

START

STANDARDS-TRANSITIONS-ACKNOWLEDGEMENT-REQUIREMENTS-TRAINING



A Comprehensive Guide For Future Sailors



AMERICA'S
NAVY
FORGED BY THE SEA

AMERICA'S
NAVY

WELCOME ABOARD!

Congratulations on your decision to join the United States Navy! There are many new experiences and opportunities ahead. No matter what job you have chosen in the Navy, we want you to understand all the benefits and responsibilities of being a U.S. Navy Sailor.

As a new member of the Navy's Delayed Entry Program, your first order is to read, understand, and acknowledge the information provided here in the START Guide. You should also share this information with your family to make them aware of the benefits offered by military service.

In the following pages we will explain your benefits. Read the information carefully and ask your recruiter about information that is unclear to you. Your recruiter will be a valuable resource as you move forward. Navy recruiters first serve in the fleet and have gained valuable experience which will help him or her explain your Navy benefits.

Within the next three to five days, your recruiter will meet with you and your family to discuss in great detail the benefits and responsibilities of the Navy. You and your family should ask questions so you will understand the requirements of Delayed Entry Program.

Please review this START Guide before the 72-Hour Indoctrination because you must acknowledge that you have been provided with this information.

WARNING ORDER

The information you provide and/or acknowledge receipt of is considered a statement of fact to the best of your knowledge. Should you provide or acknowledge information that is knowingly false, you may be prosecuted in accordance with the Uniform Code of Military Justice (UCMJ). These violations may be punishable by fines, imprisonment, or both. Providing a false statement or acknowledgement of fact includes, but is not limited to, the following information:

- **Police/civil involvement**
- **Drug use**
- **Prior military service**
- **Medical history**
- **Education**
- **Age**
- **Dependents**
- **Knowingly and willfully making a false statement**

UCMJ 883. ART. 83. FRAUDULENT ENLISTMENT, APPOINTMENT, OR SEPARATION.

Any person who: (1) Procures his own enlistment or appointment in the armed forces by knowingly false representation or deliberate concealment as to his qualifications for the enlistment or appointment and receives pay or allowances thereunder: or (2) Procures his own separation from the armed forces by knowingly false representation or deliberate concealment as to his eligibility for that separation: shall be punished as a court-martial may direct.

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WELCOME ABOARD PARENTS/SPOUSE

Welcome to the Navy family. We know that you are very proud of your family member and we would like to share with you the many superb career and educational opportunities that are available in the Navy. As a member of the Delayed Entry Program, your family member will begin Navy activities immediately. First, there will be opportunities to learn more about the Navy's programs, which will help future Sailors prepare for recruit training. Because friends and associates will be curious about this decision, your family member will no doubt be asked many questions about the Navy. They will surely be asked if similar opportunities are available for them and by bringing these questions to the attention of their recruiter, future Sailors can benefit. If their friends enlist in the Navy, your future Sailor may be advanced to pay grade E-2 or E-3, which means more money every month. Early advancement also makes them eligible nine months earlier for each additional pay grade. It is easy to see the long-term benefits of this. While your future Sailor waits for their active duty date, we encourage you to become familiar with the Navy by attending the local recruiting station's Delayed Entry Program meetings. These meetings are mandatory for future Sailors and they are designed to help them get ready for recruit training. We ask that you help make sure they attend these meetings.

GRADUATION

Graduation means public recognition for all the hard work, determination and perseverance required to complete recruit training. You are a big part of the reason for your recruit's success and you have every right to feel proud. On graduation day, access to the base is restricted to those that are on the access list. Each graduating Sailor is responsible for identifying people to be placed on the access list in advance to graduation day. Please coordinate details with your Sailor. You should also visit Recruit Training Command's (RTC) website at www.bootcamp.navy.mil. Look under the Graduation option for the details. You will find additional rules and information to help make your visit more enjoyable. Before making any travel plans, you should visit the websites listed for the most updated information. If graduation is open to the public, you are encouraged to attend.

There are few experiences more exhilarating or moving than recruit graduation. While recruit training is demanding, your recruit will always be treated with dignity and respect. For many young adults, there is an initial shock that comes with the regimentation of military life, but you can help ease some of the stress by supporting your recruit. Mail from you, other family members, or friends will always be welcome. These letters can provide an emotional lift and are often the highlight of a recruit's day.

While your loved one is in the Delayed Entry Program, remember, you are always welcome and have a standing invitation to all Delayed Entry Program functions. Feel free to contact the recruiters at any time.



NAVY CORE VALUES

The U.S. Navy is an elite force of highly trained professionals dedicated to protecting our freedom and ensuring a secure future for America. For more than 200 years, Navy men and women have stood tall for the principles that make America the greatest nation on earth. In the Navy, these unchanging principles - Honor, Courage, and Commitment - are known as Core Values. To know, understand, and faithfully live by them is the duty of all members of the U.S. Navy.

HONOR

"I will bear true faith and allegiance ..."

Accordingly, as Sailors, we will: Conduct ourselves in the highest ethical manner in all relationships with peers, superiors and subordinates; be honest and truthful in our dealings with each other, and with those outside the Navy; be willing to make honest recommendations and accept those of junior personnel; encourage new ideas and deliver the bad news, even when it is unpopular; abide by an uncompromising code of integrity, taking responsibility for our actions and keeping our word; fulfill or exceed our legal and ethical responsibilities in our public and personal lives twenty-four hours a day. Illegal or improper behavior or even the appearance of such behavior will not be tolerated. We are accountable for our professional and personal behavior. We will be mindful of the privilege to serve our fellow Americans.

COURAGE

"I will support and defend ..."

Accordingly, as Sailors, we will have: Courage to meet the demands of our profession and the mission when it is hazardous, demanding, or otherwise difficult; make decisions in the best interest of the Navy and the nation, without regard to personal consequences; meet these challenges while adhering to a higher standard of personal conduct and decency; be loyal to our nation, ensuring the resources entrusted to us are used in an honest, careful, and efficient way. Courage is the value that gives us the moral and mental strength to do what is right, even in the face of personal or professional adversity.

COMMITMENT

"I will obey the orders ..."

Accordingly, as Sailors, we will: Demand respect up and down the chain of command; care for the safety, professional, personal and spiritual well-being of our people; show respect toward all people without regard to race, religion, or gender; treat each individual with human dignity; be committed to positive change and constant improvement; exhibit the highest degree of moral character, technical excellence, quality and competence in what we have been trained to do. The day-to-day duty of every Navy man and woman is to work together as a team to improve the quality of our work, our people and ourselves.

DELAYED ENTRY PROGRAM RESPONSIBILITIES

Mission of the Navy

The mission of the Navy is to maintain, train and equip combat-ready naval forces capable of winning wars, deterring aggression and maintaining freedom of the seas.

Your Responsibility to Your Recruiter

1. Treat them with the same courtesy and respect they provide you.
2. Be honest and forthcoming when providing information for your enlistment application.
3. Notify your recruiter of any changes in your status to include education, health, police involvement, drug use, or dependency.
4. Ensure you have viewed the: "The Faces of Boot Camp" and "SAPR-D" videos.

The Eleven General Orders of a Sentry

You will be required to quote any one, or all, of the Eleven General Orders of a Sentry from memory anytime, anywhere, and to anyone by the fifth day of the first week of training. It is imperative that you learn the Eleven General Orders of a Sentry while you are in the Delayed Entry Program, prior to your departure for recruit training. They are as follows:

1. To take charge of this post and all government property in view.
2. To walk my post in a military manner, keeping always on the alert and observing everything that takes place within sight or hearing.
3. To report all violations of orders I am instructed to enforce.
4. To repeat all calls from posts more distant from the Guardhouse than my own.
5. To quit my post only when properly relieved.
6. To receive, obey, and pass on to the sentry who relieves me all orders from the Commanding Officer, Command Duty Officer, Officer of the Deck, and Officers and Petty Officer of the Watch only.
7. To talk to no one except in the line of duty.
8. To give the alarm in case of fire or disorder.
9. To call the Officer of the Deck in any case not covered by instructions.
10. To salute all officers and all colors and standards not cased.
11. To be especially watchful at night, and during the time for challenging, to challenge all persons on or near my post, and to allow no one to pass without proper authority.

RTC MAXIM

I will not lie, cheat or steal, nor tolerate those among us who do.

THE SAILOR'S CREED

I am a United States Sailor.

I will support and defend the Constitution of the United States of America and I will obey the orders of those appointed over me.

I represent the fighting spirit of the Navy and those who have gone before me to defend freedom and democracy around the world.

I proudly serve my country's Navy combat team with Honor, Courage, and Commitment.

I am committed to excellence and the fair treatment of all.

AMERICA'S
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RTC CHAIN OF COMMAND

- President of the United States
- Secretary of Defense (SECDEF)
- Secretary of Navy (SECNAV)
- Chief of Naval Operations (CNO)
- Master Chief Petty Officer of the Navy (MCPON)
- Chief of Naval Personnel (CNP)
- CNP Fleet Master Chief Petty Officer
- Commander, Naval Education and Training Command (CNETC)
- NETC Force Master Chief Petty Officer
- Commander, Naval Service Training Command (CNSTC)
- NSTC Command Master Chief Petty Officer
- Commanding Officer, Recruit Training Command (RTC)
- Executive Officer, Recruit Training Command
- Military Training Director (MTD)
- MTD Leading Chief Petty Officer
- Fleet Commander
- Fleet Leading Chief Petty Officer
- Ship's Officer
- Ship's Leading Chief Petty Officer
- Recruit Division Commander (three per division)



RECRUIT LEADERSHIP

Don't just stand back and watch!

The Navy needs good leaders at all levels. Even as a recruit you will have the opportunity to step up and take a leadership role as a Recruit Petty Officer or other designated recruit job. Leadership is the practical application of the Navy's Core Values. So put what you've learned to work. You will be challenged, and your hard work will be noticed.

Recruit Petty Officers (RPOs) are given their authority from the Commanding Officer (CO) through the chain of command. They are appointed by the Recruit Division Commanders (RDCs) and have the authority and responsibility in the division to preserve good order, discipline and security. RPOs are seen as leaders and wear collar devices signifying their place in the recruit chain of command.

Recruit Chief Petty Officer (RCPO)

The RCPO is the primary recruit assistant to RDCs and is responsible for:

1. Maintaining good order, discipline, and security within the division at all times.
2. Ensuring compliance with standing orders and regulations.
3. Assisting RDCs with implementation of schedules.
4. Reporting any abnormal condition to RDCs, including violations of good order, discipline and security when RDCs are not present.

RECRUIT LEADERSHIP (CONTINUED)

Recruit Leading Petty Officer (RLPO) (RP01)

The RLPO is responsible to the RCPO and RDCs for:

1. Assisting the RCPO.
2. Ensuring compliance with standing orders and regulations.
3. Assuming duties as RCPO when required.

Recruit Master-at-Arms (RMAA) (RP01)

The Recruit Master-at-Arms is responsible to the RCPO and RDCs for:

1. Configuration and cleanliness of division spaces.
2. Procurement, proper stowage and use of all cleaning supplies required by the division.
3. Supervision of the division in the absence of RDCs, RCPO or RLPO.

Port and Starboard Watch Section Leaders (PWSL/SWSL) (RP01)

The Port/Starboard Watch Section Leaders are the senior Recruit Petty Officers for respective watch sections.

1. The Starboard Watch Section Leader (SWSL) shall serve as the division's watch bill coordinator. Watch bills will be prepared and subsequently submitted to the RDCs via the RCPO.
2. The Port Watch Section Leader (PWSL) shall coordinate the rotation of the ship watch standers with the RDCs.

Recruit Yeoman (YN) (RP01)

The Recruit Yeoman is responsible to RDCs for:

1. Performing general clerical duties in the division and assisting RDCs with the preparation and maintenance of divisional reports, records, class attendance rosters, and mail pick-up and distribution.
2. Coordinating with the Medical YN, Education Petty Officer, Athletic Petty Officer, and Religious Petty Officer to ensure compliance with special scheduled events.
3. Attending the Mail Orderly, Medical/Dental, and Physical Fitness Testing briefings.

