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Military Spouse Entrepreneur Guide

10th Edition

2025

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Brought to you by the Association of Military Spouse Entrepreneurs® (AMSE®)



in this guide

**Beyond the Base:
Expand Your
Military Brand to
Civilian Markets**

**Build Retirement
Security as a
Military Spouse**

**Digital Nomad
Strategies: Run
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Welcome to Issue 10

MISSION POSSIBLE: FIVE YEARS OF SHATTERING GLASS CEILINGS

When I pitched the concept of a column addressing the needs of military spouse entrepreneurs, Corey responded, "I'll do you one better—what about an entire guide?" Five years later, the Military Spouse Entrepreneur Guide has addressed countless aspects of business life inspiring thousands of military spouses.

Military spouse underemployment and unemployment is a thing. It's always been a thing. Military spouses have been entrepreneurial out of necessity since the dawn of military service. We've been side-hustling, remote working, and building portable businesses long before the rest of the world caught on. We just needed someone to shine a spotlight on our resilience, creativity, and economic impact.

Ten issues later, I'm still amazed at the incredible journey we've shared. What began as a simple idea has blossomed into a community of thousands of military spouse entrepreneurs supporting each other across duty stations, deployments, and the unique challenges that come with our lifestyle. I've had the privilege of telling your stories, amplifying your voices, and watching businesses grow from kitchen-table startups to thriving enterprises.

The feedback that continues to touch me most comes from spouses who once felt isolated in their entrepreneurial dreams. "I thought I was the only one trying to build a business while PCSing every two years," reads one message I treasure. "Your guide showed me I wasn't alone and gave me the courage to keep going."

That's what this has always been about. Building community. Providing visibility. Creating resources where none existed before. Showing military spouses that their economic identity doesn't have to be sacrificed at the altar of service.

As we celebrate our 10th issue milestone, I'm reminded of how far we've come—and how far we still have to go. The employment and entrepreneurship landscape for military spouses remains challenging, with unemployment rates stubbornly higher than civilian counterparts. But I've witnessed firsthand how entrepreneurship has become a powerful solution, creating flexibility and opportunity where traditional employment failed.

To every military spouse who has ever hidden in the bathroom on a conference call while your toddler banged on the door, who has shipped products from a hotel room during a PCS, who has explained to

customers that you're changing your business phone number (again)—this guide continues to be for you

Your persistence inspires me. Your innovation drives me. And your refusal to settle for the status quo pushes all of us to demand better support for military spouse entrepreneurs.

Here's to ten more issues of defying expectations, breaking barriers, and building businesses that move with us wherever service calls.

Much Love,

Moni Jefferson
CEO/Founder of the
Association of Military Spouse Entrepreneurs®



Moni Jefferson | CEO & Founder of the Association of Military Spouse Entrepreneurs®
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& STRATEGY

Transitioning Your Business to Civilian Life

By **Catrina Mitchum** |
[Catrina Mitchum](#)
[Learning Design](#)
Reading time: 7 minutes



Military spouses excel at planning. With each PCS, they orchestrate complex relocations that account for both the expected and unexpected. But when military retirement or separation approaches, spouse entrepreneurs face a unique challenge: transitioning not just a household, but an entire business operation to civilian life.

The Planning Superpower

This transition isn't starting from scratch. All those years of military-mandated relocations weren't just exercises in patience, they were spent building a specialized skill set perfectly suited for this final transition. Military spouse entrepreneurs have likely already:

- Relocated a (mostly) functioning household unit multiple times
- Maintained relationships across distances
- Worked and/or completed tasks for others during periods of significant personal disruption
- Navigated time zones (for better or worse)
- Maybe already moved the business (one or a few times)

That final transition requires the same planning muscles, just applied to a permanent situation with different parameters.

Transition Challenges

Unlike previous PCS moves, retiring from military service represents two simultaneous transitions: shifting a military family to civilian life and relocating a business to its permanent home. This convergence creates unique challenges that include:

1. Navigating Military Retirement or Separation Processes and Timelines

There are significant decisions to be made that impact military spouses and other dependents upon separation and retirement. Decision fatigue is real, so deciding which decisions a spouse needs to have their hands in is critical. This might include:

- **SkillBridge programs:** If the active-duty member participates in a SkillBridge program, it will impact the travel claim timeline, making financial planning for the move mission number one.
- **Spousal benefits upon retirement:** Understanding what benefits continue, which change, and which disappear entirely requires research and planning.
- **Healthcare transitions:** Shifts in how TRICARE works and the impact of the active-duty member taking a job where employer health insurance becomes primary and TRICARE becomes secondary.

- **VA disability claims and timelines:** If applicable, understanding how this process works and how long it might take before benefits begin.
- **Terminal leave planning:** How the service member's final weeks of leave affect moving timelines and finances.

2. Managing the Emotional Impact on Business Operations

If a military spouse knows anything, it's the emotional toll that change can have. Anticipating this and adjusting the business move plan is an important part of this transition. Consider:

- The psychological shift from identifying as a military family to civilian life
- Potential feelings of loss of community and structure
- The service member's own transition emotions and how they might affect the household
- Changing family dynamics as roles shift
- Stress management techniques that can be integrated into the business transition plan
- Setting realistic productivity expectations during this emotional period

3. Adapting to Permanence

This transition feels permanent. But, as a military child whose parent recently retired said, "If we don't like it, we can just move." This shift feels permanent because life and business will stop having an outside force making it shift every couple of years. If change is to be made, it'll need to be internally motivated. This requires:

- A mindset shift from temporary to long-term planning
- Investment in deeper community and business relationships
- Different decision-making criteria (no more "we'll only be here for three years")
- The freedom to put down real roots—physically and professionally
- Strategic long-term business decisions that weren't possible during active-duty life

Strategic Planning

This is indeed a more complicated situation, but leaning into previous planning experience with a bit of a different focus can make it less stressful. It'll be challenging because there's always the unexpected, but making the business aspect a no-brainer can help.

Phase 1: Assess Critical Functions

Start by figuring out which business elements cannot pause during transition. These are the non-negotiables—the things with the biggest ROI. Examples might be:

- Client communication requirements
- Contractual obligations with specific timelines
- Regular deliverables or services
- Payroll and team management (if you have employees)
- Automated systems that need monitoring or maintenance

Identify what pieces out of these categories must happen during the shift (anticipate the transition taking longer than it has in the past). Then determine which of these functions:

- Can be automated temporarily
- Can be delegated to team members or contractors
- Require your personal attention and cannot be delegated
- Could be batched in advance (content creation, invoicing, etc.)

Phase 2: Create Your Transition Timeline

Work backward from the -30 days from mover arrival to +30 days after Household Goods (HHG) delivery. The wheel doesn't need to be reinvented here. This is just like any other PCS, except that a few new things have to be considered:

- How far in advance to notify clients and/or team members of the transition, and what timelines to give them
- When to begin updating business credentials and addresses (see phase 3)
- Which retirement-related or separation tasks might impact business operations
- The where, when, and delegation of the critical tasks
- Technology transitions and upgrades that make sense with the permanent move
- Training or onboarding temporary support if needed

Consider creating a visual timeline or using project management software to track all moving pieces across both the household and business transitions.

Phase 3: Address Location-Specific Changes

These are the logistics of moving a business and really depend a lot on individual businesses, but some things to be documented, scheduled, and planned for the address change include:

- Business registration and licenses in your new state
- Tax registration and implications (sales tax, income tax, etc.)
- Insurance policies (business, health, liability)
- Banking and payment processing systems
- Vendor relationships and contracts

- Website updates with new location information

Create a comprehensive checklist with deadlines for each item, noting which require advance planning and which can only be completed after arrival.

Phase 4: Establish Communication and Continuity Plans

This transition is going to impact clients and/or team members. These are the kinds of things that are small, but do affect operations:

- Time zone changes affecting availability
- Internet connectivity during physical transition
- Temporary workspace solutions
- Client expectations during reduced availability periods
- Backup plans for critical systems or deliverables
- Clear communication about any service interruptions or changes

Consider creating email templates, FAQ documents, or even a transition page on your website to keep stakeholders informed.

Phase 5: Plan for Long-Term Growth

Unlike previous moves, this transition offers an opportunity to make permanent strategic decisions about your business. Consider:

- Evaluating which parts of your business model worked well during mobile military life and which can now evolve
- Investing in permanent equipment, office space, or infrastructure
- Developing local strategic partnerships
- Creating a three to five-year business plan now that geography is stable
- Exploring new service offerings or markets now accessible in your permanent location

Because it's Just Another Plan

Military spouses' exceptional planning abilities are their greatest asset during the business transition to civilian life. These well-honed relocation skills can be applied to this final move—while acknowledging its unique challenges—for sustainable business success. It's just another plan, which also means there will be other wrenches thrown in that you just didn't think of. But planning is an invaluable tool for getting ahead of as many of those as possible.

The second exceptional skill military spouses have developed is adaptability. When the unexpected happens, your ability to pivot, problem-solve, and persist through challenges will serve you well. The combination of meticulous planning and adaptability means military spouse entrepreneurs are uniquely equipped to navigate this transition successfully.

BUSINESS FOUNDATIONS & STRATEGY



Photo Courtesy of AMSE®

Beyond the Base: Expanding Your Military-Born Brand to Civilian Markets

By the **AMSE®** Team
Reading time: 7 minutes



- Values alignment with service, duty, and resilience
- Practical solutions for military lifestyle obstacles

These differentiators have likely served you well within the military community. Now the challenge becomes identifying which elements transcend the military experience and resonate with broader audiences, while determining which aspects may need recalibration.

Identify Universal Value Propositions

Look beyond the military-specific aspects of your business to identify broader value propositions that appeal to civilian consumers. For example:

- A military spouse productivity coach might reframe her expertise from "helping spouses manage deployment separations" to "helping families thrive during periods of separation or transition."
- A veteran-owned security business could shift from "securing military families' homes during deployments" to "providing peace of mind for traveling professionals and families."

The key is finding the universal human needs your business addresses beneath the military-specific language. Reliability, resilience, efficiency, adaptability—these qualities appeal to civilians and military families alike.

Evolve Your Messaging Without Losing Authenticity

Authenticity remains your greatest asset. Rather than abandoning your military roots, find ways to translate your story for civilians while honoring your origins. Consider a three-layer messaging approach:

- 1. Core Values (Universal):** Focus on fundamental values that transcend military/civilian boundaries—integrity, quality, resilience, family, community.
- 2. Experience Framing (Bridging):** Position military experience as exceptional preparation for solving universal problems. "Our founder's experience managing logistics during deployments developed unique expertise in handling complex moving challenges for any family."
- 3. Inclusive Language (Accessible):** Review your marketing materials for military jargon, acronyms, or insider references that might alienate civilians. Create a glossary if certain terms must remain.

The goal isn't to erase your military connection but to make it relevant and valuable to those without military experience.

Test Expansion Strategies Methodically

Brand expansion involves risk, particularly when you've built strong recognition within a specific community. Rather than an immediate overhaul, consider a phased approach:

- **Geographic Expansion:** If your business has strong ties to military communities, begin by targeting civilian customers in those same geographic areas who might already have familiarity with military culture through proximity.
- **Audience Bridging:** Identify civilian demographics with natural connections to your offerings. For example, a business supporting military relocations might first expand to corporate relocations, where similar challenges exist.
- **Product Line Extension:** Create product variants or service packages specifically designed for civilian needs, while maintaining your original offerings for military clients.
- **Market Testing:** Before full-scale rebranding, test new messaging and positioning with small focus groups of potential civilian customers to gauge reception and refine your approach.

Throughout this process, maintain transparent communication with your existing military customer base. Explain how expansion allows you to serve more customers while continuing to support the military community, perhaps even in enhanced ways.

Leverage Your Unique Perspective as Differentiation

As you expand, your military background doesn't become irrelevant—it transforms into a powerful differentiator in the civilian marketplace. Military experience often develops distinctive qualities that civilian consumers value:

- **Discipline and Reliability:** Highlight how military-influenced operations translate to exceptional customer service and dependability.

- **Adaptability and Problem-Solving:** Showcase how navigating military bureaucracy and frequent changes has honed your ability to find creative solutions to complex problems.
- **Global Perspective:** If your military experience included international exposure, leverage this broader worldview as a unique lens your business brings to civilian markets.
- **Crisis Management:** Emphasize how military training in high-pressure situations equips your business to handle challenges with composure and effectiveness.

These attributes can become central to your expanded brand story, giving civilian customers compelling reasons to choose your business over competitors without military connections.

Build Strategic Alliances Between Communities

Rather than viewing your expansion as leaving one community for another, position it as building bridges between military and civilian worlds. Consider initiatives that serve both audiences while facilitating meaningful connections:

- **Community Events:** Host gatherings that bring together military and civilian customers around shared interests or causes.
- **Educational Content:** Create resources that help civilians better understand military life and challenges, positioning your brand as a knowledgeable translator between worlds.
- **Mentorship Programs:** Establish programs that connect military spouse entrepreneurs with civilian business owners for mutual learning and support.
- **Hybrid Hiring:** Build a team that includes both military-connected and civilian staff, bringing diverse perspectives to your growing business.

These connections create authentic pathways for expansion while maintaining your military community ties, potentially opening doors to partnerships and opportunities in both spheres.

Measure Success Beyond Sales

As you expand your brand, establish metrics that measure both business growth and community impact:

- **Community Sentiment:** Track how both military and civilian customers perceive your brand evolution through surveys and feedback.
- **Cross-Community Engagement:** Monitor how effectively your business facilitates connections between military and civilian audiences.
- **Value Alignment:** Assess whether new customers connect with your core values, regardless of their military affiliation.
- **Brand Consistency:** Evaluate whether your expanded messaging maintains consistency with your founding principles.

Evolution, Not Abandonment

Expanding your brand beyond military markets doesn't mean leaving that community behind. Instead, view it as an evolution that honors your roots while extending your impact. The resilience, adaptability, and problem-solving mindset that military life cultivates become your greatest assets in navigating this transition.

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Photo Courtesy of AMSE®

Digital Nomad Strategies:

Running Your Business From Anywhere

By Bill Barrington |
Founder of [Barrington Leadership Group](#)
Reading time: 8 minutes



Tell me if this story resonates:

He was preparing to teach his monthly online class. However, this time was different because he wasn't in his home office. His computer was on a truck somewhere between Cheyenne, Wyoming and Washington, DC. The family of four was in a two-bedroom Airbnb and the "office" was a laptop on a folding table in the living room with an Ethernet cable plugged into the modem. Portable ring lights and creative camera angles were needed to avoid showing their son sleeping on an air mattress in the dining room.

Most military spouses can relate to this story. In the midst of a move, we try to keep our businesses running while overseeing packers, finding new schools, a house, and doctors. If you have a virtual or service-based business, your client base likely moves with you, which is reassuring. A product-based business could require more research to find a storefront, suppliers, workspaces, etc. Moving to a larger market can feel like a great opportunity to grow. However, the thought of moving a business on paper can seem daunting. Below are a few tips learned along the way. Please talk with your professional team—your lawyer, banker, and accountant—as requirements in your state and industry may vary.

Pre-Move Planning

As soon as you know where you and your family are moving, it's time to start researching your new location. Ideally, begin this process three to six months before your anticipated move date. A few months before the move, you'll want to gradually stop advertising and accepting bookings in your current location and shift your business development focus to the new market. The same approach applies to your social media presence, blog content, or website messaging.

This transition period is also an excellent time to start connecting with organizations in your new area, such as:

- Chambers of commerce
- Industry-specific business associations
- Civic organizations
- Military-affiliated groups
- Alumni organizations

All of these can assist with connecting to your new market and establishing your presence before you physically arrive. Research trade shows, conferences, training seminars, or other events that will occur within the first six months of your arrival. Many of these may have deadlines and applications to complete before you move, and securing your spot early demonstrates your commitment to becoming part of the local business community.

Before the movers arrive, set aside any business-related items needed to support your business for 30-60 days. This includes supplies, equipment, and raw materials if you plan to continue filling orders during this time. Consider creating a "business essentials" box that travels with you rather than on the moving truck to ensure you have immediate access to critical items upon arrival.

