

US Navy Delayed Entry Program

Standards - Transition - Acknowledgement - Requirements - Training





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 (DEP) your first order is to read, understand and acknowledge the information provided here in the Start Guide. You will also need to share this information with your family because they too will benefit from your service.

In the following pages we will explain your benefits. Read the information carefully and make sure you, and your family, understand these benefits. 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 will be able to ask questions so that you will be able to understand the requirements of DEP. Within three days of your enlistment you will be offered the 72-Hour Indoctrination. If there are scheduling conflicts with your family, your recruiter will be allowed up to five days to complete 72-Hour Indoctrination.

You must review this Start Guide before the 72-Hour Indoctrination and acknowledge that you have been provided with this information.





















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Welcome Aboard Parent/Spouse

Welcome to the Navy Family. We know that you are very proud of your family member and want to share with you the many superb career and educational opportunities that will be available in the Navy.

As a member of the DEP, your family member will begin Navy activities immediately. First, there will be opportunities to learn more about the Navy's programs, which will help DEPper's prepare for Recruit Training.

One of the first opportunities to benefit from the decision to enlist comes naturally. 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, DEPpers can benefit. If their friends enlist in the Navy, your DEPper 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 DEPper waits for their active duty date we encourage you to become familiar with the Navy by attending the local recruiting station's DEP meetings. These meetings are mandatory for DEPpers and they are designed to help them get ready for recruit training. We ask that you help make sure they attend these meetings.





When Your DEPper Leaves for Recruit Training

Our nation is facing extraordinary times and it is understandable that you may have mixed feelings about your DEPper leaving for recruit training. You can rest assured your loved one is in good hands. Your DEPper 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.

Processing

The first series of events at Recruit Training Command (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.

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.

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. Because of recent events, security measures at all military bases have been increased. This means that there is the possibility that RTC, Great lakes will be closed to visitors, and guests will not be permitted to view the graduation ceremony. On graduation day access to the base is restricted. If you are not on the access list you will not be allowed to enter the base. Each graduating Sailor is responsible for

identifying people to be placed on the access list. Please coordinate with your Sailor to determine who will be attending graduation. You should also visit RTC's website at http://www1.netc.navy.mil/nstc/rtcgl. Under the Recruits' Family option are the Visitor's Guide and the Graduation sections. These areas provide additional rules and information to help make your visit more enjoyable. Before making any travel plans you should call RTC at (847) 688-7866 (select option five). 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 DEP, remember, you are always welcome and have a standing invitation to all DEP functions. Feel free to contact the recruiters at any time.



When Your Recruiter Transfers

In the Navy transition is inevitable. While family member is in the DEP 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 DEPper.

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.

By taking over as your DEPper's recruiter, the new recruiter now "has the watch," and is responsible for ensuring DEPpers 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 DEPper's new direction in life.

What to Bring to Recruit Training Command

Because storage space is extremely limited at RTC, we instruct new recruits to limit the amount of personal effects brought with them, and keep luggage to a maximum of one small gym or travel bag. New recruits reporting to RTC during winter months (October through April) need to wear warm outer clothing. During in-processing, new 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 or donate them to charity. Personal items and clothing shall not be stored at RTC. In addition to the clothing worn on the trip, new recruits may also bring:

a. One pair of prescription glasses (most recent pair) and reading glasses.

Note: New 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. At a designated time, new recruits will be sent to the dispensary at RTC for medical evaluation.

b. Money – maximum of \$50

- c. Light sweater/jacket for winter months
- **d.** Completed Direct Deposit Sign-Up (Standard Form 1198A)
- e. Check book and/or ATM card
- **f.** Photo identification/ driver's license
- g. Two pairs of clean socks
- **h.** Prescription drugs with identifying prescription labels
- i. Small Bible
- **j.** One pair of athletic footwear (running shoes) if size 5 or smaller or 17 or larger or greater than EE in width. High top running shoes are not authorized.
- k. Social Security Card
- 1. Two pair clean underwear
- m. One pre-paid calling card
- **n.** Additional items to bring, if applicable:
 - (1) Immunization record
 - (2) Small address book
 - (3) Jewelry (limit to wedding ring, watch, religious medallion)
 - (4) Retainer case
 - (5) Passport
 - (6) Credit cards
 - (7) Family papers. Married recruits should bring copies of their marriage certificate and the birth certificates and a certified copy of the SSN card of each dependent child. These certificates are necessary to register allotments. Recruits must

also bring copies of court decrees pertaining to alimony and child support. Additionally, if either the wife or husband has been previously divorced, a certified copy of divorce documents is required. (8) Alien papers. Advise alien recruits to bring a copy of their certificate of entry.

