

VERMONT ARMY NATIONAL GUARD

2024 PRE-DEPLOYMENT YELLOW RIBBON RESOURCE GUIDE



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YELLOW
RIBBON
REINTEGRATION
PROGRAM

YELLOW RIBBON RESOURCE GUIDE

This binder was created with you and your family in mind. We wanted to make sure all the resources available to you were gathered in one place for easy access. The programs and services detailed in this guide can help you access any resource you and your family may need. All the resources within the Vermont National Guard are here as well as our community partners that have been vetted.

For our National Guard and Reserve families it is more difficult to connect with resources, unlike the Active-Duty Components. Active-duty posts and bases typically have legal, Family Advocacy, Education, and so forth right there for their families to access. In Vermont, we don't have that luxury. We understand that you and your families are counting on us to provide you with the means to access all the services you need. We always welcome feedback from our families on what might be missing, and how we can make this guide more relevant and accessible to you, our customers. Please do not hesitate to contact me or any of my staff if you would like to provide us with feedback.

Thank you,
Miriam G Boyle
Director, Family Programs
miriam.g.boyle.civ@army.mil

Put Vermonters First

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UNIFORMED SERVICES EMPLOYMENT & RE-EMPLOYMENT ACT(USERRA) OVERVIEW

1. NO JOB DISCRIMINATION BASED ON MILITARY SERVICE
2. NO MANDATORY USE OF VACATION TIME OR VACATION PAY FOR MILITARY DUTY
3. NO RETALIATORY ACTION (DOES NOT PROHIBIT EMPLOYER ACTIONS BASED UPON MISCONDUCT BY EMPLOYEES)
4. REEMPLOYMENT AFTER MOBILIZATION OR OTHER ACTIVE SERVICE

SERVICE MEMBERS' CIVIL RELIEF ACT(SCRA) OVERVIEW

PROTECTIONS AND RIGHTS AVAILABLE UNDER SCRA

1. REDUCTION OF CREDIT INTEREST RATES
2. CONTINUATION OF COURT ACTIONS
3. AVOIDING REPOSSESSION OR FORECLOSURE
4. TERMINATION OF LEASES
5. TERMINATION (OR SUSPENSION) OF CELL CONTRACTS
6. REINSTATEMENT OF CIVILIAN HEALTH INSURANCE

WHAT CAN I DO IF A LENDER IS TRYING TO REPOSSESS MY CAR OR FORELOSE ON MY HOME?

SEE LEGAL ASSISTANCE LAWYER

SELF-HELP REPOSSESSION FROM ACTIVATED MILITARY IS PROHIBITED

REPOSSESSION OR FORECLOSURE OF MORTGAGE PROHIBITED:

- WHILE ON ACTIVE DUTY
- MILITARY SERVICE MATERIALLY AFFECTED YOUR DEFENSE
- FORECLOSURES NOT IN COMPLIANCE WITH SCRA IF MADE DURING THE PERIOD OF MILITARY SERVICE OR WITHIN 3 MONTHS THEREAFTER

STORAGE LIENS MAY NOT BE ENFORCED, EXCEPT BY COURT ORDER

POWERS OF ATTORNEY

LEGAL DOCUMENT GIVING ANOTHER PERSON AUTHORITY TO ACT FOR YOU - AVAILABLE FREE FROM JAG

1. GENERAL - DOCUMENT GIVES UNLIMITED AUTHORITY (BUT MAY NOT BE ACCEPTED FOR ALL PURPOSES)
2. SPECIAL - DOCUMENT THAT SPECIFIES THE INDIVIDUAL POWERS BEING GRANTED TO THE PERSON
3. SPECIAL PURPOSE TYPES - IN LOCO PARENTIS, HEALTH CARE

TAXES

TOTAL TIME OF EXTENSION:

= 180 DAYS FROM LAST DAY IN CZ OR QHDA

+ NUMBER OF DAYS FROM DEPLOY DATE TO 15 APRIL

OR UNTIL LAST DAY OF CONTINUOUS HOSPITALIZATION FOR INJURY FROM SERVICE IN CZ OR QHDA.

EXAMPLE

- DEPLOYED TO CZ 15 MARCH 2019; LEFT CZ ON 1 MAY 2020
- MUST FILE 2019 TAX RETURN NOT LATER THAN 1 DECEMBER 2020

TAX RELIEF: EXCLUSIONS FROM GROSS INCOME

- BASE PAY EARNED IN CZ OR QHDA
 - ALL BASE PAY FOR ENLISTED PERSONNEL & WARRANT OFFICERS
 - OFFICER PAY TAX EXCLUSION IS LIMITED TO HIGHEST RATE OF ENLISTED PAY (\$8,803.50 / MONTH AS OF 2019, INCLUDING HF/IDP)

ENTIRE MONTH'S PAY IS NON - TAXABLE, IF PRESENT ONE DAY IN CZ OR QHDA DURING THAT MONTH

MILITARY PAY REMAINS SUBJECT TO SOCIAL SECURITY & MEDICARE TAXES

WHERE TO GET HELP

TO REQUEST A LEGAL ASSISTANCE APPOINTMENT TO ASK ABOUT ANY OF THESE TOPICS CONTACT THE LEGAL OFFICE AT CAMP JOHNSON

(802) 338-3082

Financial Readiness

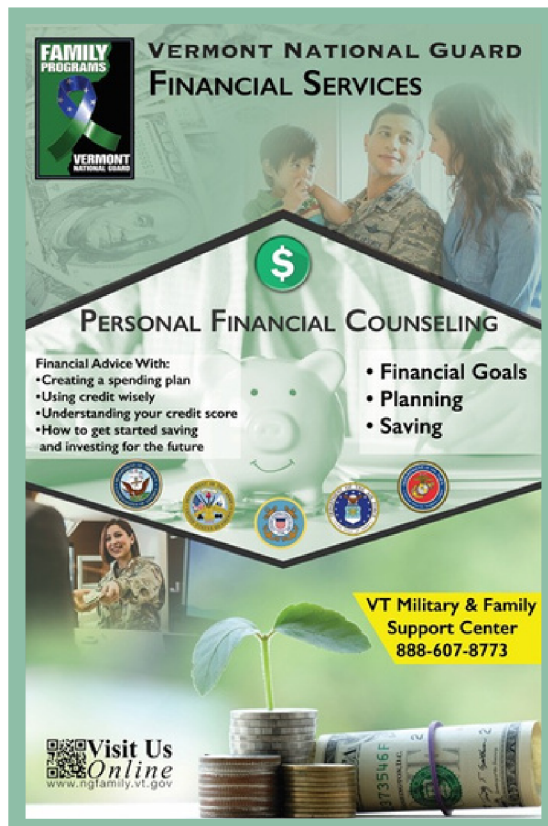
Personal Financial Counselor

Megan J. Sather

Phone - (802) 338-3446

Email - megan.j.sather.ctr@army.mil

Vermont Veterans Outreach Personal Financial Counselor provides financial services to Vermont's Veterans, Service Members, and their families. These services include budgeting, debt reduction, retirement planning, and much more. Our Family Program Personal Financial Counselor can assist you in your efforts to become financially stable and independent. The Personal Financial Services integrates within the military life-cycle; from pre-deployment financial preparation activities through transitioning from the military to civilian life. These services are free, confidential, and available to Veterans and families residing in Vermont.



Sources of Help for Military Service Members and Their Families

Consumer Protection Agencies

VT Attorney General's Consumer Assistance Program: www.uvm.edu/consumer

Federal Trade Commission, Bureau of Consumer Protection: www.ftc.gov

Consumer Financial Protection Bureau: www.consumerfinance.gov

Better Business Bureau: www.bbb.org

Credit Reporting Agencies

Equifax: www.equifax.com (888) 548-7878

Trans Union: www.transunion.com (800) 916-8800

Experian: www.experian.com (888) 397-3742

Annual Free Credit Report: www.annualcreditreport.com

Identity Theft

FTC - Report the incident and receive a recovery plan: www.identitytheft.gov

Common Scams and Frauds- How to protect yourself and respond

www.usa.gov/identity-theft

Financial Readiness

Sources of Help for Military Service Members and Their Families

Tax Assistance

Tax Information for Current and Former Military Personnel:

www.irs.gov/individuals/military

Vermont Department of Taxes: www.tax.vermont.gov

Military Pay

DFAS: www.dfas.mil (888) 332-7411

Military Compensation and Blended Retirement Calculators:

<https://militarypay.defense.gov>

Credit Counseling and Debt Management

Financial Counseling Association of America: www.fcaa.org

National Foundation for Credit Counseling: www.nfcc.org

Saving and Investing

Retirement and Savings Calculators (ASEC) www.choosetosave.org

Thrift Savings Plan: www.tsp.gov

Financial Tools and Information (FINRA) www.saveandinvest.org

Helping Debtors become Savers www.powerpay.org Includes Power Save

Consumer Information Sites

Federal Citizen Information Center: www.pueblo.gsa.gov

Kelley Blue Book: www.kbb.co

Edmunds: www.edmunds.com

NADA Car Guides: www.nada.com

Local Readiness Resources

VT National Guard Family Programs: www.ngfamily.vt.gov

Military OneSource: www.militaryonesource.mil

VT Air National Guard Family Readiness: www.158fw.ang.af.mil/FAMILYREADINESS/

Red Cross Services



**American
Red Cross**

Service to the Armed Forces

Critical Support for Military Families

Serving our military and their families across the country
and around the world, 24 hours a day, 7 days a week

Emergency Services

Emergency Communications

If you experience an emergency, such as the death or serious illness of an immediate family member, contact the Red Cross 24 hours a day, 7 days a week.

