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FALL 2024

Transition Guide

November 7, 2024

**CREDENTIALING
YOUR MILITARY
EXPERIENCE**

**THE BENEFITS
OF JOINING THE
MILITARY
RESERVES**

**EXPLORING
NEW CAREERS**
**ESSENTIAL TIPS
FOR VETERANS**

**INVEST IN YOUR FUTURE:
CRAFTING YOUR BRAND AS A FEMALE VETERAN**

LOOK FORWARD

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EXCITING INDUSTRIES VETS READY EMPLOYERS FREE TUITION*



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LOOK FORWARD > WI

4 Tips for Transition and Career Success

Courtesy of Military OneSource



Making the transition into civilian life is exciting, but it does take planning. Make sure you are well-prepared by following these four tips.

Maximize your individual transition plan (ITP)

Make the most of your ITP. Your ITP is your transition road map, and you will develop one during your initial counseling. If used correctly, your ITP will help guide you through tough decisions like your next career move, meeting your financial goals or continuing your education. Develop your plan with care and thought toward your goals and objectives for any areas of your life affected by the transition. Update and refine action steps to help keep you focused on your goals in order to land that civilian job.

Stay motivated

Bring your “can-do” attitude to this next step in life. Approach civilian life with the same strength, curiosity and courage with which you carried out your military mission. Put your strengths and skills to use in finding your next job.

Practice networking

Transition assistance programs emphasize the importance of networking for your job search and career development. Networking simply means talking to people about your career goals. Seek out people

who may be able to help you with advice, job leads and contacts, and let them know about your skills and employment goals. For helpful networking tips, visit the Department of Labor-sponsored CareerOneStop website.

Show confidence

Take time to recognize and appreciate the scope of knowledge, skills and abilities you acquired in the military. It will be easier to present yourself to any prospective employer when you show confidence in your military experience. Not only do you have exceptional technical skills and training, you’ve also mastered the military traits of good discipline, teamwork, leadership and the ability to put mission first. Employers value these qualities in applicants regardless of the nature of the work, and learn how to incorporate these characteristics into your interview preparation and examples.

Practice these four simple steps to help boost your personal and career development and ease your transition from military to civilian life. If you still have questions, contact Military OneSource to speak with a certified career counselor.

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INVEST IN YOUR FUTURE: CRAFTING YOUR PERSONAL BRAND AS A FEMALE VETERAN

By Haley Marie McClain

Take it from the military it girls - Madi Marsh, Miss America 2024, Alma Cooper, Miss USA 2024, and even me a Shark Tank entrepreneur - every decision from now on should be an investment into your dream empire.

As a modern day female veteran, you possess a unique set of skills and experiences that can be invaluable to the world and/or the empire you wish to create.

I'm here to give you the tools to leverage these strengths and stand out by doing what these amazing women do everyday - focus on building a strong and trustworthy personal brand.

What is a Personal Brand?

A personal brand is your reputation and how you are perceived by others -

in and out of uniform. It encompasses your skills, experiences, values, and unique selling points.

Building a strong personal brand can help you build your empire because it will:

1. Increase your visibility
2. Grow your network more effectively
3. Command higher salaries and business deals
4. Build credibility and trust

Here are steps to building your personal brand:

Identify Your Unique Value Proposition: Look back into your background - what are your strengths?

Define Your Target Audience: Who will really look up to you? Who will benefit

most from hearing your story? Start there.

Create a Strong Online Presence: Professional pictures, show off your accomplishments, portray a strong and positive persona.

Network Effectively: Put yourself out there! For example, attend conferences that are centered around topics you are passionate about.

Tell Your Story: Keep it simple, honest, and relatable. You do not have to overshare but your story is important - speak it into the universe.

Seek Feedback: Surround yourself with people who will check you. It's better to gather feedback from a group, sit with it, and then choose what feedback is helpful.

Examples of Successful Female Veteran Personal Brands That You Should Go Check Out Right Now:

Kellie Sbrocchi (@kellie.sbrocchi): US Navy, queen of #doboth, leverages her military experience and glam lifestyle to inspire women to be all they can be.

Jackie Barnum (@jackiee.barnum): U.S. Marines Corps., Founder of Mentors in Service, a nonprofit organization that connects mentees and mentors around the world, uses her personal brand to bring people together in an authentic way.

Rylee Hatch (@rye.roast): U.S. Air Force, makes viral, hilarious content and aims to be a voice for others.

Riley Tejcek (@riley.tejcek): U.S. Marines, from training to be an Olympic bobsledder to winning Ms.

Military, she is a champion for her faith and for women around the world.

Sierra Paoli (@sierrapaoli): US Naval Academy midshipman, her fashion and aesthetic sets her apart.

Lanae (@lanaeslife1): U.S. Air Force, is great about sharing insight into the real experience of being a female officer from the lens of fitness, wellness, and travel.