Female Specific Items:

- a. Six white cotton panties
- b. One full cup bra
- c. One sports bra if 40 DD or larger
- **d.** Conservative nightwear/lingerie (Female lingerie will be inspected upon reporting, and if within specifications, will be authorized for wear. Recruits have an active schedule of physical training and conditioning. Women may bring a familiar brand of lingerie if deemed necessary; however, suitable lingerie is issued as part of the sea bag.)
- e. Basic makeup (due to time constraints and a lack of personal storage space, recruits are not permitted to wear makeup except during photographs, family night, and on graduation liberty. No glass items, including mirrors, are permitted).

Sanitary items sufficient for one week, as required.

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 their hair cut (styled) to military standards after reporting to RTC for a nominal fee.

Medical Processing. To expedite medical processing, all female recruits who have had a PAP smear/pelvic examination during the six months prior to shipping are encouraged to bring their test results to RTC. Additionally, all 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, if you have not previously done so, is not required.

Items that will be confiscated at recruit training. All items not listed above will be confiscated at time of arrival at RTC. Items that will be sent home:

- a. All alcohol based health and comfort items
- **b.** All electronic items
- c. Curling irons
- d. All books and magazines
- e. Cards, dice, or other gambling paraphernalia
- f. Large and bulky stationary
- **g.** Large plastic picks, rakes, etc., or any made of metal
- h. Anything made of glass, including mirrors
- i. Double-edged razor blades
- **j.** Cigarettes, cigars, pipes, tobacco (smoking, chewing, or dipping)
- k. Large deodorants (larger than three ounces)
- **l.** All miscellaneous items that are large or bulky and are of significant value or deemed not required for training will be sent home or donated to a local charity, at the recruit's discretion.
- m. All other items deemed unnecessary

Non-prescription drugs and medications. All non-prescription drugs and medications will be confiscated and disposed of and/or mailed home. These include, but are not limited to, the following:

- a. Phisoderm, Phisohex, and similar products
- **b.** Foot powders
- c. Rubbing alcohol
- d. Motion sickness medication
- e. Commercial sleeping aid
- f. Decongestants
- g. Acne medication
- h. Antihistamines
- i. Analgesics
- **j.** Eyewash (with the exception of saline solution for contact lenses)
- **k.** Sex-related materials (including diaphragms and condoms)
- **I.** Vitamins



Understanding Your Responsibilities Regarding Family Members

Deployment

The Navy has dozens of ships ranging in crew size of around 24 to 6,000 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 ensure your family is taken care of as far as housing, adequate funds for living expenses, power of attorney, etc.

Note: Operational commitment may change at any time.

Assigned duty 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. If government housing is available you will not receive Basic Allowance for Housing (BAH). Depending on the area, housing may be expensive and monthly rental rates can vary drastically. Security deposits generally equal one month's rent and are 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 in some areas. Before checking in, contact the local 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 months to 12 years old. For newborn care you will have to look to 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 5,000 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.

Assignment near a 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.

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 OPNAVINST 1740.4.

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.



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.

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.

Recruiting Referral Recognition Program

One of the best benefits of DEP is the Referral Recognition Program. Through conversations with friends, family, coworkers and others you and your family members may become aware of others 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 (DEPpers)

For purposes of this program, individuals are considered Navy DEPpers from the time they contract until they report to their first permanent duty station. DEPpers 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 DEP Personnel

Definitions:

NF - Nuclear Field

NSO - Navy Special Operations

NSW - Navy Special Warfare

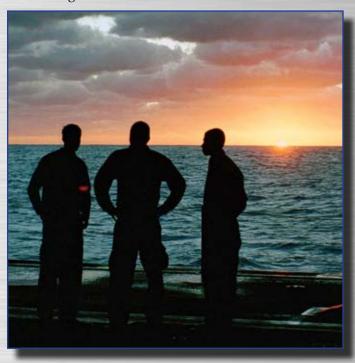
LOC - Letter of Commendation

CO NAVCRUITDIST - Commanding Officer Navy

Recruiting District

COMNAVCRUITCOM - Commander Navy

Recruiting Command



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

Advanced Pay Grade

In some cases you may qualify for advanced pay grade. 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 DEP Guide to Personal Advancement 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

Advancement to E-3

Documentation of completion of three years in JROTC

Complete the DEP Guide to Personal Advancement and pass a written test and physical training baseline at SAT-MED at RTC.