Recruit Section Leaders (SL) (RP02)

Section Leaders are responsible to the respective Watch Section Leader for:

1. Supervising and assisting the recruits in respective sections.
2. Monitoring personal cleanliness, military appearance, clothing care, and watch standing for recruits assigned to respective sections.



RECRUIT LEADERSHIP (CONTINUED)

Division Laundry Petty Officer (LPO) (RP02)

The Division Laundry Petty Officer is responsible to the RMAA and RDCs for executing proper laundry handling procedures. The LPO is also responsible for maintaining the cash box and division expense log.

Recruit Education Petty Officer (EPO) (RP02)

The Recruit Education Petty Officer is responsible for assisting RDCs in administering and mustering night study and mandatory night study classes. The EPO will attend a testing brief.

Recruit Athletic Petty Officer (APO) (RP03)

The Recruit Athletic Petty Officer is responsible to RDCs for:

1. Assisting RDCs with Physical Readiness Training.
2. Providing non-participation or substandard performance documentation to the YN.
3. Attending a Physical Fitness Testing brief.

Recruit Mail Petty Officer (MPO) (RP03)

The Recruit Mail Petty Officer is responsible for the pick-up and delivery of all mail. Designation as MPO includes special qualifications such as mail orderly orientation and custody of a mail orderly card.

Recruit Damage Control Petty Officer (DCPO) (RP03)

The Recruit Damage Control Petty Officer is responsible to the RMAA for:

1. Correcting any fire hazards.
2. Maintaining division fire extinguishers, to include proper location and working order.
3. Assisting RDCs with the minor repair and general maintenance of the compartment.
4. Properly documenting any material discrepancies that cannot be corrected.



MILITARY DRILL AND ETIQUETTE

There are a number of basic building blocks that you should learn before reaching RTC. Becoming familiar with these basics will make the transition much smoother when you arrive for training.

POSITIONS:

The following positions are taken only while at a halt. A single person or an entire formation may execute them.

Attention

“Attention” is the most basic of all military positions. When you stand at “Attention,” you are indicating that you are alert and ready to receive instructions. When called to “Attention,” you will bring the heel of your left foot to the heel of your right foot. At “Attention,” you stand straight with your heels together. Your feet will form a 45-degree angle and your head and body will be erect, hips and shoulders level, and your chest will be lifted. Your arms will hang naturally with your thumbs aligned with the seam of your trousers or skirt. Your fingers will be joined and allowed to curl naturally. Your legs will be straight, but do not lock your knees. Your head and eyes should be directed forward. Your mouth should be closed and your chin should be tucked in slightly.

Parade Rest

The command “Parade Rest” is only given when the formation is at “Attention”. In a single movement, bring your left foot out to shoulder width and join your hands, right over left, palms facing away from your body, at the small of your back.

At Ease

When given the command “At Ease” you may relax and move about. While “At Ease,” your right foot must remain in place. While in this position, you are not allowed to talk.

Fall Out

“Fall Out” means you are free to break ranks, but you must remain nearby. When given the command “Fall In,” return to your place in ranks and come to “Attention.”

Uncover

Some ceremonies and inspections will require you to remove your cover. The command “Uncover Two” is used to direct this action. When you hear the command “Uncover,” raise your hand as you would during the hand salute but grab the brim of your cover instead of touching your forehead. When you hear the command “Two,” lift your hat a bit to avoid messing up your hair and then return your hand to your side in a direct manner. Do not use a sweeping gesture that is exaggerated. On the command “Cover,” grasp your hat with both hands and place it firmly on your head. Drop your left hand, leaving your right hand holding the brim of the cover until you hear the command “Two.” You may now drop your right hand to your side.

Facings

There are three facing movements: “Left Face,” “Right Face,” and “About Face.” While executing a facing movement, your arms should remain in the “Attention” position.

Right or Left Face

Command: “Right Face.” At the command “Face,” slightly raise the left heel and right toe. Face the right, turning on the right heel, putting pressure on the ball of the foot and holding the left leg straight. Then place the left foot smartly beside the right one. “Left Face.” Similar to the command for “Right Face,” except at the command “Face,” you will turn on the heel of your left foot and pivot with the toe of your right foot.



POSITIONS (CONTINUED)

About Face

Command: "About Face." At the command "Face," place the toe of the right foot about half-foot to the rear and slightly to the left of the left heel without moving the left foot. Put the weight of the body mainly on the heel of the left foot, right leg strait. Then pivot to the rear, moving to the right on the left heel and the ball of the right foot. Place the right heel beside the left to complete the movement.

Alignment

The leader has the choice of two commands when he or she wants the members to align themselves with each other. The first, "Dress Right, Dress" (normal interval) aligns members at arm's length while the second, "At a Close Interval, Dress Right, Dress" cuts the distance between members in half.

Dress Right, Dress

On the command "Dress Right, Dress," all division members except the right flank member turn their heads and look and align themselves to the right. At the same time, each division member except the flank member lifts their left arm shoulder high (normal interval), or places their left hand on their hip (close interval). The right flank member holds position (stands fast) and looks to the front. The other division members use the right flank member as a guide and take short steps as necessary to align themselves and to achieve the proper interval. Once the alignment is complete, division members hold their position until the "Ready, Front" command is given. At this time, division members snap back to the "Attention" position.

Courtesies

The military in general, and the Navy specifically, rely on many traditions. Passed on from one generation of new recruits to the next, these customs, courtesies, and ceremonies help foster discipline and good military order. Customs are usual ways of acting in a given situation. A custom is a long established practice that carries the force of law. Courtesies are acts or words, that express consideration and respect for another person. When a person treats others with courtesy and respect it is more likely that he or she will also be treated with courtesy and respect.

Hand Salute

Due to the close quarters experienced by Sailors, knowing and using proper courtesies is very important. The salute is one of the required acts of military courtesy. Regulations covering the salute are deeply embedded in military tradition and custom. The salute shows respect and is a sign of comradeship. There are several types of salutes, including the gun salute and rifle salute, but the most common, and possibly the most important is the hand salute. The hand salute is a simple, dignified gesture, which is rendered to the National Anthem, the U.S. Flag, and Officers. Unless you are walking, the hand salute should be rendered while standing at "Attention."

When saluting you should

Salute properly and smartly. Avoid saluting in a casual or perfunctory manner. A sharp salute is a mark of a sharp Sailor. Always use your right hand. Use your left hand only if your right hand is injured. Use your left hand to carry objects and leave your right hand free to salute. Accompany your salute with a cheerful greeting, e.g., "Good morning, Sir," "Good afternoon, Commander Smith," "Good evening, Chaplain Dory." Always salute from the position of "Attention." If you are walking, you need not stop, but hold yourself erect and square. If double timing, slow to a walk when saluting. Look directly into the Officer's eyes as you salute. Salute all Officers who are close enough to be recognized as Officers. It is unnecessary to identify an Officer by name. However, make sure that he/she is wearing the uniform of an Officer. Render a verbal greeting if you are carrying something in both hands and cannot render the hand salute. Salute Officers even if they are uncovered or their hands are occupied. Your salute will be acknowledged by a verbal greeting, like "Good morning," or "Good afternoon."

FOLLOW THESE SIMPLE GUIDELINES:

Raise the right hand and bending your arm at the elbow, until the tip of your forefingers touches the lower part of your cover or forehead just above and to the right of your right eye. Fingers are extended and aligned with the thumb. With the elbow slightly in front of your body, your upper arm should be parallel with the deck or ground.

The hand and wrist must be held in a straight line and the forearm should be at a 45-degree angle. Returning the arm to its normal position at your side completes the salute. This motion is done in one sharp, clean motion.

QUARTERDECK

The designated location and ceremonial site where the Officer of the Deck (OOD) Inport maintains the watch. It is that area on the ship where Sailors or visitors actually board and depart the ship. Watch standing is an integral part of the military, and it is taken very seriously. Watch standers not only keep areas secure from intruders, they are also the first line of defense in disasters. Without properly trained watch personnel, good discipline and order cannot be maintained. It is everyone's responsibility to understand the duties and responsibilities of all watch personnel.

WATCH STANDER DUTIES AND RESPONSIBILITIES:

- A. Always be in the proper uniform for standing watch on the Quarterdeck. The proper uniform is always published in the Plan of the Day (POD).
- B. When relieving the watch, arrive no later than 15 minutes before the scheduled start of the watch. After receiving any information from the previous watch, exchange salutes with your relief and say:
 - i. "I am ready to relieve you." The off going watch stander will say:
 - ii. "I am ready to be relieved." The on coming watch then will say:
 - iii. "I relieve you." The off going watch stander will reply and say:
 - iv. "I stand relieved." A record of who assumes the watch is made in the logbook.
The logbook is then signed by the off going watch to show who just completed the watch.
- C. When an enlisted Sailor in uniform crosses the Quarterdeck when arriving, they must salute the National Ensign located at the stern of the ship, then salute the OOD and "Request permission to come aboard."
- D. When an enlisted Sailor in uniform crosses the Quarterdeck to depart, they must salute the senior watch stander, and "Request permission to go ashore." They must then salute the National Ensign located at the stern of the ship.
- E. When an Officer is crossing the Quarterdeck they will follow the same procedures as the Sailor. However, they "have permission to (come aboard/go ashore)."
- F. When not in uniform, everyone will come to attention, face the National Ensign without saluting, then face the OOD and appropriately "request permission" depending on whether they are arriving or departing.
- G. Render honors to all Commanding Officers (COs) and above as they cross the Quarterdeck. All COs shall receive four bells and are announced by the name of their unit and the word "Arriving" or "Departing." For example, if the CO of the SAN DIEGO arrived, he would have four bells rung and then be announced as "SAN DIEGO, Arriving."



TERMS/PHONETIC ALPHABET/MILITARY TIME

TERMINOLOGY

Every profession has its own jargon, and the Navy is no exception. Learning the following list of Navy terms now will set you ahead once you enter recruit training.

ADRIFT: Loose from moorings and out of control (applied to anything lost, out of hand, or left lying about)

AFT-END: Near or toward the stern of the vessel

ALL HANDS: The entire ship's company, both Officer and Enlisted

ALLOTMENT: An amount of money a member has coming out of his regular pay

AYE-AYE: Reply to an order or command meaning "I understand and will comply"

BARRACKS: Building where Sailors live

BELOW: Downstairs

BRIGHTWORK: Brass or shiny metal kept polished rather than painted

BUNK OR RACK: Bed

BUOY: An anchored float used as an aid to navigation or to mark the location of an object

CARRY ON: An order to resume work or duties

CAST OFF: To throw off; to let go; to unfurl

CHAIN LOCKER: Compartment in which anchor chain is stowed

CHIT, CHIT BOOK: Coupon or receipt book

CHOW HALL (MESS DECK): Place to eat

COLORS: Raising or lowering of a national flag, Ceremonies held at 0800 and sunset for hoisting and hauling down the National Ensign

DEEP SIX: To dispose of by throwing over the side

ENSIGN: National flag; Commissioned Officer between the rank of Chief Warrant Officer and Lieutenant Junior Grade

FAST: Snugly secured

FATHOM: A unit of length (equal to 6 feet) used for measuring the depth of water

FLAG OFFICER: Any Commissioned Officer in paygrade O-7 or above

GALLEY: Kitchen

GANGWAY: An opening in a bulwark or lifeline that provides access to a brow or accommodation ladder; an order meaning to clear the way

GEAR LOCKER: Storage room

GEEDUNK: Candy, gum or cafeteria

GENERAL QUARTERS: Battle stations

LIBERTY: Permission to leave the base (usually for not more than 48 hours)

LIFELINE: Lines erected around the weatherdecks of a ship to prevent personnel from falling or being washed over the side

