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A Guide for Army Families

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Distributed to Family members including non-British families and Service personnel by unit welfare staff, available on Army PS4 Cty Spt Website and Army Internet and Intranet.

Sponsor: SO3 Fams PS4(A), DPS(A), Army HQ

Mil: 94391 Ext 2159

Civil: 01264 382159

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Useful Telephone Numbers

<p>Your nominated Unit Welfare Officer (UWO) Your first point of contact for routine enquiries.</p>	
<p>Army Welfare Service (AWS) Confidential information and direction.</p>	<p>Online at: www.army.mod.uk/welfare-support/welfare-support.aspx</p>
<p>Your nearest HIVE Help, information and signposting to professional support agencies.</p>	<p>Online at: www.army.mod.uk/welfare-support/23438.aspx Find HIVE centre's by region in England, Scotland, Wales and Northern Ireland.</p>
<p>Chaplaincy Support Confidential and outside the Chain of Command is available for all family members of service personnel and those dealing with casualties.</p>	<p>Chaplains provide support to all regardless of faith and can be contacted via the unit. If you wish to contact a Chaplain please email: epadre@armymail.mod.uk</p>
<p>Forcesline Confidential Support Line - personal support from a confidential telephone support worker.</p>	<p>Freephone Numbers The telephone support line is available Monday-Friday, including Bank Holidays, and can be accessed from anywhere in the world. Helpline Tel: UK 0800 7314880, Outside UK check website: www.ssafa.org.uk/how-we-help-forcesline</p>
<p>Children's Education Advisory Service (CEAS) Tri-service providing information and support to Service families on all aspects of the education of their children in the UK and overseas.</p>	<p>Helpline: 01980 618244/94344 Mil: 94344 8244 Email: enquiries@ceas.uk.com Website: www.gov.uk/childrens-education-advisory-service</p>

Contact numbers for your local AWS, HIVE & Army Families Federation (AFF) offices are available through the military directory of enquiries on: **02072 189000**

Contents

Record your soldier's details, you may need them later

Rank:

Regimental number:

Unit name:

Unit contact telephone number (work):

Guard Room Ext:

Unit address:

The contents of this guide are designed to provide general advice; it is important to ensure you have the most up to date information and this can be sought from your nominated Unit Welfare Officer

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This guide is available electronically for all dependant family members, but you can ask for a printed copy. It gives some basic information on Army life, the effects on you, your family and your serving soldier¹.

For non-British dependants it expands on the Orientation Presentation that you have attended at your unit. Additional information that is relevant specifically to you, including immigration issues is highlighted: **Is it different if I am a non-British national?**

When you married or became the civil partner of a soldier, you also became part of the Army Family.

Now that you have joined your Service person as a family member you will be known as a dependant, this is in recognition that you are entitled to families support and entitlements as the spouse or civil partner of someone serving in the British Army. You will still be called by your given name or title, for example: Mrs Ajnika Rudoulle.

As a dependant you can contact the Unit Welfare Officer (UWO) or Army welfare staff, who are available to support members of the Army and their families. They are trained to provide welfare support or signpost you to other organisations relevant to your query or need.

The guide focuses on spouses or civil partners² of Service personnel. However parents of single serving soldiers may also find it useful as a guide of where to turn to for help.

This guide is available electronically from: PS4(A) Community Support DII website:

www.defenceintranet.diif.r.mil.uk/Organisations/Orgs/Army/Organisations/Orgs/ag/Organisations/Orgs/dgpers/Organisations/Orgs/dpsa/Orgs/PS4A/Pages/CtySup.aspx

If you want a paper copy you can ask your UWO or the HIVE to print you a copy locally.

¹ Throughout the guide the term Service personnel is used, this is a generic term to cover officers and soldiers, male or female of any Regiment or Corps.

² UK law and the Army recognise same-sex couples who have registered a legally recognised partnership with each other in a civil ceremony in accordance with the Civil Partnership Act 2004. Such couples receive the same eligibility to Service allowances as those who are married.



Now that you are part of the Army family, you will probably be affected by Army family life. The Army uses lots of abbreviations; we have tried to explain some of the terms and listed the most common abbreviations (page 56).

The British Army family is currently made up of citizens from some 50 different nationalities.

The immediate working group a Serving soldier belongs to is called a unit, the unit will have its own name within either a Regiment, Battalion or Corps and it can be any size. Most people develop very strong ties of loyalty to the unit, which is like a smaller family within the Army family.

You may hear the phrase "**The Wider Army Community**" this term is used to describe the whole Army family.

There are two main sections of rank: Officers and Soldiers. As Service personnel take on more responsibility and develop job skills they can expect to be promoted which will result in an increase to their pay and a change to their rank title.

You will hear the phrase "**The Chain Of Command**", everyone in the Army is a link in this chain. The Chain of Command is the way that the Army makes sure that each Service person and unit carries out their job tasks and responsibilities. The main task of the Army is to defend the interests of the UK.

Working through the Chain of Command, the non-Commissioned ranks (Private up to Warrant Officer) and Commissioned ranks (Officers) also offer welfare support and advice to Service personnel (single and married) and their families.

The Army believes that stability of family life is of great importance for the welfare of Service personnel and you will play a large part in supporting your Service person, you are encouraged to accompany your Service person wherever they are assigned, including overseas, although in some cases this might not be possible.

The Army also organises group social events, unit events and mess events, there are a lot of advantages to being a dependant including many opportunities for discounts which you can find on line:

www.defencediscountservice.co.uk

www.rewardsforforces.co.uk

www.britishforcesdiscounts.co.uk

Is it different if I am a non-British national?

Non-British and F&C citizens and their families are subject to immigration control.

Serving personnel are given 'Exempt' Immigration" status whilst they are serving. This entitles them to enter the UK, reside and travel freely within the UK. It remains valid while they continue to serve or until they gain naturalisation. They will not be eligible to retain their

'exempt' status after discharge. The Home Office will be notified and will issue them with 28 days notice in order that they can regularise their immigration status.

As non-British personnel or dependants your unit should provide you with a UK Orientation Briefing on your arrival, to help you settle into the UK. If you want further information you should contact your Unit Welfare Officer or local HIVE.

Non-British dependants who wish to enter the UK for the first time to join Service personnel will be required to meet the Home Office Immigration rules including an English language test and the Minimum Income Threshold. If you are eligible you will be issued with a 5 year (Route to Settlement) visa. You will have to pay the visa fee and maintain a valid passport. Your visa may have some restrictions but you will be able to work and access the National Health Service (NHS) for free.

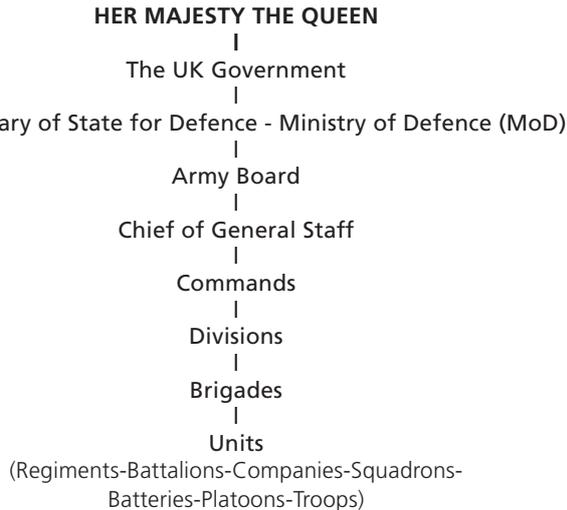
The Government website for UK Visas and Immigration regularly update their information about UK entry clearance and visa matters. If you need assistance you should go to your Unit Welfare Office for help.

UK Visas website: www.ukvisa.gov.uk

UK Visas and Immigration website:
www.gov.uk/government/organisations/uk-visas-and-immigration

The Army carries out tasks given to it by the Government, to defend the interests of the UK. These tasks might involve service overseas as part of a North Atlantic Treaty Organisation (NATO) Force or on any other multi-national deployment. Soldiers may also be deployed on United Nations (UN) operations and be used to help in other emergencies such as disaster aid.

The list below shows how a Unit fits into the Army and how the UK Government manages the Army through it's Chain of Command.



The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the Government and whole nation has a moral obligation to the members of the Armed Forces and their families to treat with respect, supported with dignity and subject, and fair treatment.

The Armed Forces Covenant sets out the obligation that the Government, the Nation and the Armed Forces Community - those who serve, whether Regular or Reserve, Veterans and their families - have to one another.

The Covenant is not a package of benefits: rather it is the government's aspiration for the Armed Forces Community. Its key principles are that they should face no disadvantage compared to other citizens in the provision of public and commercial services; and that special consideration is appropriate in some cases, especially for those who have given the most, such as the injured and bereaved. The Covenant belongs to the whole Nation, and it is not just for the government to deliver. Local Authorities, local communities, public services, businesses, charities, individuals and the Armed Forces themselves have a role to play.

www.gov.uk/government/policies/fulfilling-the-commitments-of-the-armed-forces-covenant/supporting-pages/armed-forces-covenant

The Armed Forces Act 2011 enshrines the principles of the Covenant in law and places an obligation on the Defence Secretary to report to Parliament each year on the effects of membership of the Armed Forces Community. The Annual Report meets that obligation.

www.gov.uk/government/publications/armed-forces-covenant-annual-report

The Community Covenant was launched in 2011. It is a voluntary pledge of mutual support between civilians and the Armed Forces in their area. It is intended to complement the Armed Forces Covenant at a local level. The aim of the Community Covenant is to encourage a mutual understanding and to bring the two communities together. It is also intended to encourage Local Authorities to take actions to address unfair treatment. We now have a 100% sign up of Local Authorities to the Community Covenant in Great Britain, meaning that they are all now committed to supporting the Armed Forces personnel and their families in their local communities.

www.gov.uk/government/policies/fulfilling-the-commitments-of-the-armed-forces-covenant/supporting-pages/armed-forces-community-covenant

The Corporate Covenant was launched in 2012. It is a voluntary pledge from business wishing to demonstrate their support for the Services by signing up to specific undertakings and standards such as supporting the employment of military spouses and civil partners. The aim of the Corporate Covenant is to complement the existing elements of the Covenant and to ensure that the Armed Forces Community faces no disadvantage in its engagement from

business. There are over 300 organisations who have now signed up to the Corporate Covenant.

www.gov.uk/government/policies/fulfilling-the-commitments-of-the-armed-forces-covenant/supporting-pages/corporate-covenant

Service personnel

British Forces personnel serve in garrisons in the UK, Germany, Brunei, Cyprus, Gibraltar and the Falkland Islands, with other smaller units stationed throughout the UK and the world. In addition they are deployed on operations world-wide.

Pay is calculated for 24 hours a day, 7 days a week and is paid monthly. Service commitments will include sometimes being away from home at weekends, or on public holidays, even birthdays, and even for longer periods. Service life can be dangerous, and a Service person may be in danger from an enemy or because of the type of work they do.

A Service person has:

- A regular pay packet, pay rates which are reviewed every year.
- A generous holiday allowance, the Army word for holidays is "leave"
- A place to live, Single Accommodation or Service Families Living Accommodation (SFA).

Holidays/Leave-Service personnel have access to a very comprehensive and generous package of leave types to suit a variety of circumstances.

Your Service person is allowed a certain number of days leave each year for which they must apply in advance. Sometimes the unit will close down for a period of "block leave", usually during the summer period and also at Christmas, this is when a unit closes down and most people take leave at the same time.

Due to the nature of life in the Army it is not always possible for your Service person to take time off just when you want to, and occasionally leave has to be cancelled - sometimes at short notice. It is always worthwhile insuring against cancellation when you book a holiday.

Try to get insurance where wording of the policy includes something similar to:

"The insured, being a member of the Armed Forces, having arranged leave travel cancelled due to the exigencies of such Armed Forces, the Underwriters will pay irrecoverable payments of travel and accommodation. Proof of posting, drafting or cancellation of leave must be supplied by the Commanding Officer or similar military authority"

Service personnel may be given other periods of extra leave, for example if they are going to or returning from overseas.

When you go away from your usual address, always make sure that someone knows where you are going; ask your Service person to make sure their unit knows. If something goes wrong while you are away, a relative falling ill for example, it could be vital that you can be contacted.

Compassionate leave is given when a Service person needs time off to sort out a serious personal problem; this is extra to the normal leave allowance.

Compassionate Leave Travel From Overseas (JPA P001 - Emergency Contacts Card) If you are overseas or your Service person is on an operational tour or exercise this card gives you, as the next of kin; the procedure to follow if there is an emergency which requires you or your Service person to return to the UK. You can get the card from your Unit Welfare Officer or ask your Service person to get you a card from their unit well in advance of assignment or tours overseas. You can get more than one and you give them to other family members who you feel should have this information in case of an emergency.

Assignments A Service person is likely to change jobs every 2-3 years. In Army terms they will be "**assigned**". Occasionally assignments are shorter than 2 years.

In order to help in the settling in / relocation process associated with moves service personnel are granted a special type of leave which is known as Relocation Leave.

Once a Service person knows where their next job will be, the system goes into operation to move your family.

The Service person will be issued with an assignment order via the JPA system (JPA is the Joint Service Personnel system for administration).