How to Stay Legal

Registration & Insurance

The first decision is where to register your business. Moving an LLC offers two options:

1. **Domestication** in the new state and closing in the previous state
2. **Registering as a foreign LLC** in the new state

Registering as a foreign LLC keeps the registration in the previous state active while also registering the business in the new state. The reasons to keep the original state registration include continuing an open business in the previous location or if you plan to return to the original state in the future. A local registered agent will be able to assist with understanding and meeting the specific state requirements.

Additionally, some cities and counties also require business registration or licenses. Research these requirements early, as some localities may have waiting periods or processes that could delay your ability to legally operate upon arrival.

Updating your business insurance for your new location may change your premiums, but ensures you and your clients are protected. Contact your insurance provider at least 30 days before your move to discuss how the new location might affect your coverage needs and costs.

Military Reimbursement

Keep detailed records and receipts of all expenses as you move. Fees associated with moving your business are often reimbursable through the military member's finance office. These can include:

- State relicensure and recertification requirements
- Equipment moving expenses
- Business permitting and licensing fees
- Registration and filing fees

While details vary by service branch, Military OneSource is an excellent resource to start researching requirements and reimbursement processes. The 2018 National Defense Authorization Act established these reimbursements, allowing up to \$1,000 for qualified relicensing costs for military spouses.

Finding Your Network (Always Be Connecting)

Once established in your new location, it's time for new business development. Where do you find your ideal clients in your new hometown? Consider these valuable networking opportunities:

- Chamber of commerce events: Many chambers offer special programs for newcomers to the business community
- Professional organizations associated with your industry
- Military spouse clubs and support networks
- Local social media groups focused on business or your specific industry
- Coworking spaces that foster community among entrepreneurs
- Community events where you can meet potential clients and partners

Attending networking events grows your presence and increases your exposure in the new market. Be prepared with business cards, a concise elevator pitch, and genuine curiosity about other businesses. Remember that networking is about building relationships, not just collecting contacts.

Continuing Education

Finally, take advantage of continuing education opportunities in your new location. This could include:

- Search engine optimization workshops tailored for your new location
- Marketing or branding classes specific to regional preferences
- Local business regulations and compliance training
- Industry-specific certification programs required in your new state

Local Small Business Development Centers, the USO, SCORE mentors, and other service organizations offer a wide variety of courses for entrepreneurs, many at no cost. These educational opportunities not only enhance your business skills but also provide additional networking opportunities.

At the national level, events such as the Military Influencer Conference and Institute for Veteran and Military Families (IVMF) programs combine professional development and networking opportunities that can benefit your business regardless of location.

Embracing the New Normal

Before long, life will return to "normal." Pictures hung, children in school, and the new house on its way to feeling like home. Your business will also return to a regular rhythm and continue to grow and thrive in your new hometown. Remember that each move provides not just challenges but opportunities to refine your business model, expand your network across geographic regions, and develop resilience that becomes a competitive advantage. The mobile entrepreneur lifestyle may not be what you initially envisioned, but with proper planning and a positive mindset, it can become a unique strength of your business.

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Photo Courtesy of AMSE®

Using AI to Navigate Your Post-Military Business Journey

By **Moni Jefferson** |
CEO/Founder of
AMSE®
Reading time:
6 minutes



Strategic AI Implementation for Business Transition

1. Market Research and Customer Intelligence

AI Strategy: Use AI tools to analyze your new civilian market, identify customer needs, and spot opportunities your competitors might be missing.

Practical Applications:

- Generate detailed customer personas for new civilian markets
- Research local competitors and identify market gaps
- Analyze social media conversations to understand civilian customer pain points
- Track trends and seasonal patterns in your industry
- Monitor brand mentions and feedback across platforms

Resources:

- **SparkToro:** Reveals audience interests, behaviors, and preferred platforms
- **Semrush:** Offers competitor analysis and keyword opportunities
- **Crayon:** Tracks competitors' digital activities and marketing changes
- **Brandwatch:** Monitors brand mentions and analyzes consumer sentiment

2. Content Creation and Marketing Adaptation

AI Strategy: Leverage AI to efficiently create content that resonates with civilian audiences while repurposing existing materials that performed well in military markets.

Practical Applications:

- Generate blog post outlines tailored to civilian audiences

- Repurpose existing content for new markets with appropriate language changes
- Create location-specific marketing materials for your new community
- Develop social media content calendars with consistent messaging
- Produce video scripts and promotional materials

Resources:

- **Jasper:** Focuses on marketing copy and content creation with templates
- **Lumen5:** Transforms written content into engaging video presentations
- **Canva with AI features:** Designs visuals with AI-powered image generation
- **Grammarly:** Ensures professional communication with advanced editing

3. Operations and Customer Service Optimization

AI Strategy: Implement AI systems that allow you to maintain high service standards with fewer administrative burdens as you navigate the complexities of transition.

Practical Applications:

- Create automated customer service responses for common questions
- Build streamlined onboarding processes for new civilian clients
- Develop intelligent scheduling systems that protect your transition time
- Generate personalized follow-up sequences for prospects and customers
- Analyze customer feedback to identify improvement opportunities

Resources:

- **Tidio:** Provides customizable chatbots for websites
- **Calendly with AI assistants:** Manages scheduling with smart features
- **Zapier:** Automates workflows between different business applications
- **Intercom:** Combines messaging, chatbots, and automated customer communications

4. Financial Planning and Forecasting

AI Strategy: Utilize AI-powered financial tools to navigate the economic uncertainties of transition and plan for sustainable growth in civilian markets.

Practical Applications:

- Forecast cash flow during the transition period
- Model different pricing strategies for civilian markets

- Analyze business expenditures to identify savings opportunities
- Project growth scenarios based on historical data
- Monitor industry financial benchmarks for your new market

Resources:

- **Bench:** Provides automated bookkeeping with financial insights
- **PocketSmith:** Offers budgeting and financial forecasting
- **Fathom:** Delivers financial analysis and visual reporting
- **Clockwork:** Creates financial forecasts for small businesses

5. Brand Evolution and Repositioning

AI Strategy: Apply AI tools to test and refine your brand messaging as you shift from military to civilian markets while preserving your authentic story.

Practical Applications:

- Analyze successful civilian brands in your niche for messaging insights
- Test multiple brand positioning statements with AI evaluations
- Generate website copy that appeals to civilian customers
- Create consistent brand voice guidelines for all communications
- Develop targeted elevator pitches for different civilian audiences

Resources:

- **Persado:** Analyzes and optimizes marketing language
- **Phrasee:** Generates and optimizes marketing language
- **MarketMuse:** Provides content strategy insights and recommendations
- **Surfer:** Optimizes content for maximum online visibility

Implementation Approach: Start Small, Scale Strategically

For military spouse entrepreneurs transitioning to civilian markets, a methodical approach to AI implementation is crucial:

1. Identify Your Biggest Transition Pain Points

Which aspects of your business transition are creating the most stress or consuming the most time? Start with AI solutions that address these specific challenges.

2. Begin with User-Friendly Tools

Many AI platforms now offer intuitive interfaces designed for non-technical users. Begin with these before advancing to more complex systems.

3. Test on Limited Projects

Implement AI on a small project first, evaluate results, and refine your

approach before expanding to core business functions.

4. Build Systems Around AI Outputs

Create processes for reviewing, refining, and implementing AI-generated work to maintain your unique business voice and quality standards.

5. Scale Gradually

As you become comfortable with basic AI applications, systematically introduce more sophisticated tools that can further enhance your capabilities.

Ethical Considerations and Human Touch

While AI offers tremendous advantages for transitioning military spouse entrepreneurs, maintaining authenticity remains essential:

- **Transparency:** Be open with customers about where AI is used in your business
- **Oversight:** Always review AI-generated content to ensure it aligns with your values and standards
- **Balance:** Combine AI efficiency with the personal connection that makes military spouse businesses special
- **Learning:** View AI as a collaborative tool that enhances your creativity rather than replaces it

Getting Started: Your AI Transition Roadmap

1. Audit Your Current Business Processes

Identify where you're spending the most time and which activities would benefit from automation or enhancement.

2. Explore Free Trials

Most AI business tools offer free trials or limited free versions. Test multiple options before committing.

3. Join AI-Focused Communities

Connect with other small business owners using AI through online groups, local meetups, or business associations.

4. Create Your AI Learning Plan

Allocate time each week to learn about new AI applications relevant to your business transition.

5. Start Implementation

Begin with one AI tool that addresses a significant transition challenge, master it, then expand.

As you navigate the journey from military to civilian entrepreneurship, remember that AI tools aren't just about efficiency—they're about empowerment. The right AI strategy can give you the leverage to establish your business in new communities while honoring the resilience and adaptability that defined your military spouse journey.

For military spouse entrepreneurs navigating the shift from military to civilian markets, artificial intelligence (AI) offers powerful tools that can ease the transition, expand capabilities, and create competitive advantages. While AI might seem intimidating at first, it's increasingly accessible to small business owners with varying technical backgrounds. The strategic implementation of AI can help military spouse entrepreneurs overcome unique transition challenges while maximizing limited resources.

Why AI Matters During Military-to-Civilian Transition

Military spouse entrepreneurs face distinct challenges during transition:

- Establishing credibility in new civilian markets
- Building local networks from scratch
- Managing increased business responsibilities alongside family transition
- Operating with limited time and resources
- Scaling operations beyond what was possible during military life


AI tools can function as virtual team members handling repetitive tasks, generating creative content, analyzing data, and providing insights that would otherwise require significant time or specialized expertise. For transitioning military spouse entrepreneurs, these capabilities are particularly valuable when support systems and resources are in flux.



LinkedIn Without Limits:

Building a Portable Professional Network for Mobile Military Entrepreneurs

By Dr. Jeannine Bennett |
Owner of [Vision to Purpose, LLC](#)
Reading time: 8 minutes



Military spouse entrepreneurs often find themselves balancing new duty stations, family responsibilities, and the challenges of running a business—all at the same time. In today's online-driven world, however, staying connected and growing a professional network does not have to hinge on a fixed location. LinkedIn offers a versatile platform for forging collaborative relationships, highlighting expertise, and uncovering fresh opportunities. Here are 10 strategies to keep things both useful and engaging.

1. Host a Virtual Meetup

A virtual meetup allows business owners, potential clients, and community leaders to gather without the formality of a traditional conference. By using online platforms such as Zoom or Microsoft Teams, attendees can exchange ideas, share resources, and explore ways to collaborate.

Pro Tip: Keeping the attendee list to roughly five or 10 participants ensures everyone has a meaningful chance to speak up. Consider setting a clear agenda and theme for each meetup.

Implementation Strategy:

- Announce your meetup two to three weeks in advance through a LinkedIn event

- Send personalized invitations to key connections
- Create a brief slide deck or discussion guide
- Record the session (with permission) to share highlights later as content
- Follow up with attendees to maintain momentum

2. Feature Others' Expertise

Showcasing another entrepreneur's strengths is a simple yet impactful way to build good rapport on LinkedIn. Whether that individual excels at marketing through frequent relocations or has mastered serving clients across different time zones, writing a short post or article in their honor can draw interest from both existing and new connections.

Pro Tip: Including a brief example about the featured person helps readers understand why the recognition matters. Tag relevant industry hashtags to extend your reach beyond immediate connections.

Content Framework:

- Begin with what impressed you about their work
- Share a specific example of their expertise in action
- Include a professional photo or relevant graphic
- End with a thoughtful question that invites engagement

3. Record a Quick Video

Informal videos can add a personal touch to an on-line presence. This might involve demonstrating a new product, sharing an industry insight, or simply posing a question to spark conversation.

Pro Tip: Keeping videos between 30 and 60 seconds boosts the likelihood of viewers watching—and responding—until the very end.

Video Content Ideas:

- "Monday Motivation" quick tips related to your industry
- Behind-the-scenes glimpses of your business setup (especially useful during transitions)
- Quick product demonstrations
- Responses to frequently asked questions

4. Comment on Posts

While it can be tempting to simply scroll and "like" content, meaningful comments create stronger connections. By weighing in on discussions, an entrepreneur can share relevant experiences and attract new followers.

Pro Tip: Posing an open-ended question at the end of a comment encourages others to jump in and keep the dialogue flowing. Aim to comment on at least three to five relevant posts per week to maintain consistent visibility.

Comment Strategy:

- Lead with agreement or appreciation for the original post
- Add your unique perspective or complementary information
- Ask a thoughtful question that expands the conversation
- Return to respond to replies to your comment

5. Provide Resource Lists

Military spouse entrepreneurs often become skilled at finding everything from local suppliers to virtual assistants who understand military life. By compiling and regularly updating these resources in a LinkedIn post—organized by categories such as finance, marketing, or operations—business owners can draw people to them on a regular basis.

Pro Tip: Revisiting and refreshing the list every few months shows a commitment to ongoing support and allows for consistent contact.

Resource List Categories:

- Military-friendly financial institutions and grants
- Location-independent service providers
- PCS-proof business models and strategies
- Virtual networking communities for mobile entrepreneurs
- Technology tools that facilitate business continuity during moves

Build your milspouse network with our community partners...



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6. Reconnect with Alumni

Alumni networks often include more than just college classmates. Previous coworkers, members of spouse programs, or other association affiliates can all form meaningful communities worth revisiting.

Pro Tip: LinkedIn's filters (by group, institution, or organization) can speed up the process of finding individuals with shared connections. Set a goal to reconnect with two to three alumni contacts each month.

Reconnection Message Template: "Hello [Name], I hope this message finds you well! I was reflecting on our time at [shared experience] and remembered your excellent work on [specific project/skill]. I'd love to catch up and hear what you're working on these days. Would you be open to a brief virtual coffee? As a military spouse entrepreneur currently stationed at [location], I'm always looking to strengthen my professional network regardless of geography."

7. Highlight Other Businesses

A short LinkedIn post spotlighting a favorite company's mission or how it benefits military families can foster goodwill. Tagging the organization and mentioning its values often sparks conversation, potentially leading to cross-promotion or partnerships down the road.

Pro Tip: When possible, include real examples of how that business has made a difference. Focus particularly on businesses that have supported you through relocations or understand the military lifestyle.

Spotlight Structure:

- Introduce the business and its core offerings
- Share how they specifically support military families or entrepreneurs
- Describe a personal positive experience

- Explain why you recommend them to others in your situation

8. Integrate Humor

Though LinkedIn is known for its professional vibe, adding lighthearted moments can make an entrepreneur's profile stand out. A relevant anecdote or a brief, tasteful business-related comic can offer a glimpse into life behind the scenes—something fellow entrepreneurs might deeply relate to.

Pro Tip: Keeping humor aligned with professional experiences helps maintain credibility while still showing a personal side. Military spouse entrepreneurs can particularly connect through shared experiences about the unpredictability of military life.

Humor Approaches:

- "Monday vs. Friday" comparisons of entrepreneurial life
- "What people think I do vs. what I actually do" as a military spouse entrepreneur
- Relatable memes about working from temporary housing during PCS moves
- Light-hearted "survival guides" for specific business challenges

9. Spark Engagement with Trivia

Trivia questions can be a fun way to share industry statistics or lesser-known facts. Military spouse entrepreneurs might highlight data on small-business growth, online marketing, or the impact of frequent relocations, then invite others to weigh in with stories or insights.

Pro Tip: Following up on responses in the comments, perhaps by tagging participants, encourages ongoing interaction and creates a sense of community.

Trivia Topic Ideas:

- Statistics about military spouse employment and entrepreneurship
- Historical facts about successful mobile businesses
- Industry-specific regulations across different states
- International business customs relevant to global entrepreneurs

10. Give Genuine Recommendations

An authentic LinkedIn recommendation showcases both parties' strengths. Endorsing a trustworthy vendor, an inspiring mentor, or a key collaborator with specific examples can strengthen connections across multiple networks.

Pro Tip: Including details about a particular project or achievement can make the recommendation more memorable and credible. Aim to write one thoughtful recommendation per month to steadily build your reputation as a connector.

Recommendation Formula:

- Begin with your professional relationship context
- Highlight a specific project or challenge you tackled together
- Detail their unique approach or exceptional qualities
- Explain the concrete results achieved
- Connect their skills to broader applications that would benefit others



Putting It All Together: Creating Your LinkedIn Rhythm

Consistency is key to LinkedIn success. Rather than trying to implement all ten strategies at once, consider creating a manageable content calendar:

Weekly Actions:

- **Monday:** Comment on three to five relevant posts
- **Tuesday:** Share a resource or trivia post
- **Wednesday:** Post a quick video
- **Thursday:** Highlight another business or professional
- **Friday:** Share a lighthearted or reflective post about the week

Monthly Actions:

- Host one virtual meetup
- Write one recommendation
- Reconnect with two to three alumni contacts
- Update one resource list

By applying these LinkedIn strategies, military spouse entrepreneurs can build a supportive, far-reaching digital network that thrives regardless of location. Each approach focuses on community, credibility, and collaboration, enabling business owners to flourish through every new chapter—no matter how many times home base might change.

