accept defeat!

**Pay and Allowances**

An *entitlement* is a payment or benefit that is authorized by law. Military members are entitled by law to several types of pay, as well as certain benefits, most notably health care. *Regular military compensation* generally refers to the mix of *pay* and *allowances* that is the military equivalent to civilian wages and salaries. Military pay consists of *basic pay* and several types of *special pays*. Allowances are payments provided for specific needs, such as food or housing, when not provided by the government.

There are more than 40 types of military pay, but most services members receive only a few different types throughout their careers. A service member’s *Leave and Earnings Statement (LES)* shows the pays and allowances he is receiving. The types of pay and allowances received most often are Basic Pay, Basic Allowance for Subsistence (BAS) and Basic Allowance for Housing (BAH).

Basic pay makes up the largest portion of a service member’s compensation. It is structured according to the service member’s rank and years of service. Military pay raises normally take effect in January of each year and are set by Congress based on wage increases in the civilian sector. In some years, additional targeted raises are provided for service members of certain rank and years of service. In recent years, military pay raises have been greater than average civilian raises.

Basic Allowance for Subsistence (BAS) is a non-taxable allowance intended to offset the cost of the service member’s COMRATS. The BAS rate is adjusted annually based on the cost of food. All officers receive the same allowance, $242.60 per month in 2013. Most enlisted personnel receive the regular BAS of $352.27. Enlisted personnel with meal cards are required to eat in government dining facilities and thus do not receive full BAS.

Basic Allowance for Housing (BAH) is a non-taxable allowance to offset housing costs. The amount of BAH is determined by rank, duty assignment and the presence (or lack) of family members. Service members who live in government-owned housing – either in barracks, dorms, or family housing – forfeit their housing allowance. BAH is determined through a survey of housing costs in each community for the housing size designated as the standard for each rank. The current standard used to determine the BAH for an E-5, for example, is a two-bedroom townhouse.

Deployment-Related Pays and Allowances. When service members deploy, they receive additional pays and allowances based on their deployment location, length of deployment and whether or not they have a family. Deployment pays and allowances include:

* Family Separation Allowances (FSA) s paid during extended periods of family separation. The current amount of FSA is $250 per month.
* Imminent Danger Pay is for service members serving within an officially declared hostile fire/imminent danger zone. The current rate is $225 per month.
* Hardship duty Pay compensates service members assigned to certain duty stations deemed to be arduous. The amount is based on the location.
* Per Diem, including payments for incidental expenses, is paid to service members on some deployments.

Other Pay and Allowances. The IPAC finance office can provide additional information about the many other special pays and allowances available in special circumstances or to service members performing certain duties. Examples of special pays and allowances include but are not limited to:

* Basic Allowance for Housing (BAH) helps pay the cost of off-base housing in CONUS.
* Overseas Housing Allowance (OHA) helps pay the cost of off-base housing in foreign countries. OHA is based on the assignment location.
* Cost of Living Allowance (COLA) is paid to help with higher cost of living in certain areas within the United States and overseas.
* Assignment Incentive Pay may be offered to entice service members to accept or extend an assignment in hard-to-fill billets in certain locations.
* Hazardous Duty Incentive Pay is for certain assignments including demolitions work, flight duty, exposure to certain toxic items and parachuting. The amount is based on pay grade.
* A Clothing Allowance is provided to all service members upon entering the military. Enlisted personnel also receive an annual replacement clothing maintenance allowance that varies by Service and gender.
* Flight Pay, Diving Pay, Sea Pay, and Submarine Duty Pay, as well as professional bonus for medical personnel, are among the pays designed to compensate service members in certain missions with certain skills and to retain them in the military.
* Drill Pay for National Guard and Reserve members is based on years of service, military specialty, and pay grade.
* Enlisted and re-enlistment bonuses are provided to meet the recruiting and retention needs of the service. They can be paid annually, on a one-time basis or as a set amount spread over several years.

The tax implications of the various military pays and allowances can prove complicated and difficult to understand. Some types of military compensation are taxable and others are not. A helpful rule of thumb is that if the entitlement contains the word “pay” in the title i.e. Basic Pay, it is considered taxable income unless the service member is serving in a designated tax-free combat zone. If the service member is in a combat zone, all income earned by enlisted member is tax-free, including assignment and re-enlistment bonuses. Officers may exclude from income tax only the amount equal to the highest monthly rate of enlisted pay plus their $225 imminent Danger Pay. If the entitlement contains the word “allowance” in the title, i.e. Basic Allowance for Housing, it usually is non-taxable.

The following example illustrates monthly pay and how that pay is taxed for an E-3 with a family, when deployed to Afghanistan from his/her duty station on Camp Lejeune, NC (figures as of January 2013):

* In garrison:

$1,899.90 Basic Pay

+$352.27 BAS

+$1104.00 BAH (if applicable)

**$3,356.17** (BAS, COLA (as applicable) and BAH are non-taxable)

* Deployed to Afghanistan:

$1,899.90 Basic Pay

+$323.87 BAS

+$250 Family Separation Allowance

+$225 Imminent Danger Pay

+$100 Hardship Duty Pay

+$105 Temporary Duty Per Diem for Incidental Expenses

**$2,903.77** (all tax-free)

Defense Language Proficiency Test (DLPT) And Foreign Language Proficiency Pay (FLPP) An officer or enlisted member of the Marine Corps who is entitled to basic pay, has been certified**\*** within the past 12 months (or 12 months plus 180 days when called or recalled to active duty in support of a contingency operation) to be proficient in a foreign language, and meets one of the following conditions:

* Be qualified in a career military linguist specialty (career linguist) as defined by the Secretary of the Military Department concerned.
* Have received training under regulations prescribed by the Secretary of the Military Department concerned designated to develop such proficiency.
* Be assigned to military duties requiring such proficiency.
* Be proficient in a foreign language for which the Secretary of the Military Department concerned has identified a critical need.

