



U.S. ARMY

ARMY STRONG.®

# WELCOME TO THE ARMY FAMILY



**A FIRST GUIDE FOR ARMY SPOUSES  
AND FAMILY MEMBERS**



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## MILITARY FAMILY LIFE

Welcome to the Army Family. You are very important to the Army because Soldiers and their Families are the Army's greatest asset. You will find that military life can be a wonderful experience, although it has some challenges as well. You will notice right away that it is a community, but it definitely is not like living in your hometown. For one thing, you'll find that the Army has its own special language and uses a lot of abbreviations that will be new to you. Some of these are in this publication and particularly in the Glossary. Another difference is that the Army makes a special effort to bring together and make available to you at every post a very large number of resources and benefits. To make the best of them, you need to learn as much as possible about what is available at the place your Soldier is assigned. This will help you learn your way around quickly and will help you have a positive and satisfying time as an Army Family.

Even though military Families come from varying backgrounds and sometimes different cultures, being the Families of Soldiers means they share many things in common. One of these is that from time to time Families must be very self-reliant, such as when a Soldier is at training, a special duty assignment, or even deployed overseas. After a separation, there is the joy of reunion and the new confidence the Family has gained from its ability to work together and to grow while supporting the Soldier. In short, the Family learns to be self-reliant. Another thing that Families have in common is that at some time each and every one receives word of a new assignment, and the Family shares the excitement of moving to a new area of the country – or even the world.

Military life encourages Families to support one another, and one of the most valuable assets a Family can have when adjusting to change is the network of Families who have undergone exactly the same thing. Friends are easy to make in the military community, and an experienced Family member, who was once new just like you, is always available to show you around and give you some tips on the features of the Army post and how to best make use of what is available. This kind of networking can greatly ease your change from civilian life to the military



community. And one day, you will be that more experienced senior spouse or Family member who can help out someone.

You don't have to wait to join your Soldier before you start learning a lot about the Army. In fact, you can get an early start on your transition into the Army Family before you ever leave home through Army Family Team Building, an online resource that offers progressively more advanced levels of knowledge about the military. To learn more about Army Family Team Building, see the Army Community Service section of this booklet.

This publication is full of information designed to help you and your Family adjust to the Army way of life, make you more self-reliant, and provide general information on how to take advantage of the excellent opportunities the Army has to offer. It is only a start, and does not begin to address everything you will learn as a spouse and Family. But it can give you a great start in learning about the exciting world of Army life. May you have every happiness and success in your new Army life!

# DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM

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The Defense Enrollment Eligibility Reporting System (DEERS) is the computer network through which any military facility can verify an individual's eligibility for access to military programs and benefits, such as obtaining an identification (ID) card or receiving health care. The entry of information concerning you and any Family members into this network is the key that unlocks many benefits.

Enrollment in DEERS is not automatic. Your Soldier, also referred to as the "sponsor," must ensure all Family members are registered in the DEERS program. This is done by visiting the nearest Personnel Service Center (PSC), located on just about every military post. New Soldiers entering the Army through a Reception Battalion will be able to verify their Family members during their initial inprocessing as well.

Before the PSC will register someone in the DEERS system, the person helping you will need to see the birth certificate and Social Security card of each person being registered, and for the spouse, the marriage license. Originals or certified true copies are needed.

As an alternative, spouses of Soldiers can register themselves and other Family members if the Soldier has provided a Power of Attorney allowing the spouse to sign for the Soldier. A Power of Attorney can be obtained by the Soldier through the Army's legal assistance service (see the Staff Judge Advocate section of this booklet).

## ID CARDS

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As a military spouse, you will need a special ID card, United States Uniformed Services Identification and Privilege Card (Department of Defense [DD] Form 1173). This ID card will enable you to use most of the facilities on Army posts, such as the Post Exchange (PX), the military's retail store, and the commissary, the military's grocery store. An ID card will also enable you access to

services, such as legal advice or medical care. All Family members over the age of 10 must have an ID card.

To get a government ID card, you must first be registered in DEERS, as mentioned previously. Then, the Soldier fills out and signs a form (DD Form 1172) to apply for the card. A supervisor from your Soldier's unit must also sign the form. You take it, along with another photo ID, such as a driver's license, to a location where ID cards are made. You must go yourself because the ID includes a photograph, which is made at the place of issue.

You can get an ID card at any active duty military base or post (Army, Air Force, Navy, or Marine) and some Reserve Component and National Guard locations, Coast Guard bases, and Public Health Service offices. If you have access to the Internet, you can go to the Defense Manpower Data Center's Web site at <http://www.dmdc.osd.mil/rsi> to find locations that issue ID cards. This site will provide you with the address and telephone number of one or more sites close to you. Use the telephone number listed to check when the facility is open, and call ahead to make sure you have the documents that are needed.

Once you have your ID card, besides having access to Army activities, you will be able to use the exchanges and commissaries operated by the Navy, Air Force, Marines, and Coast Guard on their bases. In many places you have to show your ID card to get access to the post or base and at the exchange or commissary.

Because of its importance, you should always carry your ID card with you and guard it carefully. If the ID card is lost, it must be reported to the Military Police immediately.

## HEALTH CARE

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Active duty Soldiers and Reserve Component (RC) Soldiers who are ordered to active duty for more than 30 days are generally entitled to free Service-provided health care and are automatically enrolled in a program called TRICARE Prime. Health care for the Soldier is almost always available at the medical treatment facility located on the post where the Soldier is assigned.

## HEALTH CARE (continued)

Although Soldiers themselves don't usually have a choice as to whom will provide their health care, the Soldier's Family members, including those of RC Soldiers ordered to active duty for more than 30 days, have more than one choice about where they may go for health care.

If you are an eligible Family member of a Soldier who is on active duty, then you are covered by one of the TRICARE programs as long as you have a valid military ID card and are registered in DEERS.

If your sponsor enrolls your Family in TRICARE Prime (one of the three options), you will be assigned a primary care provider (it could be a physician, a physician's assistant, or a nurse practitioner) at the local hospital or clinic on the installation where your Soldier is assigned. A medical record will be made for all Family members at the military treatment facility (MTF). Before you move to another post, check to make sure that the hospital or clinic will forward your medical records and X-rays to your new clinic or hospital. You should check on this each time you move to a new location and receive care from a new treatment facility.