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What's Your Post-Military Dream? It's Time to Build It

By InDependent Staff Writers
Reading Time: 5 minutes



The weight of military retirement lands differently for each of us—a thrilling phase of long-awaited dreams for some, a disorienting wave of "what now?" for others, and for most, a marking of both an ending and a powerful beginning. This isn't just the closing of a military chapter; it's the launchpad for your entrepreneurial legacy, a chance to finally harness years of hard-won adaptability and build a business as bold as your aspirations.

Military spouse entrepreneurs, this is your moment. Here are five ways you can prepare for the transition from military to civilian life.

Stop Waiting

The military lifestyle often conditions us to wait—for deployments to end, PCS orders to arrive, and now, for retirement. But being proactive is key. These are things you can do consistently at any time:

- **Build your network:** Leverage platforms like LinkedIn, attend an event held by Hiring Our Heroes Military Spouse Professional Network. Connect with your chamber of commerce to tap into local resources and meet others in your area. Even volunteering or other social situations can help you meet new people that may become part of your professional network. Every connection is a potential opportunity.
- **Ask Questions:** Conduct informational interviews and seek mentors. Reach out to someone on LinkedIn and tell them your family is transitioning out of the military and you would like 30 minutes of their time for some advice.
- **Embrace Continuous Learning:** Keep growing your skillset with certifications or courses. ACT Now Education and the USO Pathfinder Program partner with Coursera to offer free access. Onward 2 Opportunity also offers free learning pathways for different professional certifications. Boots to Business is an entrepreneurial training program offered by the Small Business Administration specifically for those who are transitioning out of military life. Invest in your growth, regardless of immediate application.
- **Seek Support:** Engage with career or life coaches, or explore personal development programs. The D'Aniello Institute for Veterans and Military Families at Syracuse offers entrepreneurship programs and mentorship no matter what stage you are in, from ideation to growth. American Corporate Partners (ACP) connects you to professionals that align with your experience and aspirations for one hour per month of mentorship over a year.

Own Your Transition & Design Your Dream

Don't let your spouse's transition overshadow your own. This is your chance to redefine your path.

- **Define Your Values:** Don't focus only on your skills; design for your values as well. What do you want your work to feel like? Prioritize your desires—peace, flexibility, creativity, or legacy.
- **Design for Your Ideal Lifestyle:** Leverage automation and digital tools to create a business that aligns with your lifestyle goals, whether that's slow mornings or global travel.

Rebrand Your Story: Evolve Your Narrative

Military retirement is the perfect catalyst for a professional transformation.

- **Refresh Your Brand:** Update your LinkedIn profile, revamp your website, and refine your elevator pitch. Communicate your journey and expertise.
- **Embrace Your Evolution:** You're not the same person who started that Etsy shop in between nap times and deployment. You've grown. Acknowledge your journey and let your messaging reflect your expanded capabilities.

Test and Tweak Before You Leap

Don't dive in blindly.

- **Pilot Projects:** Launch small-scale retirement pop-ups, a pilot coaching series, or host workshops. Use this phase to explore and refine your ideas.
- **Embrace Recalibration:** Retirement provides a unique opportunity for exploration and adjustment. Take advantage before going full throttle.

Bring Your Spouse Into The Vision (Gently)

They're going through their own identity shift, but this transition impacts both of you. Let them in on your dreams—bit by bit.

- **Communicate and Collaborate:** Share your entrepreneurial vision and discuss how they envision supporting your goals.
- **Redefine Your Partnership:** Create a shared vision for your post-military life.
- **Pencil It In:** Schedule time to dream and plan together.

Entrepreneurship gives more than income—it gives agency. And when you combine that with all the grit, resourcefulness, and reinvention you've practiced over years of military life, you will be unstoppable. Don't doubt yourself or your plan.

It is time to forge your own path. The world is waiting for your unique contribution. Go build something extraordinary.

InDependent is a nonprofit focused on making wellness accessible to all military spouses through educational programming, tailored resources, and tools to support holistic well-being. Personal growth is one of our eight branches of wellness.

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Beyond Serving with Those in Uniform: Military Spouse Entrepreneurs

By Patrick Alcorn |
Founder of [Business Beyond the Battlefield](#)
Reading time: 5 minutes



Military spouses are the backbone of military families, providing unwavering support and stability. Their ability to solve problems and lead effectively is honed through years of managing the complexities of military life. Although they often face unique challenges, including frequent relocations with limited employment opportunities, they exhibit remarkable adaptability. Their resilience and leadership skills are crucial not only in managing their households but also as professional assets that translate into successful business ownership.

According to the U.S. Military Spouse Chamber of Commerce, military spouses earn, on average, up to \$190,000 less than their civilian counterparts over a 20-year career. However, those who pursue entrepreneurship often find it to be a fulfilling and sustainable career path. In fact, 87% of military spouses believe that entrepreneurship is the right choice for their family. For example, Tamiko Bailey, a U.S. Navy military spouse with children, is founder and CEO of Baileys Premier Services. Bailey's Premier Services is a multi-state defense contractor providing aircraft maintenance and other support services to the United States government and state/local agencies. With more than 160 employees across eleven states, the company has a proven track record of success and economic impact.

Business development conferences are essential for military spouse entrepreneurs, providing them with the knowledge, skills, and connections needed to thrive in their business endeavors. This year, military spouse entrepreneurs will join up to 300 nationwide military connected entrepreneurs for three days of education, training, and inspiration at the 6th Annual Business Beyond the Battlefield Conference October 8 – 10 at the National Medal of Honor Museum in Arlington, Texas. The conference will feature relevant workshops, panels, and networking activities to inspire business success. It is an excellent opportunity for those who recognize the importance of investing in themselves and their business, regardless of their stage of business development.

Military spouses are innovative and driven capacity builders. Like those who wore the uniform, military spouses are resilient leaders who continue to serve as business owners. Events like the Business Beyond the Battlefield Conference are vital for empowering military connected entrepreneurs. By increasing their awareness of and facilitating their access to entrepreneurial development resources that inspire them to be more, do more, and have more, military spouse entrepreneurs are empowered to give more of their uniqueness to the world through their entrepreneurial ventures, creating jobs and fostering innovation.

AMSE® plays a pivotal role in supporting military spouse business owners. AMSE® connects military spouses with the tools and resources needed to start, scale, and sustain their

businesses through a combination of virtual and in-person events. In collaboration with Business Beyond the Battlefield Conference, AMSE® will host the More Than A MilSpouse Summit, an entrepreneur summit to provide a curated experience where military spouses can network, learn, and grow as business owners. By investing

in themselves and attending events like the Business Beyond the Battlefield Conference, military connected entrepreneurs are empowered to make a lasting impact on their families, their communities, and the overall economy.

For more information and to register for the BBBC experience, visit <https://bbbc.uta.edu>.



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Photo Courtesy of AMSE®

Building Business Credibility Post-Transition

By **Tori McElwain** |
Owner of **The Quilt Patch**
by **Tori**
Reading time: 8 minutes



Transitioning a business from the military community to the civilian marketplace can be both exciting and challenging. In military life, trust often forms quickly through shared experiences, referrals, and a tight-knit network. However, civilian clients may not be familiar with the unique strengths of military spouses or understand the value they bring. This shift requires intentional effort to build visibility, demonstrate expertise, and earn trust in new spaces.

Establishing credibility in a broader market starts with consistent, strategic action. By focusing on testimonials, media exposure, social proof, partnerships, and thought leadership, military spouse entrepreneurs can create a foundation of trust that attracts clients and customers well beyond the military network.

Start with Testimonials and Referrals

One of the fastest ways to build credibility is through the voices of others. Testimonials from past clients or customers offer powerful validation of a business's value. For service-based businesses, these might highlight client transformations or the positive impact of working together. Product-based businesses benefit from reviews that speak to quality, usefulness, or customer satisfaction.

Gathering testimonials can be as simple as reaching out to a few past customers and asking a few guiding questions about their experience. These testimonials can be displayed on a website, in a social media post, or even within email marketing campaigns.

Best Practices for Testimonial Collection:

- Ask specific questions rather than general feedback requests
- Request permission to use their name, location, and photo if possible
- Capture both emotional impact and tangible results

- Follow up with military clients who have transitioned to civilian roles
- Referrals are another valuable resource, especially for military spouses who have strong ties within their former duty stations or military networks.

Referral Program Ideas:

- Offer incentives for successful referrals (discounts, free products, etc.)
- Build a structured follow-up system for referral leads
- Host special events where clients can bring friends or colleagues
- Develop ambassador relationships with enthusiastic customers

Leverage Media and Industry Features

Being featured in a blog, podcast, or industry publication can significantly boost a business's visibility and authority. Many platforms are actively looking for fresh voices and real-world expertise, and military spouses bring a unique perspective that resonates across industries.

Sharing knowledge through a blog post, article, or interview not only builds credibility but can also drive new traffic and leads.

Media Outreach Strategy:

- Start with local publications in your new civilian community
- Research industry-specific podcasts and blogs that accept guest contributions
- Create a one-page media kit highlighting your unique background and expertise
- Follow and engage with target outlets on social media before pitching

Once featured, it's important to repurpose the content. Share it across social media, link it on your website, and highlight the opportunity in email newsletters or bios.

Content Repurposing Tips:

- Create quote graphics from key points in your interviews

- Develop blog posts expanding on topics discussed in media appearances
- Share snippets on social media with links to the full feature
- Include media logos on your website's homepage or "As Seen In" section

Showcase Social Proof Where It Matters

Social proof refers to evidence that other people trust, support, or buy from a business. This can include testimonials, customer photos, brand partnerships, or media features. Visually displaying this proof helps potential clients feel more confident in their decision to engage.

Strategic Placement of Social Proof:

- Website homepage (above the fold if possible)
- Product or service pages near the purchasing decision point
- Email sequences, especially before calls-to-action
- Proposal documents or sales presentations

Entrepreneurs should consider creating a section on their website or landing page that features press mentions, partner logos, or notable collaborations. A simple "Featured In" or "As Seen On" section can quickly elevate a brand's perceived authority.

Translate Military Experience to Civilian Value

Military spouses possess unique skills and experiences that have tremendous value in the civilian marketplace. However, these qualities may need translating to help civilian customers understand their relevance.

Skills to Highlight:

- **Adaptability and Problem-Solving:** Showcase how navigating constant change in military life equipped you to handle business challenges with creativity and resilience.

- **Cross-Cultural Communication:** Emphasize how experiences with different bases, communities, and potentially international postings enhanced your ability to connect with diverse client bases.
- **Project Management:** Detail how coordinating complex moves, managing households during deployments, or navigating military systems developed your organizational expertise.
- **Crisis Management:** Illustrate how handling the unexpected during military life prepares you to maintain composure and find solutions under pressure.

Communication Strategies:

- Develop clear language that connects military experiences to business applications
- Create case studies showing how these skills benefited previous clients
- Share stories that illustrate these qualities in action
- Focus on outcomes and results rather than just the experiences themselves

Build Strategic Partnerships and Affiliations

Partnering with others who already have credibility in the industry is a smart way to gain trust. Military spouse entrepreneurs can reach out to influencers, retailers, or complementary businesses to collaborate on events, product bundles, or joint offerings.

Partnership Ideas:

- Co-host workshops or webinars with established local businesses
- Develop limited-edition products with complementary brands
- Create cross-promotional marketing campaigns
- Participate in community events or charity initiatives

Affiliations with professional organizations, business associations, or industry groups can also lend

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additional weight. Memberships or leadership roles can be noted in bios or promotional materials to further boost trust.

Valuable Affiliations:

- Local chambers of commerce
- Industry-specific professional associations
- Small business networks in your community
- Alumni associations from educational institutions

Position Yourself as an Expert

Military spouses are often resourceful, creative, and highly adaptable—qualities that translate well into entrepreneurship. Sharing that expertise publicly is one of the best ways to establish long-term credibility.

Writing blog posts, speaking at events, hosting webinars, or even posting helpful tips on social media allows entrepreneurs to demonstrate their knowledge and build a loyal following. If relevant certifications, awards, or training are available, these can be highlighted to show commitment and professionalism.

Thought Leadership Strategies:

- Offer free workshops or training sessions for local groups
- Create valuable downloadable resources for your audience
- Engage thoughtfully in industry discussions on social media
- Contribute to community or industry publications

The more consistently entrepreneurs show up with valuable content and a clear voice, the more they become recognized as experts in their field.

Establish Local Roots Quickly

When transitioning to civilian communities, building local presence can accelerate credibility. Military spouses are practiced at quickly establishing themselves in new locations—a valuable skill when entering civilian markets.

Community Integration Tactics:

- Join local business networking groups and attend meetings regularly
- Host a meet-and-greet event at a local venue
- Collaborate with established local businesses
- Participate in community events and festivals

Becoming a visible, contributing member of your new community helps bridge the gap between military and civilian worlds while demonstrating your commitment to local success.

Grow with Intention

Credibility isn't built overnight, but military spouses are uniquely prepared to grow businesses in new and unfamiliar environments.

Even small actions—like asking for a testimonial, pitching an article, or joining a partnership—can create momentum. Over time, those actions stack up, helping military spouse entrepreneurs build businesses that thrive well beyond the base.

90-Day Credibility Building Plan:

1. **First 30 Days:** Collect and publish five strong testimonials; join two local business organizations
2. **Days 31-60:** Pitch yourself to three media outlets; establish one strategic partnership

3. **Days 61-90:** Create and share three pieces of thought leadership content; host one community event

By implementing these strategies consistently, military spouse entrepreneurs can leverage their

unique background while building strong foundations in civilian markets—creating businesses that serve diverse communities with the same resilience and adaptability that defined their military experience.



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Embracing Your Turn:

4 Steps to Claim Your Worth in a Transition

By Shari Biery, NBC-HWC | Owner of [Alive With Purpose Health & Life Coaching](#)
Reading time: 5 minutes



In 2018, I sat in the front row at my husband's retirement ceremony, surrounded by family and friends. The moment felt surreal as I watched him take the stage, reflecting on two decades of service. As the ceremony drew to a close, he walked over to me, placed a folded American flag in my hands, and whispered, "I love you, and now, it's your turn."

Those words settled deep in my heart. I exhaled for what felt like the first time in years. It was a moment of permission—not from my husband, but from myself—to step into a new chapter and claim my own identity. The journey from that day forward wasn't easy, but it led me to where I am today: a National Board-Certified Health and

Wellness Coach, a business owner, and the Author of "It's Your Turn."

The Emotional Weight of Transition

Military transition isn't just about the service member leaving their career—it's a full-family shift. For years, my identity was wrapped around being a military spouse, the steady force behind the scenes. But what happens when that role shifts? When the structure, purpose, and built-in community fade away, it can feel unsettling. The questions begin:

- Who am I outside of this?
- What does life look like without PCS orders dictating our next step?
- How do I rebuild a career or business with stability instead of unpredictability?

This transition isn't just about logistics—it's about emotional recalibration and stepping into your own worth.

4 Steps to Claim Your Worth in a Transition

Resilience isn't about pushing through at all costs. It's about acknowledging the stress, uncertainty, and emotional weight while choosing to move forward with intention. Here are four key steps that can help you navigate this transition:

1. Give Yourself Permission

That moment at the retirement ceremony was a turning point because I allowed myself to say yes to my path. Whatever your dreams—starting a business, pursuing a passion, or simply prioritizing yourself—give yourself permission to go after them.

2. Redefine Your Purpose

Military life may have shaped you, but it doesn't define you. Take time to explore what truly lights you up now. When I discovered health and wellness coaching, I realized it was my chance to help others reclaim their well-being, just as I had.

3. Leverage Your Strengths

Military spouses have learned to be adaptable, resourceful, and resilient. Use these strengths to create new opportunities in your business and personal life. Whether networking, problem-solving, or managing change, you already have the tools to succeed.