OVERHEAD: Ceiling

PASSAGEWAY: Hallway

QUARTERS: Assembling of all hands for muster, instruction, and inspection

RATING: A job specialty title

REVEILLE: Wake up, start a new day

SCULLERY: Place to wash dishes

SCUTTLEBUTT: Drinking fountain; a rumor

SECURE: Lock, put away or stop work

SICKBAY: Hospital or Medical clinic

SWAB: Mop

TAPS: Time to sleep, end of day

TATTOO: Five minutes before taps

TOPSIDE: Upstairs

TURN TO: Begin work

WORKING ALOFT: Working above the highest deck; generally performing maintenance on the ship's mast

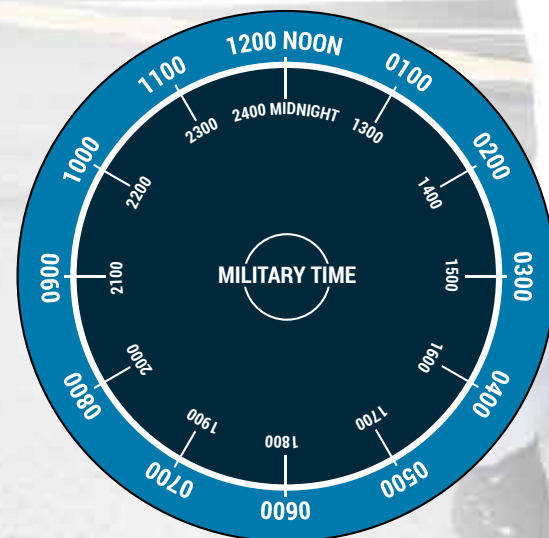
PHONETIC ALPHABET & INTERNATIONAL SIGNAL FLAGS

The Navy also uses a special language for clarity in speaking. This language is called the phonetic alphabet, and it provides a concise pronunciation for each letter. You would be wise to memorize the phonetic alphabet prior to your arrival at Boot Camp.

A - Alfa		N - November	
B - Bravo		O - Oscar	
C - Charlie		P - Papa	
D - Delta		Q - Quebec	
E - Echo		R - Romeo	
F - Foxtrot		S - Sierra	
G - Golf		T - Tango	
H - Hotel		U - Uniform	
I - India		V - Victor	
J - Juliet		W - Whiskey	
K - Kilo		X - X-ray	
L - Lima		Y - Yankee	
M - Mike		Z - Zulu	































MILITARY TIME

The Navy operates on a 24-hour day. Aboard ship, you will see a clock with a 24-hour dial. Hours of the day are numbered 1-24; at noon, instead of starting again with 1, the Navy goes to 13. The hours, for example 8 a.m. or 7 p.m., are called 0800 (zero eight hundred) and 1900 (nineteen hundred) respectively. NEVER SAY "nineteen hundred hours." Hours and minutes in the Navy go like this: 10:45 a.m. is 1045 (ten forty-five), 9:30 p.m. is 2130 (twenty-one thirty). The following is a 24-hour dial to help you learn Navy time.









RANKS AND RECOGNITION





















COMMISSIONED OFFICERS

O-10 Admiral			
O-9 Vice Admiral			
O-8 Rear Admiral (upper half)			
O-7 Rear Admiral (lower half)			
O-6 Captain			
O-5 Commander			
O-4 Lieutenant Commander			
O-3 Lieutenant			
O-2 Lieutenant Junior Grade			
O-1 Ensign			

WARRANT OFFICERS

W-5 Chief Warrant Officer Five			
W-4 Chief Warrant Officer Four			
W-3 Chief Warrant Officer Three			
W-2 Chief Warrant Officer Two			

ENLISTED MEMBERS

	Minimum time to Advance		
E-9 Master Chief Petty Officer	36 months		
E-8 Senior Chief Petty Officer	36 months		
E-7 Chief Petty Officer	36 months		
E-6 Petty Officer First Class	36 months		
E-5 Petty Officer Second Class	12 months		
E-4 Petty Officer Third Class	06 months		
E-3 Seaman	09 months		
E-2 Seaman Apprentice	09 months		
E-1 Seaman Recruit			

SHIPS

Aircraft Carrier Type

All ships designed primarily for the purpose of conducting combat operations by aircraft that engage in attacks against airborne, surface, sub-surface, and shore targets.

Surface Combatant Type

Large, heavily armed, surface ships that are designed primarily to engage enemy forces on the high seas.

Submarine Type

All self-propelled submersible types regardless of whether employed as combatant, auxiliary, or research and development vehicles that have at least a residual combat capability.

Patrol Combatant Type

Combatants whose mission may extend beyond coastal duties and whose characteristics include adequate endurance and sea keeping, providing a capability for operations exceeding 48 hours on the high seas without support.

Amphibious Warfare Type

All ships having organic capability for amphibious assault and characteristics enabling long duration operations on the high seas.

Combat Logistics Type

Ships that have the capability to provide underway replenishment to fleet units.

Mine Warfare Type

All ships whose primary function is mine warfare on the high seas.

Support Type

A grouping of ships designed to operate in the open ocean in a variety of sea states to provide general support to either combatant forces or shore based establishments. (Includes smaller auxiliaries which by the nature of their duties, leave inshore waters).

Mobile Logistics Type

Ships that have the capability to provide direct material support to other deployed units operating far from home base.



AIRCRAFT

FIXED WING

- **A** - Attack
- **C** - Cargo
- **E** - Electronic Warfare
- **F** - Fighter
- **M** - Multi-Purpose
- **N** - Special Test, permanent
- **P** - Patrol
- **R** - Reconnaissance
- **T** - Trainer
- **U** - Utility
- **X** - Experimental

ROTARY WING

- **A** - Attack
- **C** - Cargo
- **H** - Rescue (Help)
- **M** - Multi-role
- **S** - Anti-submarine Warfare
- **T** - Trainer
- **U** - Utility
- **V** - VIP Transport

FIXED WING

C - CARGO

- **C-2A Greyhound** logistics aircraft
- **C-12 Huron** logistics aircraft
- **C-20 Gulfstream** logistics aircraft
- **C-21 Learjet** used to support training
- **C-26 Metro III** logistics aircraft
- **C-37A Gulfstream** logistics aircraft
- **C-37B Gulfstream 550** logistics aircraft
- **C-40A Clipper** logistics aircraft
- **C-130 Hercules** logistics aircraft

E - ELECTRONIC WARFARE

- **E-2C/D Hawkeye** early warning and control aircraft
- **E-6B Mercury** airborne command post
- **EA-6B Prowler** electronic warfare aircraft
- **EA-18G Growler** electronic warfare aircraft
- **EP-3E ARIES II** signals intelligence reconnaissance aircraft

F - FIGHTER

- **F-5N/F Adversary** aircraft
- **F/A-18C/D Hornet** strike fighter
- **F/A-18E/F Super Hornet** strike fighter
- **F-35C Lightning II** stealth fighter

M - MULTI-PURPOSE

- **MQ-4C Triton** Unmanned Aerial Vehicle (UAV)



FIXED WING (CONTINUED)

N - SPECIAL TEST, PERMANENT

- **NU-1B Otter** light cargo transport

P - PATROL

- **P-3C Orion** long range Anti-Submarine Warfare (ASW) aircraft
- **P-8A Poseidon** Multi-mission Maritime Aircraft (MMA)

R - RECONNAISSANCE

- **RQ-2A Pioneer** Unmanned Aerial Vehicle (UAV)

T - TRAINER

- **T-6A Texan II** turboprop trainer
- **T-34C Turbomentor** training aircraft
- **T-38 Talon** supersonic trainer
- **T-39D/N/G Sabreliner** radar-navigational training aircraft
- **T-45A Goshawk** training aircraft

U - UTILITY

- **U-6A Beaver** all-purpose utility transport

ROTARY WING

A - ATTACK

- **AH-1W Cobra** attack helicopter for the United States Marine Corps
- **AH-1Z Viper** attack helicopter for the United States Marine Corps

C - CARGO

- **CH-46E Sea Knight** cargo transport for the United States Marine Corps
- **CH-53D Sea Stallion** cargo transport for the United States Marine Corps

H - RESCUE (HELP)

- **HH-1N Iroquois** shore-based Search and Rescue (SAR) aircraft
- **HH-60H Rescue Hawk** SAR aircraft

M - MULTI-ROLE

- **MH-53E Sea Dragon** anti-mine warfare, shipboard delivery, transport and assault support. Derived from CH-53D Sea Stallion
- **MH-60R Seahawk** multi-mission aircraft
- **MH-60S Knighthawk** multi-mission aircraft
- **MQ-8B Fire Scout** UAV

- **MV-22B Osprey** multi-mission rotary/fixed wing hybrid used by the United States Marine Corps

R - RECONNAISSANCE

- **RQ-8A Fire Scout** UAV

T - TRAINER

- **TH-6B** United States Naval Test Pilot School's test pilot training aircraft. Derived from the MD-369H.
- **TH-57B/C Sea Ranger** primarily used for training

U - UTILITY

- **UH-1N Iroquois** utility helicopter used by the United States Marine Corps
- **UH-1Y Venom** utility helicopter used by the United States Marine Corps
- **UH-3H Sea King** utility helicopter

V - VIP TRANSPORT

- **VH-3D Sea King** executive transport for the President of the United States
- **VH-60N Night Hawk** supports the executive transport for the President of the United States

WHAT TO BRING TO RTC

Recruits reporting to RTC during winter months (October through April) need to wear warm outer clothing. During in-processing, recruits will be required to mail any item not listed with their excess civilian clothing and personal effects to their home at their own expense (deducted from first month's pay) or donate them to charity. Personal items and clothing will not be stored at RTC. In addition to the clothing worn on the trip, recruits may also bring:

a. One pair of prescription glasses (most recent pair) and reading glasses. Note: Recruits are not allowed to wear contact lenses during recruit training. If only contact lenses are worn (e.g., a recent pair of glasses is not available), the new recruit may wear the contact lenses to RTC and bring a contact lens case with a small bottle of solution for cleaning, disinfecting, and storage. Military glasses will be issued during the first few days of in-processing and contact lens wear will then no longer be permitted.

b. Money - (Maximum of \$10)

• Credit card (not required)

• One pre-paid calling card (\$20.00) for emergencies

c. Cell phone - For first phone call (will be sent home after)

d. Light sweater/jacket for winter months

e. Completed Direct Deposit Sign-Up (Standard Form 1198A)

f. Checkbook and/or ATM card

g. Photo identification/driver's license

h. Prescription drugs with identifying prescription labels

i. Small Bible

j. Social Security card

AMERICA'S
NAVY

FEMALE SPECIFIC ITEMS:

- Makeup (Makeup is only permitted for photographs and graduation liberty. No glass items, including mirrors, are permitted).
- Sanitary items sufficient for one week, as required.

NOTE:

Hair

Female recruits may travel to RTC with their hair styled as desired. The standard hair length for females may touch but not fall below a horizontal line level with the lower edge of the back of the uniform collar. Females will have the option of having their hair cut to military standards after reporting to RTC for a nominal fee. Females who do not get their hair cut will be instructed on how to wear their hair within military standards.

Medical Processing

Female recruits who have had a PAP smear/pelvic examination during the six months prior to shipping should bring their test results to RTC. Recruits who are currently using birth control pills, bring copies of exam records (in addition to the pills) specifying type(s) of birth control pills both presently and previously prescribed. Consulting a physician just to obtain these items is not required.

Items that will be sent home:

- All alcohol-based health and comfort items
- All electronic items
- Curling irons
- All books and magazines
- Cards, dice, or other gambling paraphernalia
- Large and bulky stationary
- Large plastic picks, rakes, etc., or any made of metal
- Anything made of glass, including mirrors
- Double-edged razor blades
- Cigarettes, cigars, pipes, tobacco (smoking, chewing, or dipping)
- Large deodorants (larger than three ounces)
- Miscellaneous items that are large, of significant value, or unnecessary will be sent home or donated to charity, at the recruit's discretion

Non-prescription drugs/medications will be discarded and/or mailed home.