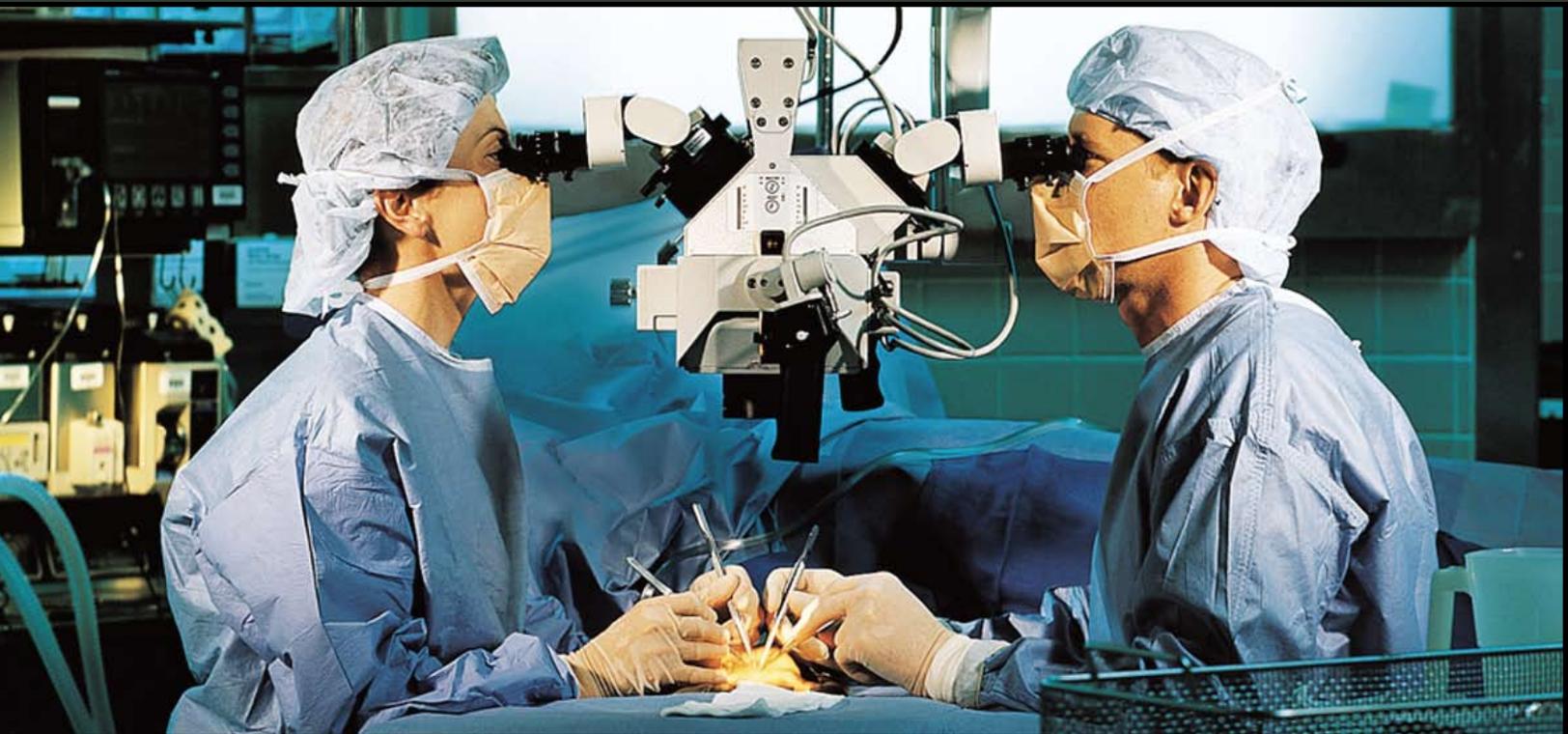
## TRICARE

Because TRICARE is the Department of Defense's (DoD) medical entitlement program, it's possible that you might be referred by your primary care manager to, for instance, a nearby Air Force or Navy medical facility for some examinations or treatment. This military medical system also makes use of civilian doctors and hospitals for some care.

TRICARE is free to Soldiers. For Family members, TRICARE may involve some out-of-pocket expenses. The cost varies depending on the Soldier's rank and the specific TRICARE program option in which the Family member is enrolled.

Through the TRICARE program, Family members can also go to civilian health care providers if they desire. But before going to a civilian practitioner, it is a good idea to check out the TRICARE rules and find out how TRICARE works. Otherwise you could end up with bills to pay by yourself.

The first step to using TRICARE is to visit the Beneficiary Counseling and Assistance Coordinators (BCACs) at the nearest military health care facility. BCACs can help



you with TRICARE and Military Health System inquiries and concerns and can advise you about obtaining health care. These people are experts in the TRICARE system whose job is to give you the information you need concerning TRICARE.

The BCAC will confirm your registration in DEERS and can advise you on your health care options. Your BCAC can provide you with a list of doctors in your local area who will accept "TRICARE assignment" patients. In addition, when the time comes, the BCAC can assist you in filling out TRICARE paperwork.

**TRICARE offers eligible beneficiaries three primary choices for their health care:**

### TRICARE PRIME

This managed care option offers fewer out-of-pocket costs than any other TRICARE option. TRICARE Prime enrollees receive most of their care from an MTF. TRICARE Prime enrollees are assigned a primary care manager whose responsibility is to provide and coordinate care, maintain patient health records, and refer patients to specialists when necessary. Specialty care must also be arranged and approved by the primary care manager to be covered under TRICARE Prime. TRICARE Prime patients generally have no out-of-pocket expenses for civilian care. Soldiers are automatically enrolled in TRICARE Prime, and most Families elect TRICARE Prime as well because there are generally no out-of-pocket expenses except a small co-payment for medications. In addition to TRICARE Prime, Family members also have two other options, Extra and Standard.

### TRICARE EXTRA

This preferred provider option (PPO) allows beneficiaries to choose a doctor, hospital, or other medical provider within the TRICARE provider network. The program is available for all TRICARE-eligible beneficiaries who are not able to or who choose not to enroll in TRICARE Prime. There is no enrollment or annual fee required for TRICARE Extra; however, beneficiaries are responsible for annual deductibles and some cost shares. Costs are lower than for TRICARE Standard, but the range of providers is slightly less than under TRICARE Standard. Your TRICARE benefits advisor can assist you in determining

if this is a better choice for you than TRICARE Prime or Standard.

### TRICARE STANDARD

This is a fee-for-service option. You may seek care from any TRICARE-authorized provider. TRICARE Standard shares most of the costs of care from civilian hospitals and doctors when you or Family members do not receive care from an MTF. Care may still be received at an MTF, but on a space-available basis. TRICARE Standard may be the only coverage available in some areas. This option gives you the broadest range of providers, but in exchange for this you pay higher fees.

Regardless of the enrollment option selected, people treated by MTF personnel usually will not have to pay for their care.

If you use a civilian health care provider, you will find many doctors' offices and hospitals will file the TRICARE claim for you. Some health care providers will require money up front, so you may be required to pay your share until after TRICARE has paid its share. It is always a good idea to determine how a doctor handles TRICARE claims before you see the doctor for the first time.

When you have your first visit, or first few visits, to a civilian health care provider, you might have to pay the bill. When you have paid your deductible, TRICARE begins sharing the cost of covered care with you. TRICARE pays 80 percent of the allowable charges for outpatient care (care not requiring hospitalization) for Family members of active duty Soldiers.

TRICARE rules differ depending on whether you are being seen as an outpatient or whether you are admitted to a hospital. It is especially important to discuss minor surgical procedures generally done on an outpatient basis and maternity care with a BCAC prior to having any procedure done. You should always check with the BCAC before letting any civilian health care provider perform surgery on you.

For non-emergency inpatient care (hospitalization), you must check with your nearest BCAC before seeking care from civilian providers. Usually TRICARE will not pay for inpatient care if you live near a military hospital that can provide for your needs.

## HEALTH CARE (continued)

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For special care like obstetrical care, the rules get a little complicated because while obstetrical care starts on an outpatient basis, it ends up with inpatient care. Before going to a civilian provider for obstetrical care, be sure to check with the BCAC, or you may face large bills without the support of TRICARE reimbursement.

It is very important that you keep good records and copies of everything relative to your bills and claims. For any claim that you or your care provider sends TRICARE, they will send you an Explanation of Benefits. This shows what was paid to whom for care, and you should retain it for your records. The military health care system and TRICARE together make it possible for military Families to get the health care they need, not necessarily for free but with the smallest possible charge.

In order to make the best informed decision on how to use TRICARE, Families need to understand the key features of the TRICARE options, the steps to go through if civilian care is being sought, and whether any special provisions apply to you, such as having civilian health insurance or being assigned in an area where no military installations are nearby.

To get assistance on these topics and more, Families should contact their local military hospital or clinic or seek assistance at their regional TRICARE office. For more information on TRICARE, visit the Web site at [www.tricare.mil](http://www.tricare.mil) or call **1-888-DOD-LIFE (1-888-363-5433)**. The official TRICARE Handbook can be accessed online at [www.tricare.mil/tricarehandbook/](http://www.tricare.mil/tricarehandbook/). Also, remember that your BCAC can be a big help in clarifying the way things work and inform you of your various health care options.

The TRICARE Web site includes a section specifically addressing the needs of Families assigned to remote areas. For more information on TRICARE Prime Remote, visit [www.tricare.osd.mil/tpr](http://www.tricare.osd.mil/tpr) or call the DOD-LIFE number above.

## DENTAL CARE

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The availability of dental care will vary from post to post, but is usually available for Soldiers. However, Family member care is generally not available at military dental facilities. Family members may get dental insurance through the TRICARE Dental Program, which is managed by a civilian firm, United Concordia. This is a dental insurance program in which you pay a monthly fee in exchange for Family coverage. It is a voluntary, cost effective, comprehensive program offered worldwide by the Department of Defense to Family members of all active duty branches of the military, and to Selected Reserve and Individual Ready Reserve members and their Family members.

Just as is the case for TRICARE health care, Family members must be registered in DEERS to be eligible for the TRICARE Dental Program. In order to participate in the program, the Soldier must have 12 months left on his or her service commitment at the time of enrollment.

To enroll Family members, the sponsor needs to submit an enrollment form with the first month's premium to United Concordia or enroll online using a charge card. Enrollment forms can be downloaded from the Web site, or they can be obtained from the Beneficiary Counseling and Assistance Coordinator (BCAC) located at most military treatment facilities. The monthly premiums will usually be deducted from the Soldier's pay, although there are other payment options. Your BCAC can review this with you.

Depending on the dental procedures being performed, treatment may be completely covered by the insurance, or there may be cost sharing (co-payments) required. In addition, there is a maximum amount that TRICARE will pay annually for any one beneficiary. Once TRICARE has paid the maximum amount for that year for the individual, all costs above the maximum must be paid for by the Family.