4. Prioritize Your Well-Being

The transition can take a toll on your mental and physical health. One of the biggest lessons I learned is that well-being isn't a luxury—it's a necessity. My work today is

rooted in helping women recognize that caring for themselves isn't selfish; it's foundational to thriving.

Creating New Routines and Balance

One of post-military life's most significant adjustments is establishing new routines that serve your personal and professional goals. It's easy to feel unanchored without the external structure of military schedules. Here's how to create balance:

- **Set Boundaries:** Define clear working hours for your business and dedicate personal time to avoid fatigue and burnout.
- **Plan with Flexibility:** While you may no longer have surprise deployments, life still happens. Build flexibility into your schedule so you can pivot without stress.
- **Celebrate Small Wins:** The goal is progress, not perfection. Recognize your growth, whether landing a new client or taking a much-needed day off.

The transition from military life is not just an ending—it's a beginning.

This is your time to reclaim your sense of purpose, design a life that fuels you, and build a business or a career that aligns with the future you want.

You are capable, strong, and worthy of thriving—not just surviving.

It's your turn to say yes to yourself—and when you do, you're not just changing your life. You're setting a powerful example for others, proving that the next chapter can be filled with purpose, wellness, and joy. Because the greatest mission you'll ever take on is the one where you finally choose YOU!

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MENTAL HEALTH AND WELLNESS



By Nicté Cuevas |
Nicté Cuevas Creative
Read time: 5 minutes



For military families constantly on the move, life rarely pauses. Between professional responsibilities and frequent relocations, essential aspects of wellbeing can be overlooked—particularly sleep quality. We discovered this reality when we noticed our son's restless nights, early wakings, and visible fatigue.

After struggling with makeshift solutions like mattress toppers and extra padding, we prioritized finding a proper sleep solution. Our experience highlights why quality sleep is particularly crucial for military families navigating constant transitions.

The impact of our decision became evident quickly. Within two weeks of upgrading to a mattress with appropriate support and hypoallergenic properties, our son's sleep transformed. He stopped tossing and turning, waking refreshed and energized instead of exhausted. Research consistently demonstrates that sleep quality affects far more than daily energy levels. For military families

specifically, there are five critical reasons why prioritizing sleep matters during transitions:

1. **Cognitive function depends heavily on proper rest.** Military service members and their families often face complex logistical challenges during relocations that require clear thinking and decision-making—abilities that deteriorate significantly with sleep deprivation.
2. **Emotional resilience becomes particularly vital during periods of change.** Quality sleep regulates mood and stress hormones, helping family members adapt to new environments, schools, and communities with greater emotional stability.
3. **Physical health remains a cornerstone of military readiness.** Poor sleep correlates with increased risk of numerous health conditions, including heart disease and compromised immune function—particularly problematic for families adapting to new geographical locations and potential environmental changes.
4. **Children's developmental needs intensify during transitions.** Growing bodies require

proper sleep to support physical development, while their developing brains consolidate learning and process emotional experiences during rest—especially important when adjusting to new schools and social environments.

5. **Family cohesion benefits from well-rested members.** When everyone sleeps properly, patience increases, communication improves, and the family unit functions more harmoniously during challenging transition periods that require mutual support and understanding.

For us, addressing our son's sleep needs yielded benefits beyond his individual rest. We recognized that for service members, veterans, and first responders—roles demanding peak cognitive performance and emotional regulation—quality sleep isn't merely a comfort but a necessity.

We discovered that investing in proper sleep supported our collective resilience through military transitions. While temporary solutions might seem sufficient during nomadic military life, our family's experience demonstrates how foundational quality sleep becomes when building stability

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within constant change. Rather than an optional luxury, proper rest emerged as an essential component of our successful family transitions.

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Photo of Reyna Worthy
The Desk of a Navy Wife
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Returning Home: Navigating Your Final Military Transition

By Cindy Lee |
Anamcara
Reading time:
9 minutes



If you're preparing for your final transition—returning home for good—this message is for you. It's meant to encourage, honor, and remind you of both where you've been and where you're headed. What you're preparing for is not simply another move or change of duty station. This is a passage, a voyage into a new chapter of your life, and the completion of one cycle before a new one begins.

The Evolving Concept of Home

Even if you're returning to a place that feels familiar, it's important to recognize that home is not something static. Home is not just a physical location—it's an evolving concept. And you, too, are not static; you are constantly changing and evolving. Your experiences, the life you've lived, and the lessons you've learned have shaped you in ways that are impossible to ignore.

The military lifestyle has likely changed your perspective in fundamental ways:

- Your sense of community and belonging may be more fluid
- Your adaptability has been strengthened through constant change
- Your appreciation for stability might coexist with a readiness for the unexpected
- Your definition of normal has expanded to include diverse experiences

These shifts in perspective are valuable gifts from your military journey—ones that will continue to serve you in civilian life.

Changed People, Changed Places

A key thing to remember is that the people you left behind have also changed. They might act and speak in familiar ways, and their lives may seem similar to what you remember, but the reality is they have been living and experiencing life in ways both big and small, parallel to yours. Even though you may have made transitions before, shifting from one chapter of your life to another is always a deeply transformative process—one that should be respected and nurtured.

Consider the ways your friends and family might have changed:

- Career advancements or shifts
- New relationships or family dynamics
- Evolved political or social perspectives
- Different priorities or lifestyle choices
- New hobbies or interests that emerged during your absence

Understanding that everyone has been on their own journey helps set realistic expectations for reconnection.

Embracing the Integration Process

During this time, give yourself, your spouse, your family, and your community grace. Allow yourselves the space to receive and reflect. By embracing this awareness and practicing self-love and care, you're not only helping yourself, but you're also helping everyone whose life you touch. Taking a pause to integrate everything you've experienced with what is happening in the present, and what's to come, will allow you to step further into your dreams and life purpose as you redefine and re-navigate your life back home.

Integration takes time and might include:

- Processing experiences that civilians can't fully understand
- Reconciling who you were before, during, and after military life
- Finding new ways to maintain the sense of purpose that military life provided
- Developing new routines that honor both your military experience and civilian future
- Discovering which military habits you want to maintain and which you prefer to release

The Power of Resilience

We often hear about resilience, and at its core, resilience is the inner strength built up through navigating the inner and outer landscapes that make up our journey of life. The journey you've undertaken—not just as a military spouse, but as a human being who has lived an extraordinary life full of challenges, triumphs, and valuable experiences—has given you a powerful source of strength. This internal resilience is what will fuel your next chapter, whether you're transitioning home or navigating the landscape of the future.

Practices for Grounding and Integration

With that in mind, here are some practices that can help ground you, reflect on your journey, and use your unique life experiences to create something new—even in an environment that may seem familiar:

Anchoring Presence

Take a moment to pause, breathe deeply, and center yourself. It's natural to feel a range of emotions as you move through this transition—excitement, nostalgia, anxiety, or something else entirely. Allow these feelings to flow through you, and witness them. You can revisit a particular emotion when you're ready, but for now, just anchor yourself in stillness. This simple practice of grounding will allow you

to step into the present moment with more clarity and calm.

Practice technique: Place both feet firmly on the ground, breathe deeply into your belly, and silently name five things you can see, four things you can touch, three things you can hear, two things you can smell, and one thing you can taste. This mindfulness exercise reconnects you to your physical surroundings when emotions feel overwhelming.

Reflection

Take time to reflect on who you were when you first began this journey, and where you are now—emotionally, mentally, and physically. How far have you come? How has your perspective shifted? Share your story with someone close to you, write about it, or express it creatively in any way that feels aligned. Reflecting on your growth allows you to honor the journey you've been on and appreciate the person you've become along the way.

Journaling prompts to consider:

- What skills did I develop during my military life that I'm most proud of?
- Which experiences changed me the most, and how?
- What aspects of military culture do I want to carry forward?
- What new opportunities am I most excited about in civilian life?
- How might my unique perspective benefit my new community?

Harmonizing Your Space

Our environment plays a significant role in shaping how we feel and how we navigate the world. Take a moment to evaluate the space around you—whether it's your home or the place where you're staying.

Creating a balanced environment can help you settle into your transition and support your ability to thrive in different areas of your life. Take a walk through your space and pay attention to how these elements show up in your surroundings, while taking note of your own movement through it, and the feelings it evokes. Like an artist with a brush, add the touches of color and form that will make you light up each time you walk through, or stay in the space. This simple exercise can help you find equilibrium in your environment and mind—which can help you thrive in whatever you are creating or experiencing next.

Creating a transition sanctuary:

- Display meaningful items from your military journey alongside symbols of your future
- Incorporate plants to bring life and growth energy to your space
- Use lighting to create both energizing and calming areas
- Designate a quiet reflection corner where you can process your experiences
- Consider how your space promotes both connection with others and personal reflection

Moving Forward

By now, you may have realized that this transition is not simply about returning to what was. You are entering a new beginning—a fresh start. As you re-enter familiar spaces and relationships, set healthy expectations for yourself and others. Be curious and open to seeing the people you've known in new ways. This perspective allows you to integrate both your experiences and theirs, creating a bridge between the past and the future.

It's also important to recognize that not everyone will understand your journey in its entirety. People in your life may not fully grasp the changes you've experienced or the purpose behind your decisions. This is okay. It's similar to the experience of an entrepreneur who pursues a vision that others may not immediately understand. Just as you've had to find your own path, you may need to seek out a community that resonates with your experiences. Don't get caught up in trying to make everyone see things the way you do—trust in the process of discovering where you truly belong.

Community resources to explore:

- Veterans' organizations that welcome military spouses
- Transition assistance programs specifically for military families
- Online forums where military spouses discuss civilian reintegration
- Local groups aligned with interests you developed during military life
- Volunteer opportunities where your unique skills can benefit others

Creating Your Transition Ritual

Consider marking this significant life transition with a meaningful ritual:

- Write letters to your past and future self
- Host a gathering that celebrates both your military journey and new beginnings
- Create a physical representation of your transition (artwork, memory box, photo project)
- Visit meaningful places from your pre-military life with your new perspective
- Plant something that will grow as you establish your new roots

Rituals provide closure while also opening space for new possibilities, helping bridge the gap between military and civilian identity.

Remember that this transition, like all others you've navigated during military life, unfolds in its own time. Be patient with yourself and others as you all adjust to this new reality, and trust that the skills you've developed will guide you home—not to the home you left, but to the new home you're creating with each conscious choice.

MENTAL HEALTH AND WELLNESS



Photo Courtesy of AMSE®

Mind Your Business: Mental Health Framework for Transition

By Dr. LaQuista Erinna, DBH,
LCSW | Licensed Clinical
Psychotherapist
Reading time: 9 minutes



For military spouses, every relocation marks more than just a change of address—it's a chance to start over, reimagine possibilities, and, often, reinvent a career. As traditional employment proves elusive or incompatible with the demands of military life, many spouses choose to chart their own course as entrepreneurs. But launching a business isn't just about strategy and hustle—it's also about navigating a profound mental and emotional transition.

The Unseen Battle: Emotional Transitions Behind the Business

Military spouses transitioning into entrepreneurship often face a silent identity shift. After years of adapting to their spouse's schedule, putting careers on hold, or managing households alone, becoming a business owner introduces a new sense of empowerment. To quote a verse from the Bible, "To whom much is given, much will be required." Whether navigating a new entrepreneurship venture or scaling to the next level, many challenges will undoubtedly exist.

The entrepreneurial journey encompasses a spectrum of emotions. Add the unpredictability of military life, frequent moves, and often limited local support, and it's clear that this rewarding path is not for the faint of heart.

Common Emotional Challenges for Military Spouse Entrepreneurs

1. Imposter Syndrome

"Who am I to start a business?" This question haunts many military spouse entrepreneurs, especially when comparing themselves to civilian counterparts who haven't faced similar career disruptions. This feeling can be particularly intense when entering fields that require credentials or experience that may have been difficult to maintain through multiple relocations.

2. Guilt and Permission

Many military spouses struggle with giving themselves permission to prioritize their businesses, especially during demanding military seasons like deployments or training cycles. The guilt of investing time, money, and energy into a personal venture can be overwhelming when military

culture often emphasizes service member support above all else.

3. Grief Through Transitions

Each PCS move can trigger a grief response as business momentum, local connections, and established routines are disrupted. This cyclical loss is rarely acknowledged but can significantly impact mental health and business motivation.

4. Identity Integration

Reconciling multiple identities—entrepreneur, military spouse, perhaps parent, community member—requires conscious effort. Many struggle to integrate these roles harmoniously, especially when they seem to demand conflicting priorities.

Learn to recognize these emotional hurdles early. Feelings of imposter syndrome, anxiety, and burnout aren't signs that you're not cut out for entrepreneurship. They're signals that you need support systems and are worthy of that support. AMSE® is an excellent community of like-minded individuals with similar goals. You can gain invaluable resources for your business and build a sense of community. However, you also need a safe space to process your emotions, and that place could be in a therapist's office (in-person or virtual).

Therapy Isn't a Detour — It's the Fuel

One of the biggest misconceptions is that therapy is only for crises. Therapy, however, is a strategy. It's where clarity, confidence, and boundaries are built. For military spouse entrepreneurs, therapy can be the place to:

- Reframe narratives about success and failure in business
- Learn to set boundaries in a world where personal and professional lines often blur
- Develop resilience strategies for the challenges of entrepreneurship and military life
- Create contingency plans for military-specific disruptions

Whether dealing with relocation grief, managing solo parenting while launching a product line, or navigating fear during a deployment, having a therapeutic space can make the difference between merely surviving and truly scaling.

Finding the Right Therapeutic Support

When seeking a therapist as a military spouse entrepreneur, consider these factors:

Military Cultural Competence

Ideally, find a therapist who understands military culture, either through personal experience or specialized training. This cultural competence eliminates the need to explain military acronyms, lifestyle challenges, or the unique stressors of military life.

Virtual Options

Given the frequency of moves, establishing care with a therapist who offers virtual sessions can provide continuity even through relocations. Many states now offer telehealth options, and some therapists maintain licenses in multiple states specifically to serve mobile populations.

Entrepreneurial Understanding

A therapist who understands the entrepreneurial mindset can be particularly helpful. They'll recognize that business concerns aren't just about profit—they're about purpose, identity, and impact.

Insurance and Accessibility

Investigate whether your TRICARE plan covers mental health services, and if so, what types. If cost is a barrier, look into military-focused organizations that offer subsidized mental health support, sliding scale options, or Military OneSource's non-medical counseling.

Scaling Without Sacrificing Sanity

Business success should not come at the cost of well-being. Instead, lead from a place of alignment by:

Prioritizing Emotional Bandwidth

Everything else suffers if your emotional tank is empty. Scheduling rest isn't a luxury—it's leadership. This means:

- Blocking non-negotiable time for self-care in your calendar
- Creating morning and evening routines that support mental wellbeing
- Setting realistic expectations based on current military life demands

Outsourcing with Intention

Growth doesn't require doing everything alone. Delegating tasks to your team can simultaneously accelerate growth by building both business capacity and community connection. Consider:

- Identifying tasks that drain your energy but might energize someone else

- Creating systems that can be managed by others during high-stress military periods
- Building relationships with other military spouse entrepreneurs for mutual support
- Exploring virtual assistant services that understand military lifestyle demands

Celebrating Small Wins

Milestones aren't solely about revenue—they're about resilience. Develop practices to acknowledge progress:

- Keep a business journal documenting not just achievements but lessons learned
- Create personal metrics of success beyond financial goals
- Establish rituals to mark significant business moments
- Share your journey with others who understand its unique challenges

Creating Your Mental Health Action Plan

To integrate emotional wellbeing into your business journey, consider developing a personalized mental health action plan:

1. Identify Your Warning Signs

What specific thoughts, behaviors, or physical symptoms indicate you're approaching burnout or emotional overload?

2. Map Your Support Network

Who can you call for different types of support? Create a contact list categorized by needs (business advice, emotional support, practical help).

3. Establish Restorative Practices

What activities reliably restore your energy? Schedule these proactively, not just reactively.

4. Create Crisis Protocols

Develop clear steps to follow during high-stress periods like deployments, moves, or business setbacks.

5. Set Regular Check-ins

Schedule periodic assessments of your mental and emotional state, treating these as non-negotiable business appointments.

Remember that prioritizing mental health isn't separate from business strategy—it is business strategy. A resilient entrepreneur builds a resilient business, especially within the unique demands of military life.