Call toll-free at **(877) 272-7337** or
Online at [redcross.org/HeroCareNetwork](https://www.redcross.org/HeroCareNetwork) or
Via the Red Cross **Hero Care** mobile app

You will be asked to provide information about your service member for message delivery, and information on the nature of the situation so the Red Cross can provide the most accurate information in the Emergency Communication message. The Red Cross sends verified reports of the emergency to your service member's commander, enabling them to determine the need for your service member to return home on emergency leave.

To assist you in having the service member's information readily available, please fill out the information below, and keep this sheet for easy reference.

Information About Your Service Member

Legal name

Branch of service

Rank

Last four digits of SSN or date of birth

Information About Your Service Member's Unit

Military unit

Military Installation

Rear detachment (if applicable)

Red Cross Services

Access to Financial Assistance

If your family has an emergency financial need, the Red Cross, in partnership with military aid societies, provides access to emergency financial assistance. Call toll-free at (877) 272-7337, 24 hours a day, 7 days a week.

Information and Referral for Support

When you need assistance, the Red Cross can connect you to national, community, and government resources to assist you and your family. Contact your Red Cross office.

American Red Cross of Northern New England
2 Maitland Street
Concord, NH 03301
(603) 225-6697 | www.redcross.org/me

Building Resilient Families

The American Red Cross offers resiliency programs for members of the Armed Forces, veterans, and their families. Workshops are available free of charge in hometowns across America as well as on military installations around the world. The programs are similar in their mission to teach effective resiliency skills as preventative tools for the challenges and stress of military life. All resiliency programs are available free of charge, confidential and led by licensed mental health professionals with additional Red Cross training. To learn more or register for our resiliency programs, visit:

- Coping with Deployment: Psychological First Aid courses at redcross.org/cwd
 - Reconnection Workshops at redcross.org/reconnectionworkshops
 - Mind-Body Workshops at redcross.org/mindbodyworkshops
-

For information about other Red Cross programs, services, and volunteer opportunities in your community visit redcross.org/military.



**American
Red Cross**

Service to the Armed Forces

TRICARE/Martin's Point

ACTIVATING SOON? Your TRICARE Options May Change

Are you a member of the National Guard or Reserve? If so, you may become eligible for active duty medical and dental benefits when called or ordered to active duty under federal orders for more than 30 days. Your family members also become eligible for active duty benefits.

Activating is a change in your sponsor status. This is a TRICARE **Qualifying Life Event** (QLE). This means you may not be able to continue your existing coverage. The QLE allows your family to change health plans during the 90 days following your activation date.

When you arrive at your duty station, you'll enroll in a TRICARE Prime plan:

- **TRICARE Prime**
- **TRICARE Prime Remote**
- **TRICARE Overseas Program (TOP) Prime**
- **TOP Prime Remote**

As new active-duty family members, your eligible family members will be automatically enrolled in one of two plans:

- **TRICARE Prime** (if they live in a Prime Service Area)
- **TRICARE Select**

Family members have 90 days from the date of the automatic enrollment to change their health plan.

In addition to TRICARE Prime and TRICARE Select, your family's health plan options may also include:

- **TRICARE Prime Remote for Active Duty Family Members**
- **TRICARE Young Adult**
- **US Family Health Plan** Martin's Point Health Care - Denise Luck (866) 740-2623
- **TOP Select**

If you're enrolled in **TRICARE Reserve Select (TRS)**, your coverage ends when you activate.

You'll get a refund for premiums paid after your activation date. When you deactivate, you may purchase TRS again if you still qualify. If you're eligible for the **TRICARE Assistance Management Program** (TAMP), then you may purchase TRS after your TAMP eligibility ends.

Dental Coverage

Active-duty service members get their dental care at military dental clinics. They may also get civilian dental care through the **Active Duty Dental Program**. Your family may enroll in the **TRICARE Dental Program** (TDP). If they already have TDP, they'll begin to pay active duty premiums.

TRICARE/Martin's Point

Pre-Activation Benefits

You may get delayed-effective-date active duty orders for more than 30 days. These would be for a preplanned mission or in support of a contingency operation. In that case, you and your eligible family members may qualify for early TRICARE eligibility.

Early TRICARE eligibility means you get active duty benefits:

- On the date your orders are issued, or
- 180 days before you report to active duty, whichever is later

If you don't qualify for early eligibility, you and your family's active duty TRICARE coverage will begin on the date of your active duty orders.

Humana Military (877) 298-3408 NG Number

Be sure to update your and your family members' information in the Defense Enrollment Eligibility Reporting System (DEERS). If DEERS isn't up to date, you may miss important information or lose your TRICARE coverage. To find out more about your coverage options when you activate, check out the TRICARE Choices for National Guard and Reserve Handbook. Learn more about QLEs on the TRICARE website and take command of your health.

How To Get Care

For those enrolled to TRICARE Prime with Humana Military

Call **(877) 298-3408** The Humana Military National Guard number for any questions about coverage, providers, or claims

- There is no card for TRICARE Prime. Use your military ID card for proof of coverage.
- You can download a wallet card at:
<https://tricare.mil/Resources/GoPaperless/NewTRICARECard>
- You will need a referral from your primary care provider for all specialty care.
- You must also use network providers for specialty care and they can be found on the Humana website at: www.humanamilitary.com/beneficiary/ or by calling **(877) 298-3408**.
- Urgent walk-in care and emergency care are covered wherever you may be. While traveling or out of area Routine Care is NOT covered.
- Some maintenance medications (those that you take every day) may need to be set up with the mail-order pharmacy. Call Express Scripts at **(877) 363-1303** to find out if your medications are on the list and set up payment and home delivery.
- If you have other health insurance it will be primary over TRICARE for all care and pharmacy.

TRICARE/Martin's Point

For those enrolled to Martin's Point TRICARE Prime

Call **(888) 674-8734** Member Services or Denise Luck **(866) 740-2623** for any questions about coverage, providers, or claims

- Use your Martin's Point USFHP card as proof of coverage for all care and Pharmacy. If you did not get your card call the numbers above to request one. State to providers that you have Martins Point US Family health plan TRICARE Prime. Do not show your military ID, ONLY your Martin's Point ID card.
- If your specialist is in the Martin's Point network you do not need a written referral from your primary care provider, only verbal communication DR to DR is required.
- You must use network providers for specialty care when available and they can be found on the Martin's Point website: <https://martinspoint.org/explore-military-benefits/find-a-provider>

When using our web search tool, DO NOT check the button for "Martin's Point Health Care Centers Only" under "Select Type of care". This button is for our members in Maine only.

Or by calling the member services number **(888) 674-8734**

- Urgent walk-in care and Emergency Care are covered wherever you may be. While traveling or out of area Routine Care is NOT covered.
- Maintenance medications (those you take every day) Must be set up with the Mail order pharmacy. Call your prescribing provider and have them submit your prescription electronically to the Martin's Point Pharmacy. Then follow up with a call to the Martin's Point Pharmacy **(800) 707-9853** to be sure we received your prescription and set up payment.
- If you have other health insurance it will be primary over TRICARE for all care and pharmacy

Local Representative:

Christopher Brosseau

christopher.brosseau@martinspoint.org

(802) 881-5723

Child & Youth Services

What We Do...

We are a youth program focused on providing resources, training, and leadership opportunities, as well as creating local community-based networks of support to meet the social, emotional, and academic needs of youth impacted by a family member's military service.



Youth Deployment Resources

Military youth can thrive not just survive their loved one's deployment.

Youth Deployment Resources Binder: VTNG Child & Youth Program has created a binder full of resources specifically for youth and families with youth of deploying VTNG Service Members. Here is what you will find in the binder:

- **Top Deployment-Specific Resources** - The best of the best resources for families with children who will be experiencing a deployment.
- **Emotional Health Resources** - Helping support any age youth with the journey that is deployment.
- **School Resources** - Ways to help create two-way communication between you and your child's schools.
- **State-Specific Resources** - Local resources to connect you to support services that are near you.

Register to receive your copy by following this link:
www.surveymonkey.com/r/WGLG6HK
or by scanning the QR code to the right.



Top Deployment Specific Resources

The best of the best resources for families with children who will experience or are experiencing a deployment.

- **Child Care Fee Assistance** - Child Care Aware provides fee assistance for active duty, Title 10, Title 32, Deployed Guard members, and Civilian technicians who are unable to access on-post child care
 - Child Care Aware:
 - Phone - (703) 341-4100
 - Fax - (703) 341-4101
 - Website - www.childcareaware.org
 - Email - militaryinfo@childcareaware.org
 - Military Fee Assistance:
 - Phone - (800) 424-2246

Child & Youth Services

- **Military Kids Connect** - A Department of Defense program for military kids, tweens, and teens! An online community where kids, tweens, and teens can de-stress and connect with other military kids their age. Compliant with the Children's Online Privacy Protection Act (COPPA), the website helps military youth develop coping skills and build psychological health and resilience.
 - Website - <https://militarykidsconnect.health.mil/>
 - Facebook - facebook.com/militarykidsconnect
 - Youtube - youtube.com/militarykidsconnect
 - X (formerly twitter) - twitter.com/milkidsconnect
- **Our Military Kids** - Extra-curricular Fee Assistance pays for children ages 5 through 12th grade of deployed National Guard and Reserve personnel to participate in youth sports, fine arts, and tutoring programs. This is a way of recognizing the sacrifices the entire family is making during the service member is deployed overseas.