Once the assignment order is issued Service personnel complete form 1132, this form is used for removals and applying for Service Families Accommodation (SFA).

If you require a visa to accompany your Serving person **on assignment** it will be paid for by public funds.

Moving is never much fun, but it is a part of Army life that has to be accepted. Information is available on:

www.army.mod.uk/welfare-support/23201.aspx

When Service personnel and dependants are assigned to a new posting, the Army meets the costs of moving personal possessions, within certain limits.

This information is available to service personnel in ArmyNET or on www.army.mod.uk/join/20241.aspx

Unit Moves This is when the whole Regiment moves from one station to another.

Unaccompanied Tours Service personnel may be assigned on an unaccompanied tour, which means that they would go, generally for up to 6 months, but occasionally 12 months or more, to an area where there are no facilities for families. The family remain behind and normally stay in the same location during this period.

Deployment At some point Service personnel will be deployed, once you know that your Service person is going to be deployed on operations you should start making plans to help you and your family manage whilst they are away. Before your Service person leaves you should be contacted by your nominated Unit Welfare Officer who should be your first point of contact for most matters. There will be more information and support available to you before and during deployment and also in preparation of return of the Service personnel. There are also two families DVDs with support information available titled:

- Deployment - a Families Guide C5228/11
- Homecoming - a Families Guide C5229/11

With children's publications:

- Hello from Home AC 64444 a sticker colouring book for young children
- Harvey & Bob Bumper Fun Book AC 64506 designed for 4-8 year olds
- Harvey & Bob Harvey's Heroes AC64507 designed for 8-12 year olds

These publications will be issued by your Unit Welfare Officer or you can ask at your HIVE. Families deployment support is also available to dependants living in their own home away from the unit and parents of single Service personnel.

Is it different if I am a non-British national?

Visa requirements remain the responsibility of the individual to maintain and apply for in order to enter or remain in the UK. Prior to the visa expiry you will be eligible to apply for Indefinite Leave to Remain (ILR) this will enable you to settle in the UK in your own right. This visa will be at your own expense and you should save towards the cost now so that you don't find yourself in financial difficulty and unable to maintain your visa status.

Official Travel: visas required for assignment will be provided from public funds, but will only be issued in the UK if you have a valid UK visa. Units are responsible for ensuring the Service person and their families are in possession of valid visas and travel documents in advance of travelling.

Domiciled Collective Leave (DOMCOL) and DOMCOL Substitute Leave are authorised periods of absence to visit the country of domicile granted to eligible Service personnel who were resident outside the UK or Irish Republic immediately prior to enlistment non-British Service personnel who are eligible to register for DOMCOL or DOMCOL substitute should do this through the Regimental Admin Office (RAO). As of 11 July 2013 those who enlist with 5 year residency are not eligible for DOMCOL.

DILFOR: Emergency travel at public expense for non-British citizens who do not hold UK entry clearance and are required to travel to the UK from overseas is arranged at public expense through overseas commands.

This section is a short guide to the people and organisations you may meet. Do remember that you are part of the Army family and have a right to ask for help if you need it.

Commissioned Ranks

Gen	General
Lt Gen	Lieutenant General
Maj Gen	Major General
Brig	Brigadier
Col	Colonel
Lt Col	Lieutenant Colonel
Maj	Major
Capt	Captain
Lt	Lieutenant (pronounced 'leftenant')
1 Lt	2nd Lieutenant

Non- Commissioned Ranks

WO1	Warrant Officer Class 1
WO2	Warrant Officer Class 2
CSgt/SSgt	Colour Sergeant/Staff Sergeant
Sgt	Sergeant
Cpl	Corporal
LCpl	Lance Corporal
Pte	Private

Commanding Officer (CO)

Responsible for the welfare of all Service personnel under their command and because of this they are also responsible for the welfare of their families.

Regimental Sergeant Major (RSM)

The senior non Commissioned Officer within the Unit, who will have been in the Army for many years.

Unit Welfare Officer (UWO)

Most large units have an Officer (called a UWO) whose main task is to help the families; you can approach them in confidence for advice. Under some circumstances the welfare staff legally have to report occurrences. These include criminal and military offences when someone is at risk or where a security risk is identified, but they will explain if or when this is the case. On all other issues they will work within a code of confidentiality.

When a UWO meets you for the first time, possibly at a families briefing (introduction/orientation) they will introduce themselves by Rank and Surname but would normally state the name that they would like you to address them by for example:

“Capt John Jackson call me Jonno” This is the name you should then use when you meet them or need any assistance.

However most units have other welfare staff in the office both military and civilian it is the same practice for them, and they will

often be able to deal with most of your concerns. After all it is about families being comfortable in the welfare environment so that you are confident to approach them and discuss issues.

Regimental Administration Officer (RAO)

Both you and your serving soldier can speak with the RAO regarding financial issues. They should be able to signpost you to areas of support. If your serving soldier ever has a problem with their pay, or you are worried about paying bills, ask the RAO for advice. You can also find financial advice on the Money Force website:

www.moneyforce.org.uk

Chaplain

The Royal Army Chaplains' department provides spiritual leadership, moral guidance and pastoral support to soldiers and their families of any religion or belief and it does not matter if you do not attend church; they are called "Padre" by everyone. The Padre is around to talk to and help everyone.

Medical Officer (MO)

This is the doctor for your serving soldier. In the UK you would generally have a civilian doctor; those families accompanying their soldier overseas are looked after by Medical Officers.

Regimental Career Management Officer (RCMO)

This is the officer responsible for advising your soldier on service career issues and is the unit contact for transition before discharge.

Contact

If you need to contact any of the above you can do by calling to see if they are available or to make an appointment to see them at a convenient time. This can be achieved:

- Via your welfare office, ask if they can contact them on your behalf, they may be able to assist directly, make the appointment for you or provide you with the contact number.
- Via the guard room, by asking for a contact number and ringing to see if they are available or to make an appointment.
- Via your Serving spouse Troop or Section if you have a known contact who can also provide you with the appropriate number to call.



If you have children then this section gives some general advice, children in the Army have great opportunities to travel and experience different cultures.

Registration of Births Overseas If you are a British Citizen and your child is born overseas you will be able to register the child as British.

Children moving from one location to another may find it unsettling, you can make sure that a favourite toy goes with you, tell them where they are going, if they are old enough you can explore your new location through the internet. Encourage your children to develop interests and hobbies that can move with them everywhere.

Be positive about changes, ask for advice, find out about schools in advance of a move. Show willing about meeting other parents with children the same age as yours. Make it an adventure.

Out of School activities that children can get involved in: Cubs, Brownies, Scouts, Guides, Cadets, Youth Clubs, Sports, Drama or Music groups

Adoption, Fostering and Child Care In the UK, statutory responsibility for childcare rests with the Local Authorities.

British Agencies for Adopting and Fostering (BAAF)
Skyline House
200 Union Street
London SE1 0LY
Tel: 0171 593 2000

You can seek advice from your local Social Worker, the Army Welfare Service (AWS) or SSAFA who is a registered adoption agency dedicated to helping military families adopt. They also work with local authorities to find loving and committed adoptive parents for children.

www.gov.uk/child-adoption/overview

www.ssafa.org.uk/how-we-help/adoption-and-fostering/adoption

MoD Childcare Voucher Scheme [planned to be replaced in autumn 2015 with National Savings and Investments (NS&I) as the sole scheme provider to the Tax-Free-Childcare scheme].

The MOD currently offers a Salary Sacrifice Childcare Voucher Scheme. Childcare vouchers are a government initiative designed to help working parents pay for childcare. You can convert part of your salary into vouchers before your usual tax and NI contributions are taken. This means that you only have to pay the tax and NI on what's left, saving you up to £933 per year. What's even better is that both parents can take advantage of the scheme, so you could make a joint saving of up to £1,866 per family!

You will receive your childcare vouchers in line with your monthly pay. You can choose to receive paper vouchers at your correspondence address, or e-vouchers, which are by far the most popular choice and allow you to go online and make direct payments into your childcare providers' bank account.

Childcare vouchers can be used to pay any OFSTED (or equivalent) registered childcare providers, which can include nurseries, child-

minders, nannies, play schemes, out-of-hours school clubs and holiday camps, as well as certain elements of Independent school fees.

www.modchildcare.co.uk/armed-forces

National Savings and Investments (NS&I) Following the decision in May 2014 to appoint National Savings and Investments (NS&I) as the sole scheme provider to the Tax-Free-Childcare scheme, the government launched a further consultation to consider alternative providers to deliver the scheme.

The current proposal aims to replace the existing Childcare Voucher Scheme in autumn 2015 with Tax-Free Childcare, at which point childcare vouchers would continue to be available to those who already take advantage of this saving, but would be closed to new entrants.

www.modchildcare.co.uk/2014/08/service-quality-concerns-central-to-the-governments-response-to-the-latest-tax-free-childcare-consultation/

Single Service parents and couples where both parents are serving soldiers The Army has a vested interest in helping soldiers balance the needs of their employment with their family life. However as soldiers, serving parents must be available for deployment at anytime and so have a personal responsibility for ensuring that they have robust arrangements in place to care for their children should they need to be away. Key to this is making arrangements well in advance, where possible and ensuring that advice and support is sought from either the Unit Welfare Staff or the Army Welfare Service.

If during the deployment any children are to be left in care of someone who is not a close relative for a period of over 28 days, there are legal requirements to notify the local authorities to ensure the child receives the best possible care. The Army Welfare Service or your Local Authority Children Services department will be able to provide you with more advice.

Children with Disability and Additional Needs If your child is assessed as having a special need whether this is educational or medical, the Army will do everything in its power to help you. It is important to register your child with CEAS. Service personnel must register their families additional needs with the Army for career for management and supportability. Your soldier can get advice from the Unit Welfare Office or the Regimental Admin Office.

CEAS (SENA) information: www.gov.uk/childrens-education-advisory-service#special-educational-needs-1

Is it different if I am a non-British national?

Non-British children adopted or fostered MUST have been registered legally with certified legal documentation to be eligible to enter the UK as a dependant. Any child under the age of 18 from a Commonwealth Country who is not a natural child of the birth mother or father will not be allowed a visa for betterment. This is a Home Office term which is used to describe those who do not meet the eligibility criteria for joining family members settled in the UK. It would be recommended to check the Government website, or seek qualified immigrations advice prior to making an application. www.gov.uk/join-family-in-uk/eligibility

Birth Status of Children If a child is born in the UK you must register the child who will be eligible for British nationality. You can also apply to register your child if the Service person is assigned outside the UK but there is a cost for registration along with a passport fee.

Non-British F&C personnel should consider childcare responsibilities as they will NOT be allowed to sponsor a visa for a family member or friend from your Country of Origin (CoO) to help with childcare. Immigration law will **NOT allow this under any circumstances including deployment.**

The education of children in the UK is normally the responsibility of the Local Authority (LA) with whom parents make their own arrangements to place their children in school. For information on local schools in the UK contact Children Education Advisory Service (CEAS) or your nearest HIVE.

Overseas the MOD funds an agency called the Service Children's Education (SCE) which is responsible for running Forces schools.

Children's Education Advisory Service (CEAS) provides guidance and information to Service families on education and schools. When children move frequently from one school to another or between different educational systems obtaining appropriate provision can be complex CEAS provides a dedicated service providing professional advice about all aspect of children's education both in the UK and Overseas.

Email: enquiries@ceas.uk.com

Website: www.gov.uk/childrens-education-advisory-service

Children under 5 - eligible four-year-olds and the majority of three-year-olds are entitled to limited free early years education. All 3 and 4 year-olds in England are entitled to 570 hours of free early education or childcare a year. This is often taken as 15 hours each week for 38 weeks of the year. Some 2-year-olds are also eligible.

You can start claiming after your child turns 3. The date you can claim will depend on when their birthday is:

Child's birthday	When you can claim
1 January to 31 March	the beginning of term on or after 1 April
1 April to 31 August	the beginning of term on or after 1 September
1 September to 31 December	the beginning of term on or after 1 January

- Example: your child was born on 15 February 2012. They'll become eligible for free early education and childcare from the start of term following 1 April 2015.

The early education can take place in nurseries, playgroups, preschools or at their OFSTED registered childminders. In some garrisons overseas, the MOD through the SCE provides free nursery education for all three and four-year olds. In addition, some units and garrisons have Pre-School Playgroups for children over the age of 3 years. There are also civilian pre-school groups near many Army housing areas that can be used and there are Army non-serving spouses or local civilians who are qualified child minders.

Infants and Toddlers Facilities for under fives are available in many garrison areas and you can send your child to a nursery or a childminder, make sure any childminder you use is qualified and registered.

Pre School Playgroups are often available close to SFA areas in UK, BFG, Cyprus and Gibraltar. AWS, HIVE and your Local Authority will have details of local groups.

Compulsory Education Eligible children must normally attend school, which is free from the age of 5. There is a government website for information on when you are eligible to leave school or full-time education: www.gov.uk/know-when-you-can-leave-school

England Your leaving age depends on when you were born. You can leave school on the last Friday in June as long as you'll be 16 by the end of that year's summer holidays. You must stay in some form of education or training until your 18th birthday if you were born on or after 1 September 1997.