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

Receiving Civil Air Patrol Billy Mitchell Award.



Education Information

No matter what program and training you have qualified for and selected, the Navy wants you to continue your education. This section is intended to explain your education benefits.

Montgomery GI Bill (MGIB)

First, it is important that you understand the Montgomery GI Bill (MBIG) so that you can make the right decision. You will be enrolled automatically in the MGIB. You must choose not to participate in this program.

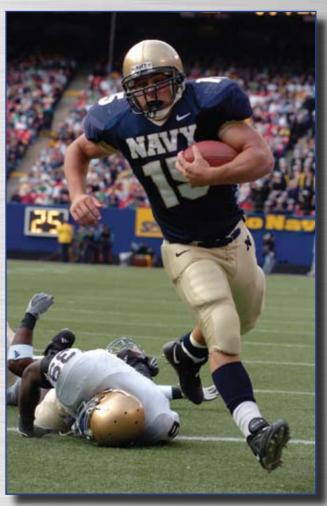
If you decide not to remain enrolled in the MGIB, you will have the opportunity to disenroll after arrival at boot camp. You will only have one opportunity to disenroll, and your decision is final. You will not be able to enroll at a later date. The choice is yours. Here are some facts you need to know about the program.

The MGIB is an educational benefit program available to all non-prior service individuals entering the Armed Forces after 1 July 1985.

Know the facts:

- **1.** I must satisfy the following eligibility criteria to get my benefits:
 - a. Receive an honorable discharge
- **b.** Serve three years on active duty if my enlistment is three years or longer, or serve two years on active duty if my enlistment is less than three years.
- **2.** Upon my initial investment under the MGIB, I am entitled to the current rate for 36 months, based on full-time training, or the equivalent in part-time training.
- **3.** I am eligible to use my MGIB benefits in-service upon completion of 24 months of active duty. If I decide to delay using my benefits until after I leave the Navy, I will have 10-years from discharge in which to use my benefits.
- **4.** I can use my MGIB benefits for VA-approved residence programs at colleges, universities or technical schools, or for correspondence courses, apprenticeship or on-the-job training.
- 5. My dependents cannot use my MGIB benefits; they are for my use only.
- **6.** By law, I am automatically enrolled in the MGIB. All paperwork for the MGIB will be completed within my first two weeks of active

duty. During these first two weeks, if I decide I do not want to participate in the MGIB, I will have the opportunity to disenroll. If I disenroll, I will not have another opportunity to enroll at a later date. Once I am enrolled in the MGIB, I cannot stop or suspend these pay reductions. My pay reductions will continue until they reach \$1,200; the \$1,200 contribution is non-refundable.



Tuition Assistance (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. The 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 TA pays the tuition and fees charged by educational institutions

for course enrollments up-front. Navy TA pays 100 percent 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.

Navy 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 and management positions in an increasingly technical Navy and Marine Corps.

United States Naval Academy (USNA)

This is 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 and 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 Navy or Marine Corps Reserve.

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 maximum standard for your gender and height or a percent body fat value of 22 percent or less for males and 33 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.



Swim Qualifications at Recruit Training Command

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 swim remedial training for up to three weeks. Failure of remedial training may result in loss of guaranteed program.



Government Liability for Personal Injuries to DEPpers

Government liability for personal injury to DEPpers, especially while they are attending DEP meetings and other DEP events, is explained in the Hold Harmless Agreement and Release from Liability.



Other Acknowledgements

Before you completed processing at MEPS your recruiter showed you five short informational films, which are designed to provide general information. The films include: "Recruit Training-The Journey Begins"; Zero Tolerance"; "Mutual Respect"; Drug Testing in "Navy Boot Camp"; and "Moment of Truth". These help you to understand what you should expect at RTC and the beginning of your Navy career.

Tattoo and body art markings

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

Pregnancy Test

Females will receive a pregnancy test within 72-hours of 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.





Equal Protection and Civil Liberty Guarantees of the Constitution

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 the 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.

Sexual harassment

Sexual harassment is a form of discrimination that involves unwelcome sexual advances, requests for sexual favors, and other verbal 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 at all times professional and conducive to maximum efficiency and proficiency. 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.



If at any time, while on DEP status, you feel you have been made a target of sexual harassment, call the Office of the Inspector General for Navy Recruiting Command at 1-888-247-9321.

Fraternization

New recruits, once they arrive at RTC, will not be allowed to talk or socialize between the sexes. Any recruit that breaks this rule may be set back two weeks in training.