Are you or your spouse deploying overseas? Do you have children who play sports? Or do they take dance, music, or art classes? Would they like to try something new...like karate or camp? Could your child benefit from a tutor to stay at grade level? If the answer is YES to any of these questions, we may be able to help.

 - Phone - (703) 734-6654
 - Website - www.ourmilitarykids.org/
- **Tutor.com** - Provides on-demand, online tutoring, and homework help at no cost to eligible service members, civilian personnel, and their dependents. Service is provided 24/7 anytime anywhere around the world in anonymous tutoring sessions. There are over 3,000 vetted tutors providing assistance in 150+ subjects.
- **Armed Services YMCA Military Outreach Initiative** - Proud to work with the Department of Defense to offer the Military Outreach Initiative. The Military Outreach Initiative offers gym memberships and respite child care services for qualified military members and families nationwide. Through this initiative, military members and families receive access to vital resources that promote youth development, healthy living, and social responsibility.
 - Website - <https://asymca.org/what-we-do/dod-moi/>

Child & Youth Services

- **Mission Youth Outreach** - Boys & Girls Clubs of America Youth Outreach partnership supports military youth, ages 6-18, by creating a positive, supportive, network. Through this partnership, children of National Guard, Reserve, and Active Duty families may be eligible to receive free memberships to their local Boys & Girls Club (additional fees may apply such as transportation, field trips, etc.).
 - Phone - **(404) 487-5355**
 - Website - www.bgca.org/about-us/military
 - Email - myo@bgca.org
- **Deployment & Parent Help** - Many websites offer guidance and support for families with deployment and/or parenting questions. Learn more at:
 - Zero to Three - www.zerotothree.org
 - Sesame Street - <https://sesamestreetformilitaryfamilies.org/>
- **Military Child Education Coalition (MCEC)** - Educational support offering tools, training, and programs to impact the education of military youth and their families.
 - Website - www.militarychild.org

Red Flags for Any Youth

Though most kids cope well through the difficulties associated with a deployment, certain behaviors in youth should be a red flag for adults and require more intentional support.

Concerning Behaviors

- High levels of aggression, violence, or rage
- Dangerous, reckless, risky, or harmful behavior to themselves or others
- Significant changes in appetite, mood, weight, or sleeping patterns
- Difficulty in coping or remaining calm when encountering typical daily problems
- Refusing to participate in typical activities/interests or to attend school
- Major changes in school grades or friendships
- Nightmares
- Frequent headaches, stomachaches, and/or illness
- Constant focus on war issues
- Intense, ongoing sadness
- Total withdrawal or running away from home
- Substance abuse such as cigarettes or alcohol. Or a dramatic increase in use.
- No signs of recovering/improving
- Depression and long periods of non-communication
- Lack of attention to personal appearance
- Any mention of suicide, self-harm, or self injury



Important Things to Know from VT ESGR Before you Deploy

As a DoD agency, ESGR serves as a free resource to members of the Guard and Reserve and their civilian employers in understanding the job protections afforded under federal law, and the value of employing service members in their organizations. We accomplish our mission by providing education regarding job protections under “USERRA”, by recognizing supportive employers, by offering informal mediation between parties, and by facilitating employment opportunities.

Here is some information regarding your relationship with your employer and how your job is protected as you prepare to deploy.

ESGR and the Uniform Services Employment and Re-employment Rights Act (USERRA) are designed to protect your civilian job status while you are deployed and to remove any worries you may have about having a job when you return.

Your job is protected – here is how:

- You may take military leave as needed and you are not required to find your replacement.
- You are not required to use vacation time but can if you desire to be paid by your employer while you are gone.
- You are able to return to the same job or the one you would have held, had you remained continuously working (called the escalator principle.) As a minimum, you are guaranteed to return to the same job rank, seniority status, and pay.
- Your benefits are reinstated immediately upon your return to work.
- Your service time counts fully towards 401K vesting and FMLA eligibility.

To ensure that you receive that protection, you must:

- Notify your employer as far out as possible (ideally by commander’s letter or copy of orders).
- After serving, notify your employer within time limits of your intent to return to work (service less than 30 days, next day; service 6 months or less, 2 weeks; service over 6 months, 90 days – from end of service (plus leave.).
- You are limited to five years of cumulative service with one employer (with a few exemptions for types of service.).
- Please note that we will only speak with your employer at your request and with your permission.

Other important considerations:

- Updated CEI information – please ensure that your civilian employment information is updated annually.
- Nominate your boss for an ESGR Patriot Award to say thanks for their support, especially during your absence (service member's or spouse's employer) online (www.esgr.mil).
- If you or your spouse are currently unemployed or underemployed, we can help you, now and when you return. Please contact us at **(802) 338-4190** and also register at US DOL: www.veterans.gov. This site is dedicated to helping all veterans and their spouses find meaningful employment. Please also register with VT DOL at: www.vermontjoblink.com.
- FMLA – military family entitlements to take time with your spouse to prepare for deployment (ask for DOL Factsheet 28A)(immediate family members may be covered – speak to your spouse's company HR person to determine eligibility).

We are a local resource to you concerning anything related to your employment.

Go to www.esgr.mil

or

Call us at **(802) 338-4187**
with any questions

*Thank you for your service and sacrifice to our country,
many thanks to your loved ones for their sacrifice, and please
contact us if we can help you!*



What is OPSEC?

Operational Security (OPSEC) comprises a set of best practices and rules to keep service members safe, protect critical information, and ensure that military operations stay secret.



<https://youtu.be/dbiEJp38EWY>

OPSEC for Families - What Not To Do:

- Do not post troop and unit information
- Do not post specific deployment dates
- Do not post information about troop movement
- Do not use count-down clocks
- Do not post any of the above information in secret or closed social media groups
- Do not post photos that show your military loved ones name or location

Have Questions About OPSEC?

- <https://opsecprofessionals.org/>
- Contact your soldier's unit "Rear Detachment" contacts
- Contact Family Programs 24/7 Call Center: (888) 607-8773

OUTREACH SPECIALISTS CONTACT INFORMATION

Addison County

Rick Daigle Cell: (802) 881-6680 Office: (802) 338-4313
richard.j.daigle10.ctr@army.mil

Bennington County

Mike Montgomery Cell: (802) 535-2173 Office: (802) 338-4149
rmichael.r.montgomery38.ctr@army.mil

Caledonia County

Briana Haley Cell: (802) 734-2282 Office: (802) 338-4324
brianna.d.haley.ctr@army.mil

Chittenden County

Ken Musgrave Cell: (802) 535-2153 Office: (802) 338-3648
kenneth.a.musgrave.ctr@army.mil

Chittenden County

Nicolas Thornbro Cell: (802) 734-2123 Office: (802) 338-4316
nicolas.j.thornbro.ctr@army.mil

Chittenden County

David Beaulieu Cell: (802) 310-5743 Office: (802) 338-3078
david.m.beaulieu2.ctr@army.mil

Essex County

Heather Lafont Cell: (802) 399-6250 Office: (802) 338-4325
heather.m.lafont.ctr@army.mil

Franklin County

Glenn Riley Cell: (802) 399-6068 Office: (802) 338-4312
glenn.e.riley.ctr@army.mil

Program Coordinator

Andre Wing Cell: (802) 881-5057 Office: (802) 338-3022
andre.d.wing.ctr@army.mil

VA Liason

Gene Hitchcock Cell: (802) 399-6024 Office: (802) 338-4321
eugene.hitchcock.ctr@army.mil

Grand Isle County

David Beaulieu Cell: (802) 310-5743 Office: (802) 338-3078
david.m.beaulieu2.ctr@army.mil

Lamoille County

Morgan Langlois Cell: (802) 497-7198 Office: (802) 338-3411
morgan.m.langlois.ctr@army.mil

Orange County

Briana Haley Cell: (802) 734-2282 Office: (802) 338-4324
brianna.d.haley.ctr@army.mil

Orleans County

Heather Lafont Cell: (802) 399-6250 Office: (802) 338-4325
heather.m.lafont.ctr@army.mil

Rutland County

Richard Gallo Cell: (802) 310-5334 Office: (802) 338-4323
richard.d.gallo.ctr@army.mil

Washington County

Tom Snipp Cell: (802) 310-0631 Office: (802) 338-4311
thomas.w.snipp.ctr@army.mil

Windham County

Lucas Lorditch Cell: (802) 881-6232 Office: (802) 338-4171
heather.m.lafont.ctr@army.mil