To find a dentist who participates in the United Concordia TRICARE Dental Program (TDP) you can go to the Web site at [www.tricare dental program.com](http://www.tricare dental program.com). Click on “Find a Dentist” and enter your city/ZIP code. If you do not have access to the Internet, you can call United Concordia Customer Service at **1-800-866-8499** and request a list of participating dentists. You may also contact your BCAC, who maintains a listing of participating dentists in your local area and other information on the program.

If there are no participating dentists within 35 miles of your residence, you may have to go to a nonparticipating dentist. Depending on the dentist, you may be required to pay for the services out of your own pocket and then file a claim with United Concordia, which will reimburse all allowable costs. It is always best to contact United Concordia for specific guidance before going to a nonparticipating dentist.

If you want to learn more about the TRICARE Dental Program, visit the Web site at [www.tricare dental program.com](http://www.tricare dental program.com), or call Customer Service at **1-800-866-8499**.

## **PAY AND ALLOWANCES**

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A Soldier joining the Army is entitled to a wide assortment of pay and allowances. Although not every Soldier is entitled to every type of pay, below is a list of the more common types a Soldier may receive:

### **BASIC PAY**

Everyone gets basic pay, and it is the largest part of a Soldier’s salary. The amount of basic pay is determined by the pay grade (such as enlisted pay grade 1 [E1], enlisted pay grade 2 [E2], or officer pay grade 1 [O1], etc.) and the length of time the Soldier has served.

### **BASIC ALLOWANCE FOR SUBSISTENCE (BAS)**

This is a nontaxable allowance for food given to Soldiers to help pay for the cost of meals. Enlisted Soldiers who eat in military dining facilities for free may not receive this allowance, or they may receive a partial allowance.

# PAY AND ALLOWANCES

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## BASIC ALLOWANCE FOR HOUSING (BAH)

This is a nontaxable allowance given to Soldiers to help with most (not all) out-of-pocket expenses incurred as a result of living in off post civilian housing. The amount varies by pay grade of the Soldier, the location (some areas of the country have higher costs of living than others), and whether or not the Soldier has Family members.

## CLOTHING ALLOWANCE

Enlisted members receive a monthly allowance intended to help them maintain and, when needed, replace their uniforms. Officers receive an initial allowance to purchase their military clothing when they join the Army, but they do not receive a monthly allowance. Some duty locations require Soldiers to wear civilian clothes, not uniforms, and in that case they may receive a civilian clothing allowance as well.

## MISCELLANEOUS PAY AND ALLOWANCES

A Soldier may receive many other allowances depending on his or her job and duty location. Some examples include language proficiency pay, aviation career incentive pay, health professional pay, hazardous duty pay, and Family separation pay.

## LIFE INSURANCE

One of the many benefits afforded Soldiers is the opportunity to purchase very low-cost life insurance. Servicemembers' Group Life Insurance (SGLI) provides up to a maximum of \$400,000. A Soldier is automatically covered for this maximum amount unless a lesser amount (in increments of \$10,000) is chosen in writing. A Soldier may even decline SGLI altogether, but this decision is so important that the Soldier must do that in writing. Premiums are currently only 7 cents per \$1,000 of coverage. The payment is deducted automatically from the Soldier's pay each month. Soldiers with Families almost always select coverage in the maximum amount.

Spouses and children are eligible for Family SGLI. Coverage for a spouse is automatically \$100,000 unless a lesser amount, in steps of \$10,000, is chosen. The cost depends on the amount of coverage selected and the age of the spouse. Each child is covered for \$10,000 for free. Information on Family SGLI can be found at [www.insurance.va.gov](http://www.insurance.va.gov).

## LEAVE AND EARNINGS STATEMENT

This is the Soldier's pay slip or pay statement, which Soldiers can choose to view online through the Internet or to receive in printed form. The Leave and Earnings Statement (LES) is prepared at the end of each month and shows the pay the Soldier earned during the preceding month and any changes that might affect future pay.

In addition to the basic pay, the LES also shows any allowances for food, housing, and clothing, and perhaps special pay for certain assignments. It shows what was taken out of the pay for automatic deductions (called "allotments"), such as payment for the dependent dental program, for insurance, and any federal and state taxes. Finally, it shows how much vacation time (leave) the Soldier has earned.

If the Soldier has access to the Internet, the LES can be reviewed online by going to the "myPay" pages of the Defense Finance and Accounting Service (DFAS) Web site at <https://mypay.dfas.mil/mypay.aspx>.

To use the online feature, the Soldier will first have to establish an account at the myPay Web site. Only the Soldier may create an account at the myPay Web site, and it requires establishment of a Personal Identification Number (PIN). A Family member may have access to the online LES only if the Soldier provides his or her PIN to that Family member.

If you need help in reading the LES, you may go to another part of the DFAS Web site that contains a block-by-block, entry-by-entry explanation of each field and abbreviation. This information is available at <http://www.dfas.mil/army2.html>.

## VACATION (LEAVE)

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Every Soldier, from the brand new recruit in his or her first days of training to the most senior general, earns the same vacation time, which the Army calls “leave.” Compared to many civilian jobs, the military benefit of earning 30 days of leave a year is terrific. In general, a Soldier serving on active duty earns two and a half days of leave each month, or 30 days a year. The leave that a Soldier has saved up is called a “leave balance,” and this is shown on the monthly Leave and Earnings Statement. Unlike in many civilian jobs, Soldiers do not have a specific number of days of sick leave for which they are paid. Instead, if medical personnel determine that a Soldier should be on “quarters” (recovering at home) or be in the hospital, all those days are days of pay. Also, from time to time, the Soldier’s unit may declare what is called a “training holiday.” This is a free day off that recognizes extra work done, perhaps by training through a weekend. These days are not counted as leave.

## MILITARY MOVES

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Relocation is part of Army life. There is always a bit of excitement, anticipation, and adventure each time your Family relocates to a new duty station. Each move offers an opportunity to see new places and make new friendships.

As part of the Army Family you have many entitlements when it is time to move. An entitlement is a payment or benefit that is allowed by law, such as basic allowance for housing; packing, shipping, and storage of household goods; and transportation costs. But to make the best of a move, you have to plan ahead and be prepared.

## ASSIGNMENT INSTRUCTIONS

Assignment instructions (usually called “orders”) are written directives issued by the Army, and they are the most important document for your move. They say when and where the Soldier must report, whether the Family may accompany the Soldier,



## **MILITARY MOVES** (continued)

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and other information. These are called Permanent Change of Station (PCS) orders, and they formally direct your Soldier (also called your “sponsor”) to move from one duty location to another. Those orders will say what you and your Family will be allowed to do at government expense and what your entitlements will be. Orders permit a variety of financial allowances, relocation assistance, and options for moving and storing belongings. For some duty locations, particularly overseas, orders might restrict the total amount of household belongings that can be shipped. Some changes of duty stations or assignments might be to places that are already nearby, and in this case a PCS move might not be allowed, so wait until you have orders before making any important commitments.

## **WEIGHT ALLOWANCES**

Your weight allowance is the amount (weight) of household goods, such as furniture, pots and pans, dishes, appliances, odds and ends, musical instruments, clothing, etc., that the government will ship without charge. The movement of other items, such as boats and trailers, depends on the Soldier’s rank and whether he or she has any dependents. In the case of assignment to overseas locations, allowances can vary by the location to which the Soldier is being assigned. To avoid problems with your move, do not make assumptions concerning your allowances. Instead, contact your military transportation office for the most current information.

## **TRAVEL**

Every time you move, it will probably cost you some money out of pocket, but you can control some of those costs by the decisions you make.

When the Army orders your spouse to a new duty location, you will probably be provided travel tickets (at no cost to you) unless it is to a new location within the Continental United States (CONUS). When moving within CONUS, most Families choose to drive their own car to the new location. When you do that, you will probably be given a travel allowance to help cover your expenses.

Allowances for the miles driven in the Family car, a daily food and lodging allowance while traveling, and some money for temporary lodging at your new duty station might all be available. Check with your transportation officer for more information.

## **TEMPORARY LODGING**

Whether the rooms are called Army lodging, temporary lodging, guest housing, or transient lodging, the terms all mean the same thing – they are the Army’s equivalent of a hotel. Facilities are comparable to limited service commercial hotel standards. Over 80 military installations have temporary lodging facilities on the post to meet the needs of newly arriving Soldiers and their Families during permanent change of station (PCS) moves and official government travel (temporary duty [TDY]). These facilities can even provide accommodations during personal (leisure) travel, but this is usually on a space available basis.

The type of temporary lodging available on military installations varies greatly in both quantity and type. The facilities are diverse in design, ranging from family suites with separate living and sleeping areas to standard guest rooms. In addition, each temporary lodging operation provides a limited number of rooms where they will allow small pets.

