



# Marriage

## Instructor Guide



## I. COURSE ORGANIZATION AND OUTLINE

The **Marriage** course is **comprised into seven parts**:

1. **Introduction and Agenda** (3 minutes)
  - Welcome
  - Facilitator Introduction
  - Review of Agenda
2. **Communication** (5 minutes)
  - Topics to discuss with new spouse
  - Communication Handouts
3. **Administrative Tasks** (5 minutes)
  - Important documents to obtain and update
  - DEERS
  - LES considerations
4. **Financial Planning** (15 minutes)
  - Spending plan
  - Emergency fund
  - Banking
  - Paying bills
  - Credit and debt
  - Retirement
  - Survivor benefits
  - Education benefits
5. **Insurance** (10 minutes)
  - Medical and Dental Insurance
  - Property Insurance
  - Life Insurance
  - Life Insurance Needs Calculator
6. **Estate Planning and Taxes** (4 minutes)
7. **Wrap Up and Resources** (3 minutes)

**TOTAL: 45 minutes**

## II. LEARNING OBJECTIVES


### Terminal Learning Objectives (TLOs) and Enabling Learning Objectives (ELOs)

1. **TLO:** Understand the fundamentals of creating and managing a spending plan, and the importance of updating a spending plan.  
**ELOs:** Update personal spending plan. Understand changes in basic pay and allowances as a result of the birth of a child. Be able to develop a spending plan that accounts for necessities and child care.
2. **TLO:** Understand fundamentals of income tax and common tax benefits, and potential changes to tax situation.  
**ELO:** Understand how to update federal and state withholding as needed.
3. **TLO:** Recognize and understand how to protect against misleading consumer practices, and report consumer complaints.  
**ELOs:** Understand the threat of predatory lenders and identify better alternatives like military aid societies. Know how to find information on state-specific consumer protection laws. Be able to access and read a credit report to identify potential fraudulent activities. Understand credit fraud and the process for placing alerts and freezes on accounts. Know which federal agencies support consumer protections and how to find information.
4. **TLO:** Understand education financing, to include available benefits, obligations, and repayment options.  
**ELOs:** Be able to assess the cost of educational programs. Know a variety of education benefits available to Service members and families. Understand general information on various financial aid options such as grants, scholarships and loans. Understand the value of saving early. Identify, compare and contrast educational saving programs.
5. **TLO:** Comprehend the components of Service member's military retirement system and the importance of preparing for retirement.
6. **TLO:** Discuss the reasons, needs, types, and options for purchasing insurance.  
**ELOs:** Review beneficiaries and levels for life insurance including Servicemembers' Group Life Insurance (SGLI). Know the different types and levels of eligibility of life insurance offered to military family members. Understand the need to update insurance levels and premiums to cover liabilities. Understand benefits of flexible spending accounts.
7. **TLO:** Understand purpose and implications of estate planning (beneficiaries, wills, trusts, power of attorney, etc.).  
**ELOs:** Understand estate planning considerations. Know why it is important to update estate planning documents and beneficiaries.
8. **TLO:** Discuss TRICARE options and costs.  
**ELOs:** Know how to add or remove dependents to/from TRICARE. Know when and how to update DEERS. Understand options for health care beyond TRICARE. Understand the necessity for additional health care for those who may not be covered under TRICARE. Know how to review benefits and costs of various health insurance options. Know which health care benefits will be used for varying scenarios.
9. **TLO:** Discuss survivor and dependent benefits, including SBP and SGLI.
10. **TLO:** Recognize the importance of and be able to develop savings and an emergency fund.  
**ELOs:** Understand the importance of starting and maintaining emergency savings. Know how to set emergency savings goals. Know various methods and modes for keeping emergency funds. Know how to assess how much should be kept in an emergency fund. Be able to set guidelines for starting and replenishing an emergency fund.