Your options are:

- full-time education - eg at a school or college
- an apprenticeship or traineeship
- part-time education or training - as well as being employed, self-employed or volunteering for 20 hours or more a week

Scotland If you turn 16 between 1 March and 30 September you can leave school after 31 May of that year. If you turn 16 between 1 October and the end of February you can leave at the start of the Christmas holidays in that school year.

Wales You can leave school on the last Friday in June, as long as you'll be 16 by the end of that school year's summer holidays.

Northern Ireland If you turn 16 during the school year (between 1 September and 1 July) you can leave school after 30 June. If you turn 16 between 2 July and 31 August you can't leave school until 30 June the following year.

Financial help In England, you can apply for a **16-19 Bursary Fund** to help with education costs. In Scotland, Wales and Northern Ireland you can apply for **Education Maintenance Allowance (EMA)** to help with your studying costs.

School Transfers It is important to let the school know that you are moving as soon as possible and ensure that your child's National Curriculum records are complete before your child leaves the school. You may then be asked to carry these records to the new school. They are open documents and you are entitled to read them. When you get to the new garrison, make it a priority to telephone the local school and find out when you can hand over the records and take your child along to start.

If your child is of GCSE age then moving school is more complicated. You must ensure that all completed course work is marked and available for transfer to the new school.

Pupil Information Pack The Education (Pupil Information) England Regulations (2005) oblige the Governing Body of a school to ensure it maintains curriculum recording in respect of each pupil, it is a formal record of a pupil's academic achievements, other skills and abilities and their progress in school including reports and is updated

annually. This record has to be sent to a new school when a pupil is under consideration for admission to that school.

The MOD provide Service families with **Moving schools pack: service family guide** available on their website:
www.gov.uk/government/publications/moving-school-packs

Age 16 - you should automatically get a National Insurance number just before your 16th birthday if you live in the UK. Keep this safe, it will be for employment.

You turned 16 and didn't get a number. Call the **National Insurance numbers helpline** if you didn't get one and you're under 20. Telephone: 0300 200 3502
www.gov.uk/apply-national-insurance-number

If you're over 20, contact the Jobcentre Plus application line.
www.gov.uk/apply-national-insurance-number

Overseas The school will give you a form to complete.

Careers Advice is available in all SCE secondary schools overseas. Everyone realises that it can be difficult for a young person to decide on a career while living overseas and every effort is made to provide as much help and information as possible. www.careersuk.org

Certificates - Awards Dependants are advised to bring any certificates of education or awards for dependant children to assist in easing the transition to UK Education services.

Education Allowance There are some allowances for the education of Service children; Service personnel should check eligibility from The Children's Education Advisory Service (CEAS):
www.gov.uk/childrens-education-advisory-service

Boarding School Many families decide to send children to boarding school to provide continuity of education. The Army provides a Boarding School Allowance which covers some of the cost involved. Contact CEAS for information of all boarding schools for which Continuity of Education Allowance (CEA) is allowable. Continuity of Education Allowance is paid for children attending the Duke of York's school since 2010. Personnel who had children attending before 2010 could opt to retain 'grandfather rights' to the previous scheme.

Queen Victoria School in Dunblane does not attract CEA, applicants must be Scottish, have Scottish connections or be Serving in Scotland to be eligible. Instead you will pay reduced fees, the arrangement continues if the Service person leaves the Army.

Visits If your child is at school in the UK, generally you may be eligible for school children's visits while you are overseas. Your serving soldiers unit will have the details for entitlements, Army children can fly out to join their parents on supervised flights.

DCYP The Directorate Children and Young People (DCYP) provides appropriate professional direction, support and advice in order to ensure that children and young people are provided with every opportunity to achieve the best possible outcomes and fulfil their potential.

www.gov.uk/government/groups/directorate-children-and-young-people

DCYP Children's Board Game 'HOP-A-CROC'

DCYP have produced a board game called 'Hop-A-Croc' the game is for 2-4 players aged 6+ and designed primarily to be used as a tool to generate discussion between adults and groups of Service and non-Service children. Its aim is to create and enhance an understanding between players about some of the challenges faced by Service children due to their being part of the Armed Forces community.

Hop-A-Croc is based on 5 of the 6 priority areas in the Plan: mobility and deployment; healthy lifestyles, exciting learning, (children and young people) being heard; safeguarding.

A brief outline of how the game is played:

Participants need to cross the river avoiding crocodiles, eels and slippery stones collecting colour coded cards (depending on which dice colour they throw) as they go; and they need to collect one card from each of the 5 sets of cards which are based on each of the priority areas above. When playing the game without an adult the same rules apply; the only difference being there is no need to ask/answer questions on the cards so it can also be played as a straightforward, simple board game.

If you think your children would benefit from the use of this board game, ask your welfare staff or your child's school who could make further enquiries by contacting DCYP via Email: dcyp-dcyp-mailbox@mod.uk

Is it different if I am a non-British national?

Access to Higher Education UK student fees for those continuing in higher education is dependant on immigration status. A dependant who is planning to apply for university will be required to obtain settled status and regularise their immigration in their own right in order to be eligible for 'Home' tuition fees.

Visa status for students at boarding school where both parents are non-British serving on an accompanied assignment outside the UK with children attending boarding school in the UK then the non-serving parent must hold a valid UK visa.

Visa status over 18 years of age

Visa status once a dependant child reaches the age of 18. If a child has not gained settled status before the age of 18 then they need to apply to remain in the UK in their own right. This will enable them to access higher education and student finance at UK rates. Overseas charges are CONSIDERABLY HIGHER.



Service Families Accommodation (SFA) Accompanied married Service personnel or those in a civil partnership are eligible to apply for SFA. Policy provides opportunity to travel with your Service person, on posting, whenever possible. The aim is to make family accommodation available in the UK and the Army's aim is to provide the same for accompanied overseas assignment.

Defence Infrastructure Organisation (DIO) Service Delivery (SD) Accommodation *(The new contract came into effect as of the 1st Nov in Scotland & Northern Ireland and 1st Dec 2014 in England and Wales)*. This is the MOD organisation responsible for regulating CarillonAmey Ltd the approved providers for allocations, maintenance and repairs for SFA.

Applying for SFA Service personnel must apply for family accommodation every time they are given an “**accompanied posting**” or a change in circumstances affecting their family requirements. Service personnel must complete and submit an electronic application form e-1132, “**Application to Occupy Service Families Accommodation**”, accessible from the DIO pages of the Defence Intranet.

Service personnel should include on the application form any special family needs e.g. any family member who needs adaptations due to disability.

Licence The licence for the SFA is allocated to Serving personnel (it can only be allocated to the Service occupant), who is responsible

for the accommodation charges raised for SFA, they will be deducted from the Service persons salary.

SFA Must always be left domestically and hygienically clean and ready for an incoming family to move in to. You will be charged a fee if you leave your SFA dirty or damaged.

Damages Under the terms of the Service Licence, Service personnel can be required to make good or pay for any damage to the property or to the fixtures and fittings caused by negligence or deliberate acts. They cannot be required to pay for **“fair wear and tear”**. This includes any little marks on carpets, furniture and walls which are caused by normal family living.

Unfurnished SFA If you have your own furniture, you can ask for unfurnished SFA. You or your Service person should ask at the Occupancy Services Team in advance completing the e-1132.

Get you in pack In UK and BFG you can ask for a pack of essential bedding, cutlery, crockery and pots and pans to tide you over until your heavy baggage arrives. Service personnel must request this on the e-1132. The pack will be issued on temporary loan.

Garages It may be possible in some locations to rent a garage for your car according to local availability. If you are not given one when you arrive Service personnel should ask the (HASC has been renamed and run by CarillonAmey as OCCUPANCY SERVICES TEL: 0800 707 6000) or QM to place you on the waiting list.

Council Tax All occupants of SFA have to pay a Contribution in Lieu of Council Tax (CILOCT). This charge, is deducted from Service personnel's pay along with other accommodation charges. Occupants of SFA overseas will be required to pay a contribution equivalent to that paid by their counterparts in the UK.

Telephones If you want a land line telephone, you must make your own arrangements with a telephone company and pay the bills yourself. You do not need permission to install a telephone in your SFA, but if you are in privately rented accommodation then you almost certainly need the owners' permission.

Television Licence You require a TV licence to watch TV in the UK. Information about the **TV licence**, who needs to pay it and how to pay: www.tvlicensing.co.uk

Satellite Television There are other commercial programme providers, cable or satellite available at a cost to the individual. You can check from any TV retailer about the variety, terms and cost. Free HD digital television through a digital box (you may need to purchase the digital box) www.freesat.co.uk

Insurance If you occupy Service Families Accommodation (SFA), be it either SFA (a quarter) or SSFA (a hiring), the Service person signs an agreement “Licence to Occupy”. You are liable for damage up to at least the sum advised by the MOD, which is currently set at £20,000. It is advised to consider insuring everything in your SFA - not just your own possessions but everything belonging to the Army as well.

It is important that the insurance policy covers the house contents, third party insurance and offers new for old. Service personnel are also advised to take out insurance cover Service issue kit.

Some standard home insurance policies or buildings insurance do not cover your liability in SFA/SSFA. The Services Insurance & Investment Advisory Panel (SIAP) has provided a webpage detailing a number of insurance providers who can organise liability insurance policies that have been designed specifically for Service families living in SFA. www.siap.org/12o for further information

Service personnel can ask the Regimental Admin Office for advice or you can ask **DIO Service Delivery (SD) Accommodation** or your local HIVE.

CarillonAmey deliver the maintenance and repairs of Service Families Accommodation. If you wish to report a fault or chase an existing repair, call the **HelpDesk** on **0800 707 6000** this is a Freephone service on a 24/7 basis. If a contractor ever causes damage in your SFA, tell the contractor CarillonAmey immediately because you may be able to claim compensation. For more information about CarillonAmey visit the website at: www.carillionamey.co.uk

CarillonAmey are also the organisation who allocate SFA to Service families and are the point of contact if you have an allocations enquiry visit this link for access to information about SFA. www.gov.uk/defence-infrastructure-organisation-service-family-accommodation

Buying your own house or leaving the Armed Forces

Joint Service Housing Advice Office (JSHAO) provides Service personnel and their dependants with housing information and advice on housing options. The JSHAO produce a monthly Housing Matters magazine which focus on a range of housing topics. JSHAO also run regular 'Civilian Housing Briefs' in locations across the UK and overseas these briefings provide you with information to make informed choices regarding civilian housing for families when they leave the Service. Tel: 0800 3287641. [This link provides access to JSHAO customer key information documents.](#)

Forces Help to Buy Under this scheme Regular Armed Forces personnel may be eligible to apply for a 'Forces Help to Buy' (FHTB) loan to support homeownership. www.gov.uk/forces-help-to-buy

The MOD Referral Scheme is a scheme coordinated by JSHAO to assist eligible service leavers to get accommodation via housing associations. A detailed guide and application form is available via this link on the GOV.UK website.

Service Resettlement Bulletins (SRB's) Each edition of the SRB's contain specific information on housing such as buying a house, housing associations, local authority accommodation and other relevant areas in particular regions in the UK.

Money Force the home of money guidance for UK Service personnel and their families. An online financial service, get MoneyFit with MoneyForce: www.moneyforce.org.uk

- Managing money
- Get Help Now - debt help and advice
- New posting in the UK - tips to plan ahead
- Housing issues - whilst you are still serving
- Buying a property - know your options

SSAFA Forces Help Housing Advisory Service provides advice and guidance about a range of housing options, from details of estate agents to addresses of housing organisations regardless of where in the UK you wish to live. Further information is available from: SSAFA website: www.ssafa.org.uk

Security The Army has a system of special alerts when the threat is greater than normal. A notice of the “**security state**” is put up all around barrack areas and you will see these notices when you enter a barracks. Checks will be stricter when the security state is high and you must take note and follow any security advice or instructions given.

If you live in Service families accommodation (SFA) you should be aware of the current security state. In UK, this is called the “**UK Threat Levels**”. Your UWO will be able to explain the different security states and how they affect you, your family and the community in general.

Home Security guidelines Everyone should have the right to feel safe in their own home. Treat your family's safety as a matter of priority.

Locks and Keys Keep a strict check on keys and, change locks if you lose keys. **DO NOT** hide them under mats or have address tags; **DO** keep a set with a neighbour.

Doors and Windows Keep outside doors and access windows locked at night or when out - check all before retiring. In the evening, draw curtains first - then switch on lights. Check who is at the door before opening it, use a chain if you don't know the caller - and switch on the outside light, whilst **Keeping the Hallway Dark**. You may consider fitting a curtain on a glass panelled door.

Garden, Garage and Out Buildings Keep doors and windows locked. Check for signs of break-in before entering. Trim back bushes that cover, especially close to the house, footpaths or driveways. If possible keep dustbins in an enclosed area. Keep the area tidy and if anything suspicious happens, or unusual appears, call the civilian Police or the Royal Military Police(RMP).

Land Line Telephone Keep it so that you **CANNOT** be seen from outside. Consider having an extension in the bedroom. Keep a list of emergency numbers by the phone. Always make sure who the caller is, if in doubt; get their number and address and ring them back. Make sure the family is briefed. **DO NOT** indicate your serving soldier's rank, and consider ex-directory recording.