MENTAL HEALTH AND WELLNESS

Portable Prosperity:

Building Retirement Security as a Military Spouse Entrepreneur

By Janelle Just Quinn |

Owner of [Empowered Investor](#)

Reading time:

10 minutes



When military spouses step into entrepreneurship, they're often driven by a desire to create something meaningful—something that offers both flexibility and purpose. They manage businesses between PCS moves, client calls during nap times, and new routines at every duty station. During all this hustle, there's one critical piece of the financial puzzle that often gets overlooked: **retirement planning**.

Unlike traditional jobs where retirement accounts like a 401(k) or Thrift Savings Plan (TSP) are part of the package, military spouse entrepreneurs must take the lead in building their own financial future. That responsibility can feel daunting—but with the right mindset and resources, it becomes one of the most empowering steps they'll take.

Why Retirement Planning Matters

Military spouses face a unique career landscape—frequent relocations, employment gaps, and inconsistent access to benefits. By starting their own businesses, many regain control over their income and schedules. However, that freedom also comes with the responsibility of creating a financial safety net for the future.

Retirement planning is more than just a savings goal.

For military spouse entrepreneurs specifically, retirement planning addresses unique challenges:

- **Career discontinuity:** The average military family moves every two to three years, disrupting traditional career progression and employer-sponsored retirement benefits
- **Variable income:** Business revenue may fluctuate with relocations, deployments, and changing local markets
- **Transition uncertainty:** Planning for eventual military-to-civilian transition requires additional financial cushioning
- **Geographic considerations:** Retirement savings strategies must account for potential international moves or state-specific tax implications

Retirement Options for Military Spouse Entrepreneurs

There are retirement plans designed specifically for entrepreneurs. These options offer flexible contribution limits and tax advantages that can make sav-

ing for retirement easier when you don't have an employer-sponsored plan.

1. Solo 401(k)

Perfect for sole proprietors with no employees (other than a spouse). This plan allows contributions as both the employer and employee, offering high contribution limits. It's available in both Roth and traditional formats, giving entrepreneurs flexibility in how they grow their savings.

Key Benefits:

- High contribution limits (up to \$69,000 total in 2024 for those 50 and older)
- Option for both traditional (pre-tax) and Roth (after-tax) contributions
- Ability to take loans from your account if needed
- Can be opened at most major brokerages

Considerations:

- Requires more paperwork than some other options
- Annual filing requirements when assets exceed \$250,000
- Must be established by December 31 to make contributions for that tax year

2. SEP IRA (Simplified Employee Pension)

The SEP IRA is easy to set up and allows business owners to contribute up to 25% of their net earnings (up to a limit set by the IRS). It's a solid choice for entrepreneurs with fluctuating income who want the option to adjust contributions as needed.

Key Benefits:

- Simple setup and administration
- Higher contribution limits than traditional IRAs
- Flexibility to vary contributions based on annual business performance
- Tax-deductible contributions

Considerations:

- Only pre-tax contributions are allowed (no Roth option)
- If you have employees, you must contribute the same percentage for them as yourself
- Contributions can only come from the employer (business owner)

3. SIMPLE IRA (Savings Incentive Match Plan for Employees)

A good middle-ground option for businesses that may have a few employees or expect to hire in the future.

Key Benefits:

- Higher contribution limits than traditional IRAs
- Less paperwork than a Solo 401(k)
- Allows both employer and employee contributions
- Can be ideal for businesses with revenues between \$50,000 – \$250,000

Considerations:

- Lower contribution limits than Solo 401(k) or SEP IRA
- Must generally be maintained for the entire calendar year
- Early withdrawal penalties may be higher than other retirement plans

4. Roth or Traditional IRA

While IRAs have lower contribution limits, they are an excellent starting point. Roth IRAs offer tax-free growth, while traditional IRAs provide upfront tax deductions.

Key Benefits:

- Simple to establish and maintain
- No business structure requirements
- Roth option provides tax-free withdrawals in retirement
- Can be maintained alongside other retirement accounts

Considerations:

- Lower contribution limits (\$7,000 in 2024 for those under 50)
- Income restrictions may apply for Roth IRAs
- May not be sufficient as the only retirement vehicle for high earners

How to Get Started

Military spouse entrepreneurs already juggle a great deal—but retirement planning doesn't have to be complicated. A few intentional steps can set them on the path to long-term security:

Know the Numbers

Understanding income, business expenses, and future goals is the first step. It's important to envision what retirement looks like and begin reverse engineering the plan to get there.

Action Steps:

- Track your business income and expenses meticulously
- Calculate your average monthly profit over the past year
- Determine a realistic percentage you can commit to retirement (aim for at least 10–15%)
- Factor in your military spouse's pension and benefits when planning

Choose the Right Retirement Account

Depending on business structure and income, different accounts will make more sense. Fortunately, many financial institutions make it easy to set up accounts online with minimal paperwork.

Selection Criteria:

- Consider your current and projected income levels
- Evaluate your tax situation (current and anticipated future tax brackets)
- Factor in whether you plan to hire employees
- Determine whether tax benefits now (traditional) or later (Roth) make more sense

Automate Contributions

Consistency beats perfection. Even modest, automated contributions can grow substantially over time, especially when started early.

Implementation Strategies:

- Set up automatic transfers on specific days each month
- Start with even 5% of profits if cash flow is tight
- Increase contribution percentage with each business anniversary
- Review and adjust automation quarterly as business grows

Consult a Professional

A military-friendly financial advisor or CPA can help align retirement plans with business goals and ensure that the strategy maximizes available tax advantages.

Finding the Right Professional:

- Look for advisors with experience serving military families
- Seek professionals familiar with self-employment tax strategies
- Ask about fee structures before committing (fee-only vs. commission-based)
- Check credentials (CFP, CPA, etc.) and verify through professional organizations

Military-Specific Retirement Considerations

Blended Retirement System (BRS) Coordination

If your service member joined after 2018 or opted into the Blended Retirement System, coordinate your entrepreneurial retirement strategy with their military benefits.

Strategic Approaches:

- Maximize TSP matching contributions for the service member

- Consider how your business retirement plan complements the military's defined benefit
- Plan for potential lump-sum continuation pay options
- Discuss whether spousal continuation coverage makes sense for your family

State Tax Considerations

Military families often have flexibility in choosing their state of legal residence, which can significantly impact retirement planning.

Tax Planning Opportunities:

- Research state tax treatment of retirement withdrawals
- Consider establishing residency in income tax-free states when possible
- Understand how state taxes affect military pensions and your business income
- Plan for potential changes in state residence after military separation

Survivor Benefit Planning

Integrate your retirement planning with decisions about the Survivor Benefit Plan (SBP) and other military benefits.

Coordination Strategies:

- Calculate how your retirement assets may supplement SBP coverage
- Consider life insurance as a potential alternative or supplement to SBP
- Understand how your business succession plan interacts with survivor benefits
- Plan for scenarios both with and without military benefits

Connecting Retirement Planning to Purpose

At the core of every military spouse entrepreneur's journey is a deeply personal reason for starting a business. Whether it's providing stability for children, supporting a spouse's career, or creating something that reflects their own passion and expertise—retirement planning is a powerful extension of that mission.

Aligning Values with Planning:

- Consider how your retirement strategy reflects your business values
- Explore socially responsible investment options if they align with your mission
- View retirement planning as an extension of the independence your business provides
- Create a retirement vision board that connects financial goals to life purpose

Military life comes with its share of uncertainties—but retirement doesn't have to be one of them. With the right tools, guidance, and mindset, military spouse entrepreneurs can build businesses that support them now and sustain them for years to come.

MENTAL HEALTH AND WELLNESS



Strengths Matter

for Military Spouse Entrepreneurs in Transition

By Anna Larson |
Founder of **MilSpouse
Transition, NomadAbout**
Co-owner of **Anna + Selena**
Reading time: 6 minutes



I was almost two years into growing my business when my partner told me he was ready to hang up his uniform and say goodbye to active-duty military life.

I had mixed feelings.

All of a sudden I had opportunities and possibilities for a much easier future as a business owner. No more PCS moves. No more deployments. But, on the other hand, retirement wasn't supposed to happen quite yet and we'd planned on at least one more duty station. I didn't feel prepared.

Plus, transitioning out of active-duty military life wasn't just about my spouse's career shift, identity shift, and loss of community. It was about mine as well.

I was trying to keep my family together as we stumbled through the biggest shift we had ever made. And, during all of that, I was also a business owner trying to figure out how to stay profitable and successful in my business.

Military spouses facing transition often feel a duality of excitement and fear. We are finally able to start turning our dreams into reality, but it's also a heavy and hard-hitting process bringing stress, conflict, and confusion. The two things that will make your process easier are understanding your career well-being and knowing your strengths.

What Career Well-being Really Means for Entrepreneurs

When we apply these transition emotions—excitement and fear—to our entrepreneurial journey, it directly influences our career well-being.

Career wellbeing is defined as liking what you do. It means doing work you enjoy whether it's paid,

volunteer, or self-imposed. It's about feeling a sense of purpose and using your natural talents in a way that energizes you. It's the feeling of being in the right role, contributing to something meaningful, and not dreading Monday mornings.

Through the lens of strengths, career well-being means aligning your work with who you are. That alignment becomes even more important when you're building something of your own.

Defining Strengths in Plain Terms

Now bring that fear and excitement to who you are at your core and it becomes about strengths.

When we talk about strengths, we're not just referring to what you're good at or what you would put on your resume. Strengths are defined as your naturally recurring patterns of thought, feeling, and behavior. They're the things you do instinctively and often without even realizing it—your default settings, or superpowers, if you will.

As a certified Gallup® Strengths Coach, I focus my work on military spouses and helping them understand these patterns and—most importantly—learn how to use them intentionally.

When you're going through a major life shift, like transitioning out of active-duty military life, knowing your strengths becomes not just helpful, but absolutely critical. You're stepping into a completely new version of life. And that's where your strengths come in.

Your Strengths Are Your Entrepreneurial Anchor

Transition—whether it's planned or unexpected—tends to shake up everything at once. The predictability of military orders might be gone, but the uncertainty about what comes next is not. One of the most grounding things you can do in the middle of all that movement is to get really clear on what makes you, you.

Your strengths help you remember that even when your circumstances change, your core capabilities don't. You still bring natural problem-solving skills, empathy, vision, drive, or focus to every room you walk into.

Strengths give you a language for what's right about you—something the military world doesn't always hand out freely. In an environment that's often about fixing weaknesses or meeting someone else's standard, it's refreshing—and powerful—to stop and ask, "What am I already doing really well?"

Connecting Strengths to Career Well-being and Entrepreneurship

So what do you do when transition collides with your business? Are you shutting down? Giving up? I hope not. Yes, you'll be running a business while also managing a million personal shifts—paperwork, emotional stress, career identity shifts (yours, the kids, and your partner's), new routines, and maybe even a new zip code.

And it's normal to feel unclear on what should come next. Entrepreneurs in transition may see their momentum stall or feel a lack of confidence in a pivot. You might find yourself overcommitting with work that doesn't truly grow your business simply because you feel a need to stay productive. You may begin second-guessing decisions that felt solid a month ago. And for the truly adventurous spouse, it may be that you've decided that transition is the perfect time to start your own entrepreneurial journey. (We're cheering you on!)

Knowing and understanding your strengths through all this is one of the smartest things you can do. We call it learning, loving, and living your strengths, and with that process, you'll:

- Understand how you energize yourself as you work in your business.
- Know what kind of people you need around you to thrive and feel supported.

- Create an environment that sets you up for success.
- Identify which parts of business ownership energize you and what you might need to outsource.
- Use a strategic lens for your decision-making processes and feel confident about your choices.

Remember, career well-being is about being able to use your strengths every day in a way that feels meaningful. It's about feeling like your work matters—like it fits you—not just your skills, but your wiring.

If you build and operate your business in a strengths-based way, your business doesn't have to thrive in spite of transition—it can evolve through it. Strengths help you find that middle ground where you're protecting your energy, honoring your season, and still showing up for the thing you've built.

Ultimately It's About You

There's power in naming what's already working for you—even in the middle of change. When you know your strengths, you don't have to reinvent yourself. You get to reintroduce yourself—on your own terms. You can walk into a business pitch or a networking event knowing exactly what you bring to the table.

As the spouse of a transitioning service member, remember that this season is going to stretch you. But your strengths? They're going to support you.

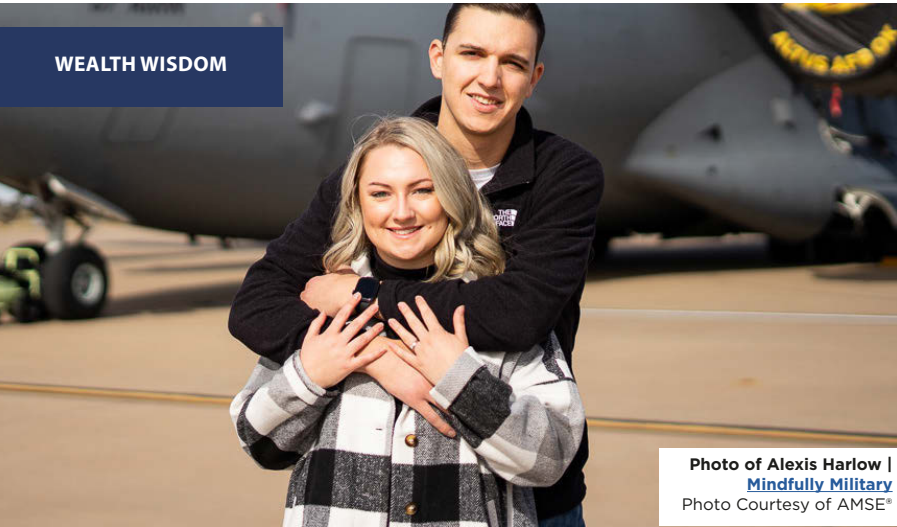
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How Military Families Can Achieve Financial Stability Through Smart Bookkeeping

By Brooke Grossmann, MBA, AFC® |
For the Love of Funds
Reading time: 8 minutes



Benjamin Franklin famously said, "If you fail to plan, you are planning to fail." This couldn't be more accurate for military members and spouses as they transition into the civilian world. When moving from the structured and predictable military pay system to the world of unknown variables—waiting for payments from Veterans Affairs, starting new jobs, and potentially relocating to a new community—it's easy to get overwhelmed. However, proper planning and preparation for small businesses are key to a successful transition.

Bookkeeping may seem tedious, but it's one of the most essential tasks in maintaining the financial stability of a business. With these tips, not only can a business owner keep their finances in check, but they can also retain some sanity as everything else falls into place.

Tip #1 - Maintain Separate Bank Accounts

Never mix personal and business funds. Keeping them separate ensures that income and expenses can be easily tracked. This will also simplify tax preparation and give a clear picture of how well the business is performing.

Upon deciding where to finally call home, shop around for a new bank or credit union that may offer better rates or fewer fees. Many financial institutions offer special programs for veterans and military families, including:

- Waived minimum balance requirements
- Free checking accounts
- Reduced loan rates
- Specialized business accounts with lower fees

Remember to update your business registration and banking information with your new address promptly to avoid any disruption in financial operations.

Tip #2 - Save Receipts for Everything

Yes, everything! Whether it's for small office supplies or a larger equipment purchase, save it.

According to the IRS, your receipts serve as supporting evidence for your books and tax returns. Consider grouping them into categories.

Not only will this organized approach make tax preparation easier, but it'll also highlight areas where spending could be reduced. Consider implementing a digital receipt system using scanning apps or cloud storage solutions to maintain records even during a relocation.

Tip #3 - Review Past Expenses and Identify Areas for Adjustment

Take a look at at least six months of business expenses to see if any costs can be reduced or eliminated. Are there subscriptions that are no longer being used? Are there location-specific expenses that need to be canceled or shifted to the new location?

During transition periods, consider:

- Renegotiating vendor contracts for your new location
- Finding local suppliers to reduce shipping costs
- Evaluating whether certain expenses were location-dependent and can be eliminated
- Identifying new tax deductions available in your new state of residence

This reflection can save money and time while transitioning to the next phase in business.

Tip #4 - Set a Regular Date for Financial Check-Ins

Schedule a specific day each week or month to focus solely on business finances. This could be a designated day like "Money Mondays" when you make bank deposits, log expenses, and pay vendors. Regular check-ins help maintain awareness of your business's financial health and avoid unexpected issues.