**\*** Note that written AND spoken ability must be certified. Also, your language must be identified "critical." Do not expect that just because you took a few years of a language in high school that you will be able to pass the language tests. Members in a non-career linguist MOS may receive FLPP, but at reduced rates. Reserve members called to active duty, active duty for training, and inactive duty training who are entitled to basic pay and meet the qualifications above, may receive a FLPP. The Secretary of the Military Department shall:

* Annually certify member's level of proficiency, and
* During the 180-day waiver of the proficiency certification requirement, authorize continuing payment of FLPP to eligible members assigned to duty in connection with a contingency operation.

Foreign language proficiency pay may be paid in addition to other pay and allowances to which a member may be entitled. The maximum **monthly** pay for active-duty service members who are proficient in a foreign language is $500 and up to $1000 if proficient in multiple foreign languages. FLPP is capped at $500 a month for members of the National Guard and Reserve. The amount of language proficiency pay is prorated based on a service member’s DLPT score in his/her designated language.

**LES Explanation**

**Go to** [**https://mypay.dfas.mil/mypay.aspx**](https://mypay.dfas.mil/mypay.aspx) **or see your S-1 for your most current Leave and Earnings Statement (LES)**

**Go to** [**http://www.dfas.mil/militarypay/militarypaytables.html**](http://www.dfas.mil/militarypay/militarypaytables.html) **for the most up-to-date Military Pay Table**

**Section A – IDENTIFICATION INFORMATION.**

Box 1 – NAME. Last name, first name, and middle initial

Box 2 – SSN. Social Security Number

Box 3 – RANK. Pay Grade (Rank) for which basic pay is determined

Box 4 – SERVICE. Branch of service (e.g., “USMC” or “USMCR”)

Box 5 – PLT Code. The section to which assigned.

Box 6 – DATE PREP. Date Prepared. This is the date the LES was prepared by DFAS.

Box 7 – PRD COVERED. Period Covered. Used to specify the span of days covered by this leave and earnings statement.

Box 8 – PEBD. Pay Entry Base Date.

Box 9 – YRS. Years of service for pay purposes.

Box 10 – EAS. Expiration of Active Service.

Box 11 – ECC. Expiration of Current Contract

Box 12 – MCC-DIST-RUC. Monitor Command Code, District, and Reporting Unit Code (MCC-RUC for USMC, DIST-RUC for USMCR).

**Section B – FORECAST AMOUNTS.** (Two blocks forecasting next month’s pay)

Box 13 – DATE AND AMOUNT

1. DATE. Date of midmonth payday
2. AMOUNT. Forecast of amount due on midmonth payday of the upcoming month.

Box 14 – DATE AND AMOUNT.

1. DATE. Date of end-of-month payday.
2. AMOUNT. Forecast of amount due on end-of-month payday of the upcoming month.

**Section C – SPLIT PAY DATE.**

-Split pay allows Marines to receive a portion of their pay at their duty locality each payday, called the register split pay amount (RSPA). The remainder of pay due will be direct deposited to the Marine’s bank account. Eligibility can be determined at IPAC. This is normally used in conjunction with extended (180 days or more) deployments.

Box 15 – START DATE. The date Split Pay Started.

Box 16 – AMOUNT. The amount of Split Pay Elected.

Box 17 – Balance. The balance of Split Pay not received.

Box 18 – POE. Payment Option Election. The POE code is used to designate distribution of monthly pay.

**Section D – DIRECT DEPOSIT/EFT ADDRESS.**

This section contains the name and address of the financial institution where payments are being deposited.

**Section E – LEAVE INFORMATION.**

Box 19 – LV BF. Leave Brought Forward. The number of days leave accrued at the end of the preceding period.

Box 20 – EARNED. Number of days leave earned during the period covered. Normally this will by 2.5 days.

Box 21 – USED. Number of days charged since the previous LES was prepared.

Box 22 – EXCESS. Number of days leave charged without entitlements to pay and allowance, in excess of leave that can be earned prior to ECC.

Box 23 – BAL. Balance. The number of days of accrued leave due or advanced.

Box 24 – MAX ACCRUAL. Total number of days that can accrue based upon the ECC date. Value is obtained by using the 1st day of the month following the period covered, up to and including the ECC date.

Box 25 – LOST. Number of days in excess of 60 days due to the change in the fiscal year.

Box 26 – SOLD/AS OF. Number of lump sum leave sold during the career and the last date leave was sold.

Box 27 – CBT LV BAL. reserved for future use.

**Section F – Aviation Pay Information.**

Box 28 – OFFICER BASE DATE is the original date of acceptance for officers having continuous active status.

Box 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.

Box 30 – ACCUM OP FLY TIME (Accumulated Operational Flying Time) is accumulation of operation flying time shown in years and months.

Box 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.

Box 32. – OP FLY GATE INFORMATION (Operational Flying Gate Information)

**Section G- TAX INFORMATION.**

Box 33 – STATE TAX

1. STATE CODE. State tax code. An alpha-numeric code is used to identify the state (or territorial possession) designated by the member as his/her legal residence.
2. EXEMPTIONS. State tax exemptions. Marital status and number of exemptions claimed for state tax purposes.
3. WAGES THIS PRD. Total state taxable income for this period covered.
4. WAGES YTD. State taxable income year to date. This is the amount of taxable earning by the Marine from the date of entry into service or from 1 January of the current year through the last day of the period covered.
5. STATE TAX YTD. State taxes year to date. Total amount of state income tax withheld for the year.

Box 34 – FEDERAL TAX.

1. EXEMPTIONS. Federal tax exemptions. Marital status and number of exemptions claimed for federal tax purposes.
2. WAGES THIS PRD. Total federal taxable income for the period covered.
3. WAGES YTD. Federal taxable income year to date. This is the amount of taxable income earned from the date of entry into service or from 1 January of the current year through the last day of the period covered.
4. FED TAX YTD. Federal taxes year to date. Total amount of federal income tax withheld for the year.

Box 35 – FICA (SOCIAL SECURITY TAX).