These include, but are not limited to, the following:

- Phisoderm, PhisoHex, and similar products
- Foot powders
- Rubbing alcohol
- Motion sickness medication
- Commercial sleeping aid
- Decongestants
- Acne medication
- Antihistamines
- Analgesics
- Eyewash (with the exception of saline solution for contact lenses)
- Sex-related materials (including diaphragms and condoms)

LEAVING FOR RTC

Our nation is facing extraordinary times, and it is understandable that you may have mixed feelings about your future Sailor leaving for recruit training. You can rest assured, your loved one is in good hands. Your future Sailor is beginning the process of becoming a Sailor in the most respected military organization in the world - the U.S. Navy. To help you understand this process, and the end result, we are providing a brief summary of what to expect during the next couple of months.

Drug Policy

A urinalysis will take place within 72 hours of arrival at RTC. If the test is positive, you will be discharged based upon fraudulent enlistment. Alcohol abuse or illegal or improper use of drugs during your enlistment could result in possible administrative separation with a less than honorable discharge and loss of veterans benefits. Zero tolerance means zero tolerance.

Tattoo and Body Art Markings

Do not add any tattoos, body art, body piercings, etc., while in the Delayed Entry Program. There is a risk of infection, or the art or piercing itself may disqualify you and lead to your discharge from the Delayed Entry Program.

Pregnancy Test

Females will receive a pregnancy test after reporting to RTC. You must be aware that you cannot be pregnant and remain in recruit training. If you are pregnant when you arrive at RTC, you will be discharged.

Processing

The first series of events at RTC is known as Processing. Immediately after arrival, recruits are assigned to a recruit division. Instruction on basic drill movements, Navy customs and courtesies, rank structure, barracks procedures and personal hygiene begins immediately. During the first four to seven days after arrival, recruits are given a complete medical and dental screening, and they take an initial fitness test. Additionally, there are various administrative processing elements to complete during these first days at RTC.

Navy Physical Readiness Program

The Navy expects Sailors to maintain their physical fitness. Sailors who fail to meet Navy physical readiness standards cannot advance in pay grade, reenlist or transfer. You must maintain your weight at or under the Navy's maximum standard for your gender and height or a percent body fat value of 26 percent or less for males and 36 percent or less for females to be eligible to ship to RTC. If you fail to maintain your physical readiness, remedial training will be required. Continued failure to show progress over a reasonable period of time, when there are no medically limiting circumstances, shall result in the consideration for an administrative separation. Recruits receive two Physical Fitness Assessments during Recruit Training. Upon arrival at RTC, recruits must complete a 1.5-mile run in less than 16 minutes and 10 seconds for males, or less than 18 minutes and 7 seconds for females. If a recruit does not meet these standards, the recruit may be subject to Entry Level Separation from the Navy. The final test is given approximately three days before Battle Stations and graduation. A recruit must achieve a satisfactory medium score (SAT-MED) to graduate. All scores are based on the Navy's physical fitness instruction (OPNAVINST 6110.1).

Swim Qualifications at RTC

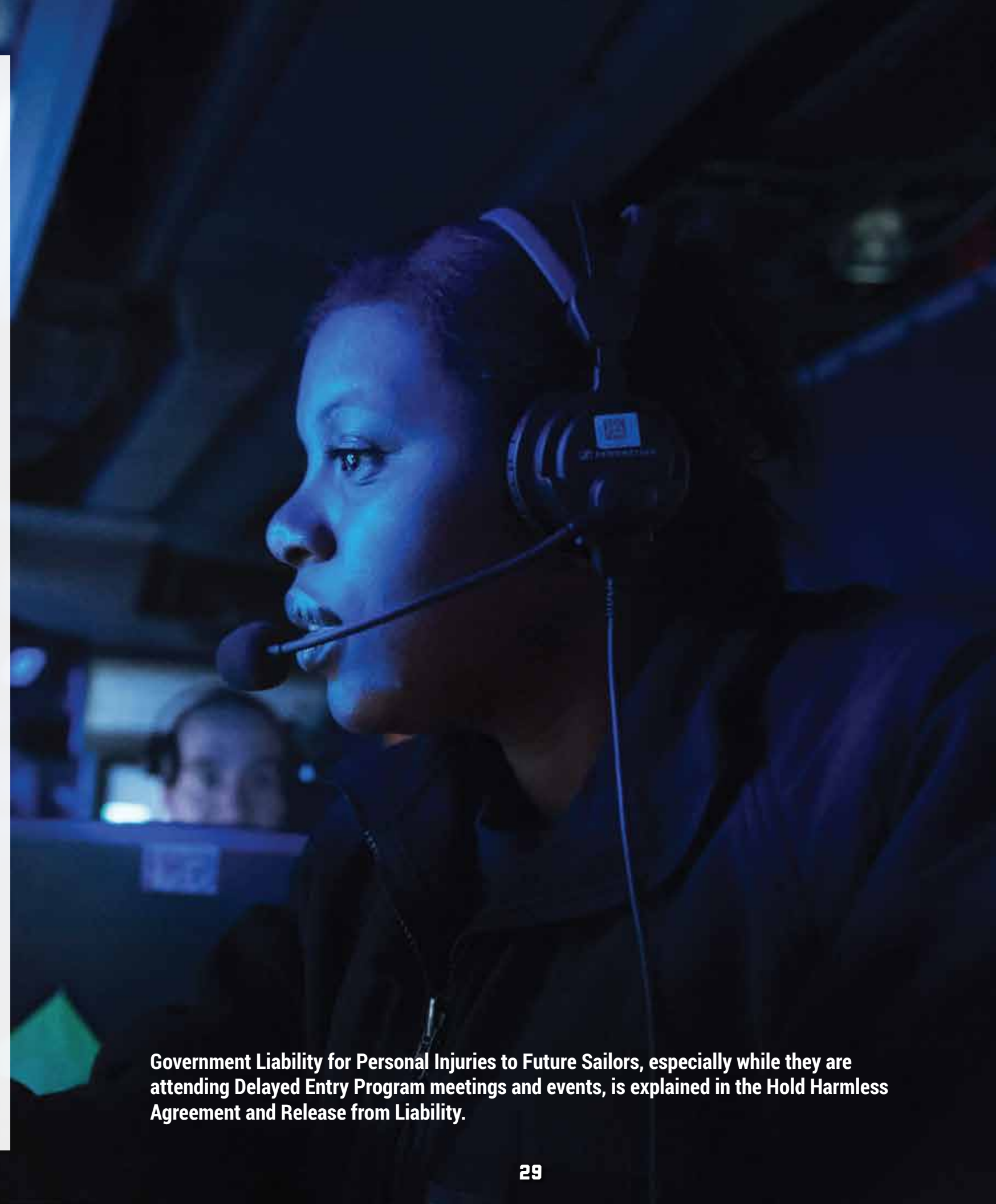
Within two weeks of your arrival at RTC, you must pass the test for swimmer third class, which is the Navy standard swim test. Your test will be conducted in a monitored, controlled environment by some of the world's best swimmers, including Navy SEALs and former Olympic swimmers. If you do not know how to swim, you will receive training. Failure to achieve water survival qualifications will result in assignment to intensive remedial swim training for up to three weeks. Failure of remedial training may result in loss of a guaranteed program.

Training

Transforming civilians into 21st Century Sailors takes a lot of training. From classroom instruction to hands-on practical applications, recruits are exposed to a wide variety of instruction during the two months of training at RTC. Subjects include: leadership, Navy history and traditions, military courtesy and discipline, the military Code of Conduct, basic deck seamanship, uniform regulations, basic drill movements, first aid, and firefighting. Perhaps the most important classes cover the Navy's core values of Honor, Courage, and Commitment. Your new recruit's final evaluation rests upon mastery of these subjects as well as physical conditioning. Physical training becomes increasingly more challenging throughout the training cycle. All recruits participate in conditioning runs, calisthenics, water survival, and swim qualifications. Your new recruit will undoubtedly graduate from boot camp in the best shape of their life.

Battle Stations

Weeks of intense training are put to the test during the final training exercise, known as Battle Stations. Using the very latest technology, recruits are tested in a variety of shipboard scenarios that require the sum of their knowledge and ability. Battle Stations is a final test to determine if the new recruit is ready to join the fleet. To be successful in Battle Stations, as in the fleet, recruits need to employ teamwork. Here they understand that no matter how difficult the task, with teamwork it can be accomplished. When Battle Stations is finished, recruits celebrate the first major milestone of Navy service. During a ceremony befitting their accomplishment, they will remove their Recruit ball caps and replace them with one that lets them be recognized as a Sailor in the U.S. Navy.



Government Liability for Personal Injuries to Future Sailors, especially while they are attending Delayed Entry Program meetings and events, is explained in the Hold Harmless Agreement and Release from Liability.

UNDERSTANDING YOUR RESPONSIBILITIES REGARDING FAMILY MEMBERS

Deployment

The Navy has dozens of ships ranging in crew size of around 24 to 6,000 personnel and their deployment or underway schedules vary. Ships spend the majority of their time operating around their homeport, which is located either in the U.S. or overseas. Typically, they average 10 to 14 days per month operating at sea. Normally, your ship will deploy on the average of two to three times in a four-year period, with each deployment lasting about six months. While deployed, ships make port calls (visits) to cities in the area of your deployment. Before you leave on deployment, you must make arrangements to meet your family's needs such as housing, funds for living expenses, power of attorney, etc.

Note: Operational commitments may change at anytime.

Duty Assignment in an Overseas Area

Enlisted personnel in pay grades E-3 and below with dependents will not be assigned duty in an overseas area. This includes Hawaii, on afloat units overseas, and shore based facilities overseas.

Moving Your Family

Before you move your family, you should contact the local housing referral office to get information on government and civilian housing. On many bases, government housing may not be available. Depending on availability, you may choose to be placed on a waiting list for housing until a unit becomes ready. [You will not receive Basic Allowance for Housing (BAH) if base housing is available.] Depending on the area, housing may be expensive and monthly rental rates can vary drastically. Security deposits are generally equal to one month's rent and usually collected in advance. This does not include security deposits on utilities, sewage, water, garbage, cable TV, etc. The Navy will provide BAH which normally covers 75 percent of the rental rates.

Childcare

Depending on the area assigned, daycare may not be available. Before checking in, contact the local Fleet and Family Service Center to see what services are available. The cost of military daycare usually ranges from \$200 to \$400 monthly and is related to family income. Childcare services typically accommodate children ages 6 weeks to 12 years old. For newborn care, you will have to look in the local area for private daycare centers. Newborn care can be very expensive, ranging from \$100 per week to \$900 per month. In most daycare centers, you will still have to provide food and whatever else the center does not provide for your child.

Moving Your Household Goods

The Navy can mean a somewhat nomadic lifestyle and you may be asked to move as much as every three to five years. The Navy will pay for these moves, but you might be responsible for any additional services you require. The Navy's Personnel Office will provide information on the requirements to move household goods and the government allowed weight allowances for household goods. For pay grades E-1 to E-3 (with dependents), you will be allowed to ship 8,000 pounds of household goods. Weight allowances include the total weight of household goods to be shipped as well as those put in storage and those sent as unaccompanied baggage. It is your responsibility to stay within the authorized weight allowance. Making a good estimate of the weight of household goods is essential. Make the first estimate before visiting the transportation office to set up the move. A fairly dependable method of estimating weight is to figure 1,000 pounds per room, excluding bathrooms and storage closets. Then add the estimated weight of large appliances and items in the garage and storage. Keep in mind that the estimated weight is not official. Actual charges are based on the weight tickets submitted by the carrier. If you exceed your weight allowance, you will have to pay for the excess weight, which can cost thousands of dollars.