### III. CHAPTER PREPARATION

Sections labeled “**INSTRUCTOR NOTE:**” include additional information for instructor background, as well as activities that provide practical application of key learning points. Instructor notes contain an icon and appear in a shaded text box for easier recognition.

**CONTENT ICONS** — The following icons are used throughout the guide:

<div><b>INSTRUCTOR NOTE:</b></div> <div></div>	<p><b>Instructor Note</b> (indicates additional information related to the content for the instructor)</p> <p><b>Checklist and Handout</b> (indicates a Checklist or Handout is associated with the content)</p> <p><b>Learning Activity</b> (indicates a learning activity)</p>
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**INSTRUCTOR NOTE:** Being prepared for training promotes organization, projects a positive image, and reduces stress.

Be prepared to discuss each Checklist and Handout in class. You should familiarize yourself with this content so you can effectively discuss each document during your presentation.

While this guide is written as a script, avoid reading it word-for-word. Familiarize yourself ahead of time so you feel comfortable covering the material in your own words.

Throughout the presentation, the Checklist or Handouts will be identified with an icon on the PowerPoint and an Instructor Note in this Instructor Guide.

**Materials and equipment needed:**

- Projector/screen
- *Marriage* course PowerPoint slides
- Chart paper and easel or whiteboard and markers
- Paper, pens, pencils

**Forms and Handouts:**

- *Marriage* Checklist
- *My Rating As a Money Manager* Handout
- *Financial Values* Handout
- *Spending Plan Worksheet* Handout
- *Major Purchases* Handout
- *5 Rules of Buying a House* Handout
- *Military Retirement* Handout
- *Thrift Savings Plan* Handout
- *Education Benefits and Savings* Handout
- *TRICARE* Overview Handout
- *Estate Planning* Handout
- *Understanding Credit* Handout
- *Sources of Help for Military Consumers* Handout
- *Military Consumer Protection* Handout
- *Survivor Benefits Overview* Handout
- *Paying off Student Loans* Handout

## IV. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

## Introduction

### Facilitator Introduction

Introduce yourself by providing:

Hello, my name is \_\_\_\_\_.

I am a \_\_\_\_\_.

(Describe your experience as a facilitator or with personal financial management.)

The information I'll provide over the next 45 minutes will help you organize your finances to adjust to your new life as a married person.

## Agenda

To help you optimize your finances for married life, I'll discuss **Communication, Administrative Tasks, Financial Planning, Insurance, Estate Planning and Taxes**. This class, along with the Checklists and Handouts we'll discuss, will help you set goals, establish priorities, and develop a family financial action plan.

Please remember that you can meet with a PFM and attend classes at your local installation family service center to learn more about marriage and money. Some of these classes are "Developing Your Spending Plan" and "Family Financial Planning."

## Communication



**INSTRUCTOR NOTE:** *My Rating As a Money Manager and Financial Values Handouts*

Communication is an important part of any relationship. That's especially true when it comes to effectively managing money as a married couple. Money is the primary stressor in a marriage and the number one issue couples disagree and argue about. So, it's important to have open and honest communication up front.

Set aside time to discuss finances with your fiancé or spouse.

Talk about your:

- **Current financial situation:** Review your various bank and investment accounts, your debts, and your income.
- **Financial goals:** These goals might include paying down debt, buying a home, saving for retirement or for college tuition.
- **Spending:** In addition to reviewing your regular monthly expenses, talk about your spending habits when it comes to flexible expenses like entertainment, dining out and clothing. Work toward creating a budget that both of you are comfortable with.
- **Saving and investing:** With your goals in mind, reach an agreement on how much money you want to put away each pay period or month to strengthen your financial situation. You should also discuss your attitudes about how much risk you would be comfortable taking, and whether you want to use a financial advisor or take a do-it-yourself approach.

Your goal is to avoid tension tomorrow by getting on the same page today. You can get on the same page using some of the Handouts we're providing today. One is called *My Rating As a Money Manager*. The other is the *Financial Values Worksheet*.