1. SSEC WAGES THIS PRD. Social Security wages this period. Money earned during period covered that are subject to deduction under the Federal Insurance Contributions Act.
2. SSEC WAGES YTD. Social Security tax year to date. The amount of wages earned for the year that are subject to social security tax.
3. SSEC TAX YTD. Social Security tax year to date. The amount of social security tax withheld for the year. This includes withholding on the amount shown in Social Security wages this period.
4. MEDICARE WAGES THIS PRD. Medicare wages year to date. The amount of wages earned for the year that are subject to Medicare tax.
5. Medicare Wages YTD. Medicare wages year to date. The amount of wages earned for the year that are subject to Medicare tax.
6. MEDICARE TAX YTD. Medicare tax year to date. The amount of Medicare tax withheld for the year. This includes withholding on the amount shown in Medicare wages this period.

**Section H – RIGHTS OF MARINES INDEBTED TO THE GOVERNMENT.**

**Section I – ADDITIONAL BAH INFORMATION.**

Box 36 though Box 42 are no longer used. VHA and BAQ have been replaced with BAH which will be shown in section O.

**Section J – CAREER SEA PAY.**

Box 43.

1. DATE. The date career sea duty ended.
2. TOTAL CAREER SEA SVC. The total number of years, months, and days served on sea duty.

**Section K – EDUCATION DEDUCTIONS.**

Box 44 – TYPE. The educational program enrolled.

Box 45 – MONTHLY AMT. The monthly amount being deducted for the educational program.

Box 46 – TOTAL. The total amount that has been deducted for the educational program, this amount includes the current month.

**Section L – ADMINISTRATIVE INFORMATION.**

Box 47 – PAY STATUS. This code identifies the particular pay status on the last day covered by the LES.

Box 48 – PAY GROUP. A three digit code that identifies if an officer or enlisted.

Box 49 – CRA DATE. Clothing Replacement Allowance date for active duty enlisted.

Box 50 – RESERVE ECC. Reserve Expiration of Current Contract.

Box 51 – DSSN. Disbursing Station Symbol Number. A number used to identify the servicing disbursing/finance officer account.

**Section M – RESERVE DRILL INFORMATION.**

Box 52 – REG. Total regular and EIOD drills performed this period.

Box 53 – REG FYTD. Total and regular and EIOD drills performed this fiscal year.

Box 54 – REG ANNYTD. Total regular and EIOD drills performed this anniversary year.

Box 55 – ADD. Total additional drills performed this period.

Box 56 – ADD FYTD. Total additional drills performed this fiscal year.

Box 57 – ADD ANNYTD. Total additional drills performed this anniversary year.

**Section N – RESERVE RETIREMENT INFORMATION.**

Box 58 – BF ANNYTD. Ending balance of retirement credit points for anniversary year from prior month.

Box 59 – ACDU THIS PRD. Total days active duty this period.

Box 60 – DRILL THIS PRD. Total drills this period.

Box 61 – OTHER THIS PRD. Total all other credit points awarded this period.

Box 62 – MBR THIS PRD. Total membership points awarded this period.

Box 63 – END BAL ANNYTD. Total retirement credit points after this period for anniversary year to date.

Box 64 – TOTAL SAT YRS. Total satisfactory years credited for retirement purpose.

Box 65 – TOTAL RET PTS. Career total retirement credit points.

**Section O- REMARKS.**

Section O of the LES gives an itemized listing of entitlements, deductions, and payments, also explanatory remarks concerning specific LES data.

**Weekly Expense Log**

The first step in navigation of any kind is to determine your current location. The same is true in the area of personal finance. Before you can begin to set goals for your financial future, you must first identify your current financial position.

To that end, copy this page containing the Weekly Expense Log. Then fold it and keep it in your wallet. The key is to record every expense for each day of the week. At the end of the week, calculate your total expenses and categorize them accordingly. This will show you where your money is currently going and allow you to make any necessary changes. Show it to a friend or your mentor, as well. They may be able to spot areas that need change more easily.

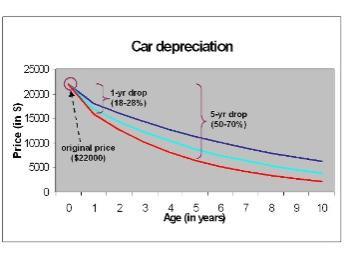
Track your expenses for a minimum of two weeks, though one month is ideal.



**Considerations When Purchasing a New Car**



1. Decide if you really need a car right now. Better to delay and save for a bigger down payment if possible. The less you have to finance the better as you will see. Smart car buyers wait to buy until they can provide a down payment equal to 20% (or more) of the car’s price.
2. Determine how much car you can really afford:
   1. Ensure you are prepared to pay at least $3,000 a year (per car) in fuel and maintenance costs while still maintaining your emergency fund and not dipping into long-term savings.
   2. Your monthly car payment (or combined payments) should not exceed 20% of your monthly take home pay (not including BAH). For example, Cpl Smith’s base pay is $1509.90, and her after-tax take home pay is $1285 plus $294.43 BAS, totaling $1579.43. Her monthly car payments should remain below $315.00.
   3. Determine current interest rates on car loans. Averages can be found on the internet; however, your bank will give you a specific rate.
   4. Based on current interest rates, determine how much car you can afford on a three-year loan using a car loan calculator from the internet or your local bank. For example, Cpl Smith’s bank will give her an 8.3% interest on a three-year loan. Using a car loan calculator, she has determined that she can finance $10,000 on a car and stay below $315.00 per month.
3. Maximize the value of the car you buy:
   1. The average used car costs less than half the average new car. So, it's no surprise that used cars outsell new cars 3-to-1. On an average, a new car loses 20% of its value as soon as you drive it off the lot and 32% total the first year, 8% the following year, and an average of 5% for the following eight years. Generally, maintenance costs are very low for the first three years of a car’s life, around $600.00 on average at year four increasing 15% every following year. Generally, buying a car two years old offers the best value. Let us look into car depreciation more closely. *Depreciation*, as we all know, means gradual falling of the value of your car as time progresses, due mostly to wear and tear. New car dealers do not want to talk about it, and new car buyers certainly do not want to think about it. On the other hand, those of you who want to buy a used car can get good benefit out of it.
   2. The picture below shows how the purchase price of a car depreciates as it gets older, from the time the car rolled out of the factory till when it is 10 years old. The dark blue line gives a low rate of depreciation, as you would expect with a reliable car such as a Honda Accord or a Toyota Camry. The red line shows a high depreciation rate, for example with a Ford Taurus or a Hyundai Sonata. The graph assumes that the purchase price of the new car is $22,000, which is typical for a mid-sized family sedan without any luxury feature. In the first year itself, the price falls an astonishing 18-28%. In fact, as soon as the car is driven out of the dealership lot, its *retail* price (what you paid the dealer) drops to the *wholesale* price (what the dealer would pay you to take the car back) – the substantial dealer fees and any licensing fee and tax that you paid are already lost. After only five years, the car is down to half its original price, and can even lose 70% of its value. And by the 10th year, you can buy it for as low as $2000 to $6000. Is there a lesson here? You bet. What it tells us is that, instead of paying $22,000 for a new car, if we choose one that is only 1-year old, we get practically the same car for $4000 or even $6000 **less**! At 5 years old, the car is available for under $10,000. That is a saving of $12,000 which, if invested at an obtainable 8% per year (compounded), will grow to over $17,600 in the next 5 years.