During these check-ins:

- Review accounts receivable and follow up on overdue payments
- Reconcile bank statements
- Track progress toward financial goals

- Analyze profit margins by product/service
- Update cash flow projections

Consider scheduling these check-ins on your calendar with reminders to ensure they become a consistent habit.

Tip #5 - Keep Your Financial Records in a Safe Place

Before any movers arrive, ensure that all physical financial records (invoices, receipts, contracts) are packed securely and safely. Losing this information during a move can be both costly and time-consuming to replace.

For maximum security:

- Consider scanning important documents and storing them in secure cloud storage
- Keep essential original documents in a fireproof box that travels with you, not with the movers
- Create a backup of digital financial records on an external hard drive
- Maintain a checklist of all important financial documents to ensure nothing is misplaced

Tip #6 - Invest in User-Friendly Accounting Software

Investing in the right software can make bookkeeping easier and more efficient. Some of the popular options for small businesses include:

QuickBooks - Comprehensive and well-known, QuickBooks offers a variety of features suitable for small businesses.

Bonus: Intuit offers military spouses and veterans a free bookkeeping class. Why not take advantage and learn some tips? <https://www.intuit.com/blog/life-at-intuit/military-spouse-jobs-and-benefits-at-intuit/>

Wave Accounting - Free or Go Pro. Start with the free plan to get the hang of how to record entries and see how it all connects to creating financial reports.

FreshBooks - Known for its user-friendly interface and excellent mobile app, making it ideal for entrepreneurs on the move.

Xero - A robust cloud-based accounting solution with strong inventory management features.

When selecting software, consider:

- Ease of use
- Cloud accessibility (important during relocations)
- Mobile app availability
- Integration with other business tools you use
- Scalability as your business grows

Tip #7 - Understand Potential Tax Obligations

As a military entrepreneur, there may have been certain tax benefits that were available previously that will not be accessible after leaving the service. Research any available deductions for veterans or small business owners and make sure to understand any local, state, and federal tax obligations.

Key considerations include:

- Different states have vastly different tax requirements for businesses
- Some states offer special tax incentives for veteran-owned businesses
- Tax deadlines may differ for quarterly estimated payments versus annual returns
- Self-employment taxes will now apply if operating as a sole proprietor

- Business structure (LLC, S-Corp, etc.) significantly impacts tax obligations

Consider consulting with a tax professional who specializes in working with veterans during the first year of transition.

Tip #8 - Monitor Cash Flow Regularly

Keep a close eye on cash flow. It's easy to get wrapped up in day-to-day operations, but if you're not monitoring how money is coming in and going out, you risk running into cash shortages. Implement a system to track invoices, receivables, and bills to avoid surprises.

Effective cash flow management includes:

- Setting up automatic payment reminders for clients
- Offering incentives for early payment
- Establishing clear payment terms from the start
- Creating weekly cash flow projections
- Maintaining an emergency fund specifically for the business
- Considering a business line of credit for seasonal fluctuations

Tip #9 - Set Aside Money for Taxes

As a business owner, it's important to remember tax obligations. Set aside a percentage of income for tax payments, so you're not scrambling when it's time to pay. Consider working with an accountant or tax professional to help guide you through the process.

A general rule of thumb:

- Self-employed individuals should set aside 25-30% of net income for federal taxes
- Additional amounts may be needed for state taxes
- Consider opening a separate savings account specifically for tax funds
- Make quarterly estimated tax payments to avoid penalties

Tip #10 - Network and Seek Professional Help When Needed

When in doubt, don't hesitate to network with other military entrepreneurs or seek out a bookkeeper who understands your business. A professional who specializes in your industry or has experience working with military veterans can help ensure that your books are in good shape.

Valuable resources include:

- The Small Business Administration's Veteran Business Outreach Centers (VBOCs)
- SCORE mentors who specialize in veteran entrepreneurship
- Local chapters of the National Veteran-Owned Business Association
- Military-focused entrepreneurship programs like Bunker Labs
- Veteran-focused business networking events in your new community

Don't hesitate to ask fellow veterans for recommendations—they might have valuable insights specific to your situation.

WEALTH WISDOM



Photo Courtesy of AMSE®

Navigating New Territory: Transition Tips for Military Spouse Entrepreneurs

By **Lizann Lightfoot** |
GoVA
Reading time:
4 minutes



When your service member prepares to leave the military, you face a major transition as a military spouse entrepreneur. This change brings both challenges and possibilities for your business. Whether you've been running your business through multiple moves or want to start a new one during this season, good planning can help you succeed in this next chapter.

Understanding State-Specific Business Impacts

Each state has different rules, taxes, and incentives that can affect your business. If you are relocating or establishing a new business, you need to become familiar with:

- State business taxes and filing requirements
- Professional licensing transfers (important if your business requires certifications)
- Small business incentives and grants specific to each state

Look into states that offer benefits for veteran and military families. Some states don't tax military pensions, while others offer property tax breaks for disabled veterans. These benefits can help your business by reducing your family's overall expenses.

The job market should also influence your choice. Some areas have defense contractors or military-friendly employers that might become potential customers or partners for your business.

Connecting with Your Local Chamber of Commerce

One of the best resources in your new community will be the local chamber of commerce. Here's how to make the most of this connection:

- Attend chamber networking events to meet other local business owners
- Ask about special programs for veteran and military spouse entrepreneurs

- Look into chamber-sponsored workshops on local business regulations and requirements
- Use their knowledge about the local market to understand customer needs in your area

Many chambers offer discounted membership rates for new businesses or have special military appreciation programs. These connections can quickly help you become part of the business community and find local resources you might otherwise miss.

Accessing Capital for Your Business

Getting funding is often a major challenge for small business owners, but military spouses have several special options:

SBA Veteran and Military Spouse Programs: The Small Business Administration offers programs specifically for the military community, including loans with better terms for veteran-owned businesses.

Military Spouse Employment Partnership (MSEP): MSEP partners with organizations that provide resources, training, and sometimes funding opportunities for military spouse entrepreneurs.

Bunker Labs: This national network supports military-connected entrepreneurs with programs, events, and resources to start and grow their businesses.

Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE): This program offers training, networking, and mentorship specifically for women veterans and military spouses looking to start or grow a business.

Mentorship and Support Networks

Don't go through this transition alone. Several organizations work to address the unique challenges facing military families and entrepreneurs:

- The Rosie Network provides coaching, education, and resources specifically for military spouse entrepreneurs
- SCORE offers free business mentoring with retired executives, including many veterans

- American Corporate Partners (ACP) offers free military spouses career mentorship for one year

These connections can be very valuable as you adapt your business to civilian life and potentially grow your operations.

Leveraging The Edge for Transition Success

Taking control of your military transition planning is easier with The Edge's tools and resources designed specifically for transitioning service members and their families. This platform is free to service members, veterans, and their spouses.

The Edge provides military spouse entrepreneurs with essential resources:

- **Entrepreneur FAQs:** You'll find articles and videos about starting or growing your business, tax terms, legal paperwork, and more.
- **Financial Planning Tools:** Access budgeting tools to plan for civilian life, explore salary calculators, and create a financial strategy for your transition.
- **Savings Tools:** Whether you need to build up your emergency fund, save for retirement, or save for children's college, there are guides to help you set goals and track your progress.

The Edge also offers information about retirement planning options beyond military benefits. Understanding different retirement plans like IRAs is crucial for self-employed people who need to create their own retirement strategy.

Visit The Edge today to access these free resources at <https://my.gova.com/edge-registration-verify-military-status/>.

This transition period has both challenges and opportunities for military spouse entrepreneurs. By understanding state impacts, accessing special funding, building a support network, and using free resources like The Edge, you can grow your business during this transition.

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HOW TO PCS WITHOUT YOUR
BUSINESS FALLING APART
...it's totally possible

5 SECRETS TO PCSING
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2024 Military Spouse Entrepreneur
IMPACT REPORT
VOLUME 6


1
Highlights
Discover what's new for 2024!
Explore our expanded program offerings, exciting events, and valuable resources designed to elevate your success.

2
Statistics
Get the inside scoop on what our members truly need and where they stand—real insights, no fluff.

3
Partnerships
Uncover the partners and supporters who powered our mission this year—the collaborations that made our impact possible.

4
Awareness & Outreach
See how AMSE continues to champion military spouse employment on Capitol Hill—our advocacy roadmap for real change.

5
What's next?
Glimpse what's coming in 2025! Our roadmap for expanding the military spouse program, reaching new members, and creating even more opportunities for your success.

Read the Impact Report

amsemembers.com

WEALTH WISDOM



Photo Courtesy of AMSE®

Finding Your Forever Home: A Military Family's Guide to Permanent Roots

By Brittany Boccher |
National Director of VA
Strategy & Military
Engagement, NewRez
Reading time: 7 minutes



After years of PCS moves and temporary housing, purchasing a forever home represents a significant milestone for military families transitioning to civilian life. At NewRez, we understand this journey involves more than just mortgage calculations—it's about establishing permanent roots in a community you choose. Here's how to navigate this important transition, from early preparation to post-purchase integration.

Pre-Transition Planning (12-18 Months Before)

The journey to your forever home begins well before retirement or separation papers are signed. Start by addressing these fundamental steps:

Financial Foundation Building

- Review and strengthen your credit score (aim for 700+ for optimal rates)
- Reduce debt-to-income ratio below 43% by paying down high-interest debts
- Build savings beyond your down payment for moving expenses, renovations, and emergencies
- Establish civilian income sources or solidify post-military employment plans

Location Research

- Research communities based on employment opportunities, cost of living, and quality of life
- Consider proximity to VA facilities, healthcare providers, and support networks
- Evaluate school districts, even if your children are older, as this impacts resale value
- Investigate property tax rates and homestead exemptions for veterans in potential locations

Mortgage Pre-Planning

- Gather documentation of military service (DD-214 will be essential)
- Research VA loan entitlement restoration if you've used your benefit previously

- Schedule a mortgage consultation to understand borrowing power and loan options
- Begin organizing financial documents (tax returns, bank statements, award letters)

Active Transition Phase (6-12 Months Before)

As your separation date approaches, transition from planning to action with these steps:

Mortgage Qualification

- Complete pre-qualification to determine your precise budget
- Explore specialized products like VA loans, VA Interest Rate Reduction Refinance Loans (IRRRLs), and NewRez's military-friendly conventional options
- Consider rate lock options if interest rates are favorable
- Evaluate the pros and cons of VA funding fee exemptions versus conventional loan options

Housing Search Strategy

- Create a prioritized list of must-haves versus nice-to-haves for your forever home
- Research commute times during peak hours to potential workplaces
- Connect with a real estate agent familiar with veteran/military family needs
- Consider future accessibility needs—single-story homes or adaptable floor plans may be valuable later

Documentation Preparation

- Maintain employment stability—changing jobs during transition can complicate mortgage approval
- Gather proof of income, including retirement pay, disability compensation, and civilian employment
- Organize deployment savings, investments, and gift funds for down payment documentation
- Prepare explanations for any unusual credit history events related to military service

Purchase and Settlement Phase

When you've found your forever home, these steps will help ensure a smooth closing process:

Mortgage Application

- Submit a complete application package with all supporting documentation
- Respond quickly to lender requests for additional information
- Schedule the VA appraisal promptly if using VA financing
- Maintain financial stability—avoid major purchases or new credit lines

Closing Preparation

- Review the Closing Disclosure carefully, noting any military-specific credits or adjustments
- Schedule home inspection and address any critical issues
- Coordinate closing timing with housing transition—temporary housing may be necessary
- Prepare certified funds for closing costs and down payment

Post-Purchase Integration

After closing, these steps will help establish your permanent presence:

Financial Adjustment

- Set up autopayments for your mortgage

- Create a home maintenance fund (one to two percent of home value annually)
- Apply for property tax exemptions available to veterans in your state
- Consider mortgage options if your financial situation changes (NewRez offers streamline refinancing options for veterans when rates drop)

Community Integration

- Register to vote in your new permanent location
- Update your driver's license and vehicle registration
- Connect with local veteran organizations and support services
- Explore community involvement opportunities to establish roots

Long-Term Planning

- Create a home improvement timeline that aligns with your budget
- Consider future aging-in-place modifications if this is truly your forever home
- Review your mortgage terms annually to ensure they still meet your needs
- Establish relationships with local service providers and contractors

Special Considerations for Military Families

The transition to civilian life and a forever home presents unique challenges and opportunities:

School Transition

- Register children for school before the academic year begins if possible
- Request school records transfer well in advance
- Connect with school counselors about transition support for military children

Employment Adjustment

- Update LinkedIn and professional profiles to reflect your permanent location
- Connect with local chapters of military-to-civilian career networks
- Consider how your commute will impact your new daily routine

Identity Transition

- Recognize that putting down permanent roots is an emotional as well as financial process
- Create spaces in your new home that honor your military service
- Build new routines that incorporate the stability of permanent housing

At NewRez, we're committed to supporting military families through every step of the homebuying process. Our specialized mortgage consultants understand the unique challenges of military-to-civilian transition and can help you navigate the path to your forever home with confidence and clarity.

Your service provided security for our nation. Let us help you secure the perfect foundation for your family's future.

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Start My Business!

THANK YOU



Editorial and Creative Director

Moni Jefferson

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GRATITUDE BEYOND MEASURE

As we celebrate our 10th issue milestone, I want to express my heartfelt thanks to everyone who has made the Military Spouse Entrepreneur Guide possible.

To our contributors—the military spouse entrepreneurs who shared their journeys: Your vulnerability and authenticity have created a roadmap for others. Your stories have transformed challenges into wisdom that elevates our entire community, shattering stereotypes about what military spouses can achieve.

To our supporters—the organizations and individuals who believed in our vision: Your commitment provided the foundation upon which we've built this platform. Your financial backing, mentorship programs, and resources have turned possibilities into realities for countless military spouse entrepreneurs,

demonstrating genuine support for military families.

To the Stars and Stripes team—who took a chance on an unproven concept: Thank you for seeing potential in this project. Your willingness to amplify military spouse voices through your prestigious platform has legitimized our entrepreneurial journeys. Your editorial guidance and unwavering support throughout five years of collaboration have been instrumental to our success.

This guide exists because of shared belief in economic empowerment that moves with military spouses through the unique demands of service life. As we look toward the future, I'm energized by the foundation we've built and the opportunity to continue expanding our reach.

With deepest appreciation,

Moni Jefferson

CEO/Founder Association of Military Spouse Entrepreneurs®

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WHERE HEROES WORK

The Army & Air Force Exchange Service offers meaningful careers for Veterans and military spouses while serving those who serve. For military spouses, Exchange careers are a force multiplier for military recruiting and retention. Jobs are portable, improving Quality of Life for military families as associates build toward retirement. Scan the QR code to learn more about Exchange careers, or go to [ApplyMyExchange.com](https://www.applymyexchange.com).



EXCHANGE

The Exchange is a Department of Defense Organization

You Can't Start or Grow Your Business Without Help



Photo Courtesy of AMSE®

We wanted to give you a list of some of the best tools and resources to utilize in building or growing your business.

NAMING YOUR BUSINESS

Before ever selecting a name for your business, you need to make sure of a few things:

- 1. Legally Register** - Make sure another business is not utilizing that name. Check www.opencorporates.com. There, you can make sure another business has not legally registered that name. Check for variations as well. This will prevent future legal issues.
- 2. Domain** - Check that your domain is available. Use www.godaddy.com and see if your website name is available. Other choices can be to add "the" at the beginning, or select a ".co" or ".net" if your domain is taken.
- 3. Social Platforms** - Check your social platforms; start with Facebook, LinkedIn, Instagram, Twitter and Pinterest. Is your company name available? Are there businesses that are similar? Make sure the ending is your business name: example www.facebook.com/mybusinessname.

LEGAL

Legal is important for a number of reasons. You will need to set up an LLC, and have basic agreements looked over (NDA, Partnership Agreements, Contracts, Invoices etc). Here are a few great places to get you started:

- 1. Beginner** - DIY (Never recommended if possible to do your own legal)
- 2. Intermediate** - [Legalzoom](https://www.legalzoom.com)
- 3. Advanced** - Attorney (Hire a milspouse from the directory)

IRS

You will need a business tax identification number. This will be needed for just about everything in business including setting up your business checking accounts. Be sure to register your new business with the IRS at www.irs.gov.