A great way to start your discussion is for each of you to complete the Handouts separately. Then you can compare your results and come to an agreement on your financial philosophy as a couple as you move forward together.



## SLIDE 4

# Administrative Tasks



## INSTRUCTOR NOTE: *Marriage* Counselor Checklist

Reorganizing your finances for married life starts with some administrative tasks. Let's take a look at what you need to take care of.

### Documents

First, you'll need to get a variety of documents in order. These are all listed on the *Marriage* Checklist.

Start by getting original copies of your marriage certificate. Obtain several official copies. You'll need to present them in various places to update your marital status. Official copies are often embossed or stamped in some way.

Keep in mind, a marriage certificate is not the same thing as a marriage license. In many places, marriage certificates are issued by the county clerk's office in the place where you held your ceremony.

If your spouse is foreign-born, you may be eligible for reimbursement for some of the expenses of applying for U.S. citizenship. To see if you qualify, contact your Admin or Personnel office.

If you or your spouse are changing names, update your Social Security record and other forms of identification, such as your passport and driver's license as well as bank, credit and other financial accounts.

This is also a good time to make sure you have official copies of birth certificates and Social Security cards for your spouse and any dependent children. Your Legal Services Office can help you with other changes, such as updating the titles to your vehicles and real estate deeds.

### DEERS

Another important step is updating DEERS, Navy Standard Integrated Personnel System (NSIPS) and your Page 2 to change your marital status and add your spouse and any other new family members that are joining you from the marriage. When you go to the DEERS/RAPIDS office, bring your marriage certificate, your spouse's birth certificate, Social Security card and photo identification. If you're adding children, bring their birth certificate or adoption papers and Social Security card. After you've updated DEERS and your Page 2, obtain military dependent ID cards for your spouse and any dependent children. Kids under 10 generally don't need a card and won't be issued one.



## Changes to Pay

After you've updated DEERS, take a good look at your LES or USCG Payslip to make sure the changes are reflected in your pay and allowances. Keep an eye out for overpayments. Money paid to you in error will be recollected. Don't spend it.

**INSTRUCTOR NOTE:** It might take time for their LES or USCG Payslip to update depending on when the system processes the marriage. Members need to check with their admin office to ensure spouse is entered into the Page 2. Members will be retro paid from the date of the marriage regardless of when it processes.



## SLIDE 5

## Financial Planning



**INSTRUCTOR NOTE:** *Spending Plan Worksheet, Major Purchases, 5 Rules of Buying a House Handouts*

With the basic administrative chores out of the way, let's turn to financial planning. The first thing to consider is your spending plan. Let's take a look at the *Spending Plan Worksheet*.

### Spending plan

It's a good idea to create a new spending plan for your new household. A spending plan is a way to map out all your current income and expenses, including everything from bills and debt payments to retirement plan contributions. We have provided the Spending Plan Worksheet to help you get started.

In addition to giving you a clear picture of where you stand, a spending plan also lets you set goals for how you use your money each month. For example, you can plan to decrease spending on some items, and use the extra money to pursue goals such as paying down debt or saving for the future.

Track your performance against your goals and communicate regularly with your spouse about your progress. Schedule an appointment with a CFS or PFM to help with your spending plan.

### Housing and Transportation

As a critical part of your spending plan, you will need to analyze your current housing and transportation needs. You and your new spouse need to decide where you would like to live.

Do you want to live in base housing or in the community? Do you want to rent or buy? Either way you need to connect with your base Housing Services Office to discuss your family's needs and update your marital status. They provide information about both military and community housing options. You can also access *homes.mil* for options.

## Emergency Fund

Everyone should have an emergency fund. This is money that's kept in a low-risk account, such as a savings account. It should be an account that you can access easily and without any penalties in case you have an emergency. The idea of an emergency fund is having some cash on hand, so you don't have to take on expensive credit card debt when surprise expenses pop up.