* 1. Avoid most accessories. “Power” this and “Automatic” that cost a lot and add very little to the long-term value of the car. Additionally, these things will turn out to be some of your more costly maintenance repairs. Fixing a power window for example can easily cost over $500.00.
  2. Stay as practical as you can. Transportation costs remain one of the largest expenses for most Americans, second usually only to housing. Remember, vehicles are not investments – you always take a loss, so aim to make that loss as small as possible. Never attach your ego to your vehicle – purchase the most economical mode of transportation, not an artificial status symbol. Look for a cheaper version of the style you are looking for. For example, a convertible BMW Z4 costs around $50,000 while a Mazda MX-5 costs around $21,000. The two vehicles have very similar capabilities and reliability.

1. Research. Use Blue Book values and consumer reports to find the best vehicle choice for your budget and needs. Check local papers, trade magazines, and reputable dealerships to price compare. Avoid car dealerships that sells only used cars, particularly those near base (in CONUS).
2. Secure your loan. Check banks and credit unions for the best loan; watch for hidden fees. Never secure a loan from the seller; determine the price you are willing to spend on the car of your choice and show up with a check for the value; this will help you defend against the add-on costs the seller may attempt to stick you with. Stick with a three-year loan to avoid excess interest payments. Many will be tempted to take that five year loan to purchase a more expensive car. In the example above, the 2008 Ford Focus could be purchased with a five year loan, bringing monthly payments to just $293.95; however the buyer would end up paying $17,637 for a car that would only be worth $7,911 when the loan was finally paid. Additionally, if the buyer was suddenly forced to sell the car after two years of ownership, the owner would still owe $10,582 on a vehicle with a resale value of just $9,326. The owner would have paid over $7,000 in and would still owe over $1,000 to the bank after selling the car. Don’t get stuck in this trap.
3. Remain unemotional. Don’t fall in love with a car, and don’t allow yourself to succumb to pressure. Stick to your researched figures and your plan; you will likely have to walk away from many sellers before you find your bargain. Be patient.
4. Carefully inspect. Many local garages will offer a vehicle inspection for potential buyers for a reasonable fee. Find a seller who will agree to allow this inspection.
5. Get a second opinion. Be smart and review your car buying plan with your Mentor, supervisor, Command Financial Specialist and others with special expertise; it also doesn’t hurt to have an experienced buyer with you as you negotiate.
6. Avoid trading in your old car at a dealership. Sell your old car at blue book value, less costs for required repairs you don’t intend to fix before selling. This may take some time, so plan accordingly. Selling your own car is more difficult, but will likely gain you a much larger down payment on your next vehicle.
7. Go to the [www.militaryonesource.com](http://www.militaryonesource.com) and [www.carbuyingtips.com](http://www.carbuyingtips.com) for more information.

**Saving & Investing Basics**

Saving and investing is a vital part of financial health – an absolute requirement for every Marine. First, what is the difference between saving and investing? Your "savings" are usually put into the safest places or products that allow you access to your money at any time. Examples include savings accounts, checking accounts, and certificates of deposit (CDs). At some banks and savings and loan associations your deposits may be insured by the Federal Deposit Insurance Corporation (FDIC). But there's a tradeoff for the security and ready availability of these savings methods: your money is paid a low wage as it works for you. When you "invest," you have a greater chance of losing your money than when you "save." Unlike FDIC-insured deposits, the money you invest in securities (stocks), mutual funds, and other similar investments is not federally insured. You could lose your "principal," which is the amount you've invested. That’s true even if you purchase your investments through a bank. But when you invest, you also have the opportunity to earn more money than when you save.  There is a tradeoff between the higher risk of investing and the potential for greater rewards.

The most important thing you need to remember is to start saving right **now**, consistently. Why is saving and investing now so important?

**Emergency cushion** – When you are struggling to pay your bills, it is hard to think about building a savings account. However, if you want to break the cycle of using credit for emergencies, you need to begin setting money aside for unexpected expenses. These expenses could include any number of things: car repairs, housing repairs, emergency travel, legal fees, etc. You’ll need money set aside for these emergencies to avoid going into debt to pay for what you need. Every Marine should maintain an emergency/contingency fund of 1 or 2 months estimated monthly expenses.

**Purchasing goals** – Savings will help you avoid going into debt for large purchases; this will, in turn, free more money for saving. For example, you should have saved at least 20% of a vehicles purchase price for a down payment. Plan ahead, save, and be ready to pay cash for electronics, recreational items, trips, etc. Prior planning and a little discipline will save you from giving away your hard earned money on interest payments. Use your money to make more money for you, not for someone else. Remember, interest not paid is interest earned.

**Education** – Most Marines have a desire to seek continuing education. The costs for private and public education are rising every year, and it's getting tougher to meet these demands. The average college tuition rate at private colleges and universities is around $20-40,000 per year in tuition and fees, not including about $2,000 per year for books. Average living expenses are about $24,000 per year. There are many creative ways to reduce the costs associated with school, but you will never regret saving as much as possible as early as possible.

**Post 9/11 G.I. Bill -** The Post 9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. The Post-9/11 GI Bill became effective for training on or after **August 1, 2009**. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing.

