CORE
The Continuum of Resources Education for CO/XO Spouses

CORE San Diego

Mission Statement:
To establish a continuing series for CO/XO spouses which will enhance and develop leadership skills.

Agenda:

6:00 pm
Registration and Social Time with light refreshments

6:30 pm
Welcome – Leonie Sanders

6:35 pm
Command Perspective – Lauren Shedd

6:50 pm
Personal Perspective – Jennifer Zellem

7:55 pm
Closing Remarks – Jean Kim

Reminder:
Please remember to submit an Exit Questionnaire.

When Tragedy Strikes

The Workshop You Don’t Want to Attend, But Should

- A New Normal: Ten Things I’ve Learned About Trauma by Catherine Woodiwiss
- How Can You Help a Widow – Author Unknown
- Ideas for Spouse Club to Arrange
- Wardroom Crisis: Command Spouse Lessons Learned
- Resources
- Thoughts and Ideas by Jennifer Zellem
- Legacy Drawer by DaveRamsey.com
- Downloads
  - Survivor Checklist, provided by Navy Mutual Aid Association
  - Dependency Application/Record of Emergency Data Worksheet – NAVPERS 1070/602W
A New Normal
Ten Things I’ve Learned About Trauma
by Catherine Woodiwiss

I wasn’t really expecting painful things to happen to me.

I knew that pain was a part of life, but — thanks in part to a peculiar blend of “God-has-a-plan” Southern roots, a suburban “Midwestern nice” upbringing, and a higher education in New England stoicism — I managed to skate by for quite some time without having to experience it.

After a handful of traumas in the last five years, things look different now. Trauma upends everything we took for granted, including things we didn’t know we took for granted. And many of these realities I wish I’d known when I first encountered them. So, while the work of life and healing continues, here are ten things I’ve learned about trauma along the way:

1. Trauma permanently changes us.

This is the big, scary truth about trauma: there is no such thing as “getting over it.” The five stages of grief model marks universal stages in learning to accept loss, but the reality is in fact much bigger: a major life disruption leaves a new normal in its wake. There is no “back to the old me.” You are different now, full stop.

This is not a wholly negative thing. Healing from trauma can also mean finding new strength and joy. The goal of healing is not a papering-over of changes in an effort to preserve or present things as normal. It is to acknowledge and wear your new life — warts, wisdom, and all — with courage.

2. Presence is always better than distance.

There is a curious illusion that in times of crisis people “need space.” I don’t know where this assumption originated, but in my experience it is almost always false. Trauma is a disfiguring, lonely time even when surrounded in love; to suffer through trauma alone is unbearable. Do not assume others are reaching out, showing up, or covering all the bases.

It is a much lighter burden to say, “Thanks for your love, but please go away,” than to say, “I was hurting and no one cared for me.” If someone says they need space, respect that. Otherwise, err on the side of presence.

3. Healing is seasonal, not linear.

It is true that healing happens with time. But in the recovery wilderness, emotional healing looks less like a line and more like a wobbly figure-8. It’s perfectly common to get stuck in one stage for months, only to jump to another end entirely … only to find yourself back in the same old mud again next year.

Recovery lasts a long, long time. Expect seasons.

4. Surviving trauma takes “firefighters” and “builders.” Very few people are both.

This is a tough one. In times of crisis, we want our family, partner, or dearest friends to be
everything for us. But surviving trauma requires at least two types of people: the crisis team — those friends who can drop everything and jump into the fray by your side, and the reconstruction crew — those whose calm, steady care will help nudge you out the door into regaining your footing in the world. In my experience, it is extremely rare for any individual to be both a firefighter and a builder. This is one reason why trauma is a lonely experience. Even if you share suffering with others, no one else will be able to fully walk the road with you the whole way.

A hard lesson of trauma is learning to forgive and love your partner, best friend, or family even when they fail at one of these roles. Conversely, one of the deepest joys is finding both kinds of companions beside you on the journey.

5. **Grieving is social, and so is healing.**

For as private a pain as trauma is, for all the healing that time and self-work will bring, we are wired for contact. Just as relationships can hurt us most deeply, it is only through relationship that we can be most fully healed.

It’s not easy to know what this looks like — can I trust casual acquaintances with my hurt? If my family is the source of trauma, can they also be the source of healing? How long until this friend walks away? Does communal prayer help or trivialize?