Drug Usage in the Navy is Prohibited and Will Not Be Tolerated

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 less than an honorable discharge and loss of veterans benefits. Zero tolerance means Zero tolerance.

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.

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 Uniform Code of Military Justice. You are

highly encouraged to open an account with a local financial institution prior to departing for RTC. All financial institutions have the required forms 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.

Fundamental Applied Skills Training (FAST)

The Navy considers basic skills as stepping-stones to future success. The Fundamental Applied Skills Training (FAST) program stresses basic skills that enable recruits to successfully complete military classes and testing. FAST focuses on Navy vocabulary, interpretation of graphic aids as found in Navy manuals, reading, strategies, and study skills. All recruits with an Armed Forces Vocational Aptitude Battery (ASVAB) Verbal Expression (VE) score of 40 or below are assigned to FAST. The FAST Division Officer may assign other recruits who are not performing well on Basic Military Training Testing to FAST following referral by a

Recruit Division Commander (RDC) and evaluation of academic performance and study habits.

Both civilian and military instructors, most holding a Master's Degree, teach the program. The San Diego Community College District contracts civilian instructors; military staff members are carefully screened and must have college degrees.

Native English speakers complete a threeweek course of instruction: two weeks of Navy Reading Skills and one week of Study Skills. Some non-native English speakers experiencing particular difficulty with English complete a four-week course of instruction; three weeks of Verbal Skills and one week of Study Skills. In very rare instances, a fifth week of instruction for non-native English speakers is warranted.

The FAST Program provides recruits an opportunity to develop and enhance skills that enable successful completion of recruit training and are invaluable to all future military training. Many high-achieving recruits and Navy leaders began their Navy careers with the FAST Program, and consider it to have been vital to their success.



Important Information

Selected Reserve (SELRES) Service

If at the end of your End of Active Obligated Service (EAOS) for active duty 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 law and regulation in place at the time of your separation from the Active Component and affiliation with the SELRES.

Financial Planning

A Sailor's financial readiness directly impacts unit readiness and, consequently, the Navy's ability to accomplish its mission. Needs assessment data clearly identifies personal financial management as 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 10 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 10 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.

Wills

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.



A Sailor takes a moment to photograph Slovenian the landscape during a tour of Predjama Castle during a recent port visit to Koper, Slovenia.

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. A large number of 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 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 kept up to date if your information changes. The same holds true if you have a Thrift Savings Plan (TSP) account.

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 saving 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 understands and agrees 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 Command Financial Specialist and work out a way 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. If you are not already participating in the Thrift Savings Plan (TSP), consider it a savings opportunity that shouldn't be missed.

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.

Sources of Help

No Sailor ever has to deal with an emergency alone. There are many sources of help.

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 made 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 a staff member 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 develop 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.

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.

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 means:

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 10 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.

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 <u>Savings</u> <u>Level</u>. 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.

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.

3. The remaining level of the Financial Planning Pyramid is the <u>Investing Level</u>.

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 CFS to conduct the training so you can learn more.

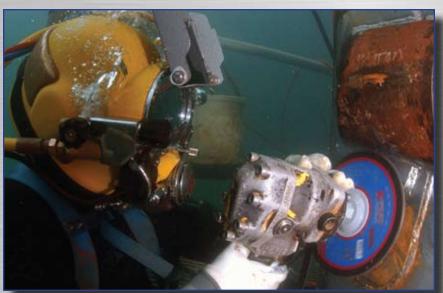
Developing Your Spending Plan

What is a 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." But 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.

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

needn't 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 for 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 setting your goals down on paper and listing the steps needed to achieve those goals.

Maintain 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.

Reduce 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 member's 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

MyPay

confidence.

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 nearly 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 at 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 Thrift Savings Plan 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:

Personal Information (Section A)
Entitlements/Deductions/Allotments/Summary
(Sections B-E)
Leave Summary (Section F)
Tax Information Summary (Sections G-I)
Pay Data Summary (Section J)
Thrift Savings Plan Summary (Section K)
Remarks (Section L)



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 they adjust these items.

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.



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 false statement or acknowledgement of fact includes but are not limited to the following information:

Police/civil involvement Drug usage 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 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.

Hold Harmless Agreement and Release from Liability

Your Navy Recruiting District will be holding an Initial Fitness Assessment (IFA), Physical Screening Test (PST), and DEP event featuring sports. While measures have been taken to ensure your well being, such as your MEPS physical, your disclosure of medical conditions and our determination that the environment factors are satisfactory for this activity, physical activity is not risk free. The same elements that contribute to the unique character and fun of physical exercise can cause loss or damage to equipment, injury, illness, or in extreme cases, permanent trauma or death.

