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PRACTICAL CONCERNS BEFORE DEPLOYMENT

Money and caregiving issues are two key concerns that need to be discussed before the separation occurs.

Finances

For many people, money is a difficult topic to begin talking about. But when a couple is about to be separated and one will be responsible for all the financial decision making, discussing money in advance can help to avoid the kind of unpleasant financial surprises that could place added stress at an already challenging time.

 Use this section to help you start planning your budget during the period of separation.

Income

Monthly income after deductions: _____

Any additional regular resources, such as hazard pay: _____

Income from other family members: _____

Interest income: _____

Total monthly income: _____

Expenses

Housing costs: _____

Food and household staples: _____

Childcare: _____

Eldercare: _____

Utilities: _____

Car maintenance and gas: _____

Other transportation: _____

Phone services: _____

Entertainment: _____

Clothing: _____

Laundry and/or dry cleaning: _____

Insurance: _____

Credit card or debt repayment charges: _____

Other costs: _____

Total monthly expenses: _____



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Difference between monthly income and monthly expenses: _____

If your income exceeds your expenses, will you keep the balance in a savings account, a checking account, or an emergency fund? _____

If your expenses exceed your income, how could you make up the difference?

Caregiving Arrangements

 Make a list of alternative caregivers for dependent children, elder family members, and pets. Try to have at least three possibilities in any category in case someone gets sick, quits, or has other obligations. These resources could be family members, friends, paid daily services, or short- or long-term residential alternatives.

Childcare

Eldercare

Pet care

