

DEPARTMENT OF THE ARMY  
United States Army Flight Training Center  
Hunter Army Airfield, Georgia 31409

SUBJECT: Command Information Fact Sheet

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TITLE: Personal Affairs - Tips for Soldiers Ordered Overseas

-PERSONAL AFFAIRS-  
TIPS FOR SOLDIERS ORDERED OVERSEAS

The Army does everything it can to help soldiers look after their personal affairs. It provides legal assistance, help in time of emergencies, and advice. However, in the final instance, it is the soldier's responsibility to insure that his financial and emergency plans are in order. And it is especially important for soldiers ordered overseas to review their plans to insure that their families will be cared for while sponsors and dependents are separated.

BACKGROUND

Soldiers normally receive orders for PCS to an overseas area several weeks prior to actual travel. During this period, there are certain steps soldiers can take to insure that their families can meet any situation that may arise, even though they will not be present to advise or act in their families' behalf.

Some of these steps are:

- . Check allotments and insure adequate finances are available
- . Prepare a personal affairs record
- . Make a will
- . Consider executing a power of attorney
- . Update emergency data forms (DA Form 41)
- . Review and update life insurance beneficiary designations--for commercial life insurance policies as well as Servicemen's Group Life Insurance.
- . Inform families of their benefits
- . Let families know what is being done for their future protection

INSURE ADEQUATE FINANCES

Many soldiers go overseas without discussing with their families the finances required to maintain their homes while they are away. While soldiers

are at home, a part of their pay takes care of household expenses. After the soldier goes overseas, only the spouse's allotment is available for this purpose. Many times, the present allotment, alone, is not enough. Soldiers should consider increasing dependents' allotments, for the period of overseas duty, to preclude financial hardship.

And don't wait until the last minute to request a larger allotment. Allotment checks are mailed on the first day of the month following the pay period. For an allotment to be deducted during a particular month, the request must be received by the Finance Center at Ft. Benjamin Harrison by the last day of the month prior to the month of initial deduction. For example, if an allotment check is mailed on 1 January, it is taken out of the soldier's December pay, and the request must be received at the Finance Center by 30 November. If the local processing and mailing time to the Finance Center is 10 to 15 days, then the soldier must request the allotment about the middle of November. Therefore, if an increased allotment appears necessary, it is important that the change be requested 45 to 60 days in advance.

#### THE PERSONAL AFFAIRS RECORD

The personal affairs record should contain birth certificates for everyone in a family, marriage certificates, divorce papers or death certificates if either person has been married before, life insurance policies, deeds and other property titles, lists of bank accounts, stocks, securities, and other financial assets, and any additional data which a family might need during the soldier's absence.

#### THE WILL

A will is merely a written statement of how a person wants his property distributed after his death. Before going overseas, soldiers should see their civilian attorney or legal assistance officer and discuss the desirability of making a will.

#### POWER OF ATTORNEY

A power of attorney is a legal document by which a person gives someone else the power to act for him and may be very useful for a soldier overseas. Because the agent who has a power of attorney has authority to deal with property without asking the individual, soldiers should consult an attorney before executing such a document.

#### MILITARY RECORDS

Soldiers should maintain a file of all documents relating to their military service. Orders, discharges, papers showing dates of medical attention, and other such records should be kept in this file.

## EMERGENCY DATA FORMS

The Army keeps an Emergency Data Form (DA Form 41) for every soldier. This record tells, among other things, where the next-of-kin can be located in case of emergency, and who will receive the soldier's pay if he is missing in action. Soldiers must make sure this form is accurate and up-to-date prior to going overseas and be sure it is kept up-to-date during the overseas tour.

## INCOME TAX RETURNS--FEDERAL

The fact that a soldier is serving overseas does not relieve him from the responsibility of filing an annual income tax return. It does, however, entitle him to certain benefits, both in the amount of tax he must pay and in the time for filing his return, not generally available to those residing in the United States. For example, if he is overseas on the normal due date for his return (usually 15 April of the year following the taxable year) he is allowed an automatic extension of two months in which to file his return. It should be noted that interest accrues on the unpaid tax from 15 April, at the rate of 6 percent per annum, so it is usually to the soldier's advantage to forego this extension, and file his return on or before the normal due date.

All compensation received by warrant officers and enlisted personnel, and up to \$500 for commissioned officers, is excluded from taxable income for any month during which the member served in the Vietnam combat zone, or during which he was hospitalized as a result of injury or illness incurred in a combat zone, he may disregard the time spent in the combat zone or hospital, and the next 180 days thereafter, in determining the time in which to file his tax return. Thus, if a soldier is in combat zone at the time he normally files his income tax return, he has 180 days after leaving the combat zone in which to file his return.

## FAMILY BENEFITS

Families should know what benefits they are entitled to while soldiers are overseas. Most of these don't change. But family members should also know what survivors benefits they have if the soldier dies. DA Pamphlet 360-502, "Your Personal Affairs," and DA Pamphlet 608-2, "The Army Personal Affairs Handbook," list benefits, and soldiers should review these often, especially prior to overseas movement.

No soldier deliberately designs to leave his family in the dark about their rights and benefits. But many individuals do just that because they are careless or just don't think. Soldiers owe it to their wives, children, or parents to put their affairs in order today so their families will know what to do and what to expect, if it becomes necessary tomorrow.

### Reference:

U.S. Army Command Information Fact Sheet, Issue No. 66