You will be performing the IFA or a PST. This involves running, pushups, and curlups, usually performed outdoors. You may incur injuries from falling, running into an object, muscle cramping, and other such injuries commonly associated with physical exercise. Exposure to the natural elements can be uncomfortable or harmful. Heat-sunburn, dehydration, heat exhaustion, heat stroke, heat cramps, wind, rain, outdoors, and using portable toilet facilities, can be uncomfortable or cause injury.

You will be playing sports during some DEP events. This also involves running and other physical exertion and is normally done outdoors. These events have similar risks as those listed in the above paragraph. The list of possible accidents stated above may inflict bodily injury, disease, strains, fractures, partial and/or total paralysis, and other ailments that could cause serious injury, or death. It is also possible that some participants may suffer mental anguish or trauma from the experience or their injuries. This list is not an exclusive or exhaustive list of possible injuries, trauma, or accidents that may occur. Most of these injuries are rare and you are not likely to encounter

them. However, they have occurred, and you need to know about them and other possible injuries not mentioned above. These injuries occur more often when the participants are not physically able to undertake the activity.

The instructors and participants make decisions based on a variety of perceptions and evaluations that, by their nature, are imprecise and subject to errors in judgment. Participants may have free and unsupervised time. Throughout the program, participants are responsible for their own safety. If you are participating or are a parent of a minor participating in any of the described events you must acknowledge and certify that you and your minor child is fully capable of participating in the IFA/PST/DEP sports event. You must acknowledge you have read the above statement on some of the possible risks associated with this activity and therefore, assume full responsibility for yourself or your minor child, for bodily injury, death, loss of personal property, and any expenses as a result of negligence, negligence of your family, negligence of another participant in the event, or the negligence of the Navy Recruiting District.

You agree to indemnify and hold harmless the U.S. Navy and its members, agents, and employees from all claims, damages, losses, injuries, and expenses arising out of or resulting from your participation in this activity.

Should a court of competent jurisdiction declare any paragraph or part of this agreement unenforceable, the remaining parts of paragraphs shall remain in full force and affect. A copy of this release or the DEP Statement of Acknowledgement can be used as if it was an original.

Acknowledgement of Applicant:			
I, (Print)	(Signature)	Date	
U.S. Navy Representative (Witness):			
I, (Print)	(Signature)	Date	

Acknowledgement Statement

"I have read and reviewed the information provided on each of the following topics and acknowledge my responsibility to meet and or maintain all requirements to include ensuring my spouse and or parents have reviewed each topic and acknowledge their understanding in the presence of a U.S. Navy Representative by affixing their signature and date in the appropriate space provided."

- Information for Parents or Spouse Upon Shipping of DEPpers
- Information for Parents or Spouse Upon Change of Recruiter
- What to Bring to RTC
- Understanding Your Responsibilities Regarding Family Members
- Recruiting Referral Recognition Program
- Advanced Paygrade
- Education Information

- Navy Physical Readiness Program
- Swim Quals at RTC
- Hold Harmless Agreement and Release From Liability
- Other Acknowledgements
- Tattoo and Body Art Markings
- Pregnancy Test
- Drug Usage
- Alcohol Policy
- Equal Protection and Civil Liberty Guarantees of the Constitution
- Sexual Harassment
- Fraternization
- Direct Deposit System (DDS)
- Fundamental Applied Skills Training
- Selected Reserve (SELRES) Service
- Financial Planning
- The Navy's Expectations
- MyPay

Acknowledgement of Applicant:		
I, (Print)	(Signature)	, of my own
free will, my heirs and executors, and myself	, have read, understand, and acknowledge the resp	onsibilities,
risks and liability for myself, and my family,	this day of, 20	
Acknowledgement of Spouse (If applicable	e):	
I, (Print)	(Signature)	, of my own
free will, my heirs and executors, and myself	, have read, understand, and acknowledge the resp	onsibilities,
risks and liability for myself, and my family,	this day of, 20	
Acknowledgement of Parents (If applicable	e):	
I, (Print)	(Signature)	, of my own
free will, or for my minor child, my heirs and	d executors, and myself, have read, understand, and	ł acknowledge
the risks and liability for myself, and my fam	nily, this day of, 20	
U.S. Navy Representative (Witness):		
I, (Print)	(Signature)	, do hereby
witness the signatures affixed to this docume	ent to be true and valid, this day of	, 20 .

lotes:	 	 	
	 	 	



