



## FORCE PREPARATION CHECKLIST

A deployment can be an excellent opportunity to improve your personal financial position, particularly if you are able to use your allowances to increase your savings or pay off debts more quickly. This is a list of suggested actions to help you get your personal finances in order before you deploy. The objective is to ensure that your finances do not cause you or your family difficulties while you are away. Visit the dedicated pre-deployment page on the ADF Consumer website [adfconsumer.gov.au/forceprep](http://adfconsumer.gov.au/forceprep) for further information and resources to help you prepare.

TOPIC	SUGGESTED ACTIONS
<b>Budgeting (saving and debt reduction)</b>	<input type="checkbox"/> Complete the online budget planner at <a href="http://moneysmart.gov.au">moneysmart.gov.au</a> <input type="checkbox"/> Write down your saving and debt reduction goals.
<b>Insurance (personal possessions)</b>	<input type="checkbox"/> Check your insurance for personal possessions including car, home and contents. Please note: Sometimes insurance policies do not provide cover when your home is vacant for an extended period. <input type="checkbox"/> Check with your insurer that you are covered and get any agreed policy changes in writing.
<b>Military compensation</b>	<input type="checkbox"/> Find out what your entitlements are to military compensation by visiting <a href="http://dva.gov.au">dva.gov.au</a>
<b>ADF death and invalidity cover</b>	<input type="checkbox"/> You have automatic death and invalidity cover as a member of MSBS, DFRDB or the ADF superannuation arrangement (through ADF Cover). Find out what your death and invalidity cover is by visiting: - MSBS - <a href="http://militarysuper.gov.au">militarysuper.gov.au</a> - DFRDB - <a href="http://dfrdb.gov.au">dfrdb.gov.au</a> - ADF superannuation arrangement - <a href="http://adfsuper.gov.au">adfsuper.gov.au</a>

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TOPIC	SUGGESTED ACTIONS
<b>Personal insurance (death and invalidity)</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Decide if you need extra cover on top of your superannuation and compensation entitlements.</li> <li><input type="checkbox"/> If you need extra cover, first read the guide at <a href="http://adfconsumer.gov.au">adfconsumer.gov.au</a> for further information.</li> </ul>
<b>Bank accounts</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Provide details to your next of kin.</li> <li><input type="checkbox"/> Decide whether you want your spouse/partner to be a signatory or have online access.</li> </ul>
<b>Credit cards</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Make arrangements for regular payments.</li> <li><input type="checkbox"/> Decide whether you want your spouse/partner to have use of a subsidiary card.</li> <li><input type="checkbox"/> Check limitations on card use overseas.</li> </ul>
<b>Bills and debt</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Make a list of your all bills and loan repayments and arrange for them to be paid.</li> </ul>
<b>Tax</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Read the ATO's guide for ADF members at <a href="http://ato.gov.au">ato.gov.au</a></li> <li><input type="checkbox"/> Make arrangements for your tax return to be lodged by 31 October or get an extension through a registered tax agent or accountant.</li> </ul>
<b>Salary packaging</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> If you have any questions about your salary packaging contact Smart Salary at <a href="http://smartsalary.com.au">smartsalary.com.au</a> or on <b>1300 476 278</b>; or a registered tax agent/accountant/licensed financial adviser.</li> </ul>
<b>Will</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Check that your Will is up to date. Never use a Will kit.</li> <li><input type="checkbox"/> See a lawyer if you need to make a new Will. ADF Legal Officers can often help.</li> <li><input type="checkbox"/> Store a copy of your Will in a safe place and ensure your next of kin knows where it is.</li> </ul>
<b>Power of attorney</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Decide whether you want and need to give someone a Power of Attorney.</li> <li><input type="checkbox"/> See a lawyer for advice and to do the paperwork.</li> <li><input type="checkbox"/> Please note: Only ever give someone a Power of Attorney if you completely trust them with your money and property because they will have the power to deal with it, use it or sell it as if they were you. If in doubt get legal advice.</li> </ul>
<b>Financial advice</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> If you need financial advice watch the film <i>Financial Advisers – The Facts and the Fiction</i> and consider using the ADF Financial Advice Referral Program both available at <a href="http://adfconsumer.gov.au/forceprep">adfconsumer.gov.au/forceprep</a></li> </ul>

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