BUSINESS LICENSES/PERMITS

Every business is unique to its city, county and state. Be sure to check if you need to have a special permit or license to operate where you are located. For example, some cities require a business permit for a nominal fee. Other businesses (like food-based services) may require health and handling permits. Do your research or check with your local chapters below to get information.

- 1. SCORE**
- 2. SBDC**
- 3. SBA**

WEBSITE

Every business *must* have a website. I know it seems scary and intimidating,

but a business without a website is like a restaurant without a menu. Even if it is a single landing page, you must get at least that up. Give it a shot on the sites below (some are VERY plug-and-play, trust us)! If not, set aside a tiny budget for at least that landing page.

- 1. Beginner** - [Wix](https://www.wix.com)
- 2. Intermediate** - [Squarespace](https://www.squarespace.com)
- 3. Advanced** - [Wordpress](https://www.wordpress.com) or custom built (Hire a milspouse from the directory)

EMAIL MARKETING

Email marketing is crucial to business success. You must have a way to collect, store, and contact your email addresses and customers/clients' information. On your website or landing page, make sure you are always collecting emails. It is the best way to directly communicate with your audience and is the most valuable resource you will have!

- 1. Beginner** - [Mailchimp](https://www.mailchimp.com)
- 2. Intermediate** - [Zoho](https://www.zoho.com)
- 3. Advanced** - [ConvertKit](https://www.convertkit.com)

CRM

What is CRM? Customer relationship management is a tool to manage your company's interactions with your customers and potential customers. It helps you to stay connected, streamline your processes, maintain leads, and

make sure no communication falls through the cracks. Here are a few good CRM platforms to try:

- 1. Beginner** - [Fresh Sales](https://www.freshsales.com)
- 2. Intermediate** - [Hubspot](https://www.hubspot.com)
- 3. Advanced** - [Airtable](https://www.airtable.com)

SOCIAL MEDIA MANAGEMENT

So after you set up your social media pages, how are you supposed to possibly spend hours a day posting your social media content? You don't—you automate it! Automation with social media tools allow you to put all of your graphics and content in one platform, batch schedule it out for the month, and let it go. Pop in here and there and simply engage with your audience, answer inbox messages and respond to shares.

- 1. Beginner** - [Buffer](https://www.buffer.com)
- 2. Intermediate** - [Hootsuite](https://www.hootsuite.com)
- 3. Advanced** - [Agorapulse](https://www.agorapulse.com)

GRAPHIC DESIGN

In business, graphic design is essential. You need graphics for your website, social media channels, flyers, logos, pitch decks, and sales materials. But with new tools, it's never been easier to have access to easy ways to DIY or get someone amazing to help you.

- 1. Beginner** - [Canva](https://www.canva.com)
- 2. Intermediate** - Outsource (Hire an AMSE® member-Check the AMSE® Circle or Directory)

3. **Advanced** - [Adobe](#)

COMMUNICATION

As you grow and start to communicate with clients, customers, partners (and eventually your employees), communication tools are CRUCIAL to growing and operating efficiently. Here are a few of our favorites.

- 1. **Beginner** - [Zoom](#)
- 2. **Intermediate** - [Slack](#)
- 3. **Advanced** - [Voxer](#)

PROJECT MANAGEMENT

Staying organized and on top of your to-do list is imperative to not only your mental sanity, but to your efficiency as a business owner. Project management software should be the backbone of your business. So toss that pen and paper (seriously right now), move those checklists digital, and start adding team members, clients and teams so you can easily manage projects on a scalable level.

- 1. **Beginner** - [Trello](#)
- 2. **Intermediate** - [Monday.com](#)
- 3. **Advanced** - [Asana](#)

VIDEOS

With new easy-to-use tools, you can now make videos for your business to use for your marketing and outreach. Try one of these:

- 1. **Beginner** - [Vimeo](#)
- 2. **Intermediate** - [Riverside.fm](#)
- 3. **Advanced** - [Magisto](#)

CALENDAR LINKS

Do you know how many hours a year people can waste emailing back and forth trying to coordinate a time to meet? Having a calendar link to send someone or to list on your website for direct consultations automates your life in many ways. It's important to set you up for success. The less time you spend on menial tasks, the more time you spend on landing clients or doing the work that matters, right?

- 1. **Beginner** - [Google Calendar](#)
- 2. **Intermediate** - [Acuity](#)
- 3. **Advanced** - [Calendly](#)

ACCOUNTING

Once you have your business checking account, you can connect it electronically to your accounting software so all of your transactions are automatically downloaded. Long gone are the days of shoeboxes of receipts. Electronic transactions make life easier. Here are a few of our favorite accounting programs:

- 1. **Beginner** - [Wave](#)
- 2. **Intermediate** - [Freshbooks](#)
- 3. **Advanced** - [Quickbooks](#)

INVOICING

When you start invoicing clients, you will want a system that houses all of your invoices in one place, automatically send reminders, and auto invoices monthly. Even better if your system can collect the payment online,

automatically. Here are some great places to get started:

- 1. **Beginner** - [Paypal](#)
- 2. **Intermediate** - [Dubsado](#)
- 3. **Advanced** - [Quickbooks](#)

CONTRACTS/PROPOSALS

Similar to contracts and proposals, you will want to automatically send them to clients electronically, allowing you and them to e-sign and house them digitally. No one prints, signs, scans and sends back. Your chances of landing a client just due to that process vastly lessens. The easier you can make your systems and processes, the easier you can land and close deals.

- 1. **Beginner** - [Dubsado](#)
- 2. **Intermediate** - [17 Hats](#)
- 3. **Advanced** - [Proposify](#)

PODCASTING

- 1. **Beginner** - [Spotify for Creators](#) & Lybson
- 2. **Intermediate** - [Streamyard](#)
- 3. **Advanced** - [Squad Cast](#)

AI

- 1. **Beginner** - [Claude](#)
- 2. **Intermediate** - [Zapier](#)
- 3. **Advanced** - [Fireflies](#)

MENTORSHIP

Mentorship is foundational both in business and as a military

spouse. There are several incredible organizations that provide free mentorship programs just for spouses. Get one or two and keep them close. They will help guide your way. It's always better to have someone who has "been there, done that" to help guide the way and teach you their hard lessons learned.

- ACP** - American Corporate Partners offers military spouses a free business mentor in almost any industry.
- MSAN** - [Military Spouse Advocacy Network](#) is a military spouse owned and operated nonprofit focused on peer-to-peer spouse mentoring. Because military life is hard, and not everyone knows what all those acronyms are right? Get a mentor or pay it forward (if you are a seasoned spouse) and sign up to be a mentor.
- NASDAQ ENTREPRENEURIAL CENTER** - Join the Mentor Makers program, a movement to inspire successful business leaders from traditional and non-traditional backgrounds to offer their time and expertise as exceptional mentors. They vouch to help you with the inspiration and the tools you need to be game-changing mentors for entrepreneurs across all industries and geographies. Apply to be a mentor OR a mentee, and find the support you need to reach your business goals.

DAY TO DAY

- 1. [Instacart](#)
- 2. [Hellofresh](#)
- 3. [Doordash](#)



Attendees of the More than a Milspouse Summit
Photo Courtesy of AMSE®

Military Spouse Owned Business Directory

The Association of Military Spouse Entrepreneurs is proud to not only elevate and empower a global community of military spouses, but we proudly support and highlight their businesses in the most extensively published directory of military spouse owned businesses.

Please utilize this directory to support these incredible business owners by buying their products, using their services, and referring them to your networks. Buying from a military spouse owned business creates a lasting financial and economic impact on our nation’s military families.



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[Trades of Hope](#)

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[Virtual Creative Co.](#)

[Wanderlust and Mayhem](#)

[Wear Your Spirit Warehouse](#)

[Winged + Woven Boutique](#)

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[Desert Heroes Team](#)

[American Environmental Assessment & Solutions, Inc.](#)

[Christina Shockley Interior Design](#)

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[Jaunty J Interiors](#)

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[Pfeffer Development](#)

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[SP Designs](#)

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[Ursa Interiors](#)

BLOGGERS/FREELANCE WRITERS

[A Military Wife’s Life](#)

[Airman to Mom, LLC](#)

[Allena Development Group, LLC](#)

[Amanda J Krieger](#)

[Amanda Kostro Miller, Copywriter](#)

[Amy Clark Creative](#)

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[Baked Bree](#)

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BLOGGERS/FREELANCE WRITERS
CONT

- [Heather Tabers, Author & Blogger – Let’s Do Life Together](#)
- [Hey Michele B](#)
- [Hope Fully Motherhood](#)
- [Jaiya Clarke](#)
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- [Sandee Booth Social Media](#)
- [Sarah Ortiz Benson – So Much More](#)
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- [Team Valentine Project](#)
- [Teaspoon of Nose](#)
- [The Chic Avocado](#)
- [The Military Mom Collective, LLC](#)
- [The Sick Mom’s Guide](#)
- [The Waiting Warrior](#)
- [TheMrsTee, LLC](#)
- [Thrive On, LLC](#)
- [Tiff B Sweet](#)
- [VidProMom](#)
- [well + fit living](#)
- [Your Time Negotiator](#)

BOOKEEPING

- [Alpenglow Accounting LLC \(a franchise of Breakaway Advising LLC\)](#)
- [Balanced Integrity](#)
- [Breakaway and Advising](#)
- [Capital Practice Consulting](#)
- [Choose Love Solutions, LLC](#)

- [Easley Ledger](#)
- [Eldridge CPA, LLC](#)
- [Enumerista, LLC](#)
- [Grow Thrive Succeed, LLC](#)
- [Heather Doran Accounting, LLC](#)
- [Heritage Business Services](#)
- [Level Bookkeeping, LLC](#)
- [Liquid Cents Bookkeeping LLC](#)
- [Magnolia Keepers](#)
- [Megan D Lewczyk, CPA, LLC](#)
- [SaavyBiz](#)
- [Sapphire Bookkeeping & Tax Solutions](#)
- [Tracking Transactions, LLC](#)
- [Valor Payroll Solutions](#)
- [W.E.B.S. Tax Preparation & Bookkeeping Services, LLC](#)

BEAUTY

- [Americle](#)
- [Arch Aesthetics](#)
- [Bonita2Belleza](#)
- [Branche Basu Boutique](#)
- [Bri.Kol Beauty Boutique](#)
- [Concihairage](#)
- [Elegant Edge](#)
- [Gemini Naturals](#)
- [Hyygia](#)
- [It’s Bout Time Beauty Supply](#)
- [Jordan Essentials & Lana’s Fiery Glazed Ceramics](#)
- [Keisha Elise Cosmetics](#)
- [Nourish & Refine](#)
- [Pomifera](#)
- [Star Creations Hair Studio](#)
- [Tammy Meyer Life Coach & Beautycounter](#)
- [Tiny Human Skin](#)
- [Woodknots + Whimsy](#)

BOOKS/EDITING

- [BARD Studios](#)
- [BLACK\[W\]HOLE PUBLISHING, LLC](#)
- [Carried Away Creative Co.](#)
- [Claire Cain](#)
- [Copy with Chrissie](#)
- [Dawn M. Smith Written By DMS](#)

- [Elva Resa Publishing / Military Family Book Eyes to See](#)
- [Heather Schneider Author](#)
- [Jamie McGillen](#)
- [Kaci Curtis Writer](#)
- [Magical Order of Brave Knights](#)
- [Mindfully Military, LLC](#)
- [Nomad Copy Agency](#)
- [Patches Book Co.](#)
- [Service & Soul](#)
- [Silent Rank Press](#)
- [The Cheerful Word](#)
- [The Military Editor® Agency, LLC](#)

CLEANING

- [Freedom Cleaning](#)
- [Manifesto Home + Office](#)
- [Overstreet Organizing, LLC](#)

COACHING/CONSULTING

- [Acadia Nunes Coaching](#)
- [Addo Aesthetics](#)
- [Adroitly Co.](#)
- [Alpenglow Business Services](#)
- [Ama to Prana](#)
- [Amarie Talks](#)
- [American Sports & Entertainment, DBA: American Spirit Athletics](#)
- [Amy Miller, AFC® Military Money Coach](#)
- [April Wright Creative](#)
- [AWL Strategies](#)
- [Barrington Leadership Group](#)
- [Bee Cause Special Education Advocacy, LLC](#)
- [Bethany Wells](#)
- [Black Girl Hug](#)
- [Blue Huki](#)
- [Brandi Monroe](#)
- [Breaking Through Wellness, LLC](#)
- [Bridgette Patterson](#)
- [Calm Corner](#)
- [Calming Minds LLC/ GRACE Empowerment Coaching](#)
- [Catalyst Leadership Management](#)
- [Check Six Virtual Solutions, LLC](#)
- [Clear Vision Consulting, LLC.](#)

MILITARY SPOUSE OWNED BUSINESS DIRECTORY

[Coach Brooks Business Consulting](#)

[Coach Shanita, Inc.](#)

[Coached by Connie](#)

[Concho Consulting](#)

[Convey Culture](#)

[Courtney Boyer Coaching](#)

[Denver Business Coach](#)

[E. Wolfe Co](#)

[Eleni Parisi](#)

[Elisely](#)

[Enilram Creative Solutions, LLC](#)

[Erika Wallgren - Professional Coach](#)

[Eurway Tours](#)

[Fab Life Now](#)

[Family in Focus](#)

[Finansis, LLC](#)

[FitPath Coaching, LLC](#)

[Freedom- Focused Counseling](#)

[GuideOn Education Consulting, LLC](#)

[Harris Financial Coaching](#)

[Heather Jones Coaching](#)

[Heritage Business Services](#)

[Hey Ms. Lee](#)

[Holliday Design Studio](#)

[Hypnosis Haven](#)

[Jalya Rae](#)

[JeClet](#)

[Jennifer Hurtig Coaching](#)

[JobMorph](#)

[Jordan Essentials](#)

[JTJ Strategies](#)

[KDG Support, LLC](#)

[Kids Can Cope, LLC](#)

[Kimberly’s Life Coaching](#)

[Kristen Christy Cares](#)

[Kristjana Richter](#)

[LaPora Lindsey](#)

[LIV Strategic Consulting](#)

[Love Wedding & Events + Photo Booths](#)

[Lumela Business and Wed Solutions](#)

[Making Marriage Matter, LLC](#)

[Marija Denhert](#)

[Married to Navy Counseling Services](#)

[Mary Crozier](#)

[Mazie Hollenbaugh](#)

[Meg Flanagan Education Solutions, LLC](#)

[Meiryo Product Lab](#)

[Michelle L Hughes Consulting](#)

[Mil Money Coach](#)

[MilSpouse Mastermind](#)

[Mothers In Construction](#)

[Myrna Rivera Life Coaching](#)

[MZA Legal](#)

[PharmDNA, LLC](#)

[Plaka + Associates](#)

[Powerhouse Planning, LLC](#)

[Pride & Grit](#)

[Purpose Driven Life Coach, LLC](#)

[Renegade Creative Media Group](#)

[Reset Home](#)

[Reset with Vanessa](#)

[Rigaud Speech Pathology, LLC](#)

[Right4U College Counseling](#)

[Rook Interpersonal](#)

[Rose Holland](#)

[Running Wild Collective](#)

[S3 Catalyst](#)

[SageThyme Solutions](#)

[Sarah Shiozawa Coaching, LLC](#)

[Service and Soul](#)

[Shannon Powers CPST](#)

[Sheri Miter Co.](#)

[Slim Sadie Coaching](#)

[Soulfully Livin](#)

[Specht & Co. Creative Studio](#)

[Specht & Co. Creative Studio](#)

[Stepping Stones Coaching](#)

[Strive 4ward Coaching](#)

[Student Wellness Coach](#)

[Student Wellness Coach](#)

[Tai Phoenix Consulting](#)

[Talent Stays](#)

[Team Hansen Education and Empowerment, LLC](#)

[The Center For Confidence, LLC](#)

[The Crews Coach](#)

[The Gold Standard](#)

[The Institute for Integrative Intelligence](#)

[The Joy Weaver](#)

[The Leadership Consultant, LLC.](#)

[The Lions Garden Leadership](#)

[The Tyne Group](#)

[Top Medical Talent](#)

[Transforming Life with Heidi](#)

[Unsure](#)

[VFG Consulting Group](#)

[Violet Consulting](#)

[Wendy Fish Coaching](#)