How much should you have in your emergency fund? Experts generally say it should be equal to 3 to 6 months of your regular expenses.



**ACTIVITY:** Ask attendees to think of some examples of unexpected expenses that an emergency fund could help cover. Answers may include: vehicle repairs, home repairs, insurance deductibles, appliance replacements, travel on short notice, spouse loses job.

## Banking

You should also review your banking and credit card arrangements. Talk with your spouse about whether you want to consolidate separate bank or credit card accounts into one that you share.

Some spouses keep separate accounts. Others have separate accounts but put both spouse's names on each one so they can access and view as needed. Others prefer to have one joint account. There is no right or wrong way to manage your income. Find and use the system that works best for you.

While you're at it, this is a good time to consider moving to a new bank or credit union. With some shopping around, you may find an institution with lower fees, and better interest rates on savings accounts and credit cards.

## Paying Bills

You should also figure out your system for paying bills. Who will pay the bills? Will you divide them or combine them? Late payments can put a big dent in your credit score, so it pays to stay on top of things. Consider paying bills through an automatic withdrawal from a checking or savings account.



## SLIDE 6



## Credit and Debt

**INSTRUCTOR NOTE:** *Understanding Credit, Sources of Help for Military Consumers, Military Consumer Protection Handouts*

Making smart decisions about debt and credit will have a huge impact on your financial success in life.

Before we get started with the fundamentals of credit and debt, it's important to be a smart consumer. Protect yourself and your family from identity theft, and take advantage of laws intended to help Service members like the Servicemembers Civil Relief Act and Military Lending Act. The *Military Consumer Protection* and *Sources of Help for Military Consumer Handouts* are both great resources for you to review.

### Understanding Credit

At [annualcreditreport.com](http://annualcreditreport.com), you can request a free copy of your credit report from each of the three major credit bureaus. Your credit report shows all the current credit accounts that are open in your name, as well as your history. Everyone, including civilians, is entitled to a free report once a year from each bureau. Both you and your new spouse should obtain your individual reports.

When you get your reports, look at them carefully and report any errors you find. You may find debts you didn't realize you still owed. Speak to a financial counselor if you do.

Your credit report is different from your credit score. Your credit score is a number between 300 and 850. It tells lenders how good a risk you are. A score above 670 is considered to be a good risk.

If your score is too low, you may have a hard time being approved for loans or credit cards. The higher your score, the better chance of being approved and the lower your interest rates will be.

There are five key factors that drive your score. Approximately 65% of your score comes from your payment history and the amounts owed. Be sure to make all your payments on time and to avoid carrying large balances. On credit cards, avoid carrying a balance that's larger than 30% of your credit limit. It is better to pay your credit cards in full every month.

**INSTRUCTOR NOTE:** Attend a "Credit Management" class at your local installation family service center to learn more about credit.

**INSTRUCTOR NOTE:** Refer learners to Financial Planning section of *Marriage Checklist*.

### Managing Debt

Managing debt smartly boils down to two things: being careful with how much debt you take on in the first place, and taking a deliberate approach to how you pay it off.

If debt reduction is a goal, here are some strategies to help you do it efficiently.

- First, if you have multiple debts, you should generally start by first paying down the debt that has the highest interest rate.
- Look for opportunities to transfer your debts to lenders that will charge you a lower interest rate (avalanche).
- As you eliminate a debt payment, use that extra money to start attacking the next debt.

There are a few rules to help you avoid taking on too much new debt.

- Try to keep your total housing cost to no more than your BAH or 25% of your gross income. Gross income is your income before taxes.
- Your vehicle payments shouldn't be more than 15% to 20% of your gross income.
- Your total debt – mortgages, car payments, credit cards and other loans – should be less than 36% to 43% of your gross income.
- Paying credit cards in full every month will prevent the credit card revolving debt trap.