Seeking out shelter in one another requires tremendous courage, but it is a matter of life or paralysis. One way to start is to practice giving shelter to others.

6. **Do not offer platitudes or comparisons. Do not, do not, do not.**

“You’ll be stronger when this is over.” “God works in all things for good!”

When a loved one is suffering, we want to comfort them. We offer assurances like the ones above when we don’t know what else to say. But from the inside, these often sting as clueless, careless, or just plain false.

Trauma is terrible. What we need in the aftermath is a friend who can swallow her own discomfort and fear, sit beside us, and just let it be terrible for a while.

7. **Allow those suffering to tell their own stories.**

Of course, someone who has suffered trauma may say, “This made me stronger,” or “I’m lucky it’s only (x) and not (z).” That is their prerogative. There is an enormous gulf between having someone else thrust his unsolicited or misapplied silver linings onto you, and discovering hope for one’s self. The story may ultimately sound very much like “God works in all things for good,” but there will be a galaxy of disfigurement and longing and disorientation in that confession. Give the person struggling through trauma the dignity of discovering and owning for himself where, and if, hope endures.

8. **Love shows up in unexpected ways.**

This is a mystifying pattern after trauma, particularly for those in broad community: some near-strangers reach out, some close friends fumble to express care. It’s natural for us to weight expressions of love differently: a Hallmark card, while unsatisfying if received from a dear friend, can be deeply touching coming from an old acquaintance.

Ultimately every gesture of love, regardless of the sender, becomes a step along the way to healing. If there are beatitudes for trauma, I’d
say the first is, “Blessed are those who give love to anyone in times of hurt, regardless of how recently they’ve talked or awkwardly reconnected or visited cross-country or ignored each other on the metro.” It may not look like what you’d request or expect, but there will be days when surprise love will be the sweetest.

9. Whatever doesn’t kill you...

In 2011, after a publically humiliating year, comedian Conan O’Brien gave students at Dartmouth College the following warning [8]:

"Nietzsche famously said, 'Whatever doesn’t kill you makes you stronger.' … What he failed to stress is that it almost kills you.”

Odd things show up after a serious loss and creep into every corner of life: insatiable anxiety in places that used to bring you joy, detachment or frustration towards your closest companions, a deep distrust of love or presence or vulnerability.

There will be days when you feel like a quivering, cowardly shell of yourself, when despair yawns as a terrible chasm, when fear paralyzes any chance for pleasure. This is just a fight that has to be won, over and over and over again.

10. … Doesn’t kill you.

Living through trauma may teach you resilience. It may help sustain you and others in times of crisis down the road. It may prompt humility. It may make for deeper seasons of joy. It may even make you stronger.

It also may not.
How Can You Help a Widow?
by Author Unknown

Please talk about my loved one, even though he is gone. It is more comforting to cry than to pretend that he never existed. I need to talk about him, and I need to do it over and over.

Be patient with my agitation. Nothing feels secure in my world. Get comfortable with my crying. Sadness hits me in waves, and I never know when my tears may flow. Just sit with me in silence and hold my hand.

Don't abandon me with the excuse that you don't want to upset me. You can't catch my grief. My world is painful, and when you are too afraid to call me or visit or say anything, you isolate me at a time when I most need to be cared about. If you don't know what to say, just come over, give me a hug or touch my arm, and gently say, "I'm sorry." You can even say, "I just don't know what to say, but I care, and want you to know that."

Just because I look good does not mean that I feel good. Ask me how I feel only if you really have time to find out.

I am not strong. I'm just numb. When you tell me I am strong, I feel that you don't see me. I will not recover. This is not a cold or the flu. I'm not sick. I'm grieving and that's different. My grieving may only begin 6 months after my loved one's death. Don't think that I will be over it in a year. For I am not only grieving his death, but also the person I was when I was with him, the life that we shared, the plans we had for our children, the places we will never get to go together, and the hopes and dreams that will never come true. My whole world has crumbled and I will never be the same.

I will not always be grieving as intensely, but I will never forget my loved one and rather than recover, I want to incorporate his life and love into the rest of my life. He is a part of me and always will be, and sometimes I will remember him with joy and other times with a tear. Both are okay.

“Ask me how I feel only if you really have time to find out.”

