

Legal Briefs

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Preparing for Deployment

If you have a loved one in the armed services, you probably know the worries associated with military life. You can help with deployment preparations by taking on some legal and financial responsibilities.

Without careful planning, a family member has little authority to act on behalf of a deployed loved one. Before deployment, military personnel and their families should talk about important issues that will need to be addressed during deployment. These can include taxes, real estate or rental properties (including investment and vacation properties), automobile payments and insurance, life and property insurance, credit cards, and many more items.

Power of Attorney

A power of attorney is one of the best ways to make sure that you can take care of these and other law-related issues for a deployed loved one. A *power of attorney* is a written document in which service-members (the principal) grant certain authority to someone they trust (the agent or "attorney in fact") to act on their behalf. A power of attorney may be very specific, authorizing a person to sell a car, for example. Or it can be very broad, allowing the agent to do almost anything on the principal's behalf. Military personnel can use a power of attorney to give a family member or friend the ability to access bank accounts, make rent or mortgage payments, make car payments, and pay utilities and other bills.



The SCRA

The Servicemembers Civil Relief Act (SCRA) provides important protections for active duty servicemembers and is a key aspect to any military family's deployment preparations. Under the SCRA, certain civilian obligations can be postponed or suspended during deployment. These include some credit card debt, mortgage payments, pending trials, some taxes, and residential leases. But be aware that the SCRA is not a fail-safe and doesn't eliminate all obligations. Contact an attorney for information on preparing the right legal documents for your family's protection.

Prior to any deployment, military personnel and their loved ones should make sure they have a plan for

- Rent or mortgage payments
- Automobile, life, and property insurance
- Car payments
- Utility bills
- Filing federal and state income taxes.
- Receiving any government benefits, such as Social Security.
- Handling any credit card debt and payments.
- Overseeing any legal proceedings.
- Drafting a power of attorney.