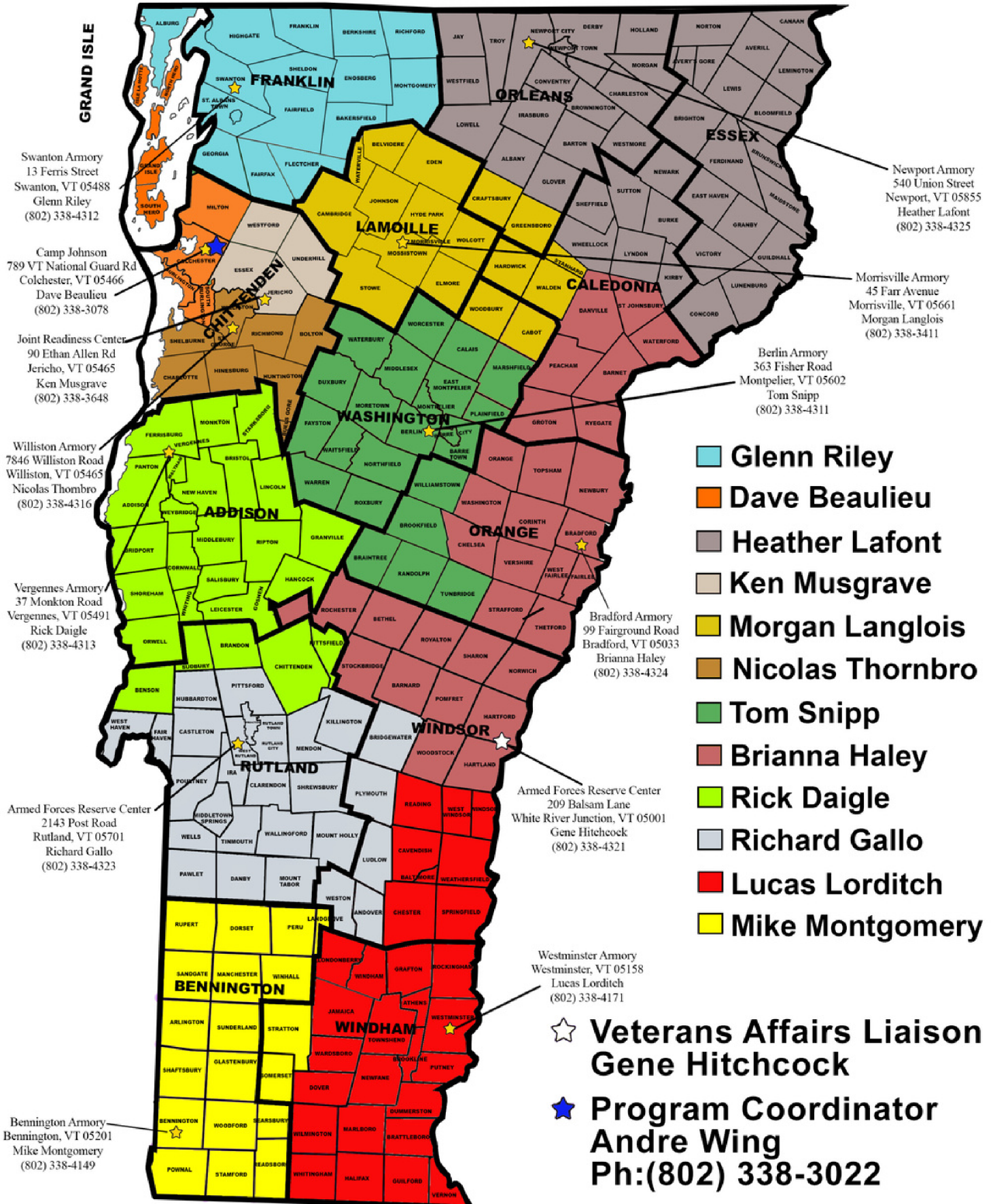
Windsor County

Lucas Lorditch Cell: (802) 881-6232 Office: (802) 338-4171
heather.m.lafont.ctr@army.mil

**VT Military & Support Center 24/7 Line
 (888) 607-8773**

Vermont Veterans Outreach

Vermont Veteran Outreach Team Area of Responsibilities Map



Vermont Veterans Outreach

Call a Veterans
Outreach Specialist in
your area:



Visit The
Veterans
Outreach
Webpage



VT Military & Family
24/7 Support Center
(888) 607-8773



ngfamily.vt.gov



VERMONT VETERANS OUTREACH



Vermont Veterans Outreach

WE'RE HERE TO HELP

Veterans face a unique set of challenges within their civilian communities. Veterans often experience more hardships than their civilian counterparts in such areas as mental and physical health, financial instability, substance use, and housing insecurity/homelessness.

The Vermont Veterans Outreach team is a group of veterans from all different branches of service who have experienced many of the same issues as other veterans in Vermont. They bring their knowledge of military culture, community resources, and their own personal/professional experiences forward to help veterans and their families!

The VVO team offers peer-to-peer support, advocacy, and case management for our veterans. They are committed to helping veterans face their unique challenges and they are dedicated to the health and happiness of veterans and their families within Vermont.



WE WORK WITH YOU

MISSION

Conduct ongoing outreach to primarily all combat veterans and their families. Identify any potential needs, and facilitate the process to access all available services for the veteran and/or their families. Partnered with VT National Guard Family Programs and other local, state, and federal agencies, ensuring the concerns of veterans and their families are responded to in a prompt and confidential manner.



COMMUNITY PARTNERS

211
Agency of Human Services
Age Well / Council on Aging
Community-Based Outpatient Clinic
Home Health and Hospice
Military OneSource
National Archives
Pathways Vermont
VA Health and Benefits Administration
Vet Center
Veterans Inc.
Veterans Legal Assistance Project
VT National Guard Family Programs
VT Office of Veterans Affairs



OUR SERVICES

Benefits

Domestic Violence

Education

Employment

Financial

Food Insecurity

Hospice / Funeral Assistance

Household

Housing/Homelessness

Marital

Mental Health

Military Sexual Trauma

Physical Health

Substance Use

Mental Health Counselor

The Vermont Veterans Outreach Mental Health Counselor provides:

Hello, I am Charlene Caiano, MA, LCMHC, BCDMT, NCC, the Vermont Veterans Mental Health Counselor for the Vermont National Guard. I have been a practicing Mental Health Counselor since 2006 and became a licensed Clinical Mental Health Counselor in 2012. I have been with Family Programs since 2016. Below are the services I provide to Vermont's veterans, service members, and their families. I often travel to the four corners of the state and meet clients at coffee shops, parks, churches- wherever it is most convenient for you. My goal is to always be accessible and meet you where you are!

Services

- Non-medical / non-diagnostic counseling services to veterans/service members and their families at no cost
- Services to individuals, couples, families, children (with parents /caregivers' permission), and groups
- Confidential and private services (no documentation), except for duty-to-warn situations
- Flexible service delivery on or off military installations (libraries, parks, coffee shops, etc.)
- Outreach and psycho-educational presentations, briefings, and counseling support and resources. Some of the topics include Deployment, Reunion and Reintegration, Communication, Sadness, Grief and Loss, Worry, Relationship Issues, Stress, and Coping Mechanisms.



Vermont Veterans Outreach Mental Health Counselor Charlene Caiano, MA, LCMHC, BCDMT, NCC

Office - (802) 338-3445

Cell - (802) 318-2417

Email - charlene.a.caiano.ctr@army.mil

Spiritual/Relationships



**Chaplain Corps
CH (COL) Brett Charsky**

Phone - (315) 481-0419

Email - brett.e.charsky.mil@army.mil

Mission

- Provide for the free exercise of religion
- Provide religious, moral, and ethical leadership

Services

- Performing worship services, Bible study, counseling, etc.
- Providing religious support to all religions
- Care for the wounded by visitation and prayers



Education Benefits



VERMONT ARMY NATIONAL GUARD Education Benefits Chart

FOR MORE INFORMATION
State Education Services
SSG Daniel E. Stewart
(802) 338-3710
daniel.e.stewart18.mil@army.mil

Post 9/11 Montgomery GI Bill (CH33)

Tuition & Fees

- Up to 100% of in-state tuition at public school
 - Up to \$25,162.14/year at private or foreign school
- Transfer Education Benefits (TEB)
- Requires a 4-year service obligation
 - Go to <https://milconnect.dmdc.osd.mil/milconnect> to request TEB

Books & Supply Stipend

- Up to \$1,000 per academic year (\$41.67/CH)

Monthly Housing Allowance (MHA)

- Equal to Bah rate - E5 w/Dep
- \$916.50 if attending only online classes

Payment Percentage Tier

- 90 days - 6 months = **50%**
- 6 - 18 months = **60%**
- 18 - 24 months = **70%**
- 24 - 30 months = **80%**
- 30 - 36 months = **90%**

Payment Percentage Tier

- <36 months or Purple Heart recipient = **100%**
- At least 30 continuous days on AD & discharged due to service connected disability = **100%**

Federal Tuition Assistance Program (FTA)

- Up to \$250 per Semester Hour (SH)

Vermont National Guard Benefit Program (VTNGBP)

- Free tuition for FT enrollment at the following schools:
UVM - \$16,392 VTC - \$14,040
CCV - \$8,130 NVU - \$11,064
Castleton - \$11,304

Credential Assistance Program (CA)

- Up to \$4,000 for a new credential or recertification

- Lifetime limit of 130 Undergraduate SH and 39 Graduate SH

- Soldiers attending private schools as a full time student receive tuition paid in the value of \$11,064

- Covers cost of course materials, supplies, text books, and exam fees

- \$0 cost for any approved licensing or certificate program

- All expenses paid prior to course/exam start date

MILITARY
ONE SOURCE

DEPLOYMENT STRONG



From new orders
to new normal,
we're here to help.