Anonymous Calls and threats are meant to worry you. Listen for background noises such as trains, music etc. Immediately write everything down and then call the civilian police or the RMP.

Lighting Check your outside light use it at night especially before opening the door. If you go out, leave an inside light on. Keep a torch with you at night.

Visitors and Tradesmen Check identity carefully, and arrange times for tradesmen. **DO NOT** leave them alone in the house. Check back with employers if in doubt. Be suspicious of all late, unannounced visitors. **DO NOT** accept presents from unknown people or parcels that have not been ordered. Stop milk and papers when you go away.

Mail Ask friends and relatives to leave rank/title off letters. Arrange for official correspondence to go to a work address. Be wary of filling in questionnaires from outside agencies.

Computers and Mobile Phones Advice for parents about bullying online and through social networking websites or mobile phones. Social Networking is a global revolution, enabling around a billion people worldwide to stay in touch with their friends, share experiences and photographs and exchange personal content. In many ways it has replaced the telephone and email. For many users, it has become a way of life.

The nature of social networking - having such a massive base of users who are unknown to you - means that using it carries a degree of risk including becoming a target for cyber-criminals.

Safe Social Networking You can avoid risks and enjoy using social networking sites by following a few sensible guidelines:

- Never disclose private information when social networking.
- Be wary about who you invite or accept invitations from.
- Be careful about clicking on links in an email or social networking post.

Cyberbullying takes place online, on social networking websites or through mobile phones. Children are threatened, teased, upset or humiliated. It can happen on its own or with other forms of bullying. The signs of cyberbullying are not always obvious. It can happen 24 hours a day, seven days a week and can continue even when a child is alone, causing them to feel trapped and unable to escape. Parents should be aware of the risks of cyberbullying and how to talk to their child about staying safe. You can check the NSPCC website for further advice about talking to your child. If you are worried about a child you can also contact the NSPCC helpline.

www.nspcc.org.uk/help-and-advice/for-parents/online-safety/cyberbullying/cyberbullying_wda99645.html

or

UK Safer Internet Helpline who can also help to remove unwanted images online. Tel: 0844 3814772

www.saferinternet.org.uk/about/helpline

Children Ensure that children **NEVER** admit strangers and, when old enough, teach them to at least walk in pairs and Stranger Danger awareness - How to Stay Safe: use local play areas known to you. Tell children to refuse all presents, **NOT** to talk to strangers, always tell you where they are and who they are with.

Young Children Always accompany them and keep them under supervision. **YOU SHOULD NOT** let them answer the door or telephone, or open mail. Employ mature, trustworthy baby-sitters. If you are a working parent or need to employ a childminder to look after your children for any other reason - you should ensure the childminder is registered with the OFSTED and has undergone all the mandatory health and police checks.

DO NOT LEAVE YOUNG CHILDREN AT HOME ALONE

Teenagers Caution them against meeting people they don't know and 'blind dates'. **NEVER** accept lifts from strangers, and check the authenticity of people they invite home.

Teenagers and Young adults need to be very cautious when on-line using social network sites.

In General Be a good neighbour and report anything suspicious in the neighbourhood.

When to call the civilian Police or Royal Military Police (RMP)
If you see anyone behaving suspiciously.

If your car, home or outside area show any signs of having been tampered with (NB Call police/RMP BEFORE touching anything).

If you believe that an event or activity you are planning might cause special attention and carry particular risks.

Be Vigilant There is always a degree of threat to service personnel and their families, you must be aware of this and be alert to any suspicious objects or people around the SFA estate or military establishments. Report anything that is suspicious in the neighbourhood. If you think your car has been tampered with, do not touch it but call either the MOD/Civil police or RMP.

Is it different if I am a non-British national?

Service Families Accommodation (SFA) is issued to the Service person who is the licence holder; they are eligible to apply when married as long as the spouse or civil partner enters the UK on the correct visa (valid for residency).

Your visa status may affect entitlement to apply for Local Authority housing and housing Benefits, when your Service person is discharged or if you as the spouse/partner have to leave SFA for personnel reasons.

If you have not gained Settled status (ILR) when you are leaving SFA contact your UWO for advice.



Keeping Pets in Families Accommodation Licences and tenancy agreements require all occupants of families accommodation to seek permission, you can do this when applying for SFA using the e-1132, or if you are currently in SFA, by emailing or writing to the Occupancy Services Team at CarrillionAmey. DIO produce a guidance booklet available at this link [Your Service Accommodation Pets in your Home](#).

Generally permission will be granted to keep small domestic pets. Domestic pets include dogs, cats, rabbits, other small caged animals or birds except; where the SFA is not suitable for the type of pet.

DIO will consider any sensible written requests to keep animals that are not classed as a domestic pet, such as chickens, or larger numbers of pets - subject to the suitability of the property and impact on neighbours. However, any potentially dangerous or exotic animals, larger animals such as horses, or farm animals such as goats/pigs/sheep or a dangerous breed of dog as defined by the Dangerous Dog Act, or an animal that has caused a nuisance in the past, would not be approved. There are also limits to the number of pets an occupant can keep.

Should you break any of the rules, the MOD has the right to revoke your consent to keep pets. Pet owners (especially dog and cat owners) in SFA also have other responsibilities:

Garden / Outside You are responsible for keeping your pet(s) under control at all times - and not causing a nuisance to neighbours. You should keep your garden clean and tidy, and free from animal mess. You should ensure that larger pets, such as dogs, do not

damage the garden, gates or fences - or cause damage by excessive digging. As well as keeping dogs off sports pitches and away from play parks, you should ensure that you clean up animal mess when taking your dog for a walk.

Noise and Nuisance You should keep noise and nuisance to a minimum, even if the pet is left on their own during the day. Your pet must not make any noise that can be heard outside the property during the evening, night or early morning

Maintenance / Visits You should ensure that your pet is kept out of the way during maintenance/repair work, or visits from DIO. As well as ensuring a safe working environment for staff, this may also protect the pet from injury.

Hygiene and Moving Out You should ensure that carpets, floor coverings, fixtures and fittings are kept clean, and that any stains are treated immediately so they do not cause long term damage.

When you move out of your SFA you will need to ensure your home is suitably cleaned so that it meets the Move Out standard - and provide proof that you have taken action to ensure it is free of any evidence of pets being kept in the property. You should ensure that the carpets, floor coverings, fixtures and fittings are left clean and free of infestation - and that you make good any garden areas that have been damaged by your pets. You are required to provide evidence at the Move Out that the floor coverings and/or soft furnishings (in the case of cats and dogs) have had an appropriate pesticide and/or deodorising treatment applied. If you choose to use the Pre-Payment

Cleaning Scheme you should inform them that you have kept pets in the property. Finally, if an infestation re-occurs shortly after you have left the property, you may be liable for further charges so the problem can be addressed. You should contact the Occupancy Services Team or Unit Welfare Officer. You should also consider insuring your pets against damage to property and causing accidents.

Pets must be kept in good hygienic conditions and must not be mistreated. The **RSPCA** is the leading UK animal welfare charity. They specialise in rescue, animal welfare and preventing animal cruelty. www.rspca.org.uk

Importation into UK - Department Environment, Food & Rural Affairs (DEFRA)

Animal Health and Welfare The importation of pets (including hamsters, gerbils, mice and birds) into the UK is strictly controlled it is essential that the animal health requirements for the movement of pets is provided by DEFRA is followed.

The UK continues to use the name "Pet Travel Scheme" (PETS), only dogs, cats and ferrets require a passport.

www.gov.uk/pet-travel-information-for-pet-owners

Importation Overseas Regulations for the importation of animals into overseas locations vary, depending on the country concerned. Before you plan to move, you are strongly advised to contact DEFRA as well as checking whether the accommodation you are likely to be allocated will be suitable for keeping animals.

NHS 111

You can call 111 when you need medical help; this is a fast and easy way to get help from an NHS medical treatment. You should use the NHS 111 service if you urgently need medical help or advice but it's not a life-threatening situation.

Call 111 if:

- you need medical help fast but it's not a 999 emergency
- you think you need to go to A&E or need another NHS urgent care service
- you don't know who to call or you don't have a GP to call
- you need health information or reassurance about what to do next

For less urgent health needs, contact **your GP** or **local pharmacist** in the usual way. If a health professional has given you a specific phone number to call when you are concerned about your condition, continue to use that number.

The NHS 111 service is staffed by a team of fully trained advisers, supported by experienced nurses and paramedics. They will ask you questions to assess your symptoms, then give you the healthcare advice you need or direct you straightaway to the local service that can help you best. That could be A&E, an **out-of-hours** doctor, an **urgent care centre** or a **walk-in centre**, a community nurse, an **emergency dentist** or a late-opening chemist.

Where possible, the NHS 111 team will book you an appointment or transfer you directly to the people you need to speak to. If NHS 111 advisers think you need an **ambulance**, they will immediately

arrange for one to be sent to you. Calls to 111 are recorded. All calls and the records created are maintained securely, and will only be shared with others directly involved with your care.

For immediate, life-threatening emergencies, call 999.

www.nhs.uk/NHSEngland/AboutNHSservices/Emergencyandurgentcareservices/Pages/NHS-111.aspx

In the UK your General Practitioner (GP) - known as a doctor, will provide the following care if you are overseas these are given at the Medical Centres:

- **Immunisations** Always check if you are unsure whether your child is due for immunisation.
- **Family Planning and Contraceptive Advice** This maybe provided by Family Planning Clinic in UK.
- **Well Woman Clinic** Smears and Breast Checks.
- **Vaccinations** You may need these on assignment overseas, at least 5 weeks prior to departure. Check your requirements, as you cannot be reimbursed for extra vaccinations not listed.
- **Maternity Care, Ante / Post Natal Care**, Maternity wards and child health clinics are provided by the NHS in UK and by the Army and SSAFA Forces Help overseas. If you move while you are pregnant, ask your doctor for a letter to give to your next GP.
- **Dental Treatment** In the UK dental care for spouses, civil partners and children is provided under the NHS contact: NHS Direct (0845 4647) who will provide you with details of local dentists accepting NHS patients and emergency treatment.
www.nhsdirect.co.uk

Optician In the UK you must make your own arrangements to visit an optician.

Blood Donors If you are a blood donor, remember to give your new address to your local Blood Transfusion Centre. The Blood Transfusion Service visit some Army garrisons, at home and overseas, keep a note of your blood group.

How do I find my NHS Number?

If you are, or ever have been, registered with a GP Practice in England or Wales you have an NHS Number. You should be able to find your NHS Number on your medical card or on a recent letter or other document from the NHS. Your GP Practice should also be able to give you your NHS Number.

If you still can't find your NHS number, or you have an old-style number and want to know your new one, you can ask your local Primary Care Trust (PCT) to look it up.

If you want to find out the phone number for your nearest PCT, visit the NHS Choices website at the following address and enter your postcode.

www.nhs.uk/ServiceDirectories/Pages/ServiceSearchAdditional.aspx?SearchType=PCT&ServiceType=Trust

UK Emergency Services

Emergency 999 calls should only be made in a genuine emergency. To ensure seriously ill and injured patients are treated as quickly as possible the ambulance service are prioritised to ensure life-threatening cases receive the quickest response.

Any abuse of the emergency system or false reporting can lead to prosecution.

Dial 999 - Explain to the operator which service you need and where it should go to:

Police
Fire service
Ambulance
Coastguard

Army Medical Support In some garrisons you may also be able to use Defence Primary Health Care facilities. Overseas, the Army provides a service similar to the NHS, or arrangements will be made for you to use a local private health care scheme.

It is your responsibility to register yourself and your children with a local doctor in UK or the nearest Army Medical Centre overseas, make this a priority when you move house. You will need to know your NHS number. Once you have registered, the doctor can send away for your medical records and remember to tell the doctor when you are on the move again.

Dependants are advised to bring evidence of any additional supportability or medical requirements that UK/overseas medical services should be aware of.

Children at boarding school should be registered with the school doctor for their routine care. When they visit you overseas, they will be treated in an emergency.

Parents hold developmental/immunisations records for children under 5 years old. If you have one of these issued to you by a Health Authority, keep it updated and take it with you for any hospital or clinic appointments your child may have.

Overseas the Defence Dental Agency, via the Royal Army Dental Corps will provide dental treatment for all eligible dependants who live in overseas stations. NHS rules apply to dependants in overseas stations and **CHARGES** will be raised against NHS treatment as in UK. Emergency care is provided overseas for children at UK boarding schools, whilst they are visiting their parents.

Routine treatment may also be available if there is space available in the appointment book at the time of the visit. Because of the complex nature of orthodontics (tooth straightening) it is not possible to offer an orthodontic service for boarding schools children.

Medical / Dental Treatment for Visitors Medical costs in all overseas countries are very high, if anyone visits you overseas, they should be advised to take out private medical insurance before they leave UK. If they are travelling within the EEC, some of their medical

costs will be met by the British Government if they have a European Health Insurance Card (EHIC) also known as the E111 visit the website to find out further information: www.nhs.uk/nhsengland/healthcareabroad/Pages/Healthcareabroad.aspx

Travelling Overseas The Army will look after Service personnel and dependant families while living on accompanied assignment overseas. If you travel outside that country, you must make arrangements for private medical insurance. If you are driving from UK to Germany, for example, the Army will not pay for any treatment you need following an accident in Belgium, Holland or France.