**SLIDE 7**



## Retirement

**INSTRUCTOR NOTE:** *Military Retirement and Thrift Savings Plan Handouts*

### Military Retirement Systems

First, let's take a look at the *Military Retirement* Handout and review the benefits of the two main military retirement systems: Legacy and Blended Retirement System (BRS). Briefly discuss the information on the *Military Retirement* Handout noting the key differences such as pay formula multipliers, matching TSP, Continuation Pay and Lump-Sum Options.

Retirement is one of the most important goals any of us here will save for. It's also one of the most expensive. Unlike other goals, we typically don't get a second chance to get this one right.

## **Review Retirement Savings Goals**

Start by deciding how much you'll save for retirement over the next year. The more you save, the better. As a starting point, many experts recommend that you save at least 10% - 15% of your gross income.

Next, think about where you will save. The Thrift Savings Plan is usually a good choice. Spouses may have a retirement plan of their own at work. As you evaluate where to direct your retirement money, consider:

- If the employer matches your contributions. Under the BRS, your contributions up to 5% of base pay to the TSP are matched after two years of service.
- How quickly you become vested in those employer contributions. Vesting means when the money that the employer chips in becomes yours. For example, you are vested in the TSP after two years of service.

Then you'll have to decide how you will invest. An important driver with this decision is how much risk you're comfortable taking. How will you react if there's a bear market and your balance goes down 20%?

## **Thrift Savings Plan**

Be sure to review your beneficiary designations on your Thrift Savings Plan and update them as needed – for example, listing your spouse. You should also review your investment choices and consider increasing your contribution rate.

## **Additional Retirement Savings Options**

In addition to the Thrift Savings Plan, your spouse may have a retirement plan of their own. That might be a 401(k) – which is similar to your TSP. Teachers and other public employees might have a retirement account called a 403(b). If their employer matches their contributions, it is recommended they contribute enough for the full match.

Individual Retirement Accounts, or IRAs, are an option as well. Like the TSP, IRAs come in both Traditional and Roth versions. Traditional IRAs have the potential for an up-front tax break. Qualified withdrawals from Roth IRAs are income tax-free.

You should also review and update the beneficiaries on any IRAs you have.



## SLIDE 8

## Other Benefits

**INSTRUCTOR NOTE:** *Survivor Benefits Overview, Education Benefits and Savings, Paying off Student Loans Handouts*

### Survivor Benefits Elections

Use the *Survivor Benefits Overview* Handout to familiarize yourself and your spouse with resources they may have available to them if you die on active duty.

**INSTRUCTOR NOTE:** Briefly review the Handout together. At a minimum discuss the items on the slide (military death gratuity, SBP and DIC).

### Education Benefits

One of your goals might be getting a college degree. The *Education Benefits and Savings* Handout can help orient you to the many programs that can make college more affordable for Service members and veterans.

**INSTRUCTOR NOTE:** Briefly review the Handout together. At a minimum discuss the items on the slide (tuition assistance, GI Bill and repayment options).



## SLIDE 9

## Health and Dental Insurance



### ACTIVITY: “What is Insurance?”

Insurance exists to protect us against a variety of different financial risks. Marriage is an important time to review your protection plan.



**INSTRUCTOR NOTE:** *TRICARE Overview* Handout

### Health and Dental Insurance

Start with health and dental insurance. In general, you’ll want to make sure everyone’s covered. If you and your spouse each have health insurance through your own employers, you may have an opportunity to put both of you on the same plan.

### Enroll New Family Members Through DEERS

If you have TRICARE or TRICARE Reserve Select, enroll your new family members in the program. Don’t put it off. You normally have 90 days from your marriage to make the change. If you’re overseas, you have 120 days.

If you have TRICARE Reserve Select, it's important to ensure continuous, regular payments. Irregular drill pay can cause you and your family members to be dropped from the program until the next open enrollment.