**Be Deployment Strong.
Contact Military OneSource
or your Military and
Family Support Center.**

MILITARY
ONE SOURCE

DEPLOYMENT
STRONG

Military OneSource is your 24/7 connection to information answers and support – your one source for your best MillLife.

(800) 342-9647 | www.MilitaryOneSource.mil



**Be mission-ready.
We'll help with the how.**

Pre-deployment, during deployment and post-deployment, Military OneSource has tools and trained consultants to help you plan, prepare and thrive.

Call or contact us anytime. Connect with the information and confidential assistance you need 24/7. For service members and military families.

(800) 342-9647

MILITARY
ONE SOURCE

DEPLOYMENT
STRONG

Deployment Strong

Count on Military OneSource to connect you to personal assistance and tools you can use to master deployment from shipping out to coming home — and beyond. All services are available to service members and military families.

The Plan My Deployment Tool

Learn how to stay deployment strong with the Plan My Deployment tool. Go to <https://PlanMyDeployment.MilitaryOneSource.mil> to discover:

- Tasks & Considerations lists
- Information about legal planning
- Deployment benefits and pay for financial planning
- Tips for helping kids
- OPSEC guidelines and calling OCONUS
- Ways to keep deployed parents and kids connected
- Tips to help everyone prepare for homecoming



Ways to Help Families Be “Homefront Strong”

Military spouses can call on Military OneSource support at any time — for themselves and family members — to help stay strong through deployment. Here are just a few of the ways we can help. Just ask.

For Spouses and Parents:

- Spouse Employment and Career Opportunities. Visit <https://MySECO.MilitaryOneSource.mil> — for job fairs, career coaching employment partnerships and more
- Personal wellness and fitness coaching
- A 24/7/365 call center ready to connect you to answers and support

For MilKids:

- Online tutoring to help kids master more than 16 subjects
- Military Kids Connect — a trusted online community for kids
- Guidance for supporting children of all ages during deployment

Be Deployment Strong with Confidential Counseling

Call or contact us anytime to arrange for free, confidential non-medical sessions through Military OneSource. Talk to us about stress, relationships, parenting, separation — whatever helps you thrive in your MilLife.

Counseling Sessions Are:

- Available via telephone, secure online chat, video or face-to-face
- Non-medical and confidential
- For individuals, couples, families, and children
- Offered face-to-face through the Military and Family Life Counseling Program at installations worldwide

**Just call Military OneSource
(800) 342-9647**

Support is standing by 24/7.
Talk to us about what you need.
We'll help with the how.

www.MilitaryOneSource.mil

Transition Assistance Advisor



Are you a member of a Reserve Component?
Have you served 180 or more days on Title 10?
Do you have a service-related injury or health care issue? Perhaps you're about to retire/separate from service and need someone to show you how to get back into the swing of civilian life.

As your Reserve Component Transition Assistance Advisor (RCTAA) I am here to answer questions and assist you with:

- State and Local Benefits
- VA Assistance for Physical and Mental Health
- Disabled Veterans Program Assistance
- Education and Training Assistance (GIB, FTAP, STAP)
- Employment Assistance (Tricare, SGLI, VGLI)
- Health and Life Insurance
- Financial Assistance
- Legal Assistance
- Relocation Assistance
- Effects of a Career Change

If you or someone you know needs assistance with federal benefits and entitlements, don't hesitate to contact me. You can either scan this QR code and fill out the attached form or contact me directly



Susan Demers

Reserve Component Transition
Assistance Advisor Program
(Federal Contractor)

202-987-3536

Sdemers.ctr@gapsi.com

Thank you for serving, now let me serve you.



VTNG Reporting Options

Step 1: Contact VTNG SARC, Unit SARC or Victim Advocate

State SARC: 802-324-9225 (24/7)

Wing SARC: 802-735-4579 (24/7)

Step 2: Choose:



Expedited Transfer: Survivors may request a lateral move to a new command following the unrestricted report of a sexual assault.

DoD CATCH: Survivors who elect a Restricted Report may enroll in CATCH program: registers identifying information of the assailant in a national database for possible matches.

***Restricted Confidentiality:** New regulations allow survivors to notify their chain of command and maintain a restricted report if they choose.

Step 3: Move forward with the SAPR services you want

Survivors who initially elect Restricted Reporting may change to an Unrestricted Report at any time

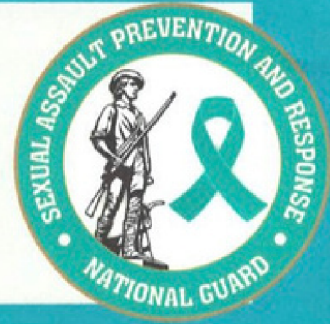
Learn more:



vtguard.com/sapr

Buddy Aid

First Aid for Sexual Assault

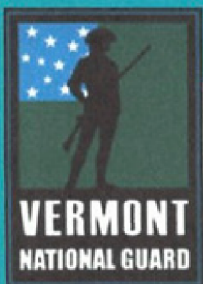


What you say when a person discloses a sexual assault :

- It's not your fault.
- You didn't deserve this
- I believe you.
- I will get you the help you need/want.
- I will be here for you.

Remember: your ability to get control back into the hands of the person in front of you is a predictor of their outcome.

***Lives depend on your response.**



What NOT to say when a person discloses:

- I understand.
- It's going to be ok.
- Where was your buddy?
- What were you wearing?
- Were you there, alone?
- What were you doing there – you were supposed to be...
- Were you drinking/using drugs?
- Were you on a date?
- A man can't be raped...
- Ask for details, ask any questions.
- Question their sexuality, especially if same gender assailant.

Contact your SAPR team for confidential help and information

ARNG 802-324-9225

ANG 802-735-4579

YOU ARE NOT ALONE

**NATIONAL GUARD BUREAU**1636 DEFENSE PENTAGON
WASHINGTON DC 20301-1636

JUN 27 2023

National Guard Bureau Equal Opportunity, Diversity, and Inclusion Statement

The National Guard Bureau is committed to providing a work environment that exemplifies dignity, respect, and inclusion. Our employees will have the freedom to compete on a fair and level playing field. We must embrace the principles of Equal Employment Opportunity (EEO), diversity, equity, inclusion, and accessibility as we recruit, develop, and retain a high-performing workforce that truly reflects the face of our Nation as a whole.

We must ensure that no applicant for employment or employee of the National Guard Bureau is denied equal opportunity based on race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), parental status, national origin, age, disability, genetic information (family medical history), political affiliation, military service, or other non-merit-based factors. These protections extend to all management practices and decisions, including recruitment and hiring practices, appraisal systems, promotions, training, and access to career development programs.

We must work diligently to maintain a workplace free from harassment and discrimination. Employees and applicants for employment have the right to report incidents of harassment or discrimination without fear of retaliation. Retaliation against those who initiate discrimination complaints, serve as witnesses, or participate in protected communication, is strictly prohibited.

Leaders, managers, and supervisors are responsible for creating an inclusive work environment and will promptly respond to all allegation of harassment before it becomes severe or pervasive. Any employee or applicant for employment who believes he or she has been subject to, or has knowledge of, discriminatory or harassing behavior should initiate an EEO complaint within 45 days of the event by contacting a supervisor, Human Resources Office, or the NGB Diversity, Equity, and Inclusion Office.

We all play an integral role and must remain vigilant in our efforts to eradicate discrimination in the workplace. In doing so, we reaffirm our agency's commitment to our organization's greatest strength and most valuable resource: our people. Always Ready, Always There!

A blue ink signature of Daniel R. Hokanson is written over the typed name.