If you are travelling within the EEC, some of your medical costs will be met by the British Government if you have your European Health Insurance Card (EHIC-E111).

Emergency If something serious happens or you have a concern get in touch with your nominated **Unit Welfare Officer** as soon as it is practical.

Joint Casualty and Compassionate Centre (JCCC) is responsible for authorising Compassionate Leave Travel from overseas for Service personnel, their dependants based overseas, and mobilised Reservists. The Joint Casualty and Compassionate Centre is located at Service Personnel and Veterans Agency (SPVA), RAF Innsworth, Gloucester, GL3 1HW. It is manned 24 hours a day 365 days per year. JCCC Tel: (0044) 01452 519951
JCCC website: www.gov.uk/joint-casualty-and-compassionate-centre-jccc

The JCCC is primarily responsible for monitoring and action of certain procedures for Army personnel if they become a notifiable casualty, both in the UK and overseas, this includes their dependants overseas. The JCCC ensure that the appropriate nominated Emergency Contact is notified and as quickly as possible.

Compassionate Leave and Travel If there is a requirement for Service Personnel serving overseas to return to the UK for compassionate reasons, for example if a close relative becomes very seriously ill (normally life threatening) or dies, then it is the role of the JCCC to investigate the circumstances and make a recommendation as to whether compassionate travel should be granted.

What Do You Mean By “Emergency Contact (EC)”?

Service personnel are required to give details of the person they wish to be notified in the event of them becoming a listed casualty or of their involvement in an incident of public interest.

It should be stressed that the person nominated is not necessarily the legal next-of-kin and that being nominated as an Emergency Contact (EC) does not give the person any legal rights.

Initial notification of the casualty incident is made to the person recorded as the notifiable EC on a Service personnel’s administrative record. All other matters, including funeral arrangements may be the subject of a will or the wishes of the legal next-of-kin.

Who is the Next of Kin (NOK)?

NOK is determined in the following order: If married or separated (but not divorced), this will be their spouse/civil partner. If single, a widow, widower or divorcee it will be their eldest child, a parent, sibling, or other relative, or if they have no living relatives, it may be a friend.

If a Service person dies, their NOK has certain rights regarding funeral arrangements and inheritance (unless specifically excluded in a legal document such as a will). Consequently, the MoD is obliged to inform the NOK of a Service person’s death or if they are missing. In the event of death it is generally the NOK who will be the focus of the support and assistance provided by the MoD.

Whilst a partner / fiancée can be the emergency contact, other than where partners of the same sex have undergone a civil partnership ceremony, they are not the NOK.

An estranged spouse remains the NOK until a divorce is finalised by decree absolute.

Is it different if I am a non-British national?

The National Health Service provides medical care in UK. Non-British Dependants of Service personnel are eligible to free NHS treatment. The UK only recognises one legal spouse (the first marriage/civil partnership, or the first spouse after a legal divorce/dissolution).

Visitors to the UK will be required to obtain medical insurance prior to travel in order to receive medical care. If they don't have medical insurance they will be issued with a bill for payment.

If you have brought your Medical records with you from your Country of Origin they should be handed over when you register with a doctor.

Everyone registered with the **NHS in England** and Wales has their own unique number. You will be given your NHS Number in writing when you register with a GP practice. Your NHS Number helps healthcare staff to find your **health records**.

Each NHS Number is made up of 10 digits shown in a 3-3-4 format. The Army provides support regardless of nationality. Families of wounded soldiers are provided with support by the British Army regardless of nationality, for example the Dangerously Ill Forwarding of Relatives (DILFOR) scheme enables eligible family members to be moved at public expense from anywhere in the world to the hospital bedside of a seriously injured Service personnel.

Emergency Savings You need to be aware that if you are married or in a civil partnership living accompanied then you will not be eligible for any financial help to return you to your Country of Origin (CoO) in an emergency, should a member of your family still living in CoO become ill, injured or die. The travel costs will be at your own expense. JCCC will only bring personnel or entitled dependants back to UK. **You are advised to set up a savings account towards any future emergency travel.**

The Home Office have confirmed that non-British Service person's widows will not be removed automatically to their country of origin upon the death of a serving spouse. Immigration Instructions allow widows(ers) or orphans of Gurkha and non-British Service personnel to apply for settlement in the UK irrespective of whether the deceased Service person was serving or had retired from the service. All applications are considered individually by the Home Office, which treats each case sympathetically.

JobCentre Plus Go on line to register for employment at:
www.gov.uk/contact-jobcentre-plus

National Insurance Numbers (NI) Every citizen over sixteen has a NI number which allows them to claim certain benefits. When you start a job, give your employer your NI number so that your NI contributions are recorded. These contributions help to pay for some of the benefits you may have to claim such as incapacity benefit, contributions based Job Seekers Allowance, maternity benefits and retirement pension. If you don't know your number, write to your local DWP office check the Gov website for address:
www.dwp.gov.uk/lifeevent/benefits

Self Employed some dependants have set up successful small businesses, however, that if you want to run a business from SFA you must first obtain authorisation from DE Ops Housing and your serving soldiers Commanding Officer. This is seldom refused but you may have to arrange some extra insurance.

HIVE Visit your local HIVE and ask for advice about employment opportunities in the UK when you arrive, they will be able to direct you to the Jobcentre Plus website where you can register for employment and Jobseekers allowance (if eligible).

Overseas employment When on assignment you may be able to find work within the garrison, visit the Civilian Employment Officer when you arrive in the garrison. Normally found in the Garrison and Labour Support Unit (GLSU) in Germany or SCE(C) Cyprus. In addition there may be other jobs in overseas garrisons ranging

from cleaning to working in the NAAFI to helping run a swimming pool although they are limited.

Visit your local HIVE to seek local employment advice when you arrive, it is possible in some countries to find jobs outside the Army but you usually have to offer a skill and you may need to speak the local language. Make sure you check all local employment regulations before you start work as you may need a special work permit.

AFF have an employment and training website:
www.aff.org.uk/army_family_life/employment_training/index.htm

- Job Hunting
- CV & interview tips
- Financial entitlement
- Jobs and you
- Training
- Be your own boss
- Resettlement

Is it different if I am a non-British national?

If you have entered the UK on a route to Settlement as the dependant of a Service person you are eligible to obtain a National Insurance number, this will enable you to apply for work in the UK.

Certificates - Awards Dependants are advised to bring any certificates of education or awards and their professional qualifications and previous work experience.



Service personnel may be entitled to DWP benefits in the same way as any other UK citizen. DWP benefits go to the website for information: www.gov.uk/browse/benefits

Ordinarily Resident This expression is used by many government departments, ask for a definition if the expression is quoted and you're unsure what is required. If the definition given seems to be unsatisfactory you may seek advice about it from either the Citizens Advice Bureau or solicitors in GB, or your serving soldier could contact Army Legal Aid.

Benefits include: Families, Carers & Disability, Child, Death, Heating & Housing, Jobseekers Allowance, Low Income and Tax Credits; to check if you are eligible to claim any benefit go to the government website: www.gov.uk/browse/benefits

Service Families Abroad, (and at home)
www.gov.uk/benefits-if-you-are-abroad

Overseas Assignments If you are receiving benefits in the UK, and are notified of an overseas assignment, check with DWP what you should do before you go. The UK is a member of the European Economic Area (EEA), there are special arrangements in certain cases which enable the contribution to be transferred to another EEA country.

It is important that all the required conditions are satisfied otherwise no benefit will be payable.

Passports When Service personnel are assigned overseas and you and your family are accompanying them you will be entitled to apply for passports and required visas through the MoD, Service personnel should make enquiries through the RAO. All children will need their own Passports and you are advised to allow plenty of time when applying for passports especially in the holiday season.

Home Responsibilities Protection (HRP) was a scheme to help protect a person's State Pension. It has been replaced with **National Insurance credits** for parents and carers.

You may still be able to apply for HRP if you were:

- caring for a sick or disabled person for a complete tax year before April 2010
- a foster carer for a complete tax year before April 2010

National Insurance credits for parents and carers replaced HRP from 6 April 2010.

Any HRP credits you had before 6 April 2010 have been converted into National Insurance credits (up to a maximum of 22 years). You must have reached State Pension age on or after 6 April 2010 for these credits to go towards your State Pension.

www.gov.uk/home-responsibilities-protection-hrp/overview

National Insurance Credits (NIC) You may be able to get National Insurance credits if you're not paying National Insurance.

Credits can help to fill gaps in your National Insurance record, protecting your entitlement to:

- the State Pension
- contributory working age benefits
- bereavement benefits for your partner

Credits are for people in certain circumstances, e.g. when you're ill or unemployed and claiming benefits. There are 2 types of credits - Class 1 and Class 3. Class 1 credits count towards your state pension, bereavement benefits and some other benefits, e.g. Jobseeker's Allowance. Class 3 credits count towards your State Pension and bereavement benefits only.

www.hmrc.gov.uk/ni/intro/credits.htm

Child Maintenance Service Child maintenance is financial support towards your child's everyday living costs when you've separated from the other parent. Separated means where the relationship has broken down and you have decided to live apart, it doesn't include periods when you and your Service person are separated due to deployment or military commitments.

You and your ex-partner can **arrange child maintenance yourself** if you can agree. This is called a 'family-based arrangement'.

A family-based arrangement is a private way to sort out child maintenance. Parents arrange everything themselves and no-one else has to be involved. Talk to **Child Maintenance Options** if you need advice.

If you can't agree the Child Maintenance Service is for when you and the other parent can't agree to a family-based arrangement. www.gov.uk/child-maintenance/overview

Income Tax The basic rule you must follow is: you and all Service personnel must declare all earned/unearned income. This rule applies in the UK and overseas. Tax Inspectors visit overseas stations, and remote areas in UK, to give advice.

Tax-free allowances Nearly everyone who is resident in the UK for tax purposes receives a Personal Allowance, which is an amount of taxable income you're allowed to earn or receive each year tax-free. Income Tax is only due on taxable income that's above your tax-free allowances.

You can find out how much Income Tax you need to pay and the allowances you can claim via the Government HM Revenue & Customs website: www.hmrc.gov.uk/incometax

Don't get into a muddle with tax, ask for help.

Is it different if I am a non-British national?

If you are on a route to settlement and have not gained ILR your visa restriction will determine what you may be eligible to apply for.

Non-British dependants who are on a route to settlement may not be entitled to claim DWP benefits in their own right but, if eligible, the Service person including Non-British personnel will.

Non-British dependants must maintain a valid Country of Origin passport and UK visa when residing in the UK and if you travel for non-service reasons (eg family holiday) to other countries. When serving on an accompanied assignment you will be eligible for any visa required.

Visas for re-assignment back to the UK at the end of the tour will also be funded by the MoD.

Non British Service personnel who leave dependant children in Country of Origin and are not financially supporting them may find that the other parent left behind (legally married or not) may start court proceedings in the Country of Origin. A Foreign Court Order may be submitted by their Central Authority to The Reciprocal Enforcement of Maintenance Orders (REMO) unit. Once a Foreign Court Order is registered in a UK court, it will be enforced as per any other court order.

Army Pay is determined by rank, profession/branch or trade, qualifications held and satisfactory performance. Service personnel will be able to find out their details from their unit administrative office and their monthly pay slip or via ArmyNET.

Service personnel are paid at the end of each month. The money goes straight into a bank account. A pay statement showing all earnings and deductions is sent each month to Service personnel.

Saving NOW for your future Saving a little every month with a bank or building society will start you on a route to support yourself when something happens that you hadn't planned for, where the funds are not available in your monthly current account. If you start with a small amount, you can increase this as and when it suits you or when you want to save for something special. Saving regularly is good practice and could set you up for the rest of your life. REMEMBER all Service personnel eventually become a civilian, some personnel rely on their gratuity at the end of their Service and their pension. **BUT** you may not be in a position to access this prior to discharge when you want it, if you have some savings in the bank it will help your transition.

Your Service person can set up a Direct Debit to come straight out of each monthly wage.

Army Allowances The allowances exist to ensure that Service personnel receive financial recompense for the additional costs incurred through the additional challenges of Service life. Rates are available on ArmyNET or through unit administrative staff.

There are two general types of allowances:

- Allowances to compensate for extra expenses which occur on official duty.
- Allowances to compensate for being unable to claim certain local authority or DWP benefits while you are overseas.

Details of allowances are available through your soldier's RAO

Disturbance Expense is paid on posting when you move house. It covers all types of expenses you may meet as a result of the move. Information on the rates are available from the RAO, AWS or HIVE who will explain them to you. This allowance may be claimed up to 8 weeks in advance of the family move to enable payment prior to the move.

Storage and Removal Allowances When you are going on an accompanied overseas assignment the Army will arrange, if you so wish, for your furniture and effects to be stored within the UK. You will also be entitled to take with you a certain amount of unaccompanied baggage according to your Service person's rank and the number of children you have. Items of furniture within specific weight and dimensional limits can be included in unaccompanied baggage moved overseas providing it is not being moved by air.

You will also be entitled to move unaccompanied baggage when Service personnel are posted within UK. If you are in any doubt about how much you can take, your Service person should check with your RAO. If you take too much, you will have to pay for the additional amount over and above your entitlement.