I don't have to accept the death. Yes, I have to understand that it has happened and it is real, but there are some things in life that are just not acceptable. When you tell me what I should be doing, then I feel even more lost and alone. I feel badly enough that my loved one is dead, so please don't make it worse by telling me I'm not doing this right. And remember, I was a capable adult before his death and I still am.

Please don't tell me I can find someone else or that I need to start dating again. I may not be ready. And maybe I don't want to be. And besides, what makes you think people are replaceable? They aren't. Whoever comes after will always be someone different.

I don't even understand what you mean when you say, "You've got to get on with your life." My life is going on, I've been forced to take on many new responsibilities and roles. It may not look the way you think it should. This will take time and I will never be my old self again. So please, just love me as I am today, and know that with your love and support, the
joy will slowly return to my life. But I will never forget and there will always be times that I cry.

I need to know that you care about me. I need to feel your touch, your hugs. I need you just to be with me, and I need to be with you. I need to know you believe in me and in my ability to get through my grief in my own way, and in my own time.

“What I need now is time to grieve.”

Please don't say, "Call me if you need anything." I'll never call you because I have no idea what I need. Trying to figure out what you could do for me takes more energy than I have. So, in advance, let me give you some ideas:

(a) Bring food or a movie over to watch together.
(b) Send me a card on special holidays, our wedding anniversary, his birthday, and the anniversary of his death, and be sure to mention his name. You can't make me cry. The tears are here and I will love you for giving me the opportunity to shed them because someone cared enough about me to reach out on this difficult day.
(c) Ask me more than once to join you at a movie or lunch or dinner. I may say no at first or even for a while, but please don't give up on me because somewhere down the line, I may be ready, and if you've given up then I really will be alone.
(d) Understand how difficult it is for me to be surrounded by couples, to walk into events alone, to feel out of place in the same situations where I used to feel so comfortable.

Please don't judge me now - or think that I'm behaving strangely. Remember I'm grieving. I may even be in shock. I am afraid. I may feel deep rage. I may even feel guilty. But above all, I hurt. I'm experiencing a pain unlike any I've ever felt before and one that can't be imagined by anyone who has not walked in my shoes.

Don't worry if you think I'm getting better and then suddenly I seem to slip backward. Grief makes me behave this way at times. And please don't tell me you know how I feel, or that it's time for me to get on with my life. What I need now is time to grieve. Most of all thank you for being my friend. Thank you for your patience.

Thank you for caring. Thank you for helping, for understanding.

And remember in the days or years ahead, after your loss - when you need me as I have needed you - I will understand. And then I will come and be with you.
Ideas for Spouse Clubs to Arrange

- Arrange to have meals dropped off at his/her house
- Drop diapers/bread/milk/toys for children/etc. by spouse’s house
- Have someone answering phones at spouse’s house and keeping track of who drops off items (flowers, meals, etc.)
- Have someone arrange room reservations for family/friends coming in town and maybe drop baskets off at rooms for family/friends coming in town (especially parents of the person who died) with local maps and information
- Order pre-printed thank you cards and return address envelopes
- Get 11x14 pictures blown up for the memorial services and/or funeral
- Research photographers/videographers for memorial service and/or funeral
- Have squadron mates/family/friends draft letters for spouse/children
- Have a memorial patch made for the squadron to wear/sell
- Obtain squadron memorabilia for spouse/children
- Obtain cruise videos, pictures for spouse/children
- Keep calling. Don’t expect the spouse is going to call you back because he/she will have so many things going on, but keep calling to let spouse know you’re around, thinking about him/her
- Get a list of trusted babysitters and give to her. This won’t be needed right away but he/she will need it eventually.
- Do daycare research for children if that is an option he/she will need. Get a list of a few daycares, locations, prices, go visit them and see what they’re like, etc.
- If there will be a homecoming celebration for the squadron in the coming months, talk about how that will be handled. There is no right answer (ie – do you invite a spouse to show he/she is part of the squadron? Or do you not invite him/her because doing so would be disrespectful? There is no right answer. Consider sending the spouse a note in the days leading up to the homecoming in lieu of inviting him/her because he/she will probably not want to attend, but it will be important for him/her to know the squadron hasn’t forgotten about him/her
Wardroom Crisis
Command Spouse Lessons Learned

Fill the Void
Do not wait to act for fear of doing the “wrong thing.” Inaction is inexcusable. Do anything and everything you can to help until you are told otherwise by the widow and/or family of the deceased.

