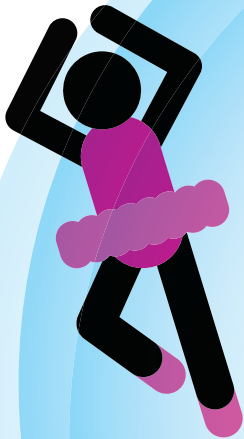


Game Changer

By Tara Puckey

Unemployment for military spouses is nearly **three times** the **national average**. What to do if your family is affected.

For many military families, a working spouse is the norm. From part-time to full-time, an employed spouse's income helps supplement that of the service member. Their salary may cover dance classes or home improvements, soccer lessons or car repairs. No matter how the money is spent, income from a spouse helps create the lifestyle of a military family.



Civilian jobs are, at times, unsteady. Unlike a steady military paycheck, tough economic times have led to layoffs, furloughs and firings. The Bureau of Labor Statistics reported that the national unemployment rate for October 2011 was 9 percent and, in September, Obama called on Congress for an extension of benefits that can cover up to 99 weeks for the long-term jobless. Despite slight increases in employment, the outlook is still grim for many in the civilian world.

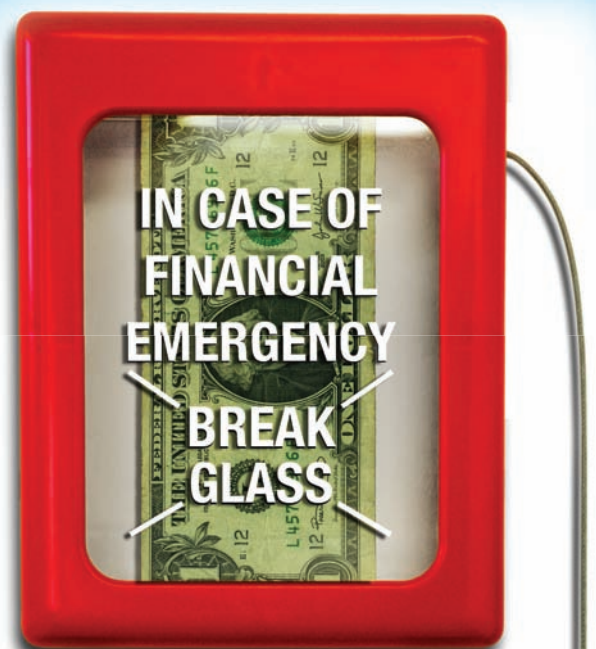
But employment statistics from the military community are even worse. Officials from the Pentagon's office of Military and Community Family Policy recently reported that the unemployment rate among military spouses currently rests at 26 percent. With frequent changes in duty station and even more frequent deployments, the numbers aren't shocking to those in the military community.

Compensation is complicated and sometimes unavailable, depending on the circumstances. According to the Department of Defense, not all states allow trailing military spouses to receive unemployment compensation: some completely deny all claims while others evaluate claims on an individual basis.

Programs are, however, being developed to address this growing struggle. The Department of Defense partnered with the U.S. Department of Commerce to form the Military Spouse Employment Partnership, a job board aimed at pairing military spouses with portable positions at companies around the world. Spouse-friendly colleges have multiplied in recent years, offering online availability and the option to pause schooling without penalty.

Despite new options, many military families struggle with where they should start with a spouse loses that income they've expected. For that reason, we've collected some helpful hints just for you.

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Helpful Websites and Apps

Mint.com Create a budget, manage all your accounts, view debt to income ratios and more.

Money.CNN.com Search for multiple free tools, including a debt reduction calculator and a calculator to analyze how quickly your savings will grow.

Suze Orman's Money Tools Use this free iPhone app to organize your personal finances, with expert advice.

Payoff.com Turns paying off debt into an interactive, fun experience. Great graphics and the option to share with social networks.

Billshrink.com This site looks at how Americans are spending money and allows you to compare and save with ideas, tips and tools.

DaveRamsey.com Tons of free tools with paid options, you'll learn about Ramsey's financial planning steps.

Small Scale Attacks

When income decreases, stacks of bills often increase. And since they can't all be paid, they grow into a mountain. A constant reminder of what you can't afford. The best thing? Don't tackle them all at once. Triage the pile first, then attack on a smaller scale, picking off absolutely necessary bills first.

Small Successes

Unpaid bills add up fast. Late fees, over-the-limit fees and who-knows fees can transform a manageable bill into a monster of a money pit in a matter of days. And looking at all those monsters is bound to crash your spirits. So find something manageable and pay it off in full. The fact that you completely paid something off will be a small success that will make you rest easy, if only for a little while.

Small Changes

Losing a portion of your income can mean big changes for you and your spouse. After all, you're the ones responsible for making the financial decisions for your family. Know who isn't? The children. Don't have in-depth discussions with them about finances. It's okay for them to understand the family is cutting back, but don't transfer all your financial worries onto their shoulders.

Small Bit of Advice

Finances are one of the biggest strains on any marriage. Don't increase the tension by blaming, nagging or criticizing. Put some extra effort into spending time together doing inexpensive things and work through your financial issues calmly and strategically. Everyone needs a support system, so learn to lean on each other when the pressure becomes overwhelming.

Small Cuts

Experts disagree on what expenses should be cut when income decreases. Be careful not to cut things like your Internet. With today's high-tech industries, it will be difficult to find another job (if you're looking) without access to Internet job boards and online applications. You might also need the Internet to file for unemployment benefits as many states now require online applications as well.

Small Ideas

No one says you have to reenter the workforce in the same field or industry. There's nothing wrong with wanting or needing a change, especially now that fate pushed you in another direction. Take a blank piece of paper and write down all the things you might enjoy doing. Chances are, many of them can be turned into feasible options. Think outside the box, now is great timing.

Small Helpers

Tons of tools are available for the unemployed, which has lost its stigma in the past few years. If friends and family aren't an option for support, turn to the Internet. You'll find great budget templates, free financial advice and even online conversations about certain money issues. Just be sure to not give out any personal information at any time. You wouldn't want to add identity theft to your pile of worries, now would you?

Tara Puckey is a military spouse and freelance writer who currently lives in Indiana