Travel and Subsistence Service personnel can sometimes claim expenses when they are travelling on duty, e.g. missed meals, overnight accommodation and, if they are driving their own car, motor mileage within certain restrictions. When you move on assignment, they can claim similar expenses for the family.

Continuity of Education Allowance (CEA) If you decide to send a child to boarding school, you may be able to claim an allowance which will help towards the fees. You will still have to pay a minimum of 10% or more if the fees are above the rate of CEA and other expenses which can be heavy. You should seek expert and free advice from the Children's Education Advisory Service (CEAS). Advice on Boarding Schools and allowance is available from your serving soldiers RAO. This allowance is paid 3 times a year. Generally, you must be accompanying your serving soldier or they must be on an unaccompanied tour to be entitled to CEA.

Local Overseas Allowance (LOA) This tax free allowance is added to Service personnel's pay overseas to cover the essential extra costs so that you can live at a similar standard overseas as you could in the UK. LOA is checked regularly by a team who compare a long list of cost of living expenses (food, clothing, car servicing etc) in the UK with overseas. **Never rely on LOA as the amount you get can change, and never commit yourself to hire purchase agreements which depend on LOA.**

Longer Separation Allowance (LSA) is a taxable allowance designed to provide compensation to both married and single personnel for the disadvantages attributable to periods of

temporary detachment where return travel to the permanent duty station is not possible.

There are other allowances check your entitlement with the RAO.

Armed Forces Compensation Scheme (AFCS) Service personnel who become injured or ill as a result of their service will now be able to benefit from a comprehensive compensation package. Information and application via website: www.veterans-uk.info/pensions/afcs_new.html or Telephone: 0808 194218

Debt All sorts of people and organisations will try to persuade you to spend money, and it is easy to run up big bills on credit cards, with doorstep lenders or with payday loan companies. Try to make a note of everything you spend and never, ever, commit yourself to spending more in a month than you and your serving soldier earn.

Remember that you can depend only on Service personnel's basic pay. Never depend on allowances, especially Local Overseas Allowance; they could change or be paid late.

Financial Awareness Personal finance is an individual responsibility and the Service chain of command has no right to interfere. However, financial mismanagement creates additional stresses and distractions that can impact on an individual's performance on duty, particularly whilst on operations and there is a Service interest in protecting operational capability. Additionally, Service life can create specific difficulties and we have a responsibility to help personnel become more financially aware and secure.

Financial mismanagement creates worry which is likely to affect an individual's ability to focus and operate on duty whilst deployed and at home. Furthermore, factors of Service life, such as mobility, service overseas, deployments and the inadvertent institutionalisation of personnel, create additional financial challenges such as poor credit ratings and a delay in acknowledging the need for financial planning.

Financial and Debt Management There is a range of good financial education, tools and advice available to you in the Media and on the Web, such as MoneyForce, the Money Advice Service, the Citizens Advice Bureau and MoneysavingExpert.com.

Have you considered joining a Credit Union? Credit Unions are a not for profit co-operative, owned and run by its members. They serve a local community by providing a safe and convenient method of saving money for special purchases, holidays or emergencies. Also, Credit Unions provide inexpensive loans for established members. Credit Unions are a safe and effective way to take control of your money, with secure savings and affordable loans.

Debt Help If you have debt issues which are not addressed this can lead to stress which in turn can affect performance at work and may lead to relationship problems with the worry of financially surviving and ultimately legal action by companies. Take advice early and do not simply 'stick your head in the sand'.

Help is out there:

- A Self-Help Guide to dealing with Personal Debt (Army Code 63968)

- Unit G1 Staff - UWO, AWW, Padre, RAO and chain of command
- Army Welfare Service - www.army.mod.uk/welfare-support/23199.aspx Contact numbers for your local AWS, AFF & HIVE offices are available through the military directory of enquiries on: 02072 189000
- SSAFA Central Office, phone: 0207 403 8783 - www.ssafa.org.uk
- MoneyForce - www.moneyforce.org.uk
- Citizens Advice Bureau - www.citizensadvice.org.uk
- MoneysavingExpert.com - www.moneysavingexpert.com
- Money Advice Service - www.moneyadviceservice.org.uk
- National Debt Line - 0808 808 4000 - www.nationaldebtline.co.uk
- Payplan - 0800 280 2816 - www.payplan.com

Training and Awareness is available to Service personnel, available at: www.moneyforce.org.uk

The MoneyForce Presentation is on the DPS(A) PS4 Dii [LINK](#) or contact via Dii email: [Army PersSvc-PS4-Health-Group \(MULTIUSER\)](mailto:ArmyPersSvc-PS4-Health-Group).

MoneyForce The Royal British Legion has set up MoneyForce in conjunction with Standard Life Charitable Trust and with the full cooperation of the MoD. It is unbiased and independent and does not direct users to Standard Life or any other company's products. MoneyForce is an interactive website, users can choose to register on the site (entering anonymous information such as age, rank, career stage and family circumstances) to allow the site to deliver tailored information to them, or they can choose to simply surf the site without registration. Any data on the site is anonymous and MoD and single Services will not have access to any user submitted data.

MoneyForce provides easy online support for service personnel and their families, to help them make informed financial decisions and better plan their finances while they are in Service and after they leave the armed forces.

- **Managing money** Useful information on borrowing, saving, budgeting and spending, as well as planning for the future.
- **Your career** Useful financial information about different stages of your military career, including pay and career structures, allowances, managing finance as you deploy, assignment in the UK or abroad and making plans for when you leave the Service.
- **Life and family** Useful information on managing life's challenges, setting up home, marriage, divorce, children.
- **Managing crises** Useful information and guidance to help people through tough times.
- **Tools** A budget calculator, a car cost calculator and a credit card calculator to help you make informed decisions and plan for the future.
- **'Get Help Now'** Signposts to organisations that can provide advice and assistance on issues ranging from alcohol problems, debt and emotional issues, to war pensions and compensation.

Financial Top Tips for Service Personnel Service personnel can experience difficulty in accessing commercial products and services due to their mobility and time spent outside the UK. The MOD has worked with the financial sector to improve the ability of armed forces personnel to access financial products. The representative bodies for the financial sector are raising awareness within their

membership of the need to avoid disadvantage for Service personnel and have worked with the MOD to produce guidance notes offering practical help for personnel applying for secured (mortgages) and unsecured loans (credit cards, motor finance, etc.)

Payday Loans This is a very expensive way to access funds, you should be very cautious about taking a loan out that if you cannot pay back in full you will be charged a significant interest fee. If you are in a position about considering this as an option it is recommended that you speak to your RAO or welfare staff prior to taking any loan.

If you are in debt due to a payday loan that is out of your financial control seek help:

www.stepchange.org/Paydayloans or www.citizensadvice.org.uk/index/.../paydayloans/paydaylenders.htm

Financial advice from Money Force: <https://www.moneyforce.org.uk>

Gambling If financial problems are related to gambling or if gambling is creating other family problems seek help and advice, its better to face these issues sooner and get guidance and assistance early. There is a gamblers anonymous website for information:

www.gamblersanonymous.org.uk

If you as a dependant feel that you or your family may have a problem with debt it is important that you ask for help at once from someone. You can decide if you want military support and guidance or civilian sources of advice.

Overseas³ When assigned overseas, it is advised that you keep your UK bank account. Local currency will be available direct from a local overseas bank, once Service personnel open an account.

Pensions The Armed Forces Pension Scheme (AFPS) is an unfunded public pension scheme and there is no opportunity to transfer pension credit rights out of the AFPS into other pension arrangements. Pensions and retired pay are based on rank and length of service and all are index linked from the age of 55 years.

If a Service person dies while serving, or retired; you will get a reduced pension which can be up to 50% of your Service person's pension. This will cease if you remarry, but may be restarted on hardship grounds if your 2nd partner dies or you divorce/dissolve a civil partnership. Since 1st Dec 2000 courts have the option of making pension sharing orders. The order provides the former spouse or civil partner pension credit rights payable when they reach pension age. Different processes take place under Scottish law and you should seek qualified legal advice in such cases.

Is it different if I am a non-British national?

If you require a visa at the end of your Service it will be paid for at your own expense, you could set up a savings account with a bank

or building society direct from your wage every month to cover this cost. On completion of a minimum of 4 years, by saving just £5 per week (£20:00 per month) you would have at least £240 per year and £960 over 4 years; plus any interest received from the bank.

7 years would give you £1680 plus interest
 9 years £2160 plus interest
 12 years £2880 plus interest
 22 years £5280 plus interest

You can check the cost of visa fees on the UK government website: www.gov.uk/visa-fees

Saving for your future is important as Service personnel may have to face early discharge and those with any immigration restrictions (including access to benefits) could find themselves in real difficulty. It is also worth saving towards Emergency travel cost back to Country of Origin if you are married accompanied because it will be at your own expense if you need to return to visit a family member who is ill or in order to attend a family funeral.

Additional allowances paid to Service personnel may not be included by UKVI when calculating Minimum Income Threshold for dependants initial UK entry visas.

³ Please note that many, if not all, of the 0800 numbers will not operate from overseas locations. If you need to make a 0800 call, please contact your Unit Welfare Office for assistance.

When your Service person comes to the end of Service this could be after 4 years or 22 years, you may have been with them for part of this service or every year.

When a Service person leaves the army it is called **Transition** which means preparing to be discharged and become a civilian. There will be many changes ahead of you and it could be daunting but also quite exciting, knowing that you will settle down and possibly live in one area, one house after all the moving around that you may have done.

This is when you may find that you wish you had saved money!

Preparing to settle into civil street can never start soon enough, and a Service person gets **Resettlement** support in accordance with the length of time served. Those who serve a full career of 20 years plus, resettlement can start two years before their discharge date.

Terminal Leave At the end of your Service person's engagement with the Army they will be granted Terminal Leave. This is granted to assist the serving soldier in their last weeks of service to seek employment and resettle themselves and their accompanying family.

Advice for resettlement includes an interview from the unit resettlement officer offering support and information on housing (from Joint Services Housing Advice Office), support from the Career Transition Partnership. Individuals are responsible for development and pursuing their own resettlement goals. The Career Transition

Partnership Website: www.ctp.org.uk

There will be many things to sort out, dependant on your family circumstances including vacating Service Families Accommodation (SFA), using the 93 days Notice to Vacate (NTV) period and your future housing accommodation.

- Where will you live, how do you apply for Local Authority Housing? You will be provided with information from JSHAO during the resettlement period. If not, be sure to ask for it.
- Schooling for the Children? You can seek advice from CEAS during the resettlement period.

Jobcentre Plus www.gov.uk/contact-jobcentre-plus

This website offers guidance on registering for a job and claiming benefits while seeking employment in the UK. As a dependant you may already be employed but if you are planning to move location and this affects leaving your current job then you should seek advice from the Job Centre. Service personnel can get advice during their resettlement.

The resettlement stage of service life is **important**, for all Service personnel, if you want information or any explanation towards the end of your Service person's career you can always ask the UWO or at the HIVE who will be able to signpost you to the most appropriate person within your Regiment.

Is it different if I am a non-British national?

Resettlement As non-British citizens you will need to make arrangements to regularise your immigration status if you wish to remain in the UK. Any visa required by soldiers or dependants for settlement in the UK will be at your own cost, it is worth thinking about starting a saving scheme to plan towards this future cost.

Discharge The British Army follows discharge procedures in all cases and discharge will normally take place in the UK. Non-British members of the Armed Forces who have not been granted British nationality should be aware that the 'Exempt from Immigration Control' status ceases on the day they are discharged from the Army and they become subject to immigration control.

If, as a Service person you have not obtained British naturalisation, you can apply for ILR up to 10 weeks prior to discharge. You have to pay for this yourself and complete the Bio-metrics requirement. If you are eligible and submit your application in this timescale you will receive your ILR shortly after discharge.

Where applications are submitted late you will have up to 28 days after discharge to regularise your immigration status by making an application. Your 'exempt' status will cease on last day of discharge and your unit will notify the Home Office.

You will not be entitled to work or claim any benefits after discharge **until** you have obtained ILR.

Nationality, British Citizenship Commonwealth Service personnel can apply for naturalisation as a British Citizen after they have completed 5 years, however Nepalese Service personnel serving in the Bde of Gurkhas are not eligible unless they transfer to the Regular Army.

Discharged Gurkhas and dependants can apply once they have gained ILR. All British Citizenship applications remain at the cost of the individual.

Criminality and Military Offences Be aware that you **MUST** disclose any criminal convictions when applying for settlement or British nationality. You should check on the visa website to see if your civilian conviction or Service offence will be counted or has a 'time spent' criteria.

Individual Electoral Registration (IER) has been introduced in 2014 which incorporates a new system of online registration for the first time ever. This means that personnel can register to vote online at www.gov.uk. An electors Date of Birth and National Insurance Number is required to enable electors to register.

www.gov.uk/register-to-vote
www.gov.uk/voting-in-the-uk
www.gov.uk/register-to-vote-armed-forces
www.gov.uk/apply-vote-proxy

You can register as a voter if you are a **British Citizen**, before you can vote in UK elections or referendums you need to **register to vote**. Your name and address will then appear on the **electoral register**.