Daniel R. Hokanson
General, U.S. Army
Chief, National Guard Bureau

Soldier & Family Readiness



SOLDIER & FAMILY READINESS **Volunteers Needed!**

**LEADER, CO-LEADER, TREASURER,
SECRETARY, PHONETREE
COORDINATOR, KEY CALLER
ACTIVITIES COORDINATOR AND MORE**

TO LEARN MORE ABOUT HOW
YOU CAN MAKE A DIFFERENCE

Contact Your Unit Commander
or

**Military & Family Readiness Specialist Lead
Michael Shackford**

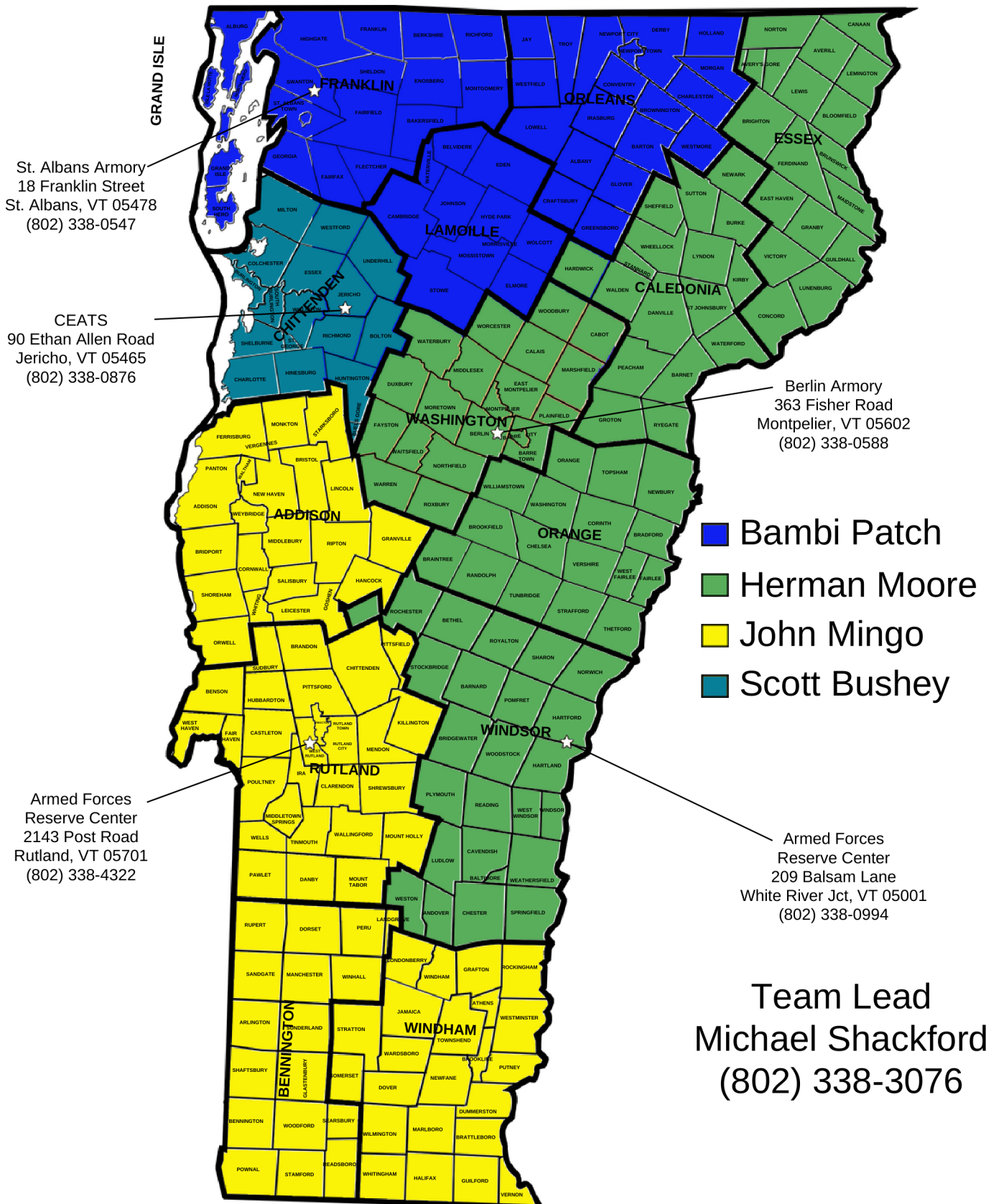
Phone - (802) 338-3076

Email - michael.l.shackford.ctr@army.mil

Military & Family Readiness



Military & Family Readiness Team Area of Responsibilities Map





The Kitchen Spoons & Combat Boots podcast series is published monthly, on the first Wednesday, to the Kitchen Spoons & Combat Boots Facebook page, Youtube channel, and DVIDs.



www.facebook.com/kitchenspoonsandcombatboots



www.youtube.com/@VTNGFamilyPrograms



www.dvidshub.net/unit/FRP-VT

By providing virtual opportunities for education, you have the capability to access the podcast wherever and whenever it's convenient for you.

The Kitchen Spoons & Combat Boots podcasts are developed by VTNG Family Programs to provide Service Members and their families with informational content based on identified gaps in services. From Kitchen Spoons to Combat Boots, these podcasts help balance life on the home front, during military service, and everything in between.



MILITARY

- Service Members
- Veterans
- Retirees



CIVILIANS

- Family Members
(Immediate & Extended)
- Volunteers



COMMUNITIES

- Service Providers
- Community Resources
- Educational Support Staff

Regardless of Branch, Component, or Military Affiliation

The goal of Kitchen Spoons & Combat Boots is to educate civilian and military communities on how they can help each other.

Military Kids Vermont



**Community support for our military children and youth,
because they serve too!**

For more info about upcoming programming and
resources for military families, follow us on Facebook

www.facebook.com/MKVermont



Project Evergreen

NEED HELP WITH LAWN CARE AND SNOW REMOVAL WHILE DEPLOYED?



Project EverGreen's GreenCare for Troops and Snow Care for Troops are NEEDS-BASED programs for active-duty deployed military members. (E-6 and below)

We match volunteers (mostly professional landscapers and snow removal contractors) with military families who have a loved one deployed and need a little extra help. Our volunteers have agreed to provide basic landscaping services (lawn mowing, hedge trimming, fertilizing, snow removal, etc.) free of charge to these military families during the length of the deployment.

For more information or to register for our programs, please call or visit our website

(888) 611-2955 | www.projectevergreen.org

Project EverGreen's programs GreenCare for Troops and SnowCare for Troops are supported by Nufarm, The Toro Co., BOSS Snowplow, SiteOne Landscape Supply, AMGUARD Environmental Technologies, Heritage Landscape Supply Group, and Ecologel/Arborjet.

Project Evergreen

Who is eligible for services?

THIS IS A NEEDS-BASED PROGRAM for active-duty DEPLOYED service members of the rank of E-6 and below. This includes all branches of the military, including Guard and Reserve forces. Only one residence is permitted and the military member must reside at that location. The lot size must be less than one acre. Deployment Orders are required for registration.

What services are offered?

Lawn Mowing, Trimming Hedges/Bushes/Shrubs, Fertilizing/Weed Control, Perimeter Pest Control, Mosquito Control, Fire Ant Control, Spring Clean-Up, Fall Leaf Clean-Up, and Snow Removal - although not every volunteer will offer every service.

What does it cost?

Lawn, landscape, and snow removal services are provided free of charge by our program volunteers. Our volunteers absorb all the cost of providing service to a military family. We suggest a thank you card or email to let them know you appreciate their support.

How do I know if there is a volunteer in my area?

GCFT/SCFT are nationwide programs. We operate in all 50 states. You must register with the program before a volunteer match can be determined. Volunteer matches are based on the zip code and services requested. If we have an available volunteer in your area, the name of the volunteer and their email and phone number will appear on your computer screen. If we don't currently have an available volunteer, we'll alert you via email once one becomes available. Once matched with a volunteer, it is the military family's responsibility to contact the volunteer and make arrangements for service.

How long does the service last?

Services will be provided for the entire length of the deployment. If a deployment is extended or ends early, military families need to contact the program manager.

How do I register?

You can register on our website www.projectevergreen.org. An email address is required to register and will be used for correspondence with the GreenCare/SnowCare for Troops Program Manager and automated database when necessary. Any family member or significant other may register on behalf of the military member. Please make sure the person you choose will relay messages and information to you if needed. They must submit the military member's Deployment Orders during the registration. If you have questions or need assistance with the registration process, please call our program manager at (888) 611-2955.

United Through Reading

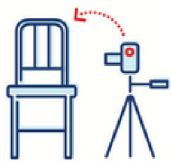
NEVER MISS STORYTIME - NO MATTER WHERE
YOUR MILITARY SERVICE TAKES YOU.



United Through Reading brings families together through video-recorded storytime with our FREE program. The child receives the recording and book to read along with you on demand.

Not only is reading aloud to children the single most important contributor to their academic success, it facilitates important moments of family bonding that transcend our technologically driven world.

UNITED THROUGH READING STORY STATIONS



EMBEDDED
STORY STATION
within a military unit



APP
STORY STATION
free and secure app
that's always available



LOCATION
STORY STATION
permanent recording sites
(such as a base library)



POP-UP
STORY STATION
at events like community
and unit events



MOBILE
STORY STATION
recording studio on-the-go
(available in specific locations)



HOW UNITED THROUGH READING WORKS

1. Service member goes to a UTR Story Station or opens the UTR App
2. Choose a free book from our hand-picked selection
3. Service member video records story
4. Recording and book are sent to the child
5. The child watches and reads along on demand

UNITED THROUGH READING

Maintains **FAMILY CONNECTIONS** which boosts morale and reduces reintegration difficulties.

93% of families said the United Through Reading program made family bonds stronger.

Reinforces **FAMILY ROUTINES** which reduces stress for the whole family.

98% of families said United Through Reading is a critical family readiness and resiliency tool.

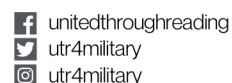
Provides **COMMUNICATION** that is reliable, repeatable, and accessible storytime on demand.

97% of families said UTR recordings made deployments or separations easier.

Promotes **DAILY READING**, which strengthens military children's literacy skills and educational development.

90% of families reported an increase in a child's love of reading since watching UTR video-recordings.