Phyllis Almaraz (@northphyllly): U.S. Coast Guard recruiter, embodies positivity and reaching for the stars.

Building a strong personal brand is an ongoing process. It takes time, effort, and consistency. By following these steps and leveraging your unique experiences, you can create a powerful brand that sets you apart and opens doors to new opportunities.

Bonus Tips

Be authentic: Stay true to yourself and your core values.

Be consistent: Maintain a consistent message and brand identity across all platforms.

Be patient: Building a strong personal brand takes time. Don't get discouraged if you don't see results immediately.

Remember that everything you put out there will directly affect your personal brand - be smart and strategic.

By building a strong personal brand, you can empower yourself, build your empire, and inspire others. You got this!



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FINDING SUCCESS IN THE STRUGGLE

By Sgt. (Retired) Christopher Rodriguez

My name is Sgt. (Ret.) Christopher Rodriguez. I am a medically retired Army Sergeant with service all over the world including a combat tour in Afghanistan.

Like many others, I envisioned a military career that would last at least 20 years. As a young sergeant with only five years of service in mid-2016, I had my “military resume” well-crafted. My military career was on the rise with two tours in the middle east, a yearlong tour in South Korea, 13 ribbons and other devices on my Army Service Uniform (ASU), and I bumped my GT score to a 125. My career was ready to go anywhere. I felt on top of the world.

That changed a few days before my birthday in late 2016 when I suffered a major injury. Over the next two years, I went through surgery, physical rehabilitation, learning how to walk again post-surgery, and a sudden medical evaluation board (MEB) that led to my quick medical retirement. It only took four months, with little time to prepare, to be discharged from the Army.

I was out of the military with little guidance. Initially during my rehabilitation process, I was still planning to stay in the Army and did my best to get better. Then the MEB process came. My medical discharge was fast, and I ended up not having enough time to start my new chapter.

This is where veterans can fall in the danger zone, which we know could be contributing to the veteran suicide crisis. Initially, I struggled to find a new calling after the military. I found that other veterans did as well. In the military, many service members are unaware (like I was) that there can be success after service.

In my experience, it felt as though

medically retired veterans were rushed out the door. My plans can no longer include a 20-year career, and I was forced to restart a new life with almost no preparation. The situation can easily lead to mental health challenges. My story is similar to that of many veterans who were medically separated or retired, often with no college education and no plans for the next chapter. Often, veterans in this category are not a focus for military transition programs. They lose out on many opportunities such as the DOD SkillBridge Program, internships and more. An added challenge is the income limitation placed by the DoD to take either retirement pay or VA disability compensation.

But I encourage other veterans to find success in the struggle. I took full advantage of the GI Bill and knocked out some degrees by earning a Bachelor of Arts in Organizational Leadership and a Master of Science in Healthcare Administration. I am currently working toward a Doctor in Business Administration (DBA) degree. I also found my determination to hit the workforce again. This was the hardest part; I would say harder than my combat tour in Afghanistan because I had little preparation or guidance. I have now worked for five years in my new healthcare administration career. I found my new purpose to serve others at The University of Texas MD Anderson Cancer Center.

Many veterans who are medically discharged are unaware of the challenges they will face when first get-



Active duty portrait for Rodriguez

ting out. I know from my experience how hard it is to start something new after such a sudden end to a growing military career, but there is always something out there. What helped me was taking advantage of veteran-friendly employers and resources. Many businesses have veteran employee networks and groups that are happy to help. Additionally, there are many organi-

zations specifically aimed at assisting veterans in their search for employment. For example, the VA, U.S. Vets and the Texas Veterans Commission for those in Texas. There are likely similar programs in other states.

Connecting with former military members that I served with, and non-military friends helped me thrive. Some were empathetic to my situation and wrote letters of recommendations for university applications and job references. It was also helpful to take advantage of resources such as the GI Bill.

In the end, it took finding my own determination to get back into the workforce. I took a chance and started working at an entry level position in a large, university medical center. It got my foot in the door. With networking and guidance from the employee network and fellow veterans, I moved up and now have a career with future potential growth.

I encourage military veterans who find themselves suddenly medically discharged to use the resources available and seek help when you need it. The struggle is real, but you can still find success outside of the military.

NEW ARMY POLICY EXPANDS REIMBURSEMENT FOR SPOUSE BUSINESS COSTS

By Army Public Affairs

The U.S. Army is expanding its financial support for military spouses by enhancing the reimbursement program for business costs and relicensing fees. The new directive permits reimbursement of up to \$1,000 for business-related expenses, in addition to the already authorized \$1,000 for relicensing fees resulting from a relocation.

“Army spouses face unique challenges, especially during a relocation,” said Lt. Gen. Kevin Vereen, Deputy Chief of Staff for G-9. “We owe it to them to provide any opportunity to not just have a job but build a fulfilling career.”