The cost per night to stay on post at one of these facilities varies by installation as well. One thing is for sure – the cost will almost always be cheaper than what you would pay for a similar accommodation at a hotel or motel off post, and the facility has the advantage of being near most of the places you and your Soldier will need to visit at the new installation. Call the lodging office in advance to see if they have a place for you to stay, as they take reservations. Also, some posts require you to check with them first as to availability of temporary lodging before they will allow you to stay off post. If you do not check in with them, the Army might not reimburse your expenses from staying off post in a commercial motel or hotel.

As you might expect, these facilities can fill up quickly, especially during the summer months when most reassignments take place. Your stay is generally limited

to 30 days, but that's usually more than enough time to find suitable housing off post if government housing on post is not readily available.

So, plan ahead and make your reservations as far in advance as you can. Telephone numbers and Web site information for each lodging operation is easily accessed at [www.armymwr.com/portal/travel/lodging/locations.asp](http://www.armymwr.com/portal/travel/lodging/locations.asp).

## SHIPPING CARS

Soldiers may usually ship a privately owned vehicle (POV) to or from an overseas location at government expense. However, for some overseas locations this is restricted. You should contact your local military transportation office for information about your particular destination.

## HELPING CHILDREN COPE

If you have young children, their first move can be challenging and maybe even downright scary. Let them know they are not all by themselves in this move. A Web site developed by military kids, for military kids with real stories provides advice on how to make a move a good thing. Just log on to the Military Teens on the Move Web site at [www.defenselink.mil/mtom](http://www.defenselink.mil/mtom) and click on the "MTOM for kids" link.

## SPECIAL RELOCATION INFORMATION FOR ADVANCED INDIVIDUAL TRAINING STUDENTS

Soldiers may move household goods and Family members to the location of any Advanced Individual Training (AIT) course that is 20 weeks or more in length. However, the Soldier will have to live in the barracks until after successfully completing the 11th week of that AIT course and receiving the permission of the company commander. Therefore, even if the Family members are moved to the AIT location at the beginning of the course, the Soldier will NOT be allowed to reside with them before the 12th week of AIT, though the Soldier can earn pass privileges and might be able to visit.

Soldiers are generally not allowed to drive their privately owned vehicle (POV) to their AIT location, regardless of

the length of the course. However, they may gain driving privileges during AIT.

Before making any plans regarding movement to the AIT location, make sure you contact your transportation officer for guidance on what is and is not allowed. Your Soldier can also pass on local information from his or her unit.

The Army Community Service (ACS) office has a relocation specialist who is a good source of "how to" information when it comes time to move. They can help you prepare, provide information about the sponsorship program, and help you find information about your next duty location. See the next page to learn more about ACS.

## HOUSING

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One of the big questions everyone has when they are about to move to a new location is, "Where am I going to live?" Most military installations have Family homes (called "quarters" or "housing") located right on the post. The Army has guidelines as to the size (number of bedrooms) your Family will be allowed to have based on factors such as rank of the Soldier and the number and gender of any children you may have. The type, style, and quantity of homes on the post, as well as the availability of them (number of vacancies if any) varies tremendously by installation.

When you first arrive at a new duty location, one of the first places you are required to visit is the installation housing office. Do not make any arrangements for living off post before you first talk to the housing office. They will provide you information as to whether you will be able to live on or off post, or if you have the option. If you live in government provided Family housing, depending on who actually manages the housing (the government or a private contractor), the Soldier may or may not receive additional money for housing (Basic Allowance for Housing or BAH). If the government manages the Family housing, the Soldier probably will not receive BAH, but won't pay rent, either. If a private company manages the Family housing, the Soldier will receive BAH, but

## HOUSING (continued)

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that amount will be forfeited and used to pay the rent. At a majority of installations, the Family housing is managed, to include maintenance and upkeep, by private contractors.

You can learn more about the housing at your next duty location by going to the Military Homefront Web page at [www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil). This site serves as a resource for contact information for Army Housing Offices, housing allowance (BAH) amounts, and links to housing and other military Web sites.

If you are told you can (or have to) live off post, the installation housing referral office is a good source of information about available housing in your local community, whether you want to rent or buy. In many cases, the installation's Web site will have information about housing in the civilian community. Also, it's a good idea to have the post legal office review any real estate or rental contract before you sign it.

## ARMY ONESOURCE

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The Army is committed to ensuring all Soldiers and their Families receive equal care and support regardless of where you live or whether your Soldier is in the Active Component, National Guard, or U.S. Army Reserves. To do that, the Army has created Army OneSource. Army OneSource (AOS) ensures Army Families have access to quality service close to where they live by making available the best resources from all components. That means it doesn't matter if the services you need are provided on an Army installation, an Army Reserve facility, or an Army National Guard Family Assistance Center.

If you need help or just want a question answered, you have choices: you may call Military OneSource or use their Web site, go to the Army OneSource Web site, [www.armyonesource.com](http://www.armyonesource.com), or walk into the nearest Army facility to receive help. You can find the closest facility

by going to the Army OneSource Web site where you will find a Services Locator section. Just click on your state and you can find all the services close to where you live. These services also include community agencies which can assist you, if you don't live near an installation.

## ARMY COMMUNITY SERVICE

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The Army Community Service (ACS) is a Soldier and Family support center that is usually centrally located within the post. It provides Army Families information, guidance, assistance, or problem solving in personal or Family matters that are beyond the Family's own resources. Most services provided by ACS are free of charge to ID cardholders. Some of the programs run by ACS include, but are not limited to:

### MY ARMY LIFE, TOO

The Army knows how important Family members are to Soldier readiness and is committed to helping you lead a fulfilling life while your spouse is in the military. To assist you, the Army has created the My Army Life, Too Web site at [www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([armyonesource.com](http://armyonesource.com)).

Soldiers learn very quickly about the Army through their Recruiter's information, their initial training, and their daily experience. Basically, they learn the Army culture and their role within the Army. They develop an understanding of opportunities available to them. But what about their spouses and Family members? The Army wants to enhance the connection of Army spouses and recognize their contributions to the Army community as well. [www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([armyonesource.com](http://armyonesource.com)) is the entry point for providing services to Army spouses, helping connect spouses to the Army, and developing them as community leaders.

[www.myarmylifetoo.com](http://www.myarmylifetoo.com) contains several components that work together to help you improve your life skills; enhance self-reliance and understanding of the Army; and provide access to resources for Family life, employment, and career development.



- ★ One of the tools on the Web site is the Life Skills Matrix. It outlines skills and abilities that relate to sets of skills associated with different levels of participation and leadership within the Army community. You can search the database in a variety of ways to find the specific skills, resources, and services that meet your own unique needs.
- ★ The Army is here for you with resources for almost every need. The Web site will lead you to other links that will connect you to programs and service providers designed to help you make the most of military life, such as finding help with child care, managing your finances, or coping with relocation or deployment. Make this site your home base as you journey through Army life.
- ★ As a registered user, you will be able to use “My Portfolio” to track your learning, experience, employment, volunteer service, and personal accomplishments. Through this feature, you can create a personal record that will be readily available online. The Portfolio will help you create resumes and demonstrate to others what you have accomplished.

Make your transition to Army life a little easier! With the “Forums” link, you will be one click away from meeting other Army spouses who can teach you about the Army. They have already been through the Army experience so they know what to do and where to go for help. You can also use this link to access news and information about the Army.

If you have access to the Internet, see for yourself and discover a new world at [www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([armyonesource.com](http://armyonesource.com)).

## FAMILY READINESS GROUPS

A Family Readiness Group (FRG) is an organization of Family members, volunteers, Soldiers, and civilian employees belonging to an Army command who provide each other support and assistance and a network of information among its members, the unit, and community agencies. Unit FRGs consist of all assigned and attached Soldiers (married and single), their spouses, and children. Although you automatically

## ARMY COMMUNITY SERVICE (continued)

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become a member of the FRG when your Soldier becomes a member of the unit, participation in the FRG is voluntary. Extended Families, fiancées, boyfriends or girlfriends, retirees, DA civilians, and even interested community members are often included as well.

For spouses and Family members, being active in the FRG will help give a sense of belonging to the unit and the Army community – the Army Family. It will also provide you a way to develop friendships, share important information, obtain referrals to needed Army resources, and share moral support during any unit deployments. Visit [www.armyfrg.org](http://www.armyfrg.org) to learn more about FRGs.

## FAMILY ADVOCACY PROGRAM

The Family Advocacy Program (FAP) is dedicated to the prevention, prompt reporting, intervention, and treatment of spouse and child abuse. Programs and services under FAP assist commanders, Soldiers, and their Families. Programs include crisis intervention, educational training for prevention of spouse and child abuse, workshops focusing on prevention of domestic violence, parent information and referral assistance, and classes designed for different age groups to teach positive approaches to parenting. The program includes access to trained victim advocates who provide support, information, and referral to resources to victims of Family violence and sexual assault.