Accommodation of Religious Practices

Department of the Navy policy is to accommodate the doctrinal or traditional observances of the religious faith practiced by individual members when they will not have an adverse impact on military readiness, individual or unit readiness, unit cohesion, health, safety, or discipline. The accommodation of a member's religious practices cannot be guaranteed at all times but must depend on military necessity. The determination of military necessity rests entirely with the Commanding Officer.



Support for Children

You also have moral and legal obligations to provide support for your children at all times. You must provide proof of dependency status before receiving dependent allowances.

Government Housing

Government housing is not always available. You may be required to obtain housing in the civilian market. The information provided above is very general but provides a starting place for understanding the issues that will affect you and your family once you enlist. Always contact your local housing office, family service center, and command ombudsman for the most current information on the area where you are to be stationed.

Assignment Near a Military Spouse

If you are currently married or become married to someone serving in any branch of the armed forces, the Navy will not promise or guarantee that you will be assigned near a spouse.

Children

If you have a child or children now, or if you have any in the future, you must ensure that their care does not interfere with the performance of your duties. If children are currently in the custody of another adult pursuant to a court-ordered transfer of custody, you may not retain custody, nor have the children reside with you during the first term of your enlistment.

Duty assignments are based on the needs of the Navy and no preferential treatment is granted to members with families. Inability to perform your duties, repetitive absenteeism, or non-availability for worldwide assignment because you cannot arrange childcare during the required absence for duty may result in disciplinary action and involuntary separation from the Navy. If you regain custody or have your children reside with you in the future, the government will not provide funded transportation for your children. If your children reside with you in the future and you are a single parent or married to another member of the armed forces, you will be required to complete a dependent care certificate and comply with the requirements of Navy policy (OPNAVINST 1740.4).

When Recruiters Transfer

In the Navy, transition is inevitable. While your family member is in the Delayed Entry Program, it is possible his or her recruiter may transfer to another duty station. If this happens, another fully qualified recruiter will assume responsibility for training your future Sailor. Assuming responsibility for an important duty in the Navy is known as "relieving the watch." This is one of our time-honored traditions and it comes with both responsibility and authority. "I am ready to relieve you," is what the new watch stander says to the Sailor on duty. The two then discuss the current situation and any pertinent information or instructions. When the oncoming watch stander is ready to take over, he or she declares, "I relieve you." This transfers all responsibility for the watch to the oncoming Sailor.

The new recruiter now "has the watch," and is responsible for ensuring future Sailors are prepared for boot camp. The new recruiter is now the Sailor that you can turn to if you have any questions regarding the Navy and your future Sailor's new direction in life.

Advanced Pay Grade

In some cases you may qualify for an advanced paygrade. The different ways to advance to E-2 or E-3 include the requirements for referrals stated in the Referral Recognition Program. Note: The requirements must be met prior to reporting to RTC.

Advancement to E-2
Documentation of completion of two years in JROTC
Complete the Delayed Entry Program Personal Qualification Standards and pass a written test and physical training baseline at SAT-MED at RTC.
Complete 24 semester hours or 36 quarter credit hours at an accredited educational institution
Complete 1,080 classroom hours at an accredited vocational institute
Complete two years and subsequently graduate from an accredited high school level military academy
Documentation of advancement to E-2 in the Naval Sea Cadet program
Documentation of Quartermaster requirements in the Sea Scouts
Documentation of designation as E-5 in the Young Marines
Receiving Civil Air Patrol Billy Mitchell Award

Advancement to E-3
Documentation of completion of three years in JROTC
Complete 48 or more semester hours or 72 or more quarter credit hours at an accredited educational institution
Complete 2,160 classroom hours at an accredited vocational institute
Documentation of advancement to E-3 in the Naval Sea Cadet program
Documentation of completion of Eagle Scout or Girl Scout Gold Award

Eligibility Criteria	Awards	Awarding Authority
One Enlisted Contract (non-NF or non-NSO/NSW)	Letter of Appreciation	CO NAVCRUITDIST
One Enlisted NF or NSO/NSW Contract	Advancement to E-2, Certificate of Promotion and CO LOC	CO NAVCRUITDIST
One Officer Accession	Advancement to E-2, Certificate of Promotion and CO LOC	CO NAVCRUITDIST
Two Enlisted Contracts (non-NF or NSO/NSW)	Advancement to E-2, Certificate of Promotion and CO LOC	CO NAVCRUITDIST
Two Enlisted NF or NSO/NSW Contracts	Advancement to E-3, Certificate of Promotion and Flag LOC	CO NAVCRUITDIST/ COMNAVCRUITCOM
Two Officer Accessions	Advancement to E-3, Certificate of Promotion and Flag LOC	CO NAVCRUITDIST/ COMNAVCRUITCOM
Four Enlisted Contracts	Advancement to E-3, Certificate of Promotion and Flag LOC	CO NAVCRUITDIST/ COMNAVCRUITCOM

* Reference page 34 for acronym definitions

Referral Recognition Program

One of the benefits of Delayed Entry Program is the Referral Recognition Program. Through conversations with friends, family, coworkers, and others, you and your family members may become aware of individuals who are interested in the great opportunities offered by the Navy. You can make their curiosity work for you. Bring their interest to the attention of your recruiter and if anyone you refer enlists in the Navy, you may be advanced to pay grade E-2 or E-3. This means you will earn more money sooner. It will also make you eligible for advancement nine months earlier for each successive pay grade, which means more money for you down the road.

Navy Delayed Entry Program Personnel (Future Sailors)

For purposes of this program, individuals are considered Navy Future Sailors from the time they contract until they report to their first permanent duty station. Future Sailors may qualify for recognition if, during a rolling 12-month period, they refer the required number of applicants to a Navy recruiter and those applicants subsequently sign a contract to enter a USN or USNR Enlisted or Officer program.

Awards for Enlisted Delayed Entry Program Personnel Definitions:

NF - Nuclear Field

NSO - Navy Special Operations

NSW - Navy Special Warfare

LOC - Letter of Commendation

CO NAVCRUITDIST - Commanding Officer, Navy Recruiting District

COMNAVCRUITCOM - Commander, Navy Recruiting Command

EDUCATION INFORMATION

Post 9/11 GI Bill

The Post 9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post 9/11 GI Bill. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing. You may receive up to 36 months of entitlement under the Post 9/11 GI Bill and be eligible for benefits for 15 years from your last period of active duty or at least 90 consecutive days. If you were released for a service-connected disability after at least 30 days of continuous service, you will also be eligible for benefits for 15 years. Approved training under the Post 9/11 GI Bill includes graduate and undergraduate degrees, and vocational/technical training. All training programs must be offered by an institution of higher learning (IHL) and approved for GI Bill benefits. Additionally, tutorial assistance, and licensing and certification test reimbursement are approved under the Post 9/11 GI Bill. You can transfer your entitlement to your spouse or dependent children.

Based on your length of active duty service, you are entitled to a percentage of the following: Cost of tuition and fees, not to exceed the most expensive in-state undergraduate tuition at a public institution of higher education (paid to school); Monthly housing allowance* equal to the basic allowance for housing payable to a military E-5 with dependents, in the same ZIP code as your school (paid to you); Yearly books and supplies stipend of up to \$1000 per year (paid to you); and a one-time payment of \$500 paid to certain individuals relocating from highly rural areas.

***NOTE - The housing allowance and books and supplies stipend are not payable to individuals on active duty. The housing allowance is not payable to those pursuing training at half time or less or to individuals enrolled in distance learning.**

Tuition Assistance (TA)

TA is the Navy's educational financial assistance program. It provides active duty personnel funding for tuition costs for courses taken in an off-duty status at a college, university or vocational/technical institution, whose regional or national accreditation is recognized by the Department of Education. Navy TA pays for both classroom and independent study/distance learning courses, regardless of course length. Courses must be offered in Semester Hours, Quarter Hours, or Clock Hours. The credit earned must show on the institution's transcript. Navy Tuition Assistance pays the tuition and fees charged by educational institutions for course enrollments. Navy TA pays 100% of tuition costs for courses applicable to the completion of a high school diploma or equivalency certificate. For other education levels, there is a fiscal year credit limit of 16 Semester Hours, 24 Quarter Hours, or 240 Clock Hours per individual.

Naval Reserve Officer Training Corps (NROTC) College Scholarship Program

The NROTC Scholarship Program was established to educate and train qualified young men and women for service as commissioned Officers in the unrestricted line Navy Reserve or Marine Corps Reserve. As the largest single source of Navy and Marine Corps Officers, the NROTC Scholarship Program fills a vital need in preparing mature young men and women for leadership in the management positions in an increasingly technical Navy and Marine Corps.

United States Naval Academy (USNA)

USNA offers a fully subsidized four-year college education. Cadets receive a monthly salary and full benefits. The President and Vice President of the United States, the Secretary of the Navy, United States Senators and Representatives make nominations. Each year 1,200 candidates are chosen. Candidates must be 17-23 years old, single, with no children. Graduates must serve on active duty for at least five years in the Navy or Marine Corps Reserve.



Code of Ethics

The Oath of Enlistment requires you to meet, uphold, and defend the Constitution of the United States, which guarantees the civil rights and equal protection under the law for all residents of the United States. You should further understand that Navy and Department of Defense directives prohibit participation by military personnel in extremist or supremacist activities or organizations that attempt to deprive individuals of their civil rights. Failure to comply with these prohibitions may result in disciplinary action and/or involuntary separation from the Navy. If you feel your rights have been violated and local Commanding Officer have not addressed the issues to your satisfaction, you may call the Navy Recruiting Hotline at 1-888-247-9321.

Alcohol Policy

If you are under age, you must say NO to alcohol use. If you are of age and choose to drink, you must use good judgment and drink responsibly. The Navy's Right Spirit program focuses on responsible alcohol use and the deglamorization of alcohol. The Navy expects responsibility and moderation from you at all times. Irresponsible alcohol use will not be tolerated.

