COMMISSIONED CORPS
OF THE U.S. PUBLIC HEALTH SERVICE



Deployment Financial Readiness — Fact Sheet



Financial Wellness

Financial wellness is a crucial aspect of overall well-being that significantly impacts both personal life and professional effectiveness. For officers in the United States Public Health Service Commissioned Corps (USPHS), achieving financial wellness means more than just balancing a budget; it involves developing a comprehensive understanding of financial management practices that allow individuals to reduce stress and focus on their vital roles in public health.

By prioritizing financial wellness, USPHS officers can alleviate financial stress, which, in turn, improves mental clarity and emotional stability. This enables them to better support their communities and lead by example in promoting holistic wellness. Embracing financial wellness not only contributes to personal growth but also strengthens the collective capacity of the Commissioned Corps to fulfill its mission in public health.

Deployment Financial Readiness

- Financial readiness is a core element of deployment readiness. Officers may be called upon to deploy on short notice in support of public health emergencies, disaster response, humanitarian missions, and national emergencies. Preparing finances in advance helps ensure family stability and allows officers to focus on mission execution. Below is a checklist with some key points and priorities.

Financial Readiness Priorities

- Emergency Savings: Maintain readily accessible savings to cover at least 3–6 months of essential expenses.
- Automatic Payments: Set up recurring payments for housing, utilities, insurance, loans, and credit cards.
- Banking Access: Verify online banking access, passwords, multifactor authentication, and current contact information.
- Family Preparedness: Ensure a spouse, partner, or trusted designee understands household finances and key accounts. NOTE: Make sure your Deployment Preparation Plan (DPP) is up to date with special focus on the financial section of the document. https://dcp.psc.gov/ccmis/deploymentprepplan.aspx
- Legal Documents: Review wills, powers of attorney, beneficiary designations, and emergency contact information.
- Deployment Benefits: Understand deployment pay, travel reimbursement procedures, and Government Travel Charge Card requirements.
- Debt Management: Develop a plan to manage debt obligations and avoid unnecessary new financial commitments before deployment.

Quick Readiness Checklist

- ☐ Emergency fund established
- ☐ Automatic bill payments configured
- ☐ Online banking access verified
- ☐ Family financial plan reviewed
- ☐ Legal and beneficiary documents updated
- ☐ Deployment pay and travel policies reviewed
- ☐ Important documents securely stored
- ☐ Emergency contacts current

Wellness is important to focus on: https://dcp.psc.gov/ccmis/Wellness_Support_Resources.aspx