Have a Plan
If you have children, talk to a friend/babysitter/neighbor about being able to come stay with your children any time of day or night. Emergencies are not convenient.

Open Lines
Keep lines of communication open in your Wardroom. People will be looking to you for leadership and guidance. Remember that lack of information and disclosure can lead to a big tangled mess of rumors. Tread lightly around social media. You can provide information and guidance without full disclosure (respecting privacy), and you don’t have to lie.

What About…?
Ask the right questions and get answers, don’t assume that someone else has thought of it. Work as a team so nothing is overlooked.

Do the Right Thing
Just like you Mom used to say, “Treat others the way you’d want to be treated.” Show compassion and love, these are paramount to protocol. The surviving spouse will not remember that you came over in yoga pants, but she will remember if you never showed up.

Resources
You are not alone. Use all available help for guidance and support for yourself. Contact mentors, fleet and family, chaplains, etc. so you are properly equipped.

Resources
Children's Grief Education Association (CGEA)
http://childgrief.org/childgrief.htm

Lotsa Helping Hands
http://www.lotsahelpinghands.com/

National Military Family Association (NFMA)
http://www.militaryfamily.org/

Navy Family Accountability and Assessment System (NFAAS)
https://navyfamily.navy.mil/

Navy Fleet and Family Support Center
http://navylifesw.com/sandiego/families/

Tragedy Assistance Program for Survivors (TAPS)
http://www.taps.org/

Navy Legal Services, Will Worksheet and Power of Attorney Worksheet

Navy Medical Center San Diego, Special Psychiatric Rapid intervention Team (SPRINT)
http://www.med.navy.mil/sites/nmcsd/Patients/Pages/SpecialPsychiatricRapidInterventionTeam.aspx

Navy Mutual Aid Association
https://www.navymutual.org/

Record of Emergency Data/DD Form 93 (Page 2)
http://www.armygold.pdx.edu/docs/DDF93.pdf
Thoughts and Ideas
by Jennifer Zellem

Some of my thoughts and ideas are for the CACO but most are for the Surviving Spouse that the CACO may want to pass onto her/him when the time is right. As you read these, keep in mind that some of these ideas are for the more immediately term. There are also some can be delegated to the spouse club or anyone else offering to help.

Social Media
Be aware that news travels quickly. Please ensure anyone and everyone receiving information (see next point, below) understands the importance of NOT publicly posting details of names/addresses/memorial services.

Email Contact List
TO DO IMMEDIATELY. Put one person the family trusts in charge of distributing info via email/Facebook. This will make distribution of information very easy and people won't get conflicting details from 10 different people. Also, it will help the surviving spouse to not have to deal with the administrative side of distributing details and allow her to focus just on the emails and notes of support. Everyone will have up-to-date information about how the surviving spouse/children are doing, details for any memorial service or funeral, where to send donations, where to send pictures/flowers/cards, etc.

College Fund for Child(ren)
TO DO IMMEDIATELY. Have someone set up a college account for any children. People will start asking where to donate money right away and it's great to be able to point them to something like this. This info should also be included in any obituaries that go into newspapers. Any financial advisor, USAA, Navy Federal, etc. will be able to help you with this. Another option is to set up a Savings Account where people can donate money directly. This money can all easily be tracked so the surviving spouse can send appropriate thank you notes if he/she desires - just be sure to specify you want this done when the account is set up. The Savings account option is a good one if the spouse is pregnant at the time of her husband's death because a 529 cannot be set up until the child has a social security number (and that doesn't happen until after birth).

Benefits
There are three sources of monthly benefits: social security (for the spouse and for the children), DIC (Dependent's Indemnity Compensation) and SBP (Survivor Benefit Plan). The best way to determine what these benefits will be is to go to the Navy Mutual Aid website (see below). Even if the surviving spouse is not a member of NMAA, their website has incredibly useful information.

Navy Mutual Aid
800-628-6011 - www.nayymutual.org
Get online onto Navy Mutual Aid (or call them, they'll send out great info in a packet) and they have a benefits calculator in which you can drop in key dates (date commissioned, birth date, etc.) that spits out a fairly accurate list of the benefits that will be available. It takes a while to get the required paperwork through the government systems to begin receiving these benefits, but at least the surviving spouse will have an idea as to what he/she will be getting since this will most likely be a major concern.
Navy Mutual Aid seemed to have the best (and quickest) answers as far as what to expect and when it can be expected. Navy Mutual Aid is also typically a source of Life Insurance depending on where he went to school and where he attended flight school. It's something to check.

**Social Security**
800-772-1213 - www.ssa.gov
Don't hesitate calling them, they're generally pretty quick to pick up the phone. If the deceased left behind dependent children, the surviving spouse and/or children will likely be eligible for social security benefits.

**VA Benefits**
DIC monthly payments, home loans, educational and vocational counseling, educational assistance, financial counseling, bereavement counseling, credit or exemption on real estate taxes, financial counseling for SGLI monies, burial benefits, etc. There is a book filled with details for each of these benefits called "Federal Benefits for Veterans and Dependents." Lots of information is available on the web: www.va.gov SGLI specific: 800-419-1473; VA: 800-827-1000

The surviving spouse and children will be eligible for state VA benefits in the state the deceased was stationed when he/she died. Also check VA benefits from the state in which the deceased maintained residency. Sometimes the home state of an active duty member who dies while on Active Duty offers some benefits.

DFAS (Defense Finance and Accounting Service)
SBP (Survivor's Benefits): 800-982-8459, 800-321-1080, 800-346-3374
Take a look at both "spouse and child" and "child only" options when choosing which benefit to receive. "Child only" pays more each month but it ends quicker. For a surviving spouse left with young children, this might provide the most cash flow. Request information for both and when you get that information, it will be clear. Also be aware that currently there is a dollar for dollar offset for DIC and the spouse portion of SBP. There is NOT a dollar for dollar offset for DIC and CHILD ONLY SBP.

**Support**
Please, please, when the time is right (maybe right away, maybe not for 5 weeks), pass my name and number on. Or pass her number onto me if she prefers that. I will gladly offer to her any of my experiences, what worked, what didn't, etc. Anything I can do - moral support or otherwise, I am here, any time of day or night.

**Arlington**
If the surviving spouse would like a funeral at Arlington National Cemetery, start calling to get a date immediately. Arlington generally books funerals 8 to 12 weeks out and that's a long time to wait to "close the chapter". The Chapel at Ft. Myers (which is adjacent to the cemetery) is a nice place to have a service prior to the burial. The Officer's Club at Ft. Myers is a nice place to hold a reception afterward.

**Obituary**
Put someone the surviving spouse trusts in charge of writing the obituary. There are great informational websites available to how to do this online. The spouse shouldn't have to write it but should absolutely have the option to edit what is written prior to sending it to the newspaper. It is expensive to get these in the newspaper ($500 a day). To maximize the number of people who will see it (and hopefully contribute to the college fund for the children), I recommend running this on a weekend day. Some newspapers offer a package deal to run it for a few days in a row.
Put an obit both in the newspaper in the city in which the deceased resides and in the newspaper in the city he/she is from originally.

**Gold Star Wife**

www.bluestarmoms.org

The Blue Star Moms present the family of each fallen service member with a Gold Star Service Flag. This is done as a courtesy and will be done as soon as they are notified of a death.

**Navy Federal**

800-914-9494

This is something to do within about 4 weeks: If the deceased banks with Navy Federal Credit Union and was the primary account holder, tell the surviving spouse to open an account in his/her name, transfer all their money into that account and change all automatic withdrawals to be taken from that account. I continued to maintain our account when my husband died and had our mortgage, car payment, etc. withdrawn from it. Four weeks after he died (since he was the primary) they shut the account down and froze everything.

Navy Federal offers $2K of life insurance to each person who holds an account so have the surviving spouse inquire whether the he/she is entitled to this money. In addition, NFCU used to pay off any loans taken through Navy Federal so if the deceased had debt with NFCU, tell the surviving spouse to inquire about having that debt forgiven.

**Credit Cards**

Check credit card balances. Some credit card companies will pay off balances held by people who die (I think AmEx pays off up to $5K, I don't know about the others). If they have credit card bills, just something to check.

**USAA**

USAA has a wonderful Survivors Relations Program. They provide great advice that a spouse may not automatically know to think about or research. The direct number to that program is 800.531.1045

**For the CACO and for the good friends**

I know you know this but I'll say it because I dealt with it. Be forgiving of the surviving spouse. He/she will be great most of the time but once in a while he/she may rip your head off because the "Navy Process" isn't working correctly or because he/she is in a bad mood. Understand that this is not necessarily a personal attack on you.

**US Naval Academy**

410-263-4448

The surviving spouse of an USNA alum will be issued his/her own Alumni Card so he/she can get in the mid-store. He/she will also continue to receive Shipmate each month. Someone should put information in Shipmate relaying the death of the alum.

**Navy-Marine Corps Relief Society**

888-237-2872 - www.afsc-usa.com

They provide a great resource for benefits.

**Navy Representative Personal Assistance**

800-368-3202

They have a great pamphlet on benefits available.
Legacy Drawer

Keep Your Family Prepared

Don’t overlook this essential part of your financial plan
By daveramsey.com

If you've listened to Dave for any amount of time, you've heard him talk about the Legacy Drawer. So what is it? Basically, it's a drawer that houses all of the important information your family needs in case something happens to you. Preparing for when you are no longer here is not a fun task, but it's crucial to do this for your family.

Every household needs a Legacy Drawer. It doesn't matter if you're single with no kids or 76 and have 12 grandkids - you need a Legacy Drawer. It's the last gift you will give your family, so make it a good one. If you truly care about your loved ones, you will take the time to create a Legacy Drawer.

The drawer should be somewhere in your home and contain everything your spouse or family needs to know if you aren't around-anything that has to do with your financial life should be in that drawer. You must organize it in a way that anyone can find a specific document in 30 seconds. All files should be clearly marked, in order, and easy for a grieving family member to find. There's no need to go into extreme detail when creating your Legacy Drawer. Simply include the appropriate documents in an easy-to-understand format, and you're good to go!

We recommend that your Legacy Drawer contain 11 things. Although it may seem daunting to gather all of this material together, you will be happy you did once the Legacy Drawer is created.

1. **Cover Letter** - This is simply a letter stating the purpose of the Legacy Drawer. Nothing fancy, just a way to introduce your loved ones to the contents of the drawer.

2. **Will and Estate Plans** - All information pertaining to your will and estate, including names of the executor and Power of Attorney should be located in one file.

3. **Financial Account** - Anything that has money in it and your name on it should be listed in the Legacy Drawer. This includes account names, amount and account numbers.

4. **Funeral Instructions** - All details and specifications for funeral plans should be listed so the family can fulfill your wishes. If you are married, you need one for you and one for your spouse.

5. **Insurance Policies** - All insurance information, including health, car, disability, term life, etc., should be combined into one single document for easy reference. List the type of insurance, who the policy is for, contact information and policy numbers.

6. **Important Documents** - Any legal or other important documents you have should be noted in the file. This includes deeds, birth certificates, Social Security cards and titles.

7. **Legacy Letters** - Since the intention behind the Legacy Drawer is to keep your legacy going after you've passed away, it's a great
idea to include letters to your loved ones.

8. Monthly Budget - Add a copy of your written budget, so your spouse or loved ones know how to operate your household once you're gone. This will help your family keep track of bills and focus on more important things.

9. Tax Returns - Keeping tax returns in your Legacy Drawer is like an insurance policy for yourself in the event that you get audited from the IRS. Hopefully you never have to pull them out, but if you do, at least you are prepared.

10. Safe Deposit Box - Keep copies of all your Legacy Drawer papers in a safe deposit box-you can never be too careful. Include information in your Legacy Drawer on where your safe deposit box is and who has access to it.

11. Passwords - Write down all passwords, combinations, usernames and PIN numbers. This information allows your loved ones access to any documents, money or information that is left when you are gone.

If you put your mind to it, you can create your Legacy Drawer in 30 days! It's tedious to gather all of the documents and paperwork that goes into the drawer, but it’s a necessary task in order to protect you and your family.

Downloads

Survivor Checklist provided by Navy Mutual Aid Association

This checklist has been prepared to help survivors remember and check on a variety of concerns involved in caring for the affairs of a deceased person. It is not all inclusive and is not intended to replace legal counsel where services of an attorney may be desirable or necessary. It does not address concerns regarding settlement of a deceased’s estate.


Dependency Application/Record of Emergency Data Worksheet – NAVPERS 1070/602W

The Dependency Application/Record of Emergency Data serves as an application for dependency allowances. This form is normally completed at the recruit training command, or first duty station, for all personnel with dependents. Information on this form provides an immediately accessible, up-to-date record of emergency data for casualty reporting and notification of the next of kin.