To learn more about Family advocacy, you may visit the ACS Web site at [www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com)) and select the link for “Home and Family Life,” then the link for “Family Advocacy.”

## INFORMATION AND REFERRAL SERVICES

The people in this part of ACS provide assistance on just about any topic. You can call or walk in to the ACS office, and the Information and Referral Services folks can put you in contact with the right agency to help you.

## RELOCATION READINESS PROGRAM

The Relocation Readiness Program (RRP) provides services to support Soldiers and their Families as they relocate. RRP offers relocation counseling, pre-move and post-move briefings, newcomers’ orientations (which often include tours of the new installation), and overseas orientations.

Part of the overall RRP is having access to an automated system called Military Homefront. This service is available on the Internet at [www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil). It provides worldwide relocation information on major installations. When your spouse gets assignment orders to your next duty station, Military Homefront is the first place to go to find out all about the next location. You can discover what services are available at the new location and other useful information like child care, housing, and schools.

## LENDING CLOSET

Most installations have an ACS Lending Closet with basic household items such as pots and pans, dishes, glasses and utensils, irons and ironing boards, baby cribs, and perhaps child seats for a car. You can check out these items free of charge for short periods of time until your belongings arrive and you are settled in your new home.

## FAMILY MEMBERS WITH SPECIAL NEEDS

The Exceptional Family Member Program (EFMP) is the Army’s program to assist Families that include a person with special needs. This could be a physical, emotional, developmental, or other condition that requires special treatment, therapy, education, or other support. All Family members enrolled in DEERS must be screened and are enrolled if a special need exists. This screening consists of a medical records review for all Family members and developmental screening for all children six years of age and younger.

Once a condition that is under EFMP is identified, enrollment in the program is mandatory. The documented educational, medical, or other need helps the Army and





## ARMY COMMUNITY SERVICE (continued)

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the Family ensure that the resources the Family member needs are available locally, and most importantly, that a Soldier's assignment considers the resources available at the next duty assignment.

As important as EFMP needs are, they do not absolutely dictate that a Soldier cannot receive any particular assignment; military necessity is the main thing that determines assignment. But the Army is fully supportive of locating resources and supporting the Family, including if their decision is, for instance, to remain in place while the Soldier is assigned to an under-resourced area.

EFMP is one of the Army's great success stories. Through it, medical or educational or other screening has identified many Family members with needs, and these have been addressed. Continuing as a Family member in the program depends upon periodic review by trained professionals. Community, housing, educational, medical, and other resources are organized in direct support of the specific need, and the results are often very successful.

Soldiers are responsible for keeping their EFMP enrollment current as exceptional Family member conditions change or at least every three years, whichever comes first.

Soldiers should contact the nearest Army military treatment facility EFMP office for help with any questions and enrollment procedures.

## ARMY FAMILY ACTION PLAN

The Army knows the importance of hearing what Soldiers and Families think is important and what they think can be improved about their experience in the military. The Army Family Action Plan (AFAP) offers commanders “real-time” information on Soldier and Family concerns.

Usually conducted once each year, AFAP brings together Soldiers, Family members, retirees, and civilian employees to discuss issues important to their lives. Issues include such topics as health care, Family housing, schools, pay, benefits, and many others. The commander takes action on those that are within his or her ability to change.

The AFAP process doesn’t always end with your local community. Issues with wider impact are sent to a higher level where the same process is repeated, and eventually they may go to the Army or to the Department of Defense. Policies or even laws can be changed. Some examples of issues that resulted in change are the creation of groups to support Family readiness, employment assistance for spouses, education benefits, and many child care improvements.

You can find all the AFAP topics that are currently being considered at the Army leadership level on the ACS Web site, [www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com)). Select the “Getting Involved” link, and then click on the link for “AFAP.” Once you arrive at your first duty assignment, check out AFAP in your community. Go to your ACS center and become part of the solution!

## ARMY FAMILY TEAM BUILDING

Changing from your local community to the Army community is a big and important step. Want to learn more about the Army and Army life? The Army Family Team Building (AFTB) program is for you!

This educational program can help you “translate” military talk, writing, and abbreviations; develop realistic expectations; and learn about benefits and services available to you. Gaining this confidence can go a long way toward helping you achieve your goals.

Another great thing that AFTB can do is help you learn what all those buttons and badges and stripes on the Army uniform are and what a company or battalion is. If you have Internet access, you can enroll in AFTB courses online. Just visit [www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com)) and select the link for “Getting Involved,” and then click on the link for “AFTB.” First time users will have to establish a User ID and Password. The program is available in both English and Spanish. AFTB Level I is a great place to start building your knowledge of the Army.

As a new Army spouse, you should put contacting your local ACS high on your “things to do” list to find out about enrolling in the next AFTB class.

## INSTALLATION VOLUNTEER PROGRAM

Looking to make new friends? Want to learn about your community? Learn new skills? The Army Volunteer Corps Coordinator (AVCC) is looking for people like you to assist with programs for children, provide support and social activities for Family members, and to serve in hospitals, churches, and recreation programs. The possibilities are too numerous to list, but this is a place to put your special talent, gifts, and skills to work. You might write stories, design posters, teach classes, share computer skills, or work with any number of other things that will give you a chance to learn about and contribute to your community.

Volunteering also gives you a chance to try something new or sharpen skills you already have. This is a great way to help yourself while you help others. Visit your local ACS office, and contact the AVCC to find the volunteer position that is right for you. Or you can go online and visit [www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com)) to find your AVCC or to search for volunteer opportunities.

# ARMY COMMUNITY SERVICE (continued)

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## FINANCIAL READINESS

The ACS Financial Readiness program offers classes and counseling on money management, credit, financial planning, insurance, and consumer issues to help Soldiers and their Families become self-sufficient, reduce indebtedness, and lessen the need for emergency financial aid. A class in financial readiness is required of new Soldiers who are reporting to their first duty station, and you should go along too, if possible, to make sure you both have the same understanding of financial matters. In addition, the Army has a partnership with the Better Business Bureau to help Soldiers and Families become smart consumers and resolve consumer complaints. Avoid credit and other debt problems through

smart money management, and resolve any problems you have. ACS Financial Readiness can help! Besides avoiding money problems, you will also find out how even a modest savings plan can over time contribute tremendously to the Family's financial readiness.

## ARMY EMERGENCY RELIEF

The Army Emergency Relief (AER) program provides emergency financial assistance to active duty Soldiers and their Family members. Financial assistance is generally for emergency food or travel but can also be available for essential automobile repairs, insurance, rent, utility bills, funerals, and medical and dental bills. Monetary educational assistance and scholarships may also be provided to spouses and dependent children of Army personnel. AER assistance is not "free money." It is usually a loan that must be repaid.

## EMPLOYMENT READINESS PROGRAM

The Employment Readiness Program (ERP) provides information and referral services in the areas of employment, education, training, and transition opportunities to give Family members the competitive edge needed to gain employment. Services include career

and employment counseling, an employer resource file (for positions on and off post), and assistance with resume and job application preparation and computer-related skills.

The Army has established a partnership with several large corporations that have agreed to provide employment opportunities to Army spouses. To learn more about this program, visit your ACS and speak to the ERP program manager.

## MOBILIZATION AND DEPLOYMENT

Mobilization refers to Reserve Component (RC) units that are placed on active duty to support the active Army. Deployment refers to the movement of a unit away from its home station. Operation READY ("READY" stands for Resources for Education About Deployment and You) supports the Families of these Soldiers by providing training on implementing, developing, and re-energizing Family Readiness Groups (FRGs) along with presenting other mobilization and deployment topics such as reunion and reintegration, children and deployment, and a Soldier and Family "Deployment Survival Guide."

It is during the preparation for deployment, during the deployment itself, and in the homecoming that FRGs best show their full value. As command organizations, the chain of command (including the "stay-behind" headquarters or "rear detachment") ensures that the best information on what Soldiers are doing is available to the FRG, which has its own network for contacting people. The FRGs help every Family to keep up-to-date on what is going on, and in addition to information, the group chooses goals and activities centered on supporting Soldiers and Families. It's a great way to learn about your Soldier's unit and his or her coworkers, to obtain accurate and up-to-date unit information, to meet with other spouses, and to enjoy planned social activities.

In many organizations, the FRG meets regularly, and some commands distribute newsletters to keep everyone informed. Each FRG is unique to its unit and mission and is most commonly associated with preparing Soldiers and Family members for deployment or mobilization.