Sexual Harassment

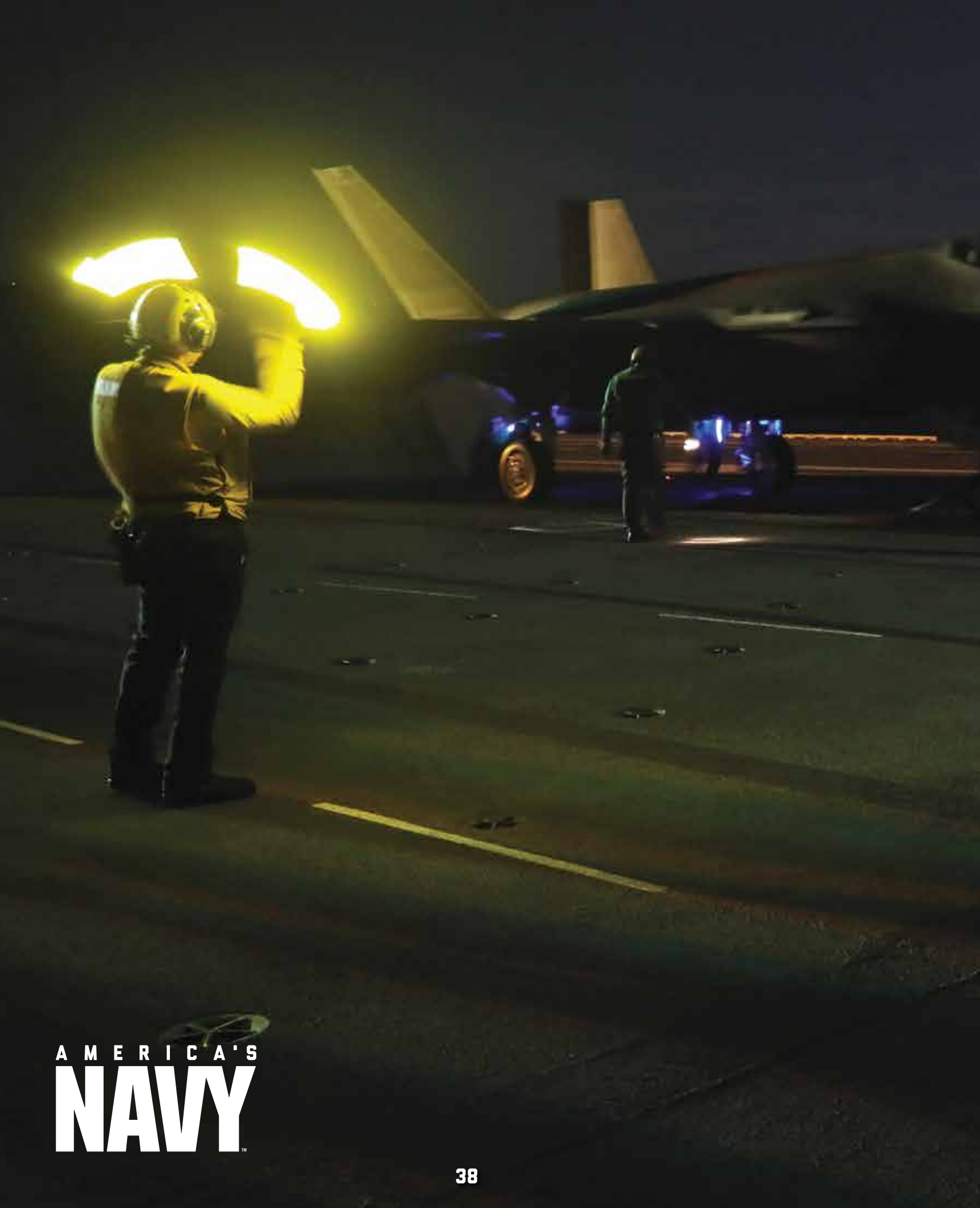
Sexual harassment is a form of discrimination that involves unwelcome sexual advances, requests for sexual favors, and other verbal, visual, or physical conduct of a sexual nature when submission to or rejection of this conduct explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance, or creates an intimidating, hostile, or offensive work environment. Any person in a supervisory or command position who uses or condones implicit or explicit sexual behavior to control, influence or affect the pay, job or career of a military or civilian employee is engaging in sexual harassment. Similarly, any military or civilian who makes deliberate or repeated unwelcome verbal comments, gestures, or physical contact of a sexual nature is also engaging in sexual harassment. Sexual harassment violates standards of behavior required of all Department of the Navy personnel. Behavior in the work environment must remain professional and conducive to maximum efficiency and proficiency at all times. Sexual harassment is unacceptable conduct; it debilitates morale, interferes with the work productivity of an organization, and can cause serious psychological stress for the recipient. The Navy's policies are to ensure all employees have equal opportunity in all aspects of employment and are free of sexual harassment in any form. It is expected that each service member fully commit to exhibit the highest professional behavior and courtesy in accomplishing the mission. It is the responsibility of every member of the U.S. Navy to ensure that sexual harassment is prevented and that any instance of sexual harassment is dealt with swiftly, fairly, and effectively.

Fraternization

New recruits, once they arrive at RTC, will not be allowed to socialize between the sexes. Communications between recruits will be on a strict, professional basis. Any recruit that breaks this rule may be set back two weeks in training.

Recruiter Prohibited Practices

1. Coach or entice you to provide false statements, records or documents to effect your enlistment.
2. Bribe or coerce you to process for enlistment.
3. Intervene with police or judicial authorities on your behalf.
4. Form, or attempt to form, a dating or private and unofficial social relationship with you.
5. Solicit to engage in, or engage in, any unofficial financial or business dealings with you.
6. Transport you in their personally owned vehicle, gamble with you, or solicit or accept anything of value from you.



PERSONAL FINANCIAL MANAGEMENT

A Sailor's financial readiness directly impacts unit readiness and, consequently, the Navy's ability to accomplish its mission. Research indicates that personal financial management is a top concern of Navy families. A service member saddled with debt, fear, and considerable stress could suddenly find their integrity compromised. Their job performance will probably suffer, and he or she might lose their security clearance and be temporarily removed from their assignment.

Financial Planning

1. Increases spending power - How would you like a ten percent raise right now? By having a financial plan in place that is both realistic and flexible enough to follow, you should be able to increase your spending power by at least ten percent.
2. Eliminates stress - It is very difficult and stressful handling routine issues, such as bill paying, car repairs, and home maintenance from a long distance. If you have a solid financial plan, much of this stress can be eliminated.
3. Prepares you for the future - If your plan, once in place, works well, stick with it.

Financial Goals

Successful people have goals. They take control of their money and plan its use. It's important to commit your financial goals to writing. Take a moment to write down one financial goal that you would like to achieve. It can be a short-term goal, meaning you could achieve it within the next five years, or it can be a long-term goal, meaning it will probably take you more than five years to achieve. Goal-setting forces you to decide what you want to accomplish with your money and clearly defines the steps to take. A well-written goal is a "SMART" goal.

SMART:

- Specific
- Measurable
- Action-oriented
- Realistic
- Timely (start and stop dates)

Goals will likely change over the years and that's fine. Adapt your plan to meet changes. A typical financial goal is something like this: "I want to be rich." Many people want to be rich, but this goal does not have a specific plan. How will you get rich, by what age, starting when? Writing it down using the SMART technique, the goal reads: "I plan to have \$1 million in assets by age 65. To achieve my goal I will invest \$250 per month in mutual funds with an average earning of ten percent." Excellent goal! It is specific as to how much to save, has an end point and identifies what will be done to make it happen. Here is another example of a SMART goal: "I will buy a house within the next five years." To achieve this goal I will: Get a copy of my credit report within 30 days. I will pay off my car loan one year early by making double payments each month. I will double my current savings to \$500 per month to be able to have \$30,000 for closing costs, down payment, and other expenses. Comprehensive, accurate and effective spending plans are developed with the ultimate goal of building wealth, not debt. Start this process by envisioning what you would like to achieve with your money and then writing your goals down using the "SMART" process.

Goal-Getter Fund

The Goal-Getter Fund is for your short-term goals. These are financial goals for which the money is needed in the next five years or less. Money is kept in liquid accounts such as savings accounts or short-term CDs, where it is easily accessed. Note that these three funds don't necessarily have to be three separate accounts, but they need to be accounted for separately.



The Financial Planning Pyramid

After you have done some “vision” work and set some goals think about what you will do next. Using the Financial Planning Pyramid you can create a visual image of the steps involved in reaching your goals.

1. The Management Level includes the most basic elements of planning and is the first step in building wealth.

This level includes:

- **Adequate income:** Using all of your pay, allowances, and benefits offered by your employer.
- **Controlled spending:** Using some type of a written plan.
- **Adequate insurance:** Using appropriate insurance to protect against financial loss.

2. The second level of the Pyramid is the Savings Level. This level includes:

Reserve Fund: A Reserve Fund is for expenses that don't occur monthly, such as car insurance, school tuition, birthdays and anniversaries, and holiday shopping. **Emergency Fund:** An Emergency Fund is for unexpected, emergency expenses such as emergency leave, unexpected auto repairs, or unplanned events like sick pets. It is recommended that an emergency fund consist of one to three months of your net pay.

3. The remaining level of the Financial Planning Pyramid is the Investing Level. This level includes all of the tools that can be used in an effective investment plan. Investing is different from saving; more gain is involved, but so is more risk. Investing is for long-term financial goals. These are financial goals for which the money is needed in more than five years. Don't invest money you may need in the short-term. Before investing, it is critical to first give attention to the Management and Savings levels of the Financial Planning Pyramid. Once you have established your spending and savings plans, then move into the investment arena. Plan to attend a Savings and Investing or Retirement Planning class at your Fleet and Family Support Center, or ask your Command Financial Specialist (CFS) to conduct the training so you can learn more.

Budget or Spending Plan

The best way to achieve financial success is to have a solid, well thought out and flexible plan. Good financial planning principles include determining where you are now and where you want to go financially. Once you know that, you can ask yourself how you are going to get there and use a budget or spending plan as a map to guide you to your financial destination. Whether planning for a six-month deployment or a six-year savings plan, the principles are the same. Plan for the best-case scenario, prepare for the worst case, and track your progress according to your plan. If you are in a relationship, plan together so both you and your partner understand and agree on how finances will be handled. Once you have completed a budget worksheet, review the numbers and ask yourself if you can live with your plan. If you have a monthly surplus, now is the time to think about what you can do with the money. If you have a deficit, you need to visit your CFS and work out ways to improve your cash flow.

Be realistic. Budget as realistically as possible for expenses that you will have. Married Sailors need to budget realistically for both partners.

Plan for the unexpected. Unexpected expenses can throw your financial plan into a tailspin. Remember to budget for expenses that don't occur each month such as insurance premiums, car maintenance, home maintenance, holiday gifts, trips overseas and tax payments. If married, consider signing a pre-authorization form with Navy Marine Corps Relief Society (NMCRS) if your savings are minimal. This will allow your spouse to apply for a loan in your absence in the event of a financial emergency.

Savings: Contribute regularly to a savings account if you aren't already doing so. It doesn't matter what you put in (\$10, \$25, \$50 per month), it is the fact that you contribute to it regularly that counts! Setting up a bank allotment is generally the best way to go. Pay yourself first. This will make it a habit and help you to build a reserve. The Navy's Thrift Savings Plan (TSP), is considered a savings opportunity that shouldn't be missed. If your spending plan is crafted well, it won't feel restrictive. In fact, it should free you from worry and meet your needs and wants. It doesn't need to be down to the penny. That's not to say it can't be down to the penny, and some people like to be that specific with their money.



Developing Your Spending Plan

A spending plan is a written method to achieve your financial goals by measuring and managing the money that comes in and goes out of your pocket. A common name for a spending plan is a budget. An effective plan is a guide and servant, not a master. Some people think of a budget or a spending plan much like a diet. "I have to suffer through this, and it will be painful, but hopefully in the end I'll achieve my goals."

A solid spending plan:

- Is easy to understand. A spending plan or budget, in its simplest form, is a list of money in and money out.
- Shouldn't be any more complex than it needs to be for your situation. Keep the process as simple as you can.
- Is a reflection of your needs, wants, values and goals. The spending plan is YOUR spending plan.
- Should reflect the way you actually spend your money. Anyone who spends the money should be involved in the budgeting process. For example, if you are married, your spouse should be included.
- Is based on current income and expenses. If you don't know what your current income and expenses are, you'll need to find out. Service members can usually list their income easily, but listing expenses may take a little more effort, especially if the person putting the plan together doesn't spend all the money in the family. Again, include everyone who spends the money in the process, and if you need to, track spending for a pay period or two to get accurate numbers.
- Needs to be practical and realistic. An effective spending plan has to be based on reality. You may want to spend only \$20.00 a month on gas for your car but is that realistic? You may want to start riding your bike rather than driving, but is that practical? As you work through your spending plan, be sure to keep it real.
- Is flexible. A spending plan should not be a straight jacket. Build in flexibility by adding in a cushion, or better yet, make sure and build up your emergency and reserve savings so you can be flexible when you need to be.
- Must provide for pleasures as well as necessities. You and your family work hard for your money and make sacrifices every day that most civilians don't. It bears repeating that your spending plan doesn't have to be so restrictive that you don't have room for some of life's pleasures. There are times when everyone needs to cut back, but it is reasonable and expected that people will build into their spending plan some money or pleasures, as well as necessities. A written spending plan can help you live within

your income by putting everything down in black and white, and planning and tracking spending. Realize your personal goals. Part of developing a spending plan is putting your goals down on paper and listing the steps needed to achieve those goals.