For a summary of Post 9/11 GI Bill benefits, see the benefit comparison chart at <http://gibill.va.gov/resources/benefits_resources/benefit_comparison_tools.html> . Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, and vocational/technical training. All training programs must be offered by an institution of higher learning (IHL) and approved for GI Bill benefits. Additionally, tutorial assistance, and licensing and certification test reimbursement are approved under the Post- 9/11 GI Bill. The Post-9/11 GI Bill will pay your tuition based upon the highest in-state tuition charged by an educational institution in the state where the educational institution is located. For more expensive tuition, a program exists which may help to reimburse the difference. This program is called the “Yellow Ribbon Program”. The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents.

**Transition** – Most Marines do not plan for their separation from service and are caught off guard by the unexpected additional expenses associated with transition into civilian life and with the requirements of daily living. Rent, medical, dental, additional clothing requirements, appliances, periods of unemployment, groceries, and other new financial incursions can quickly put a former Marine in a bind. It is important to save to have a nice buffer for separation.

**Retirement** – If you intend to retire someday, you’ll need savings and/or investments to take the place of the income you’ll no longer get from your job. Your post–career quality of life will rely drastically on decisions you make right now.

Savings and investing are two words that can dredge up fear and frustration in the hearts of even the most well-educated, competent adults. Why? The list of reasons is long. See if any of these rings true for your situation?

“It takes more time and expertise than I have to figure out where to invest.”

“My paycheck barely covers my current expenses, how can I possibly think about saving?”

“A budget is too restrictive. I’ll earn more money later in my career and I’ll invest then.”

Whatever the excuse, there’s no way of getting around the fact that saving and investing are the two key components of your future financial security. It used to be that people worked hard at their careers for 40+ years, put a little money aside, and then retired comfortably on their savings, Social Security, and maybe a pension at the age of 65. Today, Americans live longer, need more money to maintain their lifestyle as they age, and yet, save less than people in any other industrialized country. The reality is that you’ll need to make your hard earned savings work for you by investing that money wisely, with both your short and long term goals in mind.

The earlier you start investing in your retirement, the less you will have to spend on your initial investment. Not only will you have to invest less, but you could end up saving more than if you start later and invest more. As soon as you realize the huge difference it makes to start saving early, you will understand why it is so important to invest in your retirement plan now. Let’s take a look at an example using an IRA with 9% annual return.

If you contribute $2000 to an IRA at 9% annual return every year from the time you are 22 until you are 30, you will have invested an initial amount of $18,000. If you don’t invest anymore after that, you will have $579,471 available by the age of 65. On the other hand, though, if you start to make annual contributions of $2000 to the same IRA later, starting at the age of 31, and continuing until you are 65, you will invest $70,000. But, although you invest more, there will be only $470,249 available when you are 65. Marines are known for discipline. One definition of discipline is the inner strength to sacrifice some good things now for great things later; if you possess the financial discipline now to avoid excess materialism for sound investing; you will reap huge rewards later.

The most common instruments Marines use to save for retirement are the Roth Individual Retirement Account (IRA) and the Thrift Savings Plan (TSP). The internet is full of information on these two options, and every Marine should consider discussing retirement plans with the Command Financial Specialist and MCCS Financial Counselors an absolute must.

The primary differences between the Roth IRA and the TSP are the manner in which you pay taxes and the restrictions on contributions and withdrawals: With the Roth IRA, contributions are made with after-tax dollars, but all earnings grow tax-free. As opposed to the TSP, with the Roth IRA you can withdraw the principle amount invested at any time and up to $10,000 of investment gain after 5 years for 1st time home purchase, education, or medical emergencies. Withdrawals are generally **tax-free** when the account has been opened for at least 5 years and the owner’s age is at least 59 ½. You can contribute $5000 annually, per person, if your taxable income is under $169,000 for married households and $107,000 for single filers. These limits change annually.

With the TSP, contributions are made with pre-tax dollars, which lowers your taxable income for the year, saving you money when it comes to paying taxes now. The earnings in the TSP grow tax-deferred, but you pay taxes when you withdraw the funds in retirement. Investment options are varied. Contributions, plus interest or capital gains, are tax-exempt until monies are withdrawn. Withdrawals can be begin without penalty at age 59 ½ or earlier for those who separate from government service after age 55.

Individuals who enroll in the TSP have six different investment funds to choose from that vary from conservative government-backed plans to riskier investments in foreign companies. TSP is governed by the Federal Retirement Thrift Investment Board. Enrollment opportunities are available within the first 60 days of active duty and then during designated months each year thereafter. The six TSP funds to choose from are the G, F, C, S, I, and L funds.

If you never designate a fund with your TSP, all money will be put into the **G Fund**. This is government securities (bonds), the least risky and least growth. It is the default setting, so apply for your login for TSP.gov to change your fund. There is also the **F Fund**, which is Fixed Income. Not as conservative as the G fund, but still low risk and low return. It is designated to match a bond index fund (a whole group of different bonds that have different interest rates).

The **C Fund** is “common stocks” of the S&P 500 index fund. It’s mostly stuff you’d find in any standard mutual fund. The **C fund** represents the 500 largest blue chip companies in the US stock market, and can provide good returns, but this will basically mirror the market, going up and down. Over the last 80 years, the S&P 500 has averaged a 10.4% annual return, and it is the benchmark used to rate the performance of other funds.

The **S Fund** is small and medium sized company stocks. You can make a lot in this area, by the risks are higher as well. Everyone hears about how so-and-so should have bought Microsoft stock back when Bill Gates and Steven Jobs had the business in their garage… Well, this is the fund that is supposed to be finding the Next Big Thing. It’s also kind of like watching someone dribble a basketball: up and down and up and down.

The **I Fund** is for international stocks as in non-U.S. companies. It mostly covers Europe, Australia, and the “Far East” part of Asia.

Then there are the new **L Funds**, which stand for Lifecycle. It's the newest fund. It's a combination of the other five funds and they have it broken up into target retirement dates. If you pick the furthest out retirement date, it will be more risky than a closer retirement date. The closer the L date, the more G funds it has, so “go long” if you want to get decent returns. If you don’t yet understand the how, what, or why of the other five rounds, set your money to go into the L fund to give yourself time to do some research. If you are more than 35 years away from full retirement at age 60 or beyond, consider using the 2050 L fund to take advantage of long-term market performance.

The TSP is now offering all active Federal employees and members of the uniformed services the option to designate some or all of their contributions as Roth contributions. The **TSP Roth** feature will give participants flexibility in the tax treatment of their contributions now and in the future.

Traditional TSP (pre-tax) contributions, which lower your current taxable income, give you a tax break today. They grow in your account tax-deferred, but when you withdraw your money, you pay taxes on both the contributions and their earnings.

Roth contributions are taken out of your paycheck after your income is taxed. When you withdraw funds from your Roth balance, you will receive your Roth contributions tax free since you have already paid taxes on the contributions. You also won’t pay taxes on any earnings, as long as you’re at least age 59½ (or disabled) *and* your withdrawal is made at least 5 years after the beginning of the year in which you made your first Roth contribution.

There are important differences between the traditional TSP and Roth TSP which is similar to a Roth 401(k), not a Roth IRA**.**

Go to <https://www.tsp.gov/index.shtml> for more important TSP information.

Learning how to save and invest is a life-long endeavor that should be an integral part of your personal development program. Don’t wait to become an expert to start investing, but also, don’t settle for the knowledge you have today. Like all things that really matter in life, savings and investing rely on the “principles of the farm”. To reap a harvest, you must plant the seeds you want and then cultivate them daily for a long time. You will reap whatever you sow, and, most importantly, you cannot “cram” on a farm: just as you cannot decide that you need corn tomorrow, you cannot produce a nest egg in a short period. Do not miss the opportunities you have before you right now. Contact your local MCCS Financial Counselor to schedule an appointment.

**Summary of what to discuss with your Marines with respect to “finance”:**

* LES Review with your supervisor
* Track your spending expenses for one month
* Complete a budget review and assessment
* Complete the net worth worksheet
* Review details and strategies on buying a car with your supervisor
* Review TSP benefits and details

**Additional information regarding “finance”:**

**MARINE NET CATALOG:** PERSONAL FINANCIAL MANAGEMENT (WEB) (M00PFM) Provides instruction for using a personal budget for individual financial planning. Covers financial organizations, checking, and savings accounts, and the direct deposit system. Gives students guidance for establishing good credit, obtaining loans, making major purchases, and keeping orderly personal financial records

**MILITARY ONE SOURCE:** ([www.MilitaryOneSource.com](https://militaryonesource.com/skins/MOS/home.aspx)) Military OneSource provides counseling and assistance to military service members in coordination with Marine and Family Services. There is no cost associated with using this service, and it is available 24 hours a day, seven days a week. Military One Source has Spanish speaking staff and also offers simultaneous translation into more than 150 other languages using phones that are TTY/TDD accessible. They offer advice, support, practical solutions, and online resources for anything from preparing for a new baby, saving up for retirement, getting organized or getting out of debt. No question is too small, no issue is too big and all services are pre-paid and confidential.

**MCCS CLASSES**: Personal Financial Managers at Marine Corps Community Services can teach you how to save, invest and plan for the future. Personal Finance Management classes are available by appointment. They have many different resources available to assist Marines and Sailors with Credit & Debt Management, College Planning, Insurance and other financial needs. Some of their services include: money management; first-time home-buying; first-time car-buying; basic investing; intermediate investing; Command Financial Specialist.

**HELPFUL LINKS**:

* myPay Website – <https://mypay.dfas.mil/mypay.aspx>
  + Online Leave and Earnings Statements, Tax Statements, TSP information, Allotment management, and much more.
* Defense Finance and Accounting Service – <http://www.dfas.mil/>
* Thrift Savings Plan – <https://www.tsp.gov/index.shtml>
* Military OneSource – <https://www.militaryonesourc.com>
* Certified Financial Planner (CFP®) – <http://www.cfp.net>
  + Find information and locations for Certified Financial Planners. The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning.
* Certified Public Accountant (CPA) – <http://www.aicpa.org/Pages/Default.aspx>
  + From [www.aicpa.org](http://www.aicpa.org): “A CPA, or Certified Public Accountant, is a trusted financial advisor who helps individuals and businesses, and other organizations plan and reach their financial goals. Whatever those goals – saving for a new home, opening a new office, or planning a multi-billion dollar merger – CPAs can help.”

# Future Resources

Future pertains to setting goals and taking steps to reach those goals. Goals should be aligned with missions and values. Long term goals are met by focusing on intermediate goals and taking appropriate action steps.

Those who make a habit of planning ahead and who learn to manage time and other resources to complete action steps are most successful at reaching their goals. What you learn in this chapter of the mentoring jacket will enable you to set and reach goals in the other chapters.

Marine Marksmanship is legendary; no fighting force is better known for its small arms lethality. For Marines, the motto, “One shot, one kill” is more than just the mindset on the rifle range, it describes the way we pursue every endeavor in life: with discipline and deadly precision. Marines understand that small arms expertise requires discipline and intense focus. The same is true with precision living. In life, as on the grass, some will “unq,” some will take home the “pizza box,” or “iron cross” and some will claim the coveted title and crossed rifles of a weapons expert. In the other areas of your life, how are you shooting?

To be an expert marksman, the first thing you need to know is what your target is. Surprisingly, most people have no clue of what they are shooting for in life, and if you don’t know what the target is, how well you handle the weapon matters little – you just be shooting at the wind with no results. In life your target is your life goals: Where do you want to be in 20 years, specifically? Looking twenty years down the road, what do you want to say about your career (what will success look like)? How about your financial status, your fitness, your relationships (family and friends), and your character? If you don’t know where you want to go, you have very little chance of getting there, success will not happen by accident.

Consider the following: At Yale University in 1953 a study was begun on the graduating seniors, and only 3% had written down clearly defined life goals. In 1973, twenty years later, it was discovered that the 3% was worth more financially than the remaining 97% combined. J.C. Penney, founder of J.C. Penney department stores, understood the tremendous power of goal setting when he said, “Give me a stock clerk with a goal, and I will give you a man who will make history, but give me a man without a goal, and I will give you stock clerk.” Are you one of the 3%, a person who will make history? If not, it is time to get on target with SMART goal setting:

S = Specific: Clearly define your goals: What are you going to do, why are you going to do it, and how?

M = Measurable: This is critical. Don’t say, “I want to get in shape.” Say, “I want to run a 300 PFT by next August.” You cannot manage what you cannot measure, and you need to be able to track progress and know when you have succeeded.

A = Attainable: Set goals that will push you to your limits, but that can realistically be achieved. If you are a 2nd class PFTer and set a goal for that 300 in three months, you will be setting yourself up for failure.

R = Relevant: Not every goal that you can achieve will really get you what you ultimately want out of life. It may be possible for you to achieve a 400 pound bench press, but is that really the best fitness goal for you as a Marine? Also, is the time and effort to achieve that goal worth what it would cost you in other areas of life? How much time will it take away from your family? How much money do you plan on spending on those supplements you think are going to take you over the edge? It is highly probable that there are more relevant goals you can set for your own fitness as a Marine.

T = Timely: Your goals must include a timeframe for accomplishment with milestones and timed action items established. For example, as part of your 300 PFT plan, you will want to set run time goals, crunch goals, and pull-up goals for each week and month that will lead you to your ultimate goal.

Balance: When Marines talk about integrity, they usually think about telling the truth. But integrity also means wholeness and complete strength – both meanings apply to Marines. The “whole-Marine” is successful in every area of life. Success in one aspect of life is not worth catastrophe in another. It is essential that your life plan includes SMART goals for all areas of life that are mutually supportive: Future, Fighter, Fitness, Finances, Family, and Fidelity.

Once the target is in sight, every Marine knows that the key to staying in the black is to focus intently, not on the target itself, but rather on the “clear tip of the front sight post” with a blurry target in the background. The clearer the front sight post in your focus, the better you shoot. In life your front sight post is what you do every day to accomplish your goals. Every day should be lived with intense focus on doing what needs to be done to hit that twenty-year target for all areas of your life. Anything you are doing that isn’t in some way contributing to your goals is a waste of time, and time is one thing you definitely cannot afford to waste. You may have heard the saying, “Time is money.” But in actuality, time is not like money at all; you cannot save it, and you cannot get more, and what you use you can never get back. As Thomas Edison once said, “Time is really the only capital that any human being has, and the only thing he can’t afford to lose.” Benjamin Franklin warned: “Does thou love life? Then do not squander time, for that is the stuff life is made of.” If you fit national averages, you have somewhere around 21,000 days left. It is critical that you are very clear about what you will do with each day to make the most of what time you have. Like bad weather on the rifle range, there are plenty of things to distract your focus from that front sight post, and it will take continuous discipline, concentration, and determination to keep your focus.

Your supervisor will work very closely with you to improve your aim in life. Your supervisor, with the aid of others, will help you establish SMART, balanced goals. You will then be taught how to use your Leader’s Logbook, a very valuable time management tool that will greatly contribute to your success for the rest of your life. Your Mentor will regularly check your progress as you build the habit patterns necessary to master this time management system. It won’t be easy at first, but if you stick with it, you will find this to be one of your greatest life skills.

Finally, and perhaps most importantly, you and your supervisor will work together to “spot your rounds.” It is vital that you learn the habit of seeing your daily decisions “down range.” Your supervisors, and Subject Matter Experts (SMEs) will help you determine if the decisions you are making now are going to hit “center mass” twenty years from now. You will no doubt need to make some “dope” adjustments and alter your techniques. The “Experts” in life learn to see the “impact” of their decisions BEFORE they “squeeze the trigger” or make that decision. This foresight is ultimately what your goal must be, and a big part of the “Fidelity” aspect of your life is determining how well you are living up to your vision every day.

What is your target? How clearly are you focusing on the front sight post? How well are you shooting? Will you be an Expert?

**Managing your Resources**

Knowing your goals is the first step to reaching them. The next step is to manage your resources so that you can take the appropriate action steps that lead to reaching your goals. A Marine or sailor who consistently accomplishes assigned missions will soon learn that more and more is demanded of him until it becomes impossible to accomplish everything. Since you cannot accomplish everything you must learn to do what is important. Too many of us allow the urgent to overpower the important. Stress is increased when you are not in control of what you do and when you do it. If you find yourself at the mercy of supervisors, customers or your mentees you can reduce the pressure by providing what is required before it is asked for. This is easier said than done but when you take the time to plan ahead and you schedule the important things into your week you can be proactive rather than reactive. A tool you can use to help you manage your time and track your progress is a leader's logbook. Instructions for making and using the leader's log book are in this chapter. The more faithfully you use it the more effective it will be for you. If used correctly the time it takes to use it will be returned with interest. Once you are familiar with how to set it up and use it you may find that altering a few things to fit your personal needs makes it an even more useful tool for you.