Only sponsors can add family members in DEERS. You have to do it in person or have the original signed form for your spouse to use. You can set an appointment at [rapids-appointments.dmdc.osd.mil](https://rapids-appointments.dmdc.osd.mil).

We have a *TRICARE* Overview Handout and you can visit [tricare.mil](https://tricare.mil) for more information.

### **Alternatives**

If your spouse has civilian health insurance, TRICARE pays after your other plan pays first, with some exceptions. Make sure both TRICARE and your private insurer know about all of your coverage so they can properly handle the coordination of benefits.

For reserves, if you have coverage through civilian employment, review your coverage. As you compare plans that are available to you, compare features like deductibles, copays, prescription benefits and the cost of in-network and out-of-network services. If you don't qualify for TRICARE and don't have employer coverage, the Affordable Care Act may offer a way to purchase insurance. You can learn more at [healthcare.gov](https://healthcare.gov).

### **Enroll in Dental Coverage**

Once you have enrolled your new spouse and other family members into DEERS and TRICARE, you will need to also enroll them into a dental coverage plan.



## SLIDE 10

## Property Insurance

This is a good time to review and update your current insurance policies.

### Auto

Auto insurance may offer an opportunity for savings. Rates are often lower for married couples. Thanks to multi-car discounts, it's often cheaper to have both spouse's vehicles covered on the same policy. It's also easier to manage.

### Property

Now is a good idea to review your property insurance. This includes homeowners, renters, or other high-value personal property that you want to insure like jewelry, electronics, firearms, etc. If your spouse is bringing a pet into the household, make sure your insurer knows.

If you're renting, understand that your landlord's insurance protects the building but doesn't cover your stuff. That's why renters insurance is very important.

Property insurance doesn't only cover possessions, it also protects you from liability claims, like someone falling down your stairs and hurting themselves. Liability coverage also protects you for many liability claims that happen away from your property. You can get extra liability insurance by purchasing what's called an "umbrella" policy.



## SLIDE 11

## Life Insurance

**Life insurance** offers protection for your family in the event of your death. It helps prevent financial hardship for your loved ones.

### Servicemembers' Group Life Insurance (SGLI)

You're automatically insured for \$400,000 unless you decline coverage or choose a smaller amount. Be sure to update your new spouse as the beneficiary.

**Reserve** members assigned to a unit scheduled to perform at least 12 periods of inactive duty creditable for retirement purposes can purchase full-time SGLI coverage that is in effect 365 days of the year.



### **Family Servicemembers' Group Life Insurance**

Family SGLI offers coverage for spouses and dependent children of Service members who are covered by full-time SGLI. You can get up to \$100,000 in coverage for a spouse – not to exceed you own SGLI coverage. Each dependent child is automatically covered for \$10,000 when they're enrolled in DEERS.

Even when spouses don't have jobs, losing their contribution to the household could have a big financial impact, particularly if you have children and you'd need to hire additional help taking care of them.

You can update SGLI and FSGLI online using the **SGLI Online Enrollment System (SOES)**. Sign in to *dmdc.osd.mil/milconnect* and go to the Benefits tab.

### **Private Life Insurance**

Review private life insurance coverage and update beneficiaries as needed. Keep in mind your will does not overrule your beneficiary designations. That means if an ex-spouse is listed as a life insurance beneficiary and you die, the ex-spouse will get the money no matter what your will says.

If you're looking for more life insurance, there are two main types: **term** and **permanent**. Think of term insurance as temporary coverage that lasts for a certain period of years. Permanent insurance is designed to last your entire life. Permanent insurance costs more, but also builds cash value. Term gives you the most coverage for your dollar right now.

Watch out for policy exclusions. These are things that are not covered such as war clauses or other restrictions you may not have known about.

## SLIDE 12

## Life Insurance Needs

**INSTRUCTOR NOTE:** Remind learners that this life insurance needs analysis tool is on their *Marriage Checklist*.

Here's a simple way to calculate your life insurance needs.