- Maintains a good credit history. The first step in having good credit is to pay your bills on time. An effective, written spending plan provides the foundation for a great credit report. And since the ultimate goal of any spending plan is to help you build wealth, not debt, as your assets grow and your debt is kept to a minimum, your credit report looks better and better.
- Get more for your money. A spending plan is the single best way to help find "leaks" in your spending. By tracking your income and expenses, you may find money you didn't know you had. You might find that you've been spending money on things that you don't really need or value. Many people even find that there is "lost" money and that they don't know where it goes. You should be able to account for 100 percent of your money and ensure it is going only where you want it to go.
- Reduces financial stress and arguments. Planning income and expenses, writing down goals, and working together with your spouse will greatly reduce financial stress and arguments. Money is a top reason service members experience stress on the job. It is also one of the top issues couples fight about. Much of this can be avoided by planning your spending, and a written plan is the key. Achieve financial competence and confidence. Imagine how it will feel when you achieve a major financial goal - maybe the purchase of your first home? Imagine how it will feel to know that when you decide not to spend money on something you want, you're saving the money for something even more important, something you've planned for. Imagine what it will feel like to be fully in control of your money, with low debt, adequate savings, and an investment plan in place. A spending plan isn't the key to all happiness, but it will open the door to a sense of financial competence and confidence.

MyPay

MyPay is an automated system that puts you in control of your pay account. It allows you to make certain changes to your account quickly and easily. You can access your account 24/7 to change or review your current information or to check your recent pay statements. Service members are provided an initial PIN for their first visit; you must then change to a private PIN for continued access. MyPay is available online at <https://mypay.dfas.mil> or via the DFAS site www.dfas.mil or by phone at 877-363-3677. If you are not able to access MyPay, contact your local Disbursing Office immediately.

What can I do on MyPay?

Using MyPay you can view pay statements, tax forms and travel advice, print your Leave and Earnings Statement, change federal and state tax withholdings, update direct deposit data, manage allotments, buy savings bonds, enroll in the TSP and make contribution percentage changes.

Leave and Earnings Statement (LES)

The LES is a monthly statement showing all pay changes and information for the month including entitlements (pay and allowances), deductions and allotments, and pay-related remarks. The LES contains the following summary information sections:

Section A - (Personal Information): Contains information that specifically identifies you, such as your full name, Social Security Number (SSN), pay grade, pay base date, years of service, and ETS.

Sections B, C, D, E - (Entitlements/Deductions/Allotments/Summary): Lists the compensation that makes up your monthly pay, such as pay, allowances, taxes, deductions, garnishments (if any), and allotments. This section allows you to see exactly how your take home pay is calculated. Date of initial entry into military service (DIEMS) is the date you signed your contract committing to the military. The type of military retirement plan for which you are eligible is shown in "RETPLAN."

Section F - (Leave Summary): This is your beginning leave balance, the leave you have earned from the beginning of the fiscal year (1 Oct), and the leave you have used, cashed in or lost as a result of exceeding the maximum balance. Be certain to check "leave used" to make sure it is correct. Also check the "use/lose" block so you do not exceed the maximum allowable accrued leave.

Sections G, H, I - (Tax Summary): This is the tax paid for the period and for the year. It shows the number of exemptions you claim for tax withholding.

It is important to keep your December LES as a backup for other IRS documents (like a W-2) to use when doing your income tax preparation. Also, check the M/S and EX block listed in **sections G and I**. This shows the marital status and number of exemptions you are currently claiming. Most military members enter the service "S 00" (Single claiming 0), and many forget to change this once they marry or have children. Changing this to the correct status can have a big effect on the amount of pay you receive. Many members find a significant increase in their monthly check when these items are correctly adjusted.

Section J - (Pay Data Summary): The specific information used to determine the allowances you are entitled to receive. The data includes dependent information, the ZIP code of your duty station, the amount you pay in rent if living "out-in-town" and unit identification numbers. Verify the zip code information to ensure that you are receiving the proper BAH for the area in which you are living.

Section K - (Thrift Savings Plan Summary): Information on TSP contributions. The rate boxes show percentage of pay specified for contribution. The current boxes show the amount contributed this pay period while the YTD shows the amount for the year. You can also view your TSP account at www.TSP.gov.

Section L - (Remarks): Notes from DFAS regarding your monthly statement or other information, such as the starting or stopping of allotments.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																	
ID	NAME (Last, First, MI)		SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED							
	Miller, Dorie, D		*****0000	E4	130625	04	210111	NAVY	2208	1-31 OCT 17							
ENTITLEMENTS			DEDUCTIONS			ALLOTMENTS			SUMMARY								
Type	Amount		Type	Amount		Type	Amount		+Amt Fwd								
A	BASE PAY	2432.10	FEDERAL TAXES	228.30		PRIVATIZED HOUSING	1100.00		+Tot Ent 4117.39								
B	BAS	368.29	FICA-SOC SECURITY	150.79					-Tot Ded 1787.27								
C	BAH	1317.00	FICA-MEDICARE	35.27					-Tot Allt 1100.00								
D			SGLI	29.00					=Net Amt 1230.12								
E			AFRH	.50					-Cr Fwd .00								
F			SGLI FAM/SPOUSE	5.00					=EOM Pay 1230.12								
G			TRADITIONAL TSP	121.61													
H			MID-MONTH-PAY	1216.80													
I																	
J																	
K																	
L																	
M																	
N																	
O																	
TOTAL		4117.39	1787.27		1100.00												
LEAVE	BF Bal	Ernd	Used	Cr Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	EX	Add'l Tax	Tax YTD		
	48.0	2.5	0	50.5	146.5	.0	.0	18.0	2310.49	23055.28	S	01	.00	2275.53			
FICA TAXES	Wage Period	Soc Wage YTD	Soc Tax YTD	Med Wage YTD	Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	EX	Tax YTD					
	2432.10	23640.66	1465.73	23640.66	342.78	PA		2310.49	23055.28	N	01	.00					
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat	JFTR	Depns	2D JFTR	BAS Type	Charity YTD	TPC	PACIDN				
	W/DEP	SPOUSE	38054	.00	1	R		0			.00						
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current									
	5	.00	0	.00	0	.00	0	.00									
ROTH PLAN	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current									
	0	.00	0	.00	0	.00	0	.00									
CONTRIBUTIONS TOTALS	YTD Deductions			YTD TSP Deferred			YTD TSP Exempt			YTD ROTH							
	1182.05			1182.05			.00			.00							
REMARKS:	YTD ENTITLE 46315.03				YTD DEDUCT 6637.80												
<p>IF TSP ELECTION AMT EXCEEDS NET AMT DUE, TSP WILL NOT BE DEDUCTED.</p> <p>-THE BLENDED RETIREMENT SYSTEM OPT-IN COURSE (2 HRS; COURSE #J30P-US1332) IS NOW AVAILABLE VIA JKO AT HTTPS://JKODIRECT.JTEN.MIL/ THE COURSE IS DESIGNED TO PROVIDE ELIGIBLE SERVICE MEMBERS INFORMATION FOR MAKING A DECISION ABOUT WHICH DOD RETIREMENT SYSTEM BEST MEETS THEIR NEEDS. THIS IS MANDATORY FOR ALL OPT-IN ELIGIBLE SERVICE MEMBERS.</p> <p>-GET YOUR 1095 FASTER AND MORE SECURELY BY LOGGING ONTO MYPAY AT HTTPS://MYPAY.DFAS.MIL TO CHANGE 1095 OPTION TO ELECTRONIC ONLY.</p> <p>-PLEASE SUPPORT THE COMBINED FEDERAL CAMPAIGN. MAKE PLEDGES ELECTRONICALLY AT (HTTPS://CFCGIVING.OPM.GOV). THE CAMPAIGN IS GOING ON NOW THROUGH 12 JAN 2018.</p> <p>SEA DUTY TIME 03/00/10</p> <p>MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000</p> <p>FAM/SPOUSE SGLI COVERAGE AMOUNT IS \$100,000</p> <p>BROUGHT FWD PRIOR FY ADJUSTMENT MADE.</p> <p>NEW BAL = .0</p> <p>CURRENT MONTH LEAVE BALANCE ADJUSTED.</p> <p>CHARGE LEAVE 170919-170922(274)</p> <p>BAH BASED ON W/DEP, ZIP 38054</p> <p>BANK NAVY FEDERAL CREDIT UNION</p>																	

DFAS Form 702, Jan 02

WWW.DFAS.MIL

Allotments

With the advent of online and telephone banking, managing your money has gotten easier, but there are still times when the military mission precludes easy access to a computer or telephone. Allotments can be great tools for handling your cash flow. You can use allotments to send money to family members, to pay bills, and to save. One advantage of using an allotment is that your bills are automatically paid.

Direct Deposit System (DDS)

All members of the Navy are required to participate in DDS and be briefed on the contents

of SECNAVINST 7200.17. You must understand that failure to perform the duty of establishing and maintaining a DDS account, in the absence of a specific exemption, may subject you to administrative and/or disciplinary action under the UCMJ. You are highly encouraged to open an account with a local financial institution prior to departing for RTC. All financial institutions have the Standard Form 1199A Direct Deposit Sign-up Form and will assist you in completing the form properly. This form is to accompany you to RTC. If you do not have a bank account prior to shipping to RTC you will have the opportunity to open an account at various financial institutions once you arrive.

Standard Form 1199A (EG)
(Rev. June 1987)
Prescribed by Treasury
Department
Treasury Dept. Cir. 1076

OMB No. 1510-0007

DIRECT DEPOSIT SIGN-UP FORM

DIRECTIONS

- To sign up for Direct Deposit, the payee is to read the back of this form and fill in the information requested in Sections 1 and 2. Then take or mail this form to the financial institution. The financial institution will verify the information in Sections 1 and 2, and will complete Section 3. The completed form will be returned to the Government agency identified below.
- A separate form must be completed for each type of payment to be sent by Direct Deposit.
- The claim number and type of payment are printed on Government checks. (See the sample check on the back of this form.) This information is also stated on beneficiary/annuitant award letters and other documents from the Government agency.
- Payees must keep the Government agency informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

SECTION 1 (TO BE COMPLETED BY PAYEE)

A NAME OF PAYEE (last, first, middle initial)		D TYPE OF DEPOSITOR ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	
ADDRESS (street, route, P.O. Box, APO/FPO)		E DEPOSITOR ACCOUNT NUMBER	
CITY	STATE	ZIP CODE	
TELEPHONE NUMBER AREA CODE		F TYPE OF PAYMENT (Check only one)	
B NAME OF PERSON(S) ENTITLED TO PAYMENT		<input type="checkbox"/> Social Security <input type="checkbox"/> Fed. Salary/Mil. Civilian Pay <input type="checkbox"/> Supplemental Security Income <input type="checkbox"/> Mil. Active <input type="checkbox"/> Railroad Retirement <input type="checkbox"/> Mil. Retire. <input type="checkbox"/> Civil Service Retirement (OPM) <input type="checkbox"/> Mil. Survivor <input type="checkbox"/> VA Compensation or Pension <input type="checkbox"/> Other (specify)	
C CLAIM OR PAYROLL ID NUMBER		G THIS BOX FOR ALLOTMENT OF PAYMENT ONLY (if applicable)	
Prefix	Suffix	TYPE	AMOUNT
PAYEE/JOINT PAYEE CERTIFICATION I certify that I am entitled to the payment identified above, and that I have read and understood the back of this form. In signing this form, I authorize my payment to be sent to the financial institution named below to be deposited to the designated account.		JOINT ACCOUNT HOLDERS' CERTIFICATION (optional) I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.	
SIGNATURE	DATE	SIGNATURE	DATE
SIGNATURE	DATE	SIGNATURE	DATE

SECTION 2 (TO BE COMPLETED BY PAYEE OR FINANCIAL INSTITUTION)