You can vote:

- at a polling station
- by post
- by proxy (getting someone else to vote for you)

You can register at 16, but you can't vote until you're 18. If you are in the Armed Forces you can use this service to get on the electoral register or to update your details if you're:

- a member of the armed forces
- the spouse or civil partner of someone in the armed forces

Registering takes around 5 minutes. You'll need your National Insurance number (if you have one).

www.gov.uk/register-to-vote-armed-forces

www.gov.uk/apply-vote-proxy

You can, of course vote in person if you are in UK. Tell your proxy not to use your vote and ask the local registration office where you should go to vote.

If you are in UK when an election is announced, you may wish to use a postal vote, get information on line:

www.gov.uk/voting-in-the-uk

Is it different if I am a non-British national?

YES you are not eligible to register to vote or take part in voting in the UK elections unless you have obtained naturalisation as a British Citizen.

Discrimination & Law UK law provides and protects quality of life.

- Equality of opportunity
- Preventing discrimination because of race, gender, religion or sexual orientation
- Outlawing domestic abuse
- Immigration law
- Safeguarding children

As an example the UK has laws to prevent “Domestic Abuse” so anyone who is violent towards their partner whether man or woman, married or living together can be prosecuted for a serious offence such as assault or grievous bodily harm. Abuse includes emotional abuse such as constantly belittling your partner or denying them money as a form of control.

In the UK parents have a responsibility to protect their children and this includes not leaving them at risk of any significant harm or leaving children unattended. If a child comes to any harm, or is perceived to be at risk of harm, while left unattended then the parent, or agreed adult carer, will face consequences and this may include prosecution.

Military Law Service personnel, while in the Army are also subject to military law. Military law covers many of the same areas as civilian law but it also deals with discipline and Service employment, placing Service personnel under an obligation to obey legal orders. This means for example that they must go on exercise, return from leave and go on duty when they are ordered to do so. If Service

personnel disobey military law, they can be punished by the Army. This can mean a fine or imprisonment, just as in civilian law.

If you go overseas with your Service person, you and your children will become subject to the laws of the country you are living in, you must for example obey local road traffic rules.

Partly for your protection, you and your children will also become subject to some parts of military law so that the Army may deal with cases rather than the local civilian court. You are often only allowed to live in certain foreign countries because you are a dependant of a Service person.

Personal Legal Advice In GB if you need legal advice, you should go to a solicitor. You can find names and addresses in the telephone book or ask your local Unit Welfare Office, HIVE or Citizens Advice Bureau.

If you are in the UK you may be able to apply for Legal Aid to help with costs, if you go to a Solicitor, first remember to ask for an estimate of costs. Most solicitors offer a fixed fee interview for advice, which will tell you whether you have a case.

Personal Legal Advice outside the UK Army Legal Assistance (ALA) in Germany provides free, confidential and personal legal advice and assistance to soldiers and their dependants (such as spouses) stationed overseas, including on operations. ALA can assist with a wide variety of legal problems, such as divorce, child contact and maintenance, sale of goods, power of attorney, name changes,

personal injury and contract disputes. Further information, including contact details, can be found at: www.bfgnet.de/advice/legal
Your local HIVE or SSAFA Forces Help Social Worker may also be able to advise you about welfare and other non-legal matters.

If you commit certain offences against English law whilst posted overseas, you may be brought to trial before either a Standing Civilian Court or a Court-Martial. Any alleged offences in such cases would be investigated by the Service police who are obliged in any serious case to give you the opportunity to seek advice from a lawyer and, if necessary, attendance by a lawyer at the interview.

In Germany, legal advice is available to dependants of army personnel by the RAF Legal Services, who are contacted by the Service police. The RAF legal services will provide free advice and attendance at any Service police interview. If as a result of such an interview, you are to be charged and tried then you will be entitled to ask for legal aid from the MOD scheme for you to be represented at such a trial by a civilian lawyer from the UK.

Wills It is essential for you and your serving soldier to make a will. Serving soldiers can complete an MOD Form 106. You can use a printed form bought from a stationers or consult a solicitor particularly if you have children, your own property or other valuable assets. It is especially important for a serving soldier deploying who should have a will detailing their specific wishes in the event of their death.

Domestic Abuse is a term used to describe a range of criminal offences and sometimes non-criminal behaviour occurring in particular circumstances. The Army has an unwavering commitment to addressing all suspected or actual incidences of domestic abuse and has procedures in place to provide confidential advice and/or support to all those (and their children) subjected to any form of abuse. These include reporting and investigation by the Service, civil police and statutory civilian authorities. If you are subjected to any form of abuse or violence report it and seek help as soon as possible. The UWO or AWS will be a good starting point but you can go to the civilian police or any civilian support agency for assistance.

Home Office Violence Against Women and Girls Newsletter

The newsletter can be found on the website: Gov.uk [VAWGNewsletter](#) and contains information about the UK Government's latest initiatives and includes useful information on accessing resources for help-seeking and raising awareness.

24-hour National Domestic Violence-Freephone Helpline 0808 2000 247

- Are you experiencing domestic violence?
- Do you know of someone who is experiencing abuse and may need help and support?

The Freephone 24 Hour National Domestic Violence Helpline, run in partnership between Women's Aid and Refuge, is a national service for women experiencing domestic violence, their family, friends, colleagues and others calling on their behalf.

The Helpline can give support, help and information over the telephone, wherever the caller might be in the country. The Helpline is staffed 24 hours a day by fully trained female helpline support workers and volunteers. All calls are completely confidential. Translation facilities for callers whose first language is not English and a service for callers who are deaf or hard of hearing are available www.nationaldomesticviolencehelpline.org.uk

For victims of Lesbian Gay Bisexual Transsexual (LGBT) contact: Broken Rainbow: www.brokenrainbow.org.uk
Male victims can contact: www.mensadvice.org.uk

Is it different if I am a non-British national?

Multi Cultural Society the UK has a diverse ethnic community. In addition to this are citizens of EEA (European Countries) and as such cultural differences are accepted. However UK social culture and laws may be different to those in your own country. UK laws are designed to preserve and protect quality of life whilst bringing to justice those who commit offences.

Your position in Law In the UK you are in exactly the same position as any other citizen, you are subject to the law of the land.

Driving in the UK If you wish to drive in the UK on a non-UK Driving licence you should check on the website, different rules apply for Northern Ireland: www.gov.uk/driving-nongb-licence

You may be able to drive in the UK on your non-UK licence for up to 12 months. If you wish to find out how to exchange your Country of Origin driving licence once you have been residing in the UK: www.gov.uk/driving-nongb-licence

If you are not from a designated country then after 12 months you will have to take a theory test and practical test to get a GB issued driving license.

Parents and Carers in UK society are not allowed to physically harm their children regardless of any individual cultural or religious justification; this includes female genital mutilation (FGM). In UK law, whilst reasonable force is permitted to discipline a child, if the punishment is too severe, individuals can be prosecuted for assault or the child may be taken into care by the Local Authority. If as a dependant who's visa is sponsored by your Serving spouse (who is responsible for ensuring any dependants visa are valid at all times) if your Service person refuses to renew your visa, this in some circumstances could be classed as a form of control and a case of 'Domestic Abuse' if you find yourself in this situation you should report it to your Unit Welfare Officer.

If you are a non-British dependant you should engage with your UWO or the Army Welfare Service (AWS) before you become estranged (this is the term used when you separate) from your Service person as you should be aware that if you are on a dependants 'route' to settlement visa it will be issued on condition that the marriage or civil partnership

remains substantive and you continue living together. This affects non-British partners of British personnel and F&C 'Exempt' personnel. This could mean that when your visa expires as an estranged spouse or civil partner you and your family may find yourself without permission to stay in the UK, with no-recourse to public funds or the right to work. The Army has a responsibility to notify the Armed Forces Team (AFT) at the Home Office when a marriage breaks down and the family separate or divorce.

Forced marriage If you have any concerns about forced marriage there is a website that may be able to provide advice: www.fco.gov.uk/en/travel-and-living-abroad/when-things-gowrong/forced-marriage

Immigration Advice If you require immigration advice you should check the Government website for UK visas and immigration: www.gov.uk/government/organisations/uk-visas-and-immigration

The Office of the Immigration Services Commissioner (OISC) is responsible for regulating immigration advisers by ensuring they are fit and competent and act in the best interest of their clients: www.oisc.homeoffice.gov.uk

Army Families Federation F&C Specialist - OISC accredited: www.aff.org.uk/army_family_life/foreign_commonwealth/

Domestic Abuse Victims (and their children) who are subject to UK immigration controls, may be eligible for settlement (indefinite leave to remain) if they have experienced domestic abuse as the partner of a British citizen, a person settled in the UK, or a foreign or Commonwealth member of HM Forces who has served for at least 4 years. The government is aware of the difficulties victims of domestic abuse face, in particular those who can't access public funds. This allows domestic abuse victims to apply for indefinite leave to remain in their own right, enabling access to UK state support. Up to date information regarding the rules for ILR applications for victims of domestic abuse is available from the Home Office UKVI: www.gov.uk/settle-in-the-uk/y/you-re-in-or-have-been-in-hm-forces

Spouses or partners of service personnel who are not British citizens nor settled in the UK and who have not yet served for four years are not eligible for leave to remain under the domestic violence provisions. They are advised to seek support from one of the organisations mentioned previously and to take immigration advice on whether they were eligible to remain on another basis. Victims of Domestic Abuse can ask for permission to stay in the UK for 3 months with access to public funds while they apply to settle as a victim of domestic violence. If given the concession, they can then apply for financial help from the UK government.

Welfare Who can you turn to for help; there are many organisations, service and voluntary, offering advice, assistance and financial support to Service personnel, their spouse or civil partners and families.

Unit Welfare Office (UWO) Your serving soldier's UWO or your nominated local Army UWO should be your first point of contact. If you don't know who this is ask your serving soldier or you could contact the Army Welfare Service.

The Army Welfare Service (AWS) provides a comprehensive, professional and confidential welfare service responsive to the needs of individuals, families and the Chain of Command in order to maximise the operational effectiveness of Servicemen and women. The AWS remit not only includes Regular Soldiers, their families and communities but also support to the Army Reserve (when mobilised) and in certain circumstances, veterans, the other Services and MOD civilians overseas.

Information Support is provided by HIVE as part of the Army Welfare Service (AWS). HIVE is able to provide up to date and relevant information to the Service community. HIVE Information Centres are located across the UK and overseas and each HIVE is networked to ensure information can be provided quickly wherever you might be located. HIVE is able to answer enquiries, make referrals to AWS or other agencies or offer you signposting. All enquiries to HIVE are confidential and HIVE Information Support Officers (HISO) are trained and knowledgeable particularly on the local area and can assist you

whatever your enquiry. To find your local HIVE please telephone the military directory enquiries on 02072 189000 or visit the website www.army.mod.uk/hives

AWS Personal Support (PS) Staff are professionally trained and knowledgeable. They are there to support you with any personal or family problems you may be facing. Army Welfare Workers' (AWW) knowledge of Army life provides the basis for giving you the best possible advice and support required for your particular difficulty.

Support from AWWs is available throughout the UK and overseas. Specialist support to injured soldiers within the UK is provided by Casualty Key Workers (CKWs). Contact numbers for your local AWS office are available by contacting Headquarters AWS on 01252 787586.

Community Support The purpose of AWS Community Support is to provide learning opportunities, activities and experiences that are social, recreational, educational and responsive to need, but also locally accessible, affordable and of good quality. This provision is likely to include Pre-school groups, Community Centres, Youth Centres and projects within the community as well as provision for children and young people during some school holidays.

Relationship Difficulties Where individuals experience relationship difficulties they can seek support either individually or as a couple. Your Unit Welfare Officer or Army Welfare Service should be your first point of contact.

For Service personnel and UK based dependants access to professional counselling, provided under contract, can be obtained through referral to AWS who will then in partnership with you decide the best way of providing support which may include a referral to RELATE. Such counselling may be publicly funded and is not restricted to relationship counselling.

Specialist relationship counselling in BFG may be accessed through RELATE. This service is publicly funded and is open to all BFG military personnel and their dependants and also offers a telephone counselling service. Email: relatebfg@gmail.com

An equivalent publicly funded service called Staff Care is available in Northern Ireland.

RELATE is not just for male and female relationships (both married and unmarried), but also for same sex couples and single soldiers. Relate website: www.relate.org.uk

Estrangement Where a Service family is experiencing relationship problems, Commanding Officers may authorise a "Cooling Off" period in order to assist with a reconciliation. Either of the couple may approach the Army Welfare Service in confidence to request a cooling off period. If authorised a Service person may move into Single Living Accommodation (SLA) for a period of up to a maximum of 3 months whilst the remainder of the family remains in the SFA. During this time the Service person will continue to pay SFA accommodation charges for the family and the couple, supported by Services welfare staff, have an opportunity to reconcile.

Relationship Breakdown As soon as it becomes apparent that reconciliation is not possible, and the couple has decided that the relationship has irrevocably broken down, then the Service person must notify their unit in order that the Personal Status Category (Pstat Cat) can be changed. Once the Pstat Cat has been changed, by signing a Form JPA N001, the couple is regarded as being estranged and normal eligibility to SFA ceases and the 93 day Notice to Vacate letter is issued by DE Ops Housing to the estranged family remaining in the SFA.