- Liabilities are debts you would like to pay off, such as a mortgage, car loans or credit cards.
- Next, think about how much of your annual income you'd like to replace. Multiply that by the number of years. So, if you want to replace \$20,000 of income for 25 years, that's \$500,000.
- Then come up with how much to set aside for funeral and other final expenses.
- Finally, think about the money you'd like to provide for your survivors' education and other goals.

After you've added it all up, subtract SGLI and other coverage you already have plus assets and benefits available at your death.

If you want to buy additional coverage, avoid accidental death insurance. You should be looking for life insurance, which generally covers any cause of death (other than a suicide in the first two years of the policy).



## SLIDE 13

# Estate Planning and Taxes



## INSTRUCTOR NOTE: *Estate Planning Handout*

Estate planning means making preparations so your wishes for your survivors are carried out if you die or become incapacitated. As you get married, it's important to think about estate planning to make things easier on your spouse and family if something happens to you.

Estate planning can include things like:

- Writing a will.
- Giving your spouse a “power of attorney,” which lets them handle transactions on your behalf.
- Creating a “living will” or medical directive that gives legal instructions about your preferences for medical care.
- Establish a trust. A trust is a legal agreement that allows a third party—a trustee—to hold and direct assets in a trust fund on behalf of a beneficiary.
- Titling your assets, which means selecting ownership arrangements for those accounts that make it easier for your survivors to inherit them.
- Determining a home of record and/or state of residence. State laws will dictate how your will is handled in probate as well as which state inheritance or estate taxes might apply to your assets.

Your military legal service office can help you create and update these documents and make informed decisions.



## SLIDE 14

## Taxes

### Review Your New Tax Situation

Getting married can affect your income taxes. Review your new tax situation and change your federal and state withholding as needed.

At [irs.gov](https://www.irs.gov), there's a tax withholding calculator that can help you figure out how to set up your withholding. Then you can make the change at [mypay.dfas.mil](https://mypay.dfas.mil).

### Residency Issues

Your **residency** also affects your taxes. Some states have lower income taxes than others, and some states have no income tax at all. You'll generally be considered a resident of your home of record state, which is the state where you were living just before you joined the military.

The Military Spouse Residency Relief Act (MSRRA) protects tax, voting and property rights of military spouses. Civilian spouses can keep their legal residence if they move because their military spouse is transferred from the state.

The Veterans Benefits and Transition Act of 2018 allows military spouses to elect to use their Service member's state of legal residence for state and local taxes. In the past, a spouse may have had to file a different state tax return because they had split legal residences. For example, a Service member with a legal residence of New York moves to Virginia and marries a person with a legal residence from that state. Our military spouses can now elect to use the legal residence of the military member for purposes of filing their state and local taxes.



## SLIDE 15

## Summary

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### Congratulations on Your Marriage!

It's important to talk about financial goals with your spouse so you can work together to meet them. Let's recap what you learned.

- Communication
- Administrative Tasks
- Financial Planning
- Insurance
- Estate Planning and Taxes

Be sure to check out your service's new spouse course offered to help introduce your new spouse to your military family.

You can receive personal pre-marital and marriage counseling at your local installation service center. Additionally, counseling is available through Military OneSource or CG SUPRT.



## SLIDE 16

## Resources

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Please read through your Checklist and Handouts and refer back to them. They are a great resource to help navigate the financial decisions you'll need to make.

You are not alone! You have many layers of support to help you learn more and make good financial decisions.

You can talk to your CFS at your unit or meet with a PFM and attend a class at your local installation service center. You can call Military OneSource or CG SUPRT for additional assistance. This is a great option for flexibility of scheduling since the call center has extended hours. You may also access the FINRED Sense app or the MyNavy Financial Literacy mobile app for assistance with a variety of personal finance issues.



## SLIDE 17

## Thank You!

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Thank you for participating, and I wish you and your spouse a very happy and financially secure future.