[Where Life Meets Style](#)

[Wright Life Coaching](#)

[Your VA Lab](#)

[Zenergy Health & Performance](#)

DIRECT SALES

[A. Atkinson - Arbonne](#)

[A. Bruner - Mary Kay](#)

[C. De Jesus - Youngliving](#)

[Elizabeth Mays - Juiceplus](#)

[G. Thomspen - Rodan & Fields](#)

[Hearing Benefit Services](#)

[J. Miesbauer - Beachbody](#)

[Jeanette Deatherage - Mary Kay](#)

[K. Dennison - DoTerra](#)

[N. Mack - Paparazzi](#)

[S. Falcocchio - Rodan & Fields](#)

[S. Fuenty - Mary Kay](#)

[S.Christy - It Works](#)

[Shay’s Stash - Paparazzi](#)

[W. Corey - Scout & Cellar](#)

EDUCATION

[AMSE®](#)

[Biz Bites](#)

[Black Girl MATHgic](#)

[Echo-san L.C.](#)

[Imagodei Academy](#)

[Literacy in Flight](#)

[Meg Flanagan Education Solutions](#)

[Navigating Behavior Change](#)

[Sign on Connect](#)

[Tetiana’s Piano Studio](#)

[The Languages Corner](#)

[Vimbo Watson LLC.](#)

EMPLOYMENT

- [A Platinum Resume & A Platinum Resume Career Academy](#)
- [Danielle Alford](#)
- [Instant Teams](#)
- [Nexus Search Group](#)
- [Vetech Business Services, LLC](#)
- [VirtForce, LLC](#)
- [WISE Advise + Assist Team](#)
- [with you with me](#)

EVENT PLANNING

- [Blessid Union Officiant & Events](#)
- [CK Connections](#)
- [FTM Fashion Week](#)
- [Galaxy Events](#)
- [GotSpot, Inc.](#)
- [Happily Ever After Express](#)
- [HelmsBriscoe](#)
- [LNW Enterprises](#)
- [MKM Collective](#)
- [PME, Professional Momentous Events, LLC](#)
- [Rustic Elegance](#)
- [Setting Moods](#)
- [Sip Social Huntsville](#)
- [Vida Chic Weddings and Events](#)
- [Yellow Rose Paint Party](#)

FINANCIAL

- [Align Financial Planning, The MacPherson House Bed & Breakfast and Bloom Apothecary](#)
- [Caroline Y. Beasley, CPA](#)
- [Crusaders for Change](#)
- [Cultivated Strategy Group](#)
- [Grace and Grit Financial, LLC](#)
- [Grace Financial Coaching](#)
- [Mass Mutual](#)
- [Metis Financial](#)
- [Noea Moss Financial Representative at Northwestern Mutual](#)
- [On My Own Financial](#)
- [Primerica Financial Services](#)
- [Real Life Finances](#)
- [Sawston Wealth Management, LLC](#)

- [Slay This Debt](#)
- [The Agency National Harbor](#)

FITNESS

- [American Sports & Entertainment, DBA: American Spirit Athletics](#)
- [Cayuga Climbs](#)
- [DMM Fitness and Nutrition](#)
- [Doll Yoga Wear](#)
- [Fierce Fit Sisterhood](#)
- [Healthy Fit / Price Consulting Group](#)
- [Heart and Sole Fitness & Wellness](#)
- [Kella Price Fitness and Consulting](#)
- [KK Method](#)
- [Made to Move](#)
- [Massage By Carrie](#)
- [Mel Marie Yoga](#)
- [Moore Fitness Lab](#)
- [SSweat Space](#)
- [Trauma Healing Yoga Therapy Program](#)
- [Waterfall Yoga Therapy](#)
- [Yoga with Emily](#)

FOOD

- [A Little Something Boards](#)
- [Alamo Kitchens](#)
- [American Force Coffee](#)
- [Beech St. Sweets](#)
- [Cake Artista, LLC](#)
- [Defy Nutrition, LLC](#)
- [Kids Cake Boxes](#)
- [La-Re-Mi Cupcakery](#)
- [Lulu’s Custom Bakery](#)
- [Nelly Browns Kitchen](#)
- [Oh My Pies & More](#)
- [Rose Macarons](#)
- [Sarah’s Cookie Boutique](#)
- [Sarah’s Sweets Cookie Company](#)
- [Simpleigh Southern Sweets](#)
- [Sip Social Co](#)
- [Swatara Coffee](#)
- [Sweet Blooms Confectionery](#)
- [The Professor’s Kitchen](#)
- [Wandering Rose Coffee Co.](#)

GIFT/PRODUCTS

- [Abby Maddy Designs// Abby Maddy & Company](#)
- [Betzy’s Designs](#)
- [BFF Press](#)
- [Blank & Birch Design Co.](#)
- [Broken Vessel Creations](#)
- [Brushfire Blue, LLC](#)
- [Cerulea, LLC](#)
- [Fair Winds Candle Company](#)
- [Four Season Gift Shop](#)
- [Gadsby’s Garage](#)
- [Graceful Leo Designs](#)
- [Hoagland Handmade](#)
- [Hook and String](#)
- [Hurley Handmade Crafts](#)
- [JA Crafting](#)
- [Jolly Holiday Yarns](#)
- [Js Original Leather](#)
- [List & File](#)
- [Lo Bello Imports, LLC](#)
- [Love and Lettering by Katie](#)
- [Magical Order of Brave Knights, LLC](#)
- [Magnolia Studios](#)
- [Merry and Grace Design Co.](#)
- [Military Printable Art](#)
- [Nightingale’s Pen LLC](#)
- [Northern Knots Macrame](#)
- [Piper Mountain Christmas Trees](#)
- [Prove It Studio](#)
- [R&M Custom Designs](#)
- [Sandy Turtle Studios, LLC](#)
- [Shimmer and Shawls](#)
- [Spouse-ly](#)
- [SteadyHandsCrochet](#)
- [Sweet Pea Lullabies](#)
- [The Chic Avocado](#)
- [The Crafted Lady](#)
- [Westhouse](#)
- [Westview Candle](#)
- [Wilco Supply](#)
- [Wood Knots & Whimsy](#)
- [Yarrow Home & Lifestyle Co.](#)
- [ZALT-Designs](#)

HEALTH & WELLNESS

- [Alicia Smith Chiropractic](#)
- [Ascension Physio](#)
- [Awakening Mental Health](#)
- [Barre3](#)
- [Becoming Mom by Kaleigh](#)
- [Brain Executive Program](#)
- [Bullet Proof Wellness Studio](#)
- [Compassionate Warriors](#)
- [Conveying Awareness](#)
- [CPRWrap](#)
- [Craft My Wellness](#)
- [Crusaders for Change, LLC](#)
- [Dana Palmer Physical Therapy](#)
- [Defy Nutrition, LLC](#)
- [Empower Your Purpose](#)
- [Empowered Energy](#)
- [EmpowerHer Consulting](#)
- [Evoke Strong](#)
- [fueLED Nutrition Coaching](#)
- [Graceful Balance](#)
- [Happy and Able](#)
- [Hearts Apart Creations, LLC](#)
- [InDependent, Inc](#)
- [IntuEats](#)
- [Jordan Essentials](#)
- [Joyfuellife, LCC](#)
- [Julie Jacobs Coaching, LLC](#)
- [Karim Counseling Services, PLLC](#)
- [Kristen Earp](#)
- [Live Well Physical Therapy](#)
- [Loving Roots Project](#)
- [M.E.T. Speech Therapy, LLC](#)
- [Mama Duty](#)
- [Mama’s Wing Woman](#)
- [MARQUIS](#)
- [Mazie Hollenbaugh](#)
- [MindShift With Lauren](#)
- [Mrs. Therapist Mama](#)
- [Muchness Mama](#)
- [Oceanside Hypnobirthing](#)
- [Old Town Psychotherapy](#)
- [Pink Fortitude](#)
- [Restoration Psychological Services](#)

- [Sage My Soul](#)
- [Shane Rilat, Independent Agent](#)
- [SOW & REAP Physical Therapy](#)
- [The Functional Foundations](#)
- [The Movement Doula](#)
- [Therapeutic Pathways](#)
- [THRIVE Behavioral Health & Consulting, LLC](#)
- [Thrive Fitness Therapy](#)
- [Vision Serenity](#)
- [Wellness Wilderness with Elizabeth](#)
- [Whole Motion Therapy and Wellness, PLLC](#)
- [Willow’s Bend Therapeutic Massage](#)
- [YOMEI](#)
- [Your Time Negotiator](#)

HEALTH CARE

- [CPRWrap, Inc.](#)
- [Family Inceptions](#)
- [V.O.I.C.E.S. Against Sexual Assault \(non-profit\)](#)
- [Vet Dental Network](#)

JEWELRY

- [Charliemadison Originals](#)
- [Charmed by the Sea](#)
- [Elegant Edge](#)
- [Jane Mae Boutique](#)
- [Jasper and Elm](#)
- [Manda Threadz](#)
- [Morgan & Co](#)
- [Morse & Mantra](#)
- [Original Eve Designs](#)
- [Studio LeRoux Boutique](#)
- [TUTTUTUZTU By TUTTU](#)
- [When Flowers Bloom](#)

KIDS

- [Ailana J.](#)
- [Bunnee, LLC](#)
- [Clap for Classics!](#)
- [Elevated Toddler Play](#)
- [Impact Learning & Development](#)
- [Little Ones Sleep Society](#)
- [Mother Together](#)
- [Oak Harbor Playtown, LLC](#)

- [Oceanside HypnoBirthing, Doula Trainings and Serivces, LLC](#)
- [Operation Child Care](#)
- [Playing Favorites Designs](#)
- [Rogue Wave](#)
- [Social Graces, LLC](#)
- [Sweet Pea Lullabies](#)
- [The Awkward Little Turtle](#)
- [The Princess Performer, LLC](#)
- [The Wordshop](#)
- [Tiny Melon Designs](#)
- [Tiny Troops Soccer](#)
- [Wild Olive Threads](#)

LEGAL

- [Cranford Marshall Legal, LLC](#)
- [Insure The Heroes, Inc.](#)
- [Kay Camp Law](#)
- [LNW Enterprises, LLC](#)
- [Spinks Law Firm](#)
- [The Law Office of Ashley Lansdown, PLLC](#)

MARKETING

- [A Dose of Digital](#)
- [Akers Co.](#)
- [AVC Photo Projects](#)
- [BluVising Marketing](#)
- [Brandevi](#)
- [Breathing Room Virtual Assistants](#)
- [Caitlin Audrey Creative](#)
- [Circletown Marketing](#)
- [Create/Captivate Digital Marketing](#)
- [Daily Hustle Marketing](#)
- [Digital LB](#)
- [Dog Tags and Heels Public Relations](#)
- [Emphasis.LA](#)
- [Eugenia Gardner Consulting](#)
- [Germono Advertising Company](#)
- [Hauoli-Socially Inspired](#)
- [Hauoli-Socially Inspired](#)
- [Jemoy Creative](#)
- [Kaila Ruan, LLC](#)
- [Kayla Roof](#)
- [KLI Brand](#)
- [KMG Designs](#)

MARKETING CONT

KTA Interactive
Lily & Co. Creative
Liva Creative Studio
Luxe Haven
Mave Marketing
Milspouse Creative + Entrepreneur
More Than Rubies Design
NEU Marketing Group
Nicole Alexander & Co.
Olive Fox Design, LLC
Palm Breeze Digital
Rich Studio Designs
Sandra Ocasio, LLC
SimpliSocial Health Media and Simplidishe
Simply Digitec
SkyLine Canopies, LLC
Social Wave Strategies
Socially Yours
Soul Good Marketing
Southworth Design Co.
Spicy Lemon Marketing
Team B Strategy
Think Social HQ
Visions2images
Wise Advise and Assist
WPClover

NONPROFIT

Action Zone and Action Zone Academy
AMSE® Alliance
Bautista Project Inc.
Blacks in Technology in Columbia
Boot Memorial
Building Military Families Network
Deployed Love
Esposas Militares Hispanas USA Armed Forces
Feya Foundation
Hero Kids Foundation
InDependent
Inspire Up
It’s A Military Life
National Capital Regional Military Spouses
National Society for African American Innovators

NV3 Foundation
Operation Amplify
Operation Freelance
Orphans To Royalty
Pink Warrior Angels
Semper K9 Assistance Dogs
The Veteran’s Spouse Project
Working Concepts

PET CARE

KnS Equine Systema Farm, LLC
Old Fashion K9, LLC
The Paws Corner, LLC

PHOTOGRAPHY

Alison Bell, Photographer
Anna Spiering Photography
Augenblicke by Steffi Sessoms Photography
Bethany Pendleton Photography
Brittany Harmening Photography
Christa Paustenbaugh Photography
Danielle Hiltner Photography
Emma B Photography
Erin Thompson Photography
Funny Bone Photo Booth
JC Photo Designs
Jenny Hansen Photography
Jerelsy Photography
Joanie Zipperer Photography, LLC
Julie Igo Photography
Kelley Stinson Photography
Kia & Co
Kim Kimber Photography
Lena Lee Photography, LLC
Lyssa Barrow Photography
Marisa Glaser Creative
Megan Culbertson Design
MILSTOCK.
Mr. Brian Walsh Photography
Mr. C Images
Nanu Graphics
Nicole Lockhart Photography
Photogra-Z
Rebecca Caroline Photography
Ricker VA Assistance & J9 Studio

Romasanta Media, LLC
Samantha Lynn Photography
Shelby Roberts Photography
Sherry Dornblaser Photography
TRBeattie Photography
VSD Photography

PODCASTS

A wild ride called life
Airman to Mom
Confessions of a Military Spouse
Deeply Rooted
Emily Porter Co.
Gather The Scattered
Married to Military, LLC
Mothers In Construction
Owning Up (Assoc. of Military Spouse Entrepreneurs)
The Lions Garden
The Spouse Angle
The Waiting Warrior
Trisha Fraley, LLC

REAL ESTATE/PCS

Alyssa Wray, Licensed Real Estate Agent, VA
Candice Saenz Real Estate Strategist
Candid REI Coaching, LLC
Doleman Realty Development, LLC
Jennifer Huggins, Realtor-Ambassador for Pay-It-Forward, Inc.
Mac Pherson House
Mandy Mitchell Real Estate
Mariana Bridges
Mountain Peak Realty
My Arrow Home
New Jersey Realtor
PS Interior Design
Raven Wade Real Estate
Rocket City Homes
Scheerer Home Team, LLC
Select Properties
Simple Southern Flare
TC Service Pro, LLC
The Panos Group at RE/MAX Infinity
VBW Ventures

[Victoria Burland, REALTOR® with
NextHome Unlimited
Walker Real Estate Experts](#)

RELIGIOUS

[God and Me Now](#)
[Nueva Ministries](#)
[Planting Roots](#)
[Rev. I, do Officiating](#)
[Violet Detre, Speaker Author Happiness
Advocate](#)

TRAVEL

[Busy Lil' Bri Organizing](#)
[Dream Light Vacations](#)
[Dream Vacations](#)
[Endless Routes Travel, LLC](#)
[Explore More](#)
[Flyga Twiga, LLC](#)

[Incredible Memories Travel](#)
[Jetset Destinations](#)
[Kids-Friendly Tours](#)
[Kirstin Brueckmann Kruij](#)
[MacPherson House Bed & Breakfast](#)
[Mommy and Me Travels](#)
[MustWants](#)
[Pinkney Travel Group](#)
[RnR Vacations and Cruises, LLC by Dream
Vacations](#)
[StarDream Expeditions, LLC](#)
[The Bali House and Cottage at Kehena Beach
Hawaii](#)
[The PCS Homegirls](#)
[The Red Head Minimalist](#)
[Turo Rental](#)

TECHNOLOGY/SOFTWARE

[AABLE, LLC](#)

[Back Octopusai](#)
[Client Coud Care](#)
[Kovinno Inc.](#)
[Security Raptors](#)
[Skill-Dev](#)

VIRTUAL ASSISTANTS

[A Purposeful Home](#)
[All About Her Business](#)
[Brittany Dantzler](#)
[Britteney Barber](#)
[Freedom Makers](#)
[KF Virtual Assistant](#)
[Meredith Whitley](#)
[Organized Q](#)
[Skycee Virtual Solutions, LLC](#)
[Virtual Changemakers](#)

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