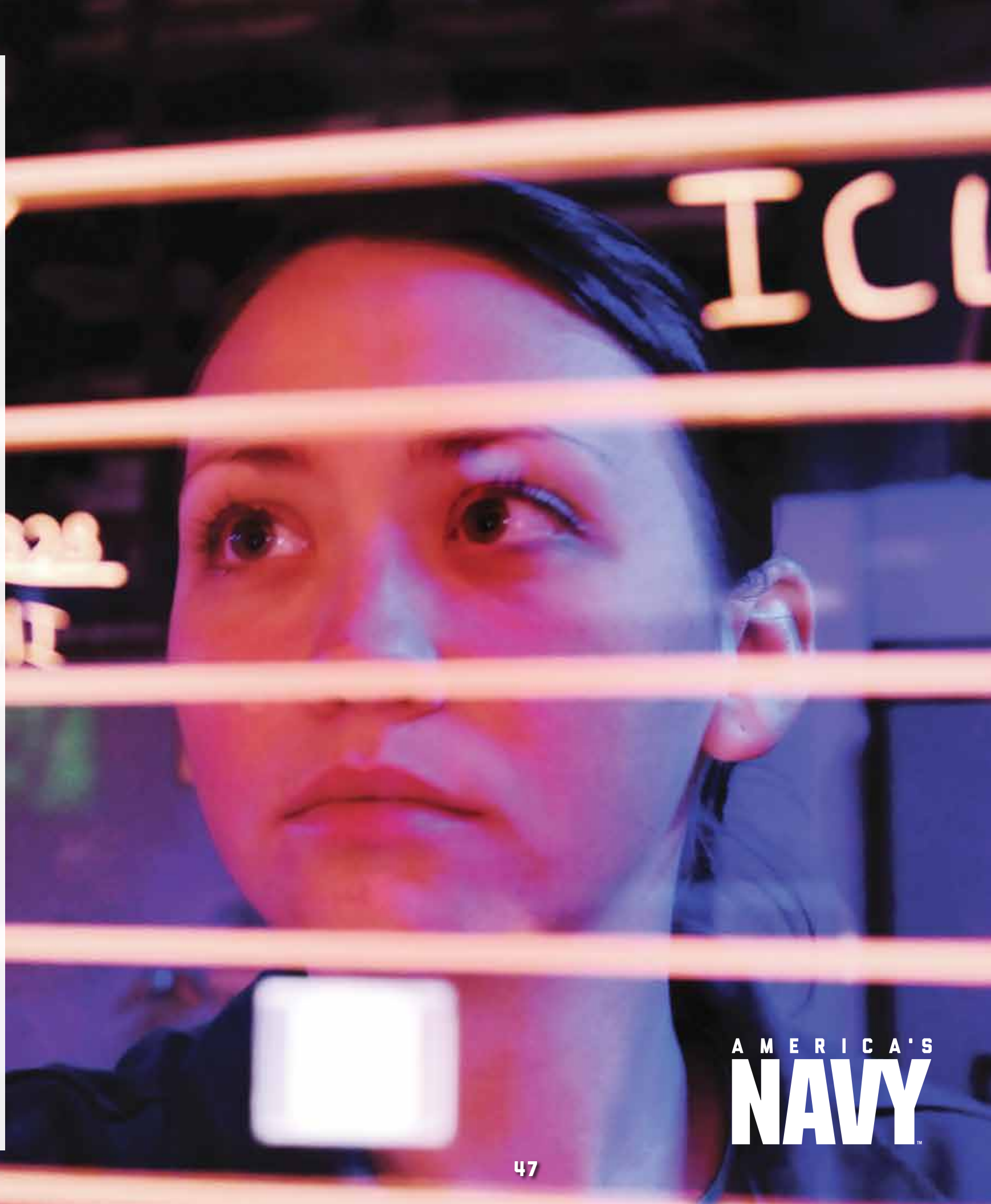
GOVERNMENT AGENCY NAME Pennsylvania Housing Finance Agency	GOVERNMENT AGENCY ADDRESS 211 North Front Street Harrisburg, PA 17101
--	--

SECTION 3 (TO BE COMPLETED BY FINANCIAL INSTITUTION)

NAME AND ADDRESS OF FINANCIAL INSTITUTION	ROUTING NUMBER	CHECK DIGIT
	<input type="text"/>	<input type="text"/>
DEPOSITOR ACCOUNT TITLE		
FINANCIAL INSTITUTION CERTIFICATION I confirm the identity of the above-named payee(s) and the account number and title. As representative of the above-named financial institution, I certify that the financial institution agrees to receive and deposit the payment identified above in accordance with 31 CFR Parts 240, 209, and 210.		
PRINT OR TYPE REPRESENTATIVE'S NAME	SIGNATURE OF REPRESENTATIVE	TELEPHONE NUMBER DATE

Financial institutions should refer to the GREEN BOOK for further instructions.
THE FINANCIAL INSTITUTION SHOULD MAIL THE COMPLETED FORM TO THE GOVERNMENT AGENCY IDENTIFIED ABOVE.

NSN 7540-01-058-0224 **GOVERNMENT AGENCY COPY** 1199-207
Designed using Perform Pro, WHS/DIOR, Mar 97



A M E R I C A ' S
NAVY

IMPORTANT INFORMATION

Selected Reserve (SELRES)

If at the end of your End of Active Obligated Service (EAOS) for active duty (if you receive an eligible reenlistment code (RE-Code)) from the Active Component and meet all Selected Reserves (SELRES) requirements, you may serve a portion or all of the remainder of your Military Service Obligation (MSO) affiliated with the SELRES, depending on the needs of the Navy Reserve. You may also be eligible to receive certain SELRES enlistment bonuses consistent with laws and regulations in place at the time of your separation from the Active Component and affiliation with the SELRES.

Will

A will is a document, originated by you, that gives others direction in the event of your death. It guides loved-ones regarding your property and other important matters. If you have property, you should have a will whether you are single or married. If you have children, you want to be able to choose a guardian for your children should you die unexpectedly. A will allows you to have a say in how your assets are to be distributed. If you are married, all assets normally go to your spouse, but you may want to divide your estate differently or even set up a trust for your children. A legal will allows you to settle these issues. See Navy Legal Services to have your will drafted. Many commands sponsor a "Legal Day" and have a Legal Officer come to assist people with drafting wills and powers of attorney. These services are free of charge.

Next of Kin Designation

Verify your Dependency Application/Record of Emergency (NAVPERS 1070/602) in your service record to ensure your designation of next of kin is correct. Many NAVPERS 1070/602 forms are inaccurate. If you are injured or killed, notification of your loved ones is based on this form.

Servicemen's Group Life Insurance (SGLI) and Thrift Savings Plan (TSP)

Make sure that the beneficiary designated for your Servicemen's Group Life Insurance policy is accurate. Payments will be made according to this important form. Make sure the form is updated if your information changes. The same holds true if you have a TSP account.

Sources of Help

No Sailor ever has to deal with an emergency alone. The following sources are available.

Emergency Fund

First, help yourself by establishing an emergency fund for unexpected expenses. You should have at least one month's pay saved as an emergency fund to cover car or home appliance repairs, or sudden travel expenses or return home for a family emergency. Remember, if you are deployed and have to return on emergency leave, the Navy will pay to get you only as far as the base. You must pay the rest.

Navy-Marine Corps Relief Society (NMCRS)

The Navy-Marine Corps Relief Society is a source of financial assistance during an emergency. They are able to assist with basic living expenses such as rent, utilities, food, medical bills, essential car repairs, and emergency transportation. All requests for assistance are considered on a case by case basis. For further information on this, contact your local NMCRS.

Fleet and Family Support Centers (FFSC)

All Fleet and Family Support Centers throughout the world have staff members who can provide information and emergency referrals. Many FFSCs also have Financial Specialists on staff that can help prepare a spending plan for deployments. Additionally, there are many educational workshops offered on almost any topic Sailors and family members can imagine. Professional counselors are also available to help during emergencies.

Command Financial Specialist (CFS)

Each command should have a CFS who can assist service members and their families in developing a financial plan. They have been trained in a variety of financial topics, from savings and investing to car buying and credit management, and are eager to assist a shipmate.

Navy Fleet and Family Support Programs (FFSP)

FFSPs promote self-reliance and resiliency to strengthen military and family members through a variety of programs and facilitate building a strong network of support services through community outreach and partnerships.

The FFSP is divided into three functional areas - deployment readiness, crisis response, and career support:

- Deployment Readiness - programs include: pre-deployment preparation; help with reconnecting with friends and family after deployment; information and assistance to help with moving; and life skills development.
- Crisis Response - programs provide for: information and referral to specific support services needed by the individual and family; clinical counseling from marriage counseling to individual crises; disaster assistance; and support for new parents.
- Career Support and Retention - programs offered under this area are intended to support career planning for both the service member and their families. Specific services are: transition assistance when moving from one location to another; assisting in enhancing family employment opportunities through Career Development Resource Centers; and a series on personal financial management education provided over the course of a member's career.

Command Ombudsman

An ombudsman is the spouse of a command service member who is appointed by the Commanding Officer to serve as a liaison between the command and family members of the command. The ombudsman has extensive training in problem solving and information and referral. Many ombudsmen have also attended Command Financial Specialist Training and may be able to assist with financial questions and concerns. They are a great first stop for information during a deployment or anytime.

DELAYED ENTRY PROGRAM PQS

1. Delayed Entry Program Responsibilities

- Define the mission of the Navy.
- Recite the eleven general orders of a sentry.
- Recite the Sailor's Creed.
- Recite the RTC Maxim.
- Explain the program for which you enlisted.
- Explain your responsibilities to your recruiter.
- How many times are you required to contact your recruiter?
- Explain your conduct while in the Delayed Entry Program.

Signature of Recruiter

Date

2. Navy Core Values

- Define Honor.
- Define Courage.
- Define Commitment.

Signature of Recruiter

Date

3. Code of Ethics

- Explain the Navy's Policy on Alcohol use.
- Explain the Navy's Drug Policy.
- Explain the Navy's Sexual Harassment Policy.
- Explain Fraternalization (While in the Delayed Entry Program & Boot Camp).
- Explain your recruiter's prohibited practices.

Signature of Recruiter

Date

4. RTC Chain of Command

- Discuss the RTC Chain of Command.
- Responsibilities of each.

Signature of Recruiter

Date

5. Physical Readiness Program

- a. How many fitness tests will you receive at RTC?
- b. What is the maximum body fat percentage allowed at RTC?

Signature of Recruiter _____ Date _____

6. Advancement

- a. Explain the different ways to get advanced pay grade prior to attending RTC.
- b. Explain the Referral Recognition Program.
- c. Explain the minimum time in pay grade for normal advancement E-1 to E-4.

Signature of Recruiter _____ Date _____

7. Military Drill/Etiquette
Demonstrate the following:

- a. Attention
- b. Hand Salute
- c. Left Face
- d. Right Face
- e. About Face
- f. Regular/Close Interval Dress
- g. Parade Rest/At Ease
- h. Explain/Demonstrate the proper way to cross a Quarterdeck.
- i. Describe when, where, and whom to salute.

Signature of Recruiter _____ Date _____

8. Navy Terminology/Phonetic Alphabet/Military Time

- a. Discuss Navy terminology
- b. Recite the Phonetic alphabet.
- c. Recite Military Time.

Signature of Recruiter _____ Date _____

9. Rank and Recognition

- a. Name and identify enlisted ranks E-1 through E-9.
- b. Name and identify officer ranks 0-1 through 0-10.
- c. Name and identify warrant officer ranks W-2 through W-5.

Signature of Recruiter _____ Date _____

10. Aircraft and Ships

- a. Describe the following types of aircraft:
 - 1. Fighters
 - 2. Cargo
 - 3. Bomber/Attack
 - 4. Patrol
 - 5. Helicopter
- b. Describe the following types of ships:
 - 1. Combatant
 - 2. Carrier
 - 3. Auxillary / Support
 - 4. Amphibious

Signature of Recruiter _____ Date _____

11. Personal Financial Management

- a. What is Goal setting?
- b. What is My Pay?
- c. What is an LES?
- d. What is DDS and what is required before leaving for Basic Training?
- e. Why is maintaining good credit important?

Signature of Recruiter _____ Date _____

Notes:
