



FINANCIAL 9 LINE

Deployment Readiness Workbook • Fill-In Edition

“The brain can’t use what it doesn’t remember” — Charlie Munger

Deployment Window

Departure Date (D-Day)	
Return Horizon	

Set the Departure Date first. The Line 9 deadlines (D-60, D-45, D-30) count back from it.

How to Use This Workbook

Work through the nine Lines in order. Fill what you know. Blank is fine. Finished, you are more ready than before. It is not a claim that everything is covered.

Fill what you can	Blank is fine. Come back as you confirm details.
Go to the source	Where a Line says confirm with an institution, confirm it. Policies change.
Decide together	Both partners review and agree before departure: who watches each account, who pays each bill.
Date it first	Set the Departure Date so the Line 9 deadlines have something to count back from.
Keep it reachable	Store it where the partner at home can find it on the worst day.

The Nine Lines at a Glance

Cluster	Name	What It Covers
1	Accounts and Access (Lines 1–5)	Accounts, income, bills, debts, and access.
2	Protection (Lines 6–7)	Health care coverage and life insurance.
3	People and Deadlines (Lines 8–9)	The people to call and the actions to finish.

Cluster 1: Accounts and Access (Lines 1–5)

This stack covers what the household needs to keep running while the servicemember is gone: accounts, income, bills, debts, and access.

Line 1: Bank Account Titling

With clear account titling and POAs on file where needed, the household knows who owns each account before it matters.

KEY TERMS				
Titling is how the account's ownership is registered: whose names are on it and in what form. It's usually printed on your statement or account agreement, shown as one of these: Joint with Right of Survivorship (JTWROS), Tenants in Common (TIC), Individual, Trustee (TTEE). Copy down whatever your statement shows. If you can't find it, call the bank and ask which of these the account is. They'll tell you.				
POA on File means the bank has already accepted a Power of Attorney letting someone act on the account for you.				
Bank	Account Type	Purpose	Titling	POA on File?*
EX. Wynd	Checking	Daily spending: groceries, gas	JTWROS	No

** If you plan to have a Power of Attorney on file with any of these institutions, be prepared to use their form. Many banks will not accept a general POA from base legal. Contact each institution and ask what they require. Expect delays. Start early.*

WHERE TO FIND THIS
Bank name and account type: your debit card, checkbook, or the top of your monthly statement. Titling: the account agreement or signature card you signed when you opened the account. If you can't find it, call the bank and ask whether the account is joint with right of survivorship, tenants in common, or individual. POA on file: call each bank directly and ask. Many won't accept base legal's general POA. They require their own form, so ask which one they need.

Line 2: Net Income (Monthly, Estimated)

With a clear picture of monthly income, your spouse is more prepared to pay the bills.

KEY TERMS			
Net, not gross. Net is the figure that belongs in this table: what's left after taxes, allotments, and TSP, the amount that actually deposits in the account.			
Deploying Servicemember		Spouse at Home	
Source	Net Monthly	Source	Net Monthly
EX. Military pay (net from LES)	\$6,420	Part-Time LVN*	\$1,480
Rental income**	\$340		
Servicemember Subtotal		Spouse Subtotal	
Estimated Combined Net Income: \$_____ / month			

** Part-time income: reflects gross pay minus applicable taxes and pre-tax deductions. Use the take-home (net) figure. ** Average net monthly cash from the rental property after mortgage, management fees, taxes, property insurance, and reserves. Variable. Amount varies with occupancy and maintenance.*

WHERE TO FIND THIS
Servicemember's net pay: the most recent LES in myPay (mypay.dfas.mil). Use the net amount in the summary section: taxes, allotments, and TSP are deducted. Spouse's net pay: a recent pay stub. Use the take-home (net) figure, not gross. If hours vary, estimate conservatively. Other income (rental, side work, benefits): your bank's deposit history, the property manager's statement, or the benefit award letter, whatever amount actually deposits after expenses.

Line 3: Autopay Bills – ACH Committed Capital

With this committed capital tracked, the remain-behind spouse can catch a shortfall before it becomes a silent bounce.

Type	Payee	Monthly Amount	Due Date	Pays From
EX. Mortgage	Hearthway	\$1,860	1st	Wynd Checking
Monthly Total				

Keeping every bill on this list on one account is the simplest setup (one balance to watch and keep funded), but the bills don't have to share an account. Each bill pulls automatically from the account in its "Pays From" column, and if that account runs short, the payment bounces. Bounced payments can damage your credit score, trigger lender penalties, and put a security clearance at risk under Guideline F. Before departure, both partners should agree on how each account stays funded and who watches the balance.

WHERE TO FIND THIS

Your bank or credit union statement or app: recurring autopay charges show up every month as scheduled ACH debits or transfers. Check more than one month if you can, since a bill that skips a month can be easy to miss. Each biller's statement or account page: the mortgage servicer, auto lender, insurer, and gym each list the exact amount and due date. "Pays From": check each biller's autopay settings to confirm which account it actually drafts.

Line 4: Debt Payment Visibility

With each debt visible before deployment, autopay or not, the remain-behind spouse is less likely to be caught off guard by a missed payment.

KEY TERMS					
Guideline F: A missed payment isn’t just a late fee; it can open a clearance review that evaluates your finances, not your job performance. Guideline F is the financial part of the federal security-clearance standards. It treats unpaid or unmanaged debt as a security risk.					
Borrower	Debt Type	Lender	Payment	Due Day	Autopay?
EX. Both	Mortgage	Hearthway	\$1,860	1st	Yes
EX. Servicemember	Credit card	Ridgeline Card	Varies	12th	No*

** Any debt not on autopay requires manual payment. A missed payment can appear on a credit report within 30 days and trigger a Guideline F review on security clearance. Before departure, agree on who pays this bill, how they pay it, and confirm they have the login and access to do it.*

WHERE TO FIND THIS
Each lender’s statement or app: the payment amount, due day, and whether autopay is on. “Borrower”: whose name the loan is in determines who’s legally responsible. Check the loan agreement if you’re not sure.

Line 5: Essential Account Access

With dual independent logins on every account, the remain-behind spouse can monitor activity and fix a problem without waiting on someone else's phone.

Institution / Platform	Dual Independent Logins?	Action Required Before Deployment
EX. Wynd	Yes, separate profiles	None. Both have independent access.
EX. Hearthway	No, only the servicemember has a login	ACTION: Spouse registers her own co-borrower profile

WHERE TO FIND THIS

The quickest check is to test it: have each partner try to log in to each account with their own credentials. If only one can get in, that account needs an action. Inside each account, look under “profile,” “users,” “authorized users,” or “account access” to see whether a second person can be added. If an account allows only one login, call the institution and ask how to give the other partner their own access. The label varies (co-borrower, authorized user, account manager, authorized payer).

Cluster 2: Protection (Lines 6–7)

This stack covers two things that protect the family while the servicemember is gone: health care coverage and life insurance.

Line 6: Health Care Coverage Threats

Prepared for in advance, these special situations are less likely to disrupt the family's health care coverage.

Coverage Trigger	Applies to You?	Remedy Scheduled?
Temporary relocation to a different TRICARE region	☐ Yes ☐ No	☐ Yes ☐ No
Active referral or special needs (EFMP)	☐ Yes ☐ No	☐ Yes ☐ No
New baby expected during deployment	☐ Yes ☐ No	☐ Yes ☐ No
Dependent turning 21 or 23	☐ Yes ☐ No	☐ Yes ☐ No

For anything you marked “applies,” confirm the current requirements and deadlines directly with your base DEERS office or TRICARE Beneficiary Counseling (BCAC). Policies change. Go to the source.

WHERE TO FIND THIS

If a spouse or dependent children will stay elsewhere during the deployment, check the TRICARE region map at tricare.mil. It only matters if that location is in a different region. EFMP / special needs: your EFMP enrollment, or the EFMP office at your installation if you're not sure of your status. Dependent turning 21 or 23: check birthdates in DEERS. Eligibility rules change at those ages.

Line 7: Life Insurance

With life insurance reviewed and confirmed before deployment, the family understands what they own and is more prepared for the unexpected.

List every policy here first. Then check each one for its lapse date, funding, benefit amount, and beneficiary.

KEY TERMS

SGLI: SGLI is the life insurance the military carries on the servicemember: a set amount paid to the named beneficiary if the servicemember dies while covered.

FSGLI: FSGLI is the family side of SGLI, elective coverage on the spouse and dependent children.

EAS (End of Active Service): EAS is the End of Active Service date. Military group coverage (SGLI and FSGLI) is tied to active duty and ends here, with short post-separation extensions.

Military group vs. private coverage: SGLI and FSGLI are military group coverage, tied to service. Any other policy on this Line is private, one you bought on your own, separate from SGLI.

Insured	Policy Type	Carrier	Coverage	End Date / Trigger	Premium Payments
EX. Servicemember	SGLI	Military group	\$400,000	2029-06-30 (EAS date)*	Payroll deduction (LES)
EX. Servicemember	Private term	Wynd	\$250,000	2034-03-15 (20-year term)	Autopay (Line 3)

** Note on EAS Boundary: This is the sponsor's official End of Active Service date: the point where active military group benefits and LES payroll deductions end. SGLI and FSGLI include temporary post-separation extensions; check with your command S-1 or out-processing officials for exact parameters.*

WHERE TO FIND THIS

SGLI and FSGLI: coverage amounts and beneficiaries live in the SGLI Online Enrollment System (SOES) at milConnect; the premium deductions also show on the LES. Private term policies: the policy packet or the insurer's online account lists the coverage, term end date, premium, and beneficiary. Beneficiaries: confirm who's named on each policy: SOES for SGLI/FSGLI, the insurer for private ones. A designation never updated after a marriage or divorce can send the payout to the wrong person.

Cluster 3: People and Deadlines (Lines 8–9)

This stack covers two things to handle before deployment: the people to call and the actions to finish.

Line 8: Who to Call

With this human infrastructure written down before deployment, the remain-behind spouse has the right number in reach when the crisis hits.

Role	Name	Organization	Phone
EX. Family Readiness contact	Maria Delgado	Unit FRG	(910) 555-0142

WHERE TO FIND THIS

Your command's Family Readiness office (FRG, Key Support Liaison, or ombudsman, depending on branch) has the current rear-detachment and family-support names and numbers. They change with each deployment, so get them fresh. Red Cross emergency line: the Hero Care Network number, (877) 272-7337, is the same nationwide for getting an emergency message to a deployed servicemember. Day-to-day numbers (pediatrician, childcare, plumber, mechanic, vet): pull these from your phone, past bills, or appointment reminders now.

Line 9: Actions to Finish Before You Leave

With these actions scheduled before deployment, the servicemember closes out the tasks that can only be done while they're still home.

Action Item	Scheduled?	Resource(s)	Target Date
EX. Get a power of attorney in place	No	Base legal	D-60 / Aug 2nd

WHERE TO FIND THIS

The other eight Lines are your source: every "ACTION" you wrote on Line 5, every box you checked "applies" on Line 6, and the beneficiary review from Line 7 become items here. Base resources do the heavy lifting, free: legal assistance for the POA, and the Military & Family Readiness Center (M&FRC) or a Personal Financial Counselor (PFC) for money and benefits questions. Target dates: set your departure date in the Deployment Window box first, then count back (D-60, D-45, D-30) so each task carries a real deadline.



FINANCIAL 9 LINE

Blank Worksheet: Fill In by Hand

Fill what you know. Blank is fine. Set the Departure Date first so the Line 9 deadlines have something to count back from. Need more room? Download a fresh copy at financial9line.com.

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Bank	Account Type	Purpose	Titling	POA on File?

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