Many units also have a Web page, referred to as a **virtual FRG.** Visiting the virtual FRG at [www.armyfrg.org](http://www.armyfrg.org) can be a great means of staying in touch and up to date even if you are away from your home base.

## MILITARY ONESOURCE

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Military OneSource offers tremendous support to Families. It provides a 24-hour, seven days a week, toll free telephone and Internet/Web based service for active duty Soldiers, the Guard and the Reserve (regardless of activation status), and their Family members.

Military OneSource can provide information on topics such as parenting and child care, education, relocation, financial and legal matters, emotional issues, well-being, grief and loss, addiction, and deployment and reunion issues. Need to file a state or federal tax return? You can do both online through Military OneSource. Also, you can ask for free educational materials in many subject areas.

Booklets, CDs, or articles will be sent free of charge if you want information on such things as buying your first car, relationship issues, or many other topics.

An additional service, only available to Soldiers and Families who have ID cards, is the opportunity for up to six face-to-face free counseling sessions with a trained, licensed professional. This is for short term, non-medical counseling. You can identify your need to Military OneSource anonymously, and they will have a local professional counselor contact you.

Military OneSource can even help you translate a document (in over 140 languages!), and an interpreter can help you with multi-language telephone conversations.

The toll free number to call for assistance is **1-800-342-9647**. You may call collect if toll free service is not available by calling **484-530-5908**. Help is available in English and Spanish. Some resources are available in other languages, and there are hearing impaired services. Ask about these services when you call.

## MILITARY ONESOURCE (continued)

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Military OneSource provides real help, anytime, anywhere 7/24/365 through the numbers listed above or at [www.militaryonesource.com](http://www.militaryonesource.com).

## CHILD, YOUTH AND SCHOOL SERVICES (CYSS)

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Child and Youth Services (CYSS) provides comprehensive child and youth programs to foster social interaction, promote personal growth, and develop educational and recreational skills for children from infants through 12th graders. These programs are supported by the installation and offer diverse, flexible activities to meet the needs of Army Families both on and off post.

Child care offers quality options with various types of service, location, and hours of operation. On most posts, three types of child care are available: Child Development Center (CDC), Family Child Care Homes (FCC), and Youth Services (YS) programs.

The CDC provides full, part-time, and hourly care for children from six weeks old to five years of age. FCC providers have child care spaces available in their homes. Elementary school age, middle school age, and teen programs are available through the YS programs.

All Army CYSS programs are required by the Army to adhere to very high standards and have yearly inspections.

A CYSS office is available on each post. In order to enroll your child in child care or any of the youth programs on post, you must first register your child at the CYSS central registration office. The CYSS central registration office will also be able to provide you information regarding off post resources if there is a waiting list.

Fees are usually associated with each of these programs, and they are generally based on Family income. The CYSS programs on post might offer employment opportunities for a spouse or other Family member seeking job opportunities in child care or youth services.

## SCHOOLS

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When you look forward to moving to a new Army post, there are always some concerns about the schools at your new location. Some Army posts operate their own schools, especially overseas, but most of the time children will go to school in the local community. Each Army installation has a school liaison officer who is there at your new post to help you with any concerns you have and to assist your child's transition to a new school, whether that is on post or off post.

This person:

- ★ Provides information concerning area public and private schools, including the school year's start and end dates, the grading system, eligibility requirements for kindergarten or first grade, placement, and graduation requirements.
- ★ Advises you of which schools are in the various school zones in which you might live and provides online resources. Or, if you wish, the school liaison officer helps you get directly in touch with the public or private schools in which you are interested.
- ★ Assists if there is any difficulty in the transfer of school records or with any other areas of concern.

Your school liaison officer can greatly ease your Family's transition to a new school. If you want to make contact with the school liaison officer before you move to the new location, check the information listed on the post's Web site.

## AMERICAN RED CROSS

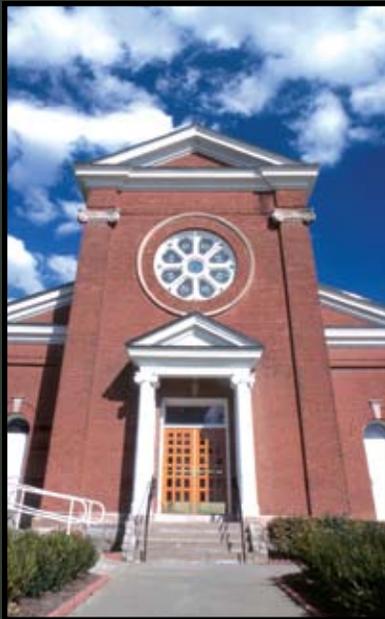
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The Red Cross provides rapid communications between Soldiers and Families in the event of serious personal and Family problems such as a need for financial assistance, for emergency leave, and for disaster assistance. You can contact the Armed Forces Emergency Service Center at **1-877-272-7337** for all emergencies and assistance. Be sure to give the Red Cross telephone number to your parents or others back home who might need to reach you or your Soldier in an emergency. For more information, visit [www.redcross.org/services](http://www.redcross.org/services) and click on the “Military Members and Families” link.

## CHAPELS

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Every post has at least one chapel. The chapel usually offers Protestant, Catholic, and other religious services such as Sunday School, Bible study, and Family religious classes. At larger posts, there may be several chapels, some devoted to particular denominations. Soldiers and Families are also free to worship at a church off post.



On post, the chaplains sponsor and staff the Family Life Center, which has programs on marriage and Family counseling, Family life enrichment, educational programs, community support systems, just plain fun, and fellowship.

## STAFF JUDGE ADVOCATE

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The Staff Judge Advocate (SJA) is the Army’s legal team. Most military posts have an SJA office that provides free legal assistance to Soldiers and their Families on personal legal matters. Assistance can be provided in areas such as Powers of Attorney, Family law (marriage, separation, divorce, adoptions, and name changes), estate planning (wills and trusts), consumer law, landlord-tenant law, taxes, and immigration matters. Additionally, most SJA offices will have a claims office where Soldiers and Family members can file reimbursement claims for the loss or damage of household goods items that occurred during a military move.

The SJA does not provide free legal services for everything. They will not go to civilian court, for instance, if you have an off post driving problem. So, just as we have suggested for so many topics in this publication, please check with the experts, your local SJA, on legal services that are available. A good starting point, which includes a complete listing of legal assistance offices, is the Army Judge Advocate General’s Corps Web site at <https://www.jagcnet.army.mil/legal>.

## THRIFT SHOP

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Thrift shops are places where ID card holders can take things to sell or go to shop for gently used items. The shop keeps a small part of the sales price, and the money goes back into the military community. Appliances, baby items, bicycles, clothing, furniture, housewares, sporting goods, TVs, toys, handcrafted items, and uniforms are some of the items found here. Items in a thrift shop tend to turn over rapidly, so check there often for the items you are looking for – and at a great price!



## VETERINARY SERVICES

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The veterinary clinic offers standard pet services, such as examinations, immunizations, and health certificates for Family pets. This does not include all the possible animals that Families might own. If you have an exotic pet, call ahead to check on this. If you live on post, your Family pets must be registered with the post veterinarian. Also, the vet is responsible for the safety of food supplied to the commissary and the Army dining facilities.

## BANKS

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Full-service banks or credit unions that offer checking accounts, loans, and other banking services are found on almost every Army installation. They are not Army banks. They just have the Army's okay to set up a branch on the post. You are under no obligation to use these banks; they are there for your convenience. But there are advantages to being a customer of the on post bank or credit union. These typically include no fee or low fee ATMs, and credit unions in particular often have very good auto loan financing rates for their members.

## EDUCATION CENTER

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Education is important to everyone. Several programs have been established by the Army to help Soldiers, and in some locations, Family members, continue their education. The Education Center provides counseling services, testing services, and the Army Learning Center and education programs. There you can obtain counseling and advice about finishing high school or earning an associate, bachelor's, or master's degree from accredited colleges and universities. Many colleges offer their courses right on post and are very favorably priced compared to what you might pay out in the civilian community. You can also get information concerning vocational and technical education programs.

English as a Second Language is a program for Soldiers and Family members who did not learn English growing up and want to improve their language skills. Course material focuses on language, grammar, and reading.



Students develop their conversational skills, and they learn about customs and culture. On most posts the program is offered throughout the year and is self-paced, so you can begin the program when you want and complete it whenever you can.

## COMMISSARY

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The commissary is the Army's grocery store, and it offers a great way to stretch the Family dollar. The commissary provides high quality groceries at low prices. Items are sold at cost, with only a very small markup (surcharge) added. The surcharge is used for commissary supplies and operating expenses. On larger posts, the commissary is about equal in size and what they stock to just about anything you might find in the civilian community. In small or remote areas and overseas, commissaries tend to stock the basics. Still, you will see a lot of the products and brands you are used to seeing in a local supermarket in the commissary.