**Independent research confirms the positive impacts of United Through Reading (UTR) on military family readiness and resilience.*



CFC #11393

1455 Frazee Road, Ste 500
San Diego, CA 92108
858.481.READ(7323)
unitedthroughreading.org

Our Military Kids



Children of the National Guard and Reserve Deployed or Stateside Activated

Our Military Kids awards up to two \$300 grants per child or teen to fund the extracurricular activity of their choice while a parent is deployed or activated stateside with the National Guard or Reserve. This grant program is made possible solely through the generosity of foundations, corporations, and individual donations.

FUNDED PROGRAMS



Sports



Fine Arts



Enrichment Programs



Tutoring



Camp

Activities help children cope with stress, anxiety, and additional challenges that may arise while a parent is absent during deployment. The grants also serve to honor the sacrifices that children make during this time.



SARAH, 11 YRS. OLD

"[Our Military Kids] was a major factor in helping me overcome my depression," Sarah said. "I look back on it and can't help but think how extraordinary it was that dance had such a major impact on my life. I learned to survive and believe in myself, have confidence to go after my dreams, and not to give up."

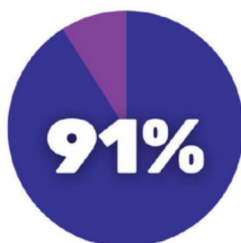
2023 RESEARCH RESULTS

Our Military Kids grant recipient families were surveyed in early 2023 about their experience receiving OMK grants in the previous year. More than 1,115 military families were surveyed representing over 2,150 military children.

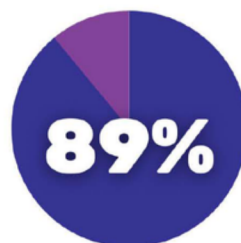
Deployed Program families surveyed saw improvement in:



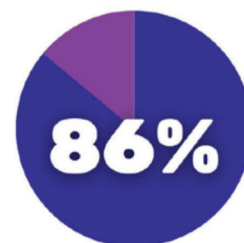
Overall Family Well-Being



Service Member or Veteran's Morale



Connection to the Military Community



Ability to Afford Their Child's Chosen Activity

Our Military Kids



PROGRAM ELIGIBILITY



In order for a child to receive an activity grant from Our Military Kids:

- ★ The child is age 1-18 OR not yet a high school graduate.
- ★ **For missions of 90-179 days** (cumulative within 12 months), each child is eligible for **ONE (1)** grant up to \$300 for one activity.
- ★ **For missions of 180+ days** (cumulative within 12 months), each child is eligible for **TWO (2)** grants up to \$300 each for the same or different activities. Each grant requires a separate application.



HOW TO APPLY



Visit www.ourmilitarykids.org/apply to submit a simple, one-page application, along with the following documents:



Title 10 and/or Title 32 Orders

A copy of the deployment or mobilization orders showing that the child's parent is deployed overseas or activated stateside with the National Guard or Reserve for at least 90 days (cumulative over 12 months).
For Air Force, we will need CED orders.

Not eligible: AGR or active or inactive training assignments.



Activity Information

Documentation from the activity organization providing the activity's pricing and contact information.

Brochures, flyers, website screenshots, and typed letters on the organization's official letterhead will be accepted.



Form of Identification

A copy of the child's birth certificate if the deployed service member is the biological parent,

OR DD Form 1172,

OR a copy of the DEERS/MilConnect Service Member profile page with child listed as a dependent.



VERMONT SMALL BUSINESS DEVELOPMENT CENTER

Business Readiness Guide for Deploying Service Members

Balancing Business Ownership with Military Service

Vermont Small Business Development Center (VtSBDC) is grateful for your service and would like you to know that we are here to help before, during, and after your deployment. If you or a family member is a business owner, we would like to offer guidance to prepare your business to be as healthy as possible during deployment, so that your business remains profitable and sustainable during your absence. We want you to have a thriving business to return to!

VTSBDC is Here For You

For more than a decade, our team at VtSBDC has actively supported veterans and service-connected Vermonters. Our advisors assist both the service member and the person who is responsible for the business on a day-to-day basis while the service member is deployed, approaching the situation through the lens of temporary business succession.

Guides to Help You Navigate Your Business

We recognize the extraordinary work the military does to help families and service members prepare for deployment on a personal level. Our goal is to provide support on the business end so we developed the easy-to-use Business Readiness Guide as well as a Guide for Service Members Returning to Business.

(<https://www.vtsbdc.org/veterans/>)

The guides are available online (www.vtsbdc.org/veterans/) and printed versions by request. Both guides are important tools that offer a flexible framework with checklists, worksheets, and more that meet service members where they are. The pre- and post-deployment guides present an "Op Plan" (Operations Plan), a tool that is not situation-specific but supports a step-by-step, empirical process that is the basis of both military and business planning.

Next Steps

To learn more, you can:

Visit the VtSBDC website (VtSBDC.org) and under the Resources/Veterans tab, review the Business Readiness Guide, and watch a presentation detailing what the Guides are, and how and why to use them.

Contact VtSBDC. Connect directly with an Advisor near you for a no-cost, one-on-one confidential session. To find your advisor, visit VtSBDC.org, and click the “Find Your Advisor” tab. Or, you may call us at **(802) 728-9101**, or **(800)464-7232**.

What is VTSBDC

Established in 1992, the Vermont Small Business Development Center (VtSBDC) works to positively impact and strengthen established businesses and start-ups throughout Vermont. Area advisors throughout the state provide no-cost professional expertise and guidance, combining one-on-one confidential advising with training programs to give clients the tools they need to reach their business goals. VtSBDC is experienced in helping entrepreneurs and small business owners navigate disaster recovery, from Tropical Storm Irene in 2011 to COVID-19 today. The team has been nationally recognized for its expertise and proprietary resources, which can be found on the website. The VtSBDC is committed to helping business owners, including veterans, and service members, make informed decisions so they can grow and sustain their business in Vermont.

VtSBDC is hosted by Vermont Technical College, part of the Vermont State College System, and is funded in part through a cooperative agreement with the U.S. Small Business Administration and the State of Vermont Agency of Commerce.

For more information, please visit
www.vtsbdc.org, connect with us on social
media, and read our blog,
The Starting Point
www.vtsbdc.org/blog/



Emergency Preparedness

This section of the binder is optional but it is recommended the soldier and family review it together before deployment, especially if the soldier will be difficult to contact.

Do not put original documents in this binder.

Info Sheet

Emergency Information

Soldier Information

Soldier's Full Name: _____

Soldier's Rank: _____

Soldier's Social Security Number: _____

Soldier's Date of Birth: _____

Soldier's Place of Birth: _____

Unit Information

Unit Name: _____

Unit Mailing Address: _____

Unit Phone Number: _____

Immediate Supervisor: _____

Company Commander: _____

Company 1SG: _____

Battalion Commander: _____

Battalion CSM: _____

Rear Detachment Information

Rear Det Commander: _____

Rear Det. Phone Number: _____

Rear Det. Email Address: _____

Family Readiness Information

FRG Leader Name: _____

Contact Information: _____

Phone Tree Point of Contact: _____

Phone Tree POC Information: _____

Pre-Deployment Checklist

Gather the following documentation that pertains to you and your family detailed in this checklist before separation or deployment.

Keep originals and copies of all listed documents SECURE, for example, in a home safe or lock box:

Family Legal Documents

- ☐ Citizenship/Naturalization papers
- ☐ Marriage license and certificate
- ☐ Divorce decree(s)
- ☐ Death certificates of deceased family members
- ☐ Passports, Visas
- ☐ Wills
- ☐ Social security numbers and cards for all family members

Military Documents

- ☐ Military ID cards for all family members over 10 years of age
- ☐ Military orders, including TDY and PCS orders
- ☐ DEERS enrollment information

Power of Attorney Documents

Multiple copies of each

- ☐ General (covers most everything)
- ☐ Specific (ID Cards, Finance)
- ☐ Parental
- ☐ Medical

Household/Real Estate Documents

*Not all documents will be valid for your situation. If you own or rent more than one property make sure you have documentation for all properties

- ☐ Rental Information
- ☐ BAH (Basic Allowance for Housing) documentation if applicable
- ☐ Rental agreement
- ☐ Home Ownership documents
- ☐ Deed of Trust
- ☐ General Warranty Deed with Lien attached
- ☐ Appraisal
- ☐ Survey
- ☐ Real estate documents. Copies of all documents relating to rent or ownership of land. Documents relating to lease, mortgage, deed, or promissory note.
- ☐ Inventory of major household items

Pre-Deployment Checklist

Insurance Documents

**Note expiration dates, if applicable.*

- ☐ TRICARE enrollment information or other medical insurance if covered separately from Tricare
- ☐ SGLI (Service Members Group Life Insurance) policy
- ☐ Additional life insurance policies
 - ☐ Include name, policy numbers, address, and phone number of insurance companies.
- ☐ Declaration of Beneficiaries (DD Form 93), *multiple copies*
- ☐ Automobile or Vehicle Insurance
- ☐ Homeowners/Rental Insurance
- ☐ Other Insurances

Automobile/Vehicle

Secure the following documents for each vehicle you own, including cars, trucks, vans, SUVs, boats, trailers, motorcycles, and other automobiles:

- ☐ Title or lien
- ☐ Registration
- ☐ Insurance card
- ☐ Drivers License information

Children

- ☐ Court orders pertaining to child support or child custody
- ☐ Adoption papers
- ☐ Birth certificates
- ☐ Guardianship papers
- ☐ Medical records, including immunization records
- ☐ School transcripts and report cards

Veterinarian

- ☐ Rabies certificate for all pets
- ☐ Medical history, including immunization records
- ☐ Town or City Pet Registration

Pre-Deployment Checklist

Financial Records

- ☐ LES (Leave and Earnings) statements
- ☐ Bank records
 - ☐ Checking account numbers
 - ☐ Savings account numbers
- ☐ Savings Bond or Investment information
- ☐ Credit Card information
 - ☐ Credit Card Company
 - ☐ Company address, phone number, email addresses, website address
 - ☐ Name on credit card
 - ☐ Credit card number, including security code, if applicable
 - ☐ Expiration date
- ☐ Tax records, for current and previous years
- ☐ List of all savings bonds, stocks, and investments
- ☐ Copies of all installment contracts and loan papers
- ☐ Allotments updated with correct amount, name, address, and account

Service Member Information

This section will contain copies (NOT THE ORIGINALS) of the Service Members Information. There will be duplicates of this information in other areas of the binder, but the purpose of this section is to be able to find it in one easy-to-find location. A current picture is recommended to keep in this section as well.