# Leaders’ Logbook Instructions & Template

**SETUP:**

* Copy this page and reduce it to 60% Then Glue the reduced copy inside the front cover of book 7530-00-222-3521
* Name and POC info on first page inside the front cover.
* First 2-3 lined pages for your index. Title “Index” at the top.
* The First page after the Index is page 1. Number first 30 or 40 Pages in the upper right corners.
* Use Page 1 to write your Mission Statement
* Pages 2 -7 are for your functional area goals (Fighter, Fitness, Finances, Family, Fidelity, Future) Specific Measurable, Attainable, Relevant, and Timed)
* Page 8 and 9. Following your Mission Statement and Goals at the front of the book, create your Long Range Planning Calendar. Do this by drawing a line down the middle of each page. That gives you four columns across the double page. On the top line write the months above each column Jan, Feb, Mar, Apr. Overdraw the 9th and 10th lines. In the small spaces you have made write the months May, Jun, Jul, and Aug. Overdraw lines 18 and 19 and write the months Sep, Oct, Nov, and Dec.
* Page 10 Ideas
* Page 11 Lessons Learned
* Page 12 Leader Notes
* Page 13 References
* Page 14-17 Tasks. Set this up with columns to track your tasks across a double page. For example: Done, Task, Date, Assigned to, Due, Priority, Due to, Notes. You may want to use page 14-15 to track tasks assigned to you and 16-17 for tasks you assign to others.
* Page 18-19 “Week-at-a-Glance” Overdraw the first and 19th Lines. Separate the left page and the right page into 4 columns each by drawing a line down the center of each page and then lines about an inch to the left and right of the center lines. Label the columns on page 18 Mon, Tues, Wed, Thur. Label the columns on page 19 Fri, Sat, Sun, Goals. On the last column only (goals) overdraw lines 5,10,15,23. That divides your goals column into 6 boxes. Label them Fight, Fit, $, Fam, Fid, Fut.
* Use pages 20-21 to make a copy of what you just made on page 18-19. Note that when you line your bookmark up on your Week at a glance" pages you can enter appointments on the appropriate line for the hour of day.
* Under the schedule area of each day you write your tasks for that day.
* Continue making "Week at a glance" pages for a month or two. The next page after that will start your notes. You don't need to make all your pages at once. Do that at opportune times such as when you are waiting for a meeting to start.
* Use the last three pages for your POCs and label the pages from back to front “A-I, J-Q, and R-Z” respectively.
* From back to front after the POCs, create monthly calendar sheets using two facing pages, either creating blocks or using a line for each day of the month (1-15 on the left side and 16-31 on the right).
* Add unit specific pages or any other page that support your mission. Either write in or glue to the page

**DAILY: (Plan each day for 5 minutes the night prior)**

* Prioritize tasks for the day (A, B, C, 1, 2, 3, etc.)
* Record all significant events, using tags for different topic areas for easy reference later.
* **At the end of the day, review your notes and index important information. For example, you may have an index topic for counseling sessions where you will list all of the pages that have notes on counselings. The index line may look something like this:** **Counseling: 10, 13, 14, 22, 35…**
* Circle page numbers after they have been properly indexed to keep track of what has been recorded.
* Review the day and see what you can do better tomorrow. – add to fidelity goals.

**WEEKLY: (15-20 minutes over the weekend before you start the next week)**

* Transfer events from your monthly calendar to your week-at-a-glance.
* Pick a least one goal for each functional area to accomplish during the week and schedule it.
* Schedule other tasks that you must accomplish around your goals and events that are already scheduled.
* Review the week with your Mentor/team.
* At the end of the week, pick one thing that you need to do better and include that in your Fidelity goal for the next week.

**MONTHLY:**

* Review your functional areas and goals, and schedule action steps on your monthly calendar.
* Record significant dates, deadlines, scheduled events, etc. on your monthly calendar.
* Review the upcoming month with your Mentor/tea

# Leaders’ Logbook Bookmark

(Copy this page and cut out the bookmarks. Glue them back to back and laminate it. Use this tool for your week-at-a-glance pages to plan and schedule your week.)

|  |  |
| --- | --- |
| untitled.bmp |  |
| 0500 | CHECK SIX |
| 0600 | **1: FIGHTER** |
| 0700 | -ROADMAP |
| 0800 | -MCC SKILLS |
| 0900 | -LEADER |
| 1000 | **2: FITNESS** |
| 1100 | -MENTAL |
| 1200 | -EMOTIONAL |
| 1300 | -PHYSICAL |
| 1400 | -SPIRITUAL |
| 1500 | **3: FINANCES** |
| 1600 | -PAY |
| 1700 | -DEBT |
| 1800 | -SAVINGS |
| 1900 | **4: FAMILY** |
| 2000 | -SUPPORT |
| 2100 | -TIME |
| 2200 | -COMM |
| FIGHTER | **5: FIDELITY** |
| FITNESS | -24/7 |
| FINANCES | -DEPENDABLE |
| FAMILY | **6: FUTURE** |
| FIDELITY | -GOALS |
| FUTURE | -CALENDAR |

# Leaders’ Logbook Examples

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**Different Sizes of Leader Logbooks**

****

**Example of Index Method**

****

**Example of Weekly Planner**

****

**Example of Monthly Planner**

# Individual Marine Information

Last Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ First Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ MI: \_\_\_\_\_\_\_

Gender: \_\_\_\_\_\_\_\_\_\_ Rank: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Religion: \_\_\_\_\_\_\_\_\_\_\_\_\_

DOB: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age: \_\_\_\_\_\_\_\_\_ Blood Type: \_\_\_\_\_\_\_\_ MOS: \_\_\_\_\_\_\_\_\_\_\_\_ EAS: \_\_\_\_\_\_\_\_\_\_

**RECALL INFORMATION**

Local Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ BKS Resident (Y/N):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ BKS Room #:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Home Phone #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Civilian Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**POV INFORMATION**

Do you own a POV on base (Y/N)? \_\_\_\_\_\_\_\_\_\_\_\_

POV# 1 POV# 2

Make: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Make: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Model: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Model: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Year: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Year: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Color: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Color: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**PARENTS’ INFORMATION**

Father Mother

Last Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Last Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

First Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ First Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ City:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State: \_\_\_\_\_\_\_\_\_ Zip: \_\_\_\_\_\_\_\_\_\_\_ State:\_\_\_\_\_\_\_\_Zip:\_\_\_\_\_\_\_\_\_\_\_

Phone #:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**FAMILY INFORMATION**

Marital Status: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spouse: Last Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ First Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ MI: \_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Ph#:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Spouse’s Email: \_\_\_\_\_\_\_\_\_\_\_\_\_

Children: Childs Name (1st):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Childs Age (1st):\_\_\_\_\_\_\_\_\_\_\_\_ EFMP

Childs Name (2nd):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Childs Age (2nd):\_\_\_\_\_\_\_\_\_\_\_ EFMP

Childs Name (3rd):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Childs Age (3rd):\_\_\_\_\_\_\_\_\_\_\_ EFMP

Childs Name (4th):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Childs Age (4th):\_\_\_\_\_\_\_\_\_\_\_ EFMP N

Do you have a current Family Care Plan? \_\_\_\_\_\_\_\_\_\_ Date Family Care Plan was completed? \_\_\_\_\_\_\_\_\_\_

Family location while deployed if different from above:

Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone #:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Local Emergency Contact Info (Name/Phone/Relationship): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_