In general, using the commissary instead of using a local supermarket can save you as much as 30 to 35 percent on the cost of groceries. Make using the commissary whenever you can a regular habit. Your budget will benefit!

## ARMY AND AIR FORCE EXCHANGE SERVICE

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The Army and Air Force Exchange Service (AAFES) is the Army's retail store system. The main store, often called the Post Exchange or PX, is like a department store. Besides the main store, other AAFES facilities you might

find on post include barber shops, beauty shops, flower shops, gas stations, laundry and dry cleaning stores, tailor shops, movie theaters, and fast-food restaurants.

On most posts, you will find a clothing sales store that sells official military clothing to Soldiers. Finally, many exchanges have outside concessions or vendors who are allowed to display and sell their wares, such as a sunglass kiosk or a cellular phone store, in the exchange facility. Visit [www.aafes.com](http://www.aafes.com) to learn more about AAFES.

The Air Force, Navy, and Marines call their facilities the Base Exchange or BX. As an ID card holder, you may use these facilities. If you are near a Navy BX, check it out, as the Navy runs its own exchange service, and their merchandise is usually somewhat different from your PX.

## ARMY MORALE, WELFARE, AND RECREATION

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Most installations have a variety of Morale, Welfare, and Recreation (MWR) activities for Soldiers and Army Families. Typical recreation and leisure programs include everything from sporting activities and outdoor recreation to music and theater programs, arts and crafts shops, tour and travel offices, and libraries. Many of these activities are free, and some have a very nominal charge for their use.

Sports opportunities include such things as bowling lanes (with league and open bowling), racquetball and handball courts, tennis courts, swimming pools, and golf courses, just to name a few. There are many special events for individuals and teams. These activities are widely advertised on post.



## ARMY MORALE, WELFARE, AND RECREATION (continued)

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### FITNESS CENTER

Depending on the size of the post, most centers provide athletic and training facilities including exercise and weight rooms, saunas, and various sports-related courts. Family members may use the centers, with some age restrictions for things like rock wall climbing and the use of weight training machines. Check out the programs offered by your fitness center, and bring the whole Family along for healthy fun.

### OUTDOOR RECREATION

Besides having parks, playgrounds, and recreation areas on the installation, some installations operate travel camps, hunting areas, skeet and trap ranges, shooting sports centers, and riding stables and trails. Some have ice skating rinks, archery ranges, hiking trails, go-cart tracks, rappelling, climbing, parasailing, water skiing, marinas, fishing lakes, and adventure activities. Almost all outdoor recreation centers have equipment checkout centers. They rent such things as bicycles; picnic gear; trailers; camping, skiing, and fishing equipment; and canoes and kayaks at reasonable rates. One of the

advantages of this rental system, besides low cost, is the opportunity to try something out several times without the commitment involved if you were to purchase your own equipment yourself.

Don't worry if you are new to a particular activity. Many of the outdoor recreation offices have trained, qualified, professionals who offer classes at basic and intermediate skill levels in many of the activities offered.

Army outdoor recreation programs are not limited to just on post or nearby activities. Many centers provide Soldiers and their Families worldwide opportunities to participate in, and enjoy, the great outdoors by offering outdoor activities and adventure – from sailing on the Chesapeake Bay to skiing in the Alps.

If you have a recreational vehicle (RV), the Army provides a great resource called Paths Across America. The Web site listed below provides a guide to outdoor recreational opportunities with various levels of amenities, from gravel pads to paved pads with water, electrical hookups, sewage disposal, cable TV, and telephone access. It also offers professional staffs or hosts to take care of your needs. Many RV parks and campgrounds offer programs to help you take advantage other installation MWR activities and local area attractions.

All of these opportunities are available to you. You can preview them at [www.armymwr.com](http://www.armymwr.com).

## LIBRARIES

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Most military installations have a library. They will vary in size and features depending on the size of the post. Libraries generally offer a wide range of books, magazines, newspapers, cassettes, movies, videos, DVDs, and even game software for check out by authorized patrons. Most libraries have a coin operated copy machine, children's materials, microfilm/microfiche readers, printers, and computers with Internet access. Libraries often run special programs, such as reading for children, and many have special film events or groups that discuss best-selling books or special topics. And the librarian is always a special friend when you are doing research. Besides providing reference assistance, the librarian may also be able to get materials on loan from other libraries. Be sure to check out your library to learn the very helpful services it offers.

## INFORMATION, TICKETS AND RESERVATIONS

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The Information, Tickets and Reservations (ITR) office supplies local and regional travel information and reservation services. Local tours, tickets for special events (sports, concerts, etc.), and tickets to regional and national attractions are also available. You can also schedule air travel and book a room at your destination. Tickets for attractions are normally priced well below what you would pay at the gate, even with a discount coupon.

## CRAFT SHOPS

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Many posts have arts and crafts shops that offer both leisure time and instructional classes in a variety of art media including photography, pottery, ceramics, and woodworking. For "shade tree mechanics," the post auto craft shop provides a place where you can perform self-help services on your vehicles. Professionals are available to help or advise you on your art, craft, or car project.

Visit your craft shop and try out something that you have never done before, and save some money fixing that car problem!

## CONCLUSION

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Exciting and rewarding times, lifelong friendships, and a few challenges lie ahead of you as you and your Family live and grow with the Army. Together, as a Family team, you can make the most of your Army life by taking advantage of the many resources and opportunities discussed in this publication. There are a tremendous number of things out there for you, and taken together, they show in part that the Army is committed to its most important valuable assets: Soldiers and Families.



# GLOSSARY OF ARMY TERMS AND ABBREVIATIONS

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The military has had its own special language for as long as anyone can remember. Acronyms are used as a fast and convenient way of conveying information. Terms are usually specific to the Army and, through the years, have become part of the Army culture. Today, this language provides a quick and easy way to communicate. But it takes some getting used to when people refer to the Family car as a "POV." The following list explains some common acronyms used by the Army.

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## **1SG – FIRST SERGEANT**

The ranking enlisted Soldier in a company, troop, or battery.

## **AAFES – ARMY AND AIR FORCE EXCHANGE SERVICE**

Part of the military retail store system. Includes the Post Exchange or PX.

## **AC – ACTIVE COMPONENT**

Organizations in the military that are on continuous active duty as opposed to the Reserve Components, which are usually on active duty only during training.

## **ACS – ARMY COMMUNITY SERVICE**

An organization usually found on Army posts that provides various services to Soldiers and their Families.

## **AER – ARMY EMERGENCY RELIEF**

A program that can provide limited financial assistance through loans or grants to qualifying individuals during times of emergency.

## **AFTB – ARMY FAMILY TEAM BUILDING**

A program, usually run by volunteers, that helps educate Family members about the Army. Online training is also available.

## **AIT – ADVANCED INDIVIDUAL TRAINING**

Training given to Soldiers, usually immediately following Basic Combat Training, that teaches them and qualifies them in a particular skill or occupational specialty (see MOS).

## **AWOL – ABSENT WITHOUT LEAVE**

The unapproved absence from the normal place of duty.

## **BAH – BASIC ALLOWANCE FOR HOUSING**

Monies paid to Soldiers to help defray some of the costs of housing when the individual does not live in government provided housing.

## **BARRACKS – LIVING AREAS OR DORMITORIES**

Where Soldiers who are not accompanied by Family members live.

## **BAS – BASIC ALLOWANCE FOR SUBSISTENCE**

Money paid to Soldiers to help defray the cost of purchasing food when they are not required to eat in a government provided dining facility.

## **BCT – BASIC COMBAT TRAINING**

Training given to new enlisted Soldiers to give them basic knowledge of the Army and teach them basic Soldier skills.

## **BN – BATTALION**

A military organization usually exercising command and control of subordinate companies.

## **CDC – CHILD DEVELOPMENT CENTER**

A location that provides full, part-time, and hourly care for children from six weeks old to five years old.

## **CDR – COMMANDER**

The boss and person who is responsible for everything that does or does not happen within an organization.

## **CG – COMMANDING GENERAL**

The general officer in charge of an organization.

## **CHAIN OF COMMAND**

A unit's leadership. These are the people who are in charge and other leaders, or who works for whom. The term is used to describe the level of leaders going in either direction, from the highest level leader down to the lowest or from the lowest up to the highest.

## **CHAIN OF CONCERN**

Spouse equivalent of chain of command.

**CO – COMMANDING OFFICER OR COMPANY**

The officer in charge of an organization or an abbreviation for “company” that refers to the designation of a unit created to provide command and control over a group of people (often made up of several subordinate platoons).