Name: _____

Phone Number: _____

Email Address: _____

- ☐ Birth certificate
- ☐ ID card copies
 - ☐ Military
 - ☐ Drivers License
 - ☐ Social Security Card
- ☐ Work information for full-time job
 - ☐ Job Title
 - ☐ Company Name
 - ☐ Telephone Number
 - ☐ Address

Pre-Deployment Checklist

☐ Unit Information

Unit Name: _____

Unit Mailing Address: _____

Unit Phone Number: _____

Immediate Supervisor: _____

☐ Copy of Orders

☐ Medical information

☐ Health insurance

☐ Doctor or Primary Care Provider information

Dr. Name: _____

Address: _____

Allergies: _____

Medications: _____

Prescription numbers: _____

☐ Other Specialists' or Doctors' information that pertains to the individual

Spouse/Significant Other Information

This section will contain copies (NOT THE ORIGINALS) of the spouse or significant others' information. There will be duplicates of this information in other areas of the binder, but the purpose of this section is to be able to find it in one easy-to-find location. A current picture is recommended to keep in this section as well.

Name: _____

Address: _____

Phone Number: _____

Email Address: _____

☐ Birth certificate

☐ ID card copies

☐ Military dependent ID

☐ Drivers License

☐ Social Security Card

☐ Work information for full-time job

☐ Job Title

☐ Company Name

☐ Telephone Number

☐ Address

Pre-Deployment Checklist

☐ Medical information

☐ Health insurance

☐ Doctor or Primary Care Provider information

Dr. Name: _____

Address: _____

Allergies: _____

Medications: _____

Prescription numbers: _____

☐ Other Specialists' or Doctors' information that it pertains to the individual

Child or Dependent Information

This section will contain copies (NOT THE ORIGINALS) of the children or dependents of the Service Member's information. There should be a copy for each child, stepchild, or adoptive child in the legal custody of the Service Member. There will be duplicates of this information in other areas of the binder, but the purpose of this section is to be able to find it in one easy-to-find location. A current picture of each child or dependent is recommended to keep in this section as well.

Name(s): _____

☐ Birth Certificate

☐ Identification Cards

☐ Social Security Card

☐ Drivers License

☐ Military Dependent ID

☐ School or Preschool Information

Name: _____

Address: _____

Phone Number: _____

Email Address: _____

☐ Copy of school schedule and transcripts

☐ General Note of care (**must be notarized)

☐ Medical Information

☐ Health insurance

☐ Doctor or Primary Care Provider information

Dr. Name: _____

Address: _____

Allergies: _____

Medications: _____

Prescription numbers: _____

☐ Immunization Records

☐ Other Specialists' or Doctors' information that pertains to the individual

Pre-Deployment Checklist

Pet Information

This section will contain copies (NOT THE ORIGINALS) of the documentation of pets. There should be a copy of the information for each pet in the household. There will be duplicates of this information in other areas of the binder, but the purpose of this section is to be able to find it in one easy-to-find location. A current picture of the pet is recommended to keep in this section as well.

Name: _____

Date of birth: _____

Gender: _____

Species: _____

Breed: _____

Microchip#: _____

License #: _____

Description of the pet (height, weight, fur color, identifying marks)

Veterinarian Information

Name: _____

Vet Name: _____

Address: _____

Phone Number: _____

Email: _____

Kennel Information

Name: _____

Address: _____

Phone Number: _____

Email: _____

Documents to have

- ☐ Rabies certificate
- ☐ Medical history, including immunization records
- ☐ Town or City Pet Registration

Pre-Deployment Checklist

House Documentation and Maintenance

*Not all documents will be valid for your situation. If you own or rent more than one property make sure you have documentation for all properties. You do not need to include a copy of each document in this binder, but make sure that they are in a secure place (ie a safe or bank safety deposit box) You should keep the names and contact information of services you and your family use, as well as a maintenance plan or schedule in this tab.

Address: _____

If you own your property

- ☐ Home Ownership documents
- ☐ Deed of Trust
- ☐ General Warranty Deed with Lien attached
- ☐ Appraisal
- ☐ Survey
- ☐ Real estate documents. Copies of all documents relating to rent or ownership of land.

Documents relating to lease, mortgage, deed, or promissory note

- ☐ Inventory of major household items

If you rent your property

- ☐ Rental Information
- ☐ Rental agreement
- ☐ Please remember to be aware of what maintenance you are and are not responsible for.
- ☐ Check the dates of your lease
- ☐ Copy of your rental insurance
- ☐ Inventory of major household items

Pre-Deployment Checklist

Maintenance Information

Sit down with your Service Member and discuss the regular maintenance that is required for your housing situation. It is important to know how to turn on and off fuel and water lines in case of an emergency. Include in this tab the contact information of the businesses or individuals that will perform these services. When making a list here are a few things to include.

Water provider

Electricity provider

Fuel provider (oil, propane, gas, firewood)

Electrician

Plumber

General "Handyman"

Anyone helping with seasonal yard work (raking leaves or snow removal)

Vehicle/Car Information

If you own or lease more than one vehicle make sure you have documentation for each one. This section would also include motorcycles, snowmobiles, boats, wheelers, etc.) You do not need to include the title in this binder, but make sure that they are in a secure place (ie a safe or bank safety deposit box) You should keep the names and contact information of services you and your family use, as well as a maintenance plan or schedule in this tab. If possible a photograph of the vehicle is recommended as well.

Vehicle Make: _____

Model: _____

Year: _____

VIN #: _____

	Number/Carrier Name	Renewal Date
License Plate		
Registration		
Auto Insurance		
Inspection		

Pre-Deployment Checklist

Shop that does regular maintenance for your vehicle

Business Name: _____

Mechanic Name: _____

Address: _____

Phone Number: _____

If you lease your car or vehicle, be sure to include a copy of the lease agreement in this tab and be mindful of lease dates and mileage stipulations, as you may be driving more if your Service Member is not present.

Financial Information and Readiness

Financial Readiness is a huge aspect to preparing for a deployment or separation from your Service Member. It is highly recommended to talk and prepare extensively about the information in this tab with your significant other or the individual helping the Service Member maintain their finances during deployment. Talk and communicate about what money is being earned, what accounts it is being paid into, what it is being spent on, who is spending the money, and make sure there is proper authorization on accounts to spend money and pay bills. The charts below can be used for this binder or are examples of the type of information that needs to be communicated.

Banking Information

Bank Address: _____

Phone Number: _____

Email address: _____

Website: _____

Name/Branch	Account Type	Account #	Password	Authorized Users

Pre-Deployment Checklist

Credit/Debit Card Information

Be sure to include not just bank-issued credit cards, but store-issued ones as well like home improvement or department stores.

Credit Issuer Address: _____

Phone Number: _____

Email address: _____

Website: _____

Issuer	Account #	Password /Security Code	Expiration Date	Credit Limit	Due Date	Minimum Monthly Payment	Authorized Users

Pre-Deployment Checklist

Monthly Bills

This is not a complete list of bills that you your and family might have. Please discuss fully what bills, payments, or allotments that you have. It might be helpful to look at the previous month's statements to help identify any items you may have forgotten to list. It is recommended to have a hard copy of the company name, address, phone number, and website. Make sure, if possible and practical, that the Service Member is not the only individual authorized to make payments or update an account.

Bill	Company	Account #	Password	Website	Phone #	Due Date	Monthly Payment
Mortgage/ Rent							
Electric							
Water/ Sewer							
Fuel							
Cell Phone							
Cable/ Internet							
Home Phone							
Trash							
Car Payment							
Childcare							
Other							

Pre-Deployment Checklist

Other items to include in this section of the binder

- ☐ LES documentation
- ☐ List Investments, stocks, or Savings Bond Information
- ☐ Account Information
- ☐ Allotments updated with correct amount, name, address, and account
- ☐ Copies of all installment contracts and loan papers
- ☐ Tax records, for current and previous years
- ☐ Tax ID numbers
- ☐ Accountant or Financial planner contact information
- ☐ Sample monthly budget



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