Using the 93 day period The purpose of allowing a family to remain in SFA for 93 days is to enable them to seek alternative accommodation and to plan their move and transition back to civilian life. If families remain in SFA after the end of the 93 days they become irregular occupants and are responsible for payment of all charges. The rent paid for SFA is also raised to a local market rate similar to that charged for social housing.

Domestic Abuse (Violence) In some circumstances a relationship breakdown may involve domestic abuse. The UK has laws to prevent 'Domestic Abuse' and the MoD has policy in place to support those who suffer from it. **REPORT** it (seek help). In an emergency seek support from the Civilian or Service police. In the UK there is a free phone 24 hour Nation Domestic Violence Helpline run in partnership between Women's Aid and Refuge Tel: 0808 2000 247. www.nationaldomesticviolencehelpline.org.uk

The Service welfare organisation can also provide a full confidential support service and signpost to other agencies such as Victim

Support. (You should be aware that you can access both military and civilian support networks).

Welfare Support In GB and Northern Ireland, the Army relies on the UK Local Government Authorities to provide the full range of educational, health, social and welfare support. The Army compliments this with its own professional welfare support organisation The Army Welfare Service (AWS).

Pastoral Care The Royal Army Chaplains' Department provides spiritual leadership, moral guidance and pastoral support to serving soldiers and their families of any religion or belief.

www.army.mod.uk/chaplains/chaplains.aspx

Chaplains If you wish to contact a Chaplain please email: padre@armymail.mod.uk

Forcesline is a free and confidential telephone helpline and email service. It is independent of the military chain of command. Their experienced civilian staff provide a supportive listening and signposting service for current and former members of the Armed Forces and their families. You can talk to them about anything, including personal concerns, worries and problems. They will give you factual information or 'signpost' the appropriate ways forward.

Forcesline Freephone Numbers

The telephone support line is available Monday-Friday, including Bank Holidays, and can be accessed from anywhere in the world. www.ssafa.org.uk/how-we-help/forcesline

The line is open from 10.30am - 7.30pm (UK local time).

UK	0800 731 4880
Germany	0800 1827 395
Cyprus	800 91065
Falkland Islands	# 6111
Rest of the world	+44 (0)1980 630854

From Operational Theatres, to enable access through Paradigm's phone system, dial the appropriate access number then enter *201 at the PIN prompt.

Is it different if I am a non-British national?

During an estrangement there is an option to use a 93 day period prior to the serving soldiers changing the Personal Status Category (P Stat Cat), it is especially appropriate if the dependants have immigration restrictions where they have no access to public funds, benefits and local authority housing. If you are having relationship problems seek advice early.

After the PStat Cat has been changed then the 93 day Notice to Vacate period will commence, you will be issued an eviction notice and you will have to make arrangements to move out of SFA.

If you as a dependant have not gained settlement or hold a visa to remain in the UK, you will not be eligible to Local Authority housing or DWP benefits. If you don't seek assistance early you could find you have no access to DWP benefits and no housing.

Domestic Abuse Domestic abuse victims (and their children) who are subject to UK immigration controls, may be eligible for settlement (Indefinite Leave to Remain) if they have experienced domestic abuse as the partner of a British citizen, a person settled in the UK, or a foreign or Commonwealth member of HM Forces who has served for at least 4 years. The government is aware of the difficulties victims of domestic abuse face, in particular those who can't access public funds. This allows domestic abuse victims to apply for Indefinite Leave to Remain in their own right, enabling access to UK state support.

Up to date information regarding the rules for ILR applications for victims of domestic abuse is available from the Home Office UKVI: www.gov.uk/settle-in-the-uk/y/you-re-in-or-have-been-in-hm-forces

Spouses or partners of service personnel who are not British citizens nor settled in the UK and who have not yet served for four years are not eligible for leave to remain under the domestic violence provisions. They would need to take advice on whether they were eligible to remain on another basis. Victims of Domestic Abuse can ask for permission to stay in the UK for 3 months with access to public funds while they apply to settle as a victim of domestic violence. If given the concession, they can then apply for financial help from the UK government.



Sources of non-military support, including Service charities, which you may wish to use as you go about settling into the UK or military establishment on an accompanied assignment. Wherever you may go, help and advice are at hand from within the Army. As you are a civilian in your own right you have all the rights of any British citizen. Never be afraid to ask for help. Local libraries and the Citizen Advice Bureaux can usually suggest sources of advice and help, if they cannot help themselves.

Army Families Federation (AFF) is an independent and confidential charity with Army families at the centre of their work. AFF provides essential links between families, the Army and Government. AFF exists to look after you, our Army families, and make sure your needs are represented at all levels.

AFF helps individual families whether living in SFA or their own home to find solutions to a range of problems, such as access to schools or allocation of housing. Sometimes they work with other charities or organisations to make sure families get the best support. AFF also works with the Army Command, Local Authorities and service providers. Your first point of contact is often your local AFF Co-ordinator or AFF's Central Office staff. They also have specialists who can help you with housing, education and other areas. For details visit www.aff.org.uk or find AFF on facebook. If you live in SFA you will automatically receive AFF's FREE quarterly magazine Army&You.

Admin: Tel 01264 382324 (Mil: 94391 2324) or

Email: us@aff.org.uk

To find out who your AFF area Co-ordinator, local representative or specialist visit the website: www.aff.org.uk/contact_us

British Forces Post Office (BFPO) provides a mail service to serving British forces personnel and their families worldwide. Overseas, and in Northern Ireland, the Army runs its own Post Offices working in exactly the same way as Post Offices in UK. They sell stamps, postal orders, and provide Girobank facilities. www.gov.uk/british-forces-post-office-services

Forces TV available in the UK on:

- SKY 299
- Virgin 244
- Freesat 652

Navy, Army and Airforce Institute (NAAFI) provides a wide range of services to the Armed Forces and their families, where they are deployed on the front line or posted overseas; including: Retail, Food & Beverage, and Facilities Management. www.naafi.co.uk

HIVE is part of the Army Welfare Service and provides up to date and relevant information to the Service Community. All HIVE staff are bound by the Army Code of Confidentiality. HIVE will be able to provide information or signposting to professional agencies. For details of your nearest HIVE please visit www.army.mod.uk/hives

Services Sound and Vision Corporation (SSVC) is an entertainment and information provider to Service personnel and their families worldwide. They provide BFBS Radio, TV, SSVC Retail, SSVC Forces Cinemas and the British Defence Library.

Soldiers, Sailors, Airmen and Families Association (SSAFA) is a charity committed to support members of the Armed Forces, family members and veterans. www.ssafa.org.uk

ABF The Soldier Charity	www.soldierscharity.org
Alcoholics Anonymous	www.alcoholics-anonymous.org.uk Tel: 0845 769 7555 Email: help@alcoholics-anonymous.org.uk
AIDS	www.nhs.uk/conditions/HIV/Pages/Introduction.aspx HIV and AIDS - NHS Choices or www.tht.org.uk
Anorexia	www.nhs.uk/conditions/Anorexia-nervosa/Pages/Introduction.asp
British Red Cross	www.redcross.org.uk
Citizens Advice CAB	www.citizensadvice.org.uk/index/getadvice.htm
CAB Northern Ireland	Citizens Advice Bureaux Northern Ireland
Cancerlink	www.webhealth.co.uk/support-groups/cancerlink
Childline	www.childline.org.uk Freephone from anywhere in the UK 0800 1111
Competition and Markets Authority (CMA)	www.gov.uk/government/organisations/competition-and-markets-authority
Cruse Bereavement Care	www.cruse.org.uk
Contact a Family	www.cafamily.org.uk
Combatstress	www.combatstress.org.uk
Domestic Abuse/violence	www.nationaldomesticviolencehelpline.org.uk

Down's Syndrome Association	www.downs-syndrome.org.uk
Equal Opportunities Commission	www.equalityhumanrights.com
Family Fund	www.familyfund.org.uk
Financial Conduct Authority	www.fca.org.uk
Forces in Mind http	www.britishlegion.org.uk
Forces Law	www.forceslaw.com
Home Start	www.home-start.org.uk
HM Customs and Excise	www.hmrc.gov.uk
Joint Services Adventurous Sailing Training Travel Centre (JSASTC)	www.pdevportal.co.uk/adventure_training/sailing
Multiple Sclerosis Society	www.mssociety.org.uk
National Consumer Council	www.consumerfocus.org.uk
National Council for One Parent Families	www.patient.co.uk
Open University	www.open.ac.uk
Shelter UK	www.shelter.org.uk

SCOPE	www.scope.org.uk
The Samaritans	www.samaritans.org Tel: From UK 0345 90 90 90
MENCAP - The Royal Society for Mentally Handicapped Children and Adults	www.charitychoice.co.uk/mencap-royal-mencap-society-5192
Mental Health support for the UK Armed Forces	www.gov.uk/mental-health-support-for-the-uk-armed-forces
The National Society for the Prevention of Cruelty to Children (NSPCC)	www.nspcc.org.uk
The Services Cotswold Centre	www.gov.uk/housing-for-service-personnel-and-families Tel: 01225 810358
Union Jack Club	www.ujclub.co.uk
Victory Services Club	www.vsc.co.uk
Welfare Rights Unit	www.welfarerights.net/home.php
Royal British Legion RBL	www.britishlegion.org.uk
RELATE - the relationship people	www.relate.org.uk Tel: 0300 100 1234
Royal Voluntary Service	www.royalvoluntaryservice.org.uk

AF A10	Official Army Application Form for SFA Overseas	BFBS	British Forces Broadcasting Service
AFA	Army Forces Act 2006	Bn	Battalion
AEC	Army Education Centre	CEA	Continuity of Education Allowance
ACIO	Army Careers Information Office	CEAS	Children's Education Advisory Service
AFCENT	Allied Forces Central Europe	CILOCT	Charge in lieu of Council Tax
AFF	Army Families Federation	CMETS	College of Military Education and Training Services
AFPS	Armed Forces Pension Scheme	CNO	Casualty Notification Officer
AGAI	Army General Administrative Instructions	CO	Commanding Officer
ALS	Army Legal Services	CofC	Chain of Command
AWIS	Army Welfare Information Service	Coy	Company
AWS	Army Welfare Service	CQMS	Company Quartermaster Sergeant
AWW	Army Welfare Worker	CSM	Company Sergeant Major (WO2)
Bde	Brigade	CVWW	Council of Voluntary Welfare Work
BFG	British Forces Germany	DEFRA	Department for Environment, Food and Rural Affairs
BFPO	British Forces Post Office	DE Ops Housing	Defence Estates Operations Housing

Div	Division	JSHAO	Joint Service Housing Advice Office
DILFOR	Dangerously Ill Forwarding of Relatives	JSTC	Joint Service Travel Centre
DOE	Department of the Environment	ID	Identity
DOH	Department of Health	LOA	Local Overseas Allowance
DWP	Department of Work & Pensions	LSAP	Long Service Advance of Pay
DWSP	Defence Welfare Support Policy	LSSA	Longer SEPARATED Service Allowance
EC	European Community	MFO	Military Forwarding Organisation
EC	Emergency Contact	MHS	Modern Housing Solutions
FFR	Forces Fixed Rate (the exchange rate used by the Forces overseas)	MO	Medical Officer
HASC	Housing Advice Service Centre	MOD	Ministry of Defence
HIVE	Help, Information Volunteer Exchange	MOD 1132	Official Application Form to occupy Families Accommodation
HM	Her Majesty the Queen	MQ	Married Quarters
HQ	Headquarters	MS	Marital Status
JCCC	Joint Casualty & Compassionate Cell	NAAFI	Navy, Army and Air Force Institute
JPA	Joint Personnel Administration	NATO	North Atlantic Treaty Organisation

NAC	Non-Availability Certificate	RAAC	Regulations for Army Allowances and Charges
NHS	National Health Service	RADC	Royal Army Dental Corps
NOK	Next of Kin	RAMC	Royal Army Medical Corps
NVQ	National Vocational Qualification	R&R	Rest and Recuperation
OC	Officer Commanding	RAO	Regimental Administrative Office/Officer
OJAR	Annual Confidential Report Officer/Soldiers Joint Appraisal Report - written by the boss each year. The OJAR/SJAR is used on promotion boards.	Regt	Regiment
Ops	Operations	RMO	Regimental Medical Officer
PAX	Forces Life & Personal injury Insurance	RQMS	Regimental Quartermaster Sergeant
PI	Platoon	RSM	Regimental Sergeant Major
POTL	Post-Operational Tour Leave	SCE(UK)	Service Children's Education (UK)
PTSD	Post Traumatic Stress Disorder	SCS	Service Contract System for Removals
PVR	Premature Voluntary Release (signing off)	SENA	Special Educational Needs Allowance
QM	Quartermaster	SFA	Service Families Accommodation
QR	Queens Regulations 1975	SLI	Service Life Insurance

SJAR/OJAR	Annual Confidential Report Soldiers/Officer Joint Appraisal Report - written by the boss each year. The SJAR/OJAR is used on promotion boards.
SSO	Station Staff Officer
SSVC	Service Sound and Vision Corporation
Theatre	Area of Operation
UWO	Unit Welfare Office/Officer
UN	United Nations
VO	Visiting Officer
WRVS	Women's Royal Voluntary Service