**COMMISSARY**

Grocery stores found on military installations.

**CONUS – CONTINENTAL UNITED STATES**

A location inside the 48 contiguous United States.

**CYS – CHILD AND YOUTH SERVICES**

Army programs that provide comprehensive child and youth programs for infants through 12th grade.

**DA – DEPARTMENT OF THE ARMY**

Sometimes refers to the entire Army organization, and sometimes used to refer to just the Headquarters Army staff who work in the Pentagon.

**DEERS – DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM**

Computer database for tracking information about Soldiers and Family members and their eligibility for access to services and benefits.

**DEPENDENT – FAMILY MEMBER**

Someone who is recognized by the Army as being a member of the immediate Family of a Soldier.

**DFAS – DEFENSE FINANCE AND ACCOUNTING SERVICE**

The payroll arm for Department of Defense.

**DOD – DEPARTMENT OF DEFENSE**

The branch of government responsible for all of the armed services.

**EFMP – EXCEPTIONAL FAMILY MEMBER PROGRAM**

A program that works with various agencies to provide services to Family members with special needs.

**ETS – END TOUR OF SERVICE**

The date when the Soldier’s contractual obligation for duty will be complete, and the Soldier can separate from the Army.

**FRG – FAMILY READINESS GROUP**

A group of people within a unit/organization who volunteer to provide Soldiers and Families support. The FRG helps information flow among its members, the chain of command, and participating community activities.

**FTX – FIELD TRAINING EXERCISE**

A training event held in a field environment.

**ID CARD – IDENTIFICATION CARD**

A card issued by Department of Defense that is used for personal identification and for access to programs and benefits.

**IET – INITIAL ENTRY TRAINING**

The first formal training a Soldier receives including Basic Combat Training (BCT) and the follow-on Advanced Individual Training (AIT) course.

**MESS HALL – MILITARY DINING FACILITY**

A large military cafeteria.

**MOLLE - MODULAR LIGHTWEIGHT LOAD-BEARING EQUIPMENT**

Military backpack: a water-repellent backpack with removable sections for carrying weapons and ammunition.

**MOS – MILITARY OCCUPATIONAL SPECIALTY**

A job classification, skill, or trade. Each has an alphanumeric representation and a title. For example, 11B is the MOS for an Infantryman.

**MP – MILITARY POLICE**

The Army’s police force.

**MRE – MEAL, READY TO EAT**

These are complete, packaged meals that are usually provided to Soldiers in an operational (field) environment.

**MTF – MILITARY TREATMENT FACILITY**

A health care facility, such as a clinic or hospital.

**MWR – MORALE, WELFARE, AND RECREATION**

Programs and activities that provide support to Soldiers and their Family members through such things as physical fitness facilities, libraries, unit level sports programs, youth activities, child development programs, arts and crafts skill development, outdoor recreation and golf courses, bowling lanes, and clubs.

**NCO – NONCOMMISSIONED OFFICER**

An enlisted person who has been promoted to the rank of corporal or sergeant and above.

**OCONUS – OUTSIDE CONUS**

A duty assignment outside the Continental United States.

**PCS – PERMANENT CHANGE OF STATION**

The physical move from one duty location to another.

**POV – PRIVATELY OWNED VEHICLE**

Automobile.

**PX – POST EXCHANGE**

The retail stores run by the Army and Air Force Exchange Service.

**QUARTERS – HOUSING**

Place of residence of military personnel and their Family members.

**SOP – STANDING (OR STANDARD)  
OPERATING PROCEDURE**

A set of instructions for handling a particular situation or process – the normal way of doing business.

**TA-50 – COMMON TABLE OF ALLOWANCE #50**

The list of special clothing and equipment used by Soldiers when operating in the field; includes things like pistol belts, helmets, rucksacks, canteens, etc.

**TDY – TEMPORARY DUTY**

Duty performed at some location other than the permanently assigned location. A single TDY trip is usually limited to 179 days or less.

**TRICARE – TRI-SERVICE MEDICAL CARE**

The DoD medical and dental entitlement program for people in uniform and their Families.

**UCMJ – UNIFORM CODE OF MILITARY JUSTICE**

Uniform Code of Military Justice (UCMJ) is the military's set of laws. Like a civilian penal code, the UCMJ (1) defines crimes and lesser offenses recognized under military law and the boundaries of punishment for each offense, (2) provides the right of defense for the Soldier, and (3) provides for the manner under which each offense is brought before a commander or tried before a judge or panel (jury).

## USEFUL WEB SITES

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**American Red Cross -**  
[www.redcross.org/services](http://www.redcross.org/services)

**Army and Air Force Exchange Service (AAFES) -**  
[www.aafes.com](http://www.aafes.com)

**Army Civilian Personnel Online -**  
[www.cpol.army.mil](http://www.cpol.army.mil)

**Army Community Service -**  
[www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com))

**Army Emergency Relief (AER) -**  
[www.aerhq.org](http://www.aerhq.org)

**Army Family Team Building -**  
[www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com))

**Army Future Soldiers Training Program -**  
[www.futuresoldiers.com](http://www.futuresoldiers.com)

**Army Housing One Stop -**  
<https://onestop.army.mil>

**Army Human Resources Command -**  
[www.hrc.army.mil](http://www.hrc.army.mil)

**Army Knowledge Online -**  
[www.army.mil/ako/](http://www.army.mil/ako/)

**Army Morale, Welfare, and Recreation -**  
[www.armymwr.com](http://www.armymwr.com)

**Army National Guard -**  
[www.arng.army.mil](http://www.arng.army.mil)

**Army Reserve Family Programs -**  
[www.arfp.org](http://www.arfp.org)

**Army Staff Judge Advocate -**  
[www.jagcnet.army.mil](http://www.jagcnet.army.mil)

**Defense Finance and Accounting Service (DFAS) -**  
[www.dfas.mil](http://www.dfas.mil)

**Defense Manpower Data Center (ID Card Site Locator) -**  
[www.dmdc.osd.mil/rsl/](http://www.dmdc.osd.mil/rsl/)

**Department of Defense (DoD) -**  
[www.defenselink.mil](http://www.defenselink.mil)

**Exceptional Family Member Program -**  
[www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com))

**Family Advocacy Program -**  
[www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com))

**Family Readiness Group -**  
[www.armyfrg.org](http://www.armyfrg.org)

**Legal Assistance -**  
[www.jagcnet.army.mil](http://www.jagcnet.army.mil)

**Life Insurance Program -**  
[www.insurance.va.gov](http://www.insurance.va.gov)

**Military Assistance Program -**  
[www.defenselink.mil/mapsite](http://www.defenselink.mil/mapsite)

**Military Home Front -**  
[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

**Military OneSource -**  
[www.militaryonesource.com](http://www.militaryonesource.com)

**Military Pay -**  
[www.dfas.mil/army2.html](http://www.dfas.mil/army2.html)

**Military Teens on the Move (MTOM) -**  
[www.defenselink.mil/mtom](http://www.defenselink.mil/mtom)

**My Army Life, Too -**  
[www.myarmylifetoo.com](http://www.myarmylifetoo.com) ([www.armyonesource.com](http://www.armyonesource.com))

**My Pay -**  
<https://mypay.dfas.mil>

**Red Cross -**  
[www.redcross.org/services](http://www.redcross.org/services)

**TRICARE -**  
[www.tricare.mil](http://www.tricare.mil)

**TRICARE Dental -**  
[www.tricare dentalprogram.com](http://www.tricare dentalprogram.com)



## MILITARY ONESOURCE

Military OneSource helps ensure the health and well-being of our Soldiers and Family members. Military OneSource is a free resource dedicated to the Army and its Families 24/7. You name it; we can help.

- ★ Child care
- ★ Spousal employment
- ★ Car repair
- ★ Plumbing
- ★ Money management
- ★ Legal assistance
- ★ Elder care
- ★ Counseling
- ★ Relocation

Call Military OneSource anytime, anywhere for information, or visit the Web site at [www.militaryonesource.com](http://www.militaryonesource.com).

### ACCESS CODES:

Europe: **00**

Japan ITJ/IDC/NTT: **122-001-010**

Japan KDD: **010**

Korea S-Darcom: **002**

Korea S-KT: **001**

Provided by the Department of Defense at no cost to Servicemembers and their Families.

Stateside:  
**1-800-342-9647**

Overseas Collect:  
**1-484-530-5908**

Overseas:  
**800-3429-6477\***

TTY/TDD:  
**1-866-607-6794**

En español, llame al:  
**1-877-888-0727**

**1-800-USA-ARMY • goarmy.com**

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