Spouses often face logistical and financial challenges in transferring licenses or businesses to new jurisdictions. This new directive aims to alleviate these barriers, ensure continuity in their careers and enhance the well-being and readiness of Army families.

The new policy, which builds upon previous efforts initiated in 2018, aligns with the Fiscal Year 2023 National Defense Authorization Act Public Law 117-263, which authorized expanded reimbursements, and Fiscal Year 2024 NDAA Public Law 118-31, which adjusted eligibility criteria to include those moving from active duty to the reserve component. It also includes those authorized a final move or placed on the temporary disability retired list.

Qualified relicensing costs cover exam fees, continuing education, certifications, business licenses, permits and registrations. For business owners, reimbursement is available for equipment relocation, new technology purchases, IT services and inspection fees.

Details on qualifying expenses and how to apply for reimbursement are available on the Military OneSource portal at Licensure Reimbursement PCS Moves.



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YOUR NEXT MISSION:

SECURE A HIGH-VALUE CAREER IN PEST CONTROL OPERATIONS

Courtesy of the National Pest Management Association

Situation Report: Transitioning to the civilian sector presents new theaters of operation. Intel confirms pest control industry offers strategic advantages:

- Stable deployment opportunities
- Continued mission-critical purpose
- Operations in all 50 states

Pests will continue to threaten our health, property and food supply and we need to continue to engage in strategies and techniques to outsmart, out run and outperform these threats. With constant demands for pest management professionals, your military skills in problem solving, leadership, and resiliency guarantee your success in this industry. Learn more about the National Pest Management Association's (NPMA) Military Hiring Program including its partnership with SkillBridge. Hear insights from recent SkillBridge participant Eric on PestControlJobs.com, who shares his firsthand perspective on why pest control is a great fit for all military service members.

The Stability of Pest Control Pest Control as an Essential Service

Pest control is vital to public health and safety. As long as there are pests, there will always be a need for professionals in this field. This makes it a solid career option for those seeking job security after military service.

The U.S. Department of Homeland Security recognizes pest control as an essential service, meaning it remains steady during economic swings. For service members tran-

sitioning to civilian life, this stability is important when considering long-term career options.

Master Sgt. Eric Fugate serves as Operations Superintendent (Geospatial Intelligence Analyst) at the Joint Intelligence Operations Center, US Indo-Pacific Command, and is preparing for a new chapter through his DOD SkillBridge program internship through NPMA. Eric explains, "I was drawn to the pest control industry for its stability, growth opportunities, and its positive impacts on the environment and communities. Pest control is a career that makes a difference, while offering long-term job security."

Why Your Military Skills are a Tactical Advantage in Pest Control

Transferable Skills

Your military training has equipped you with skills that are incredibly valuable in pest control. Problem-solving, attention to detail, leadership, and a mission-focused mindset are just a few traits that directly align with what employers are looking for. Whether you're diagnosing a pest issue or leading a team to tackle an infestation, your military background gives you a unique edge.

Eric emphasizes this connection:



"Both the military and pest control require a process-oriented approach to problem-solving. In the military, we used IPOE (Intelligence Preparation of the Operational Environment). In pest control, it's IPM (Integrated Pest Management). The skills I learned in military intelligence directly translate to this field, making the transition smooth."

Making an Impact Every Day

Pest control is more than just managing pests – it's about protecting homes, businesses, and communities. Every day presents a new mission, much like your service, offering the chance to make a tangible impact on people's safety and well-being. By applying your military skills in pest control, you can continue to serve your community while building a fulfilling career.

The Benefits of the DOD SkillBridge Internship Training with Financial Stability

Through NPMA's partnership with the Department of Defense SkillBridge program, you can train for a career in pest control while still receiving your military pay and benefits.

As Eric puts it, "SkillBridge offers a great opportunity to explore a new field 'in the wild' before fully transitioning. The financial stability of keeping military pay while learning new skills made it an easy choice."

Hands-On Experience

Over the 8-10-week internship, you'll receive practical, real-world experience in pest control with

military-ready NPMA member companies. This positions you for immediate employment and a stable career once your internship ends.

"One of the greatest aspects of this program has been the real-world application of classroom learning. The hands-on training really cemented my skills as a Pest Management Professional," said Eric.

How to Join the Program Easy Application Process

To get started, visit your Transition Assistance Program (TAP) office or go to PestControlJobs.com/Military to explore NPMA's Military Hiring Program.

Complete the NPMA Military Hiring Internship Program Interest Form, and a representative will guide you through the next steps.

"If you're considering pest control through SkillBridge, give it a shot. The skills you'll develop during your internship will set you up for success in this rewarding career."

-Eric Fugate





UNLOCK YOUR CAREER POTENTIAL: The Power of Informational Interviews

Courtesy of HireMilitary

Deciding what you want to do next is one of the toughest parts of military transition. With so many career options available, how do you figure out the right path for you?

One of the best tools for exploring different industries and roles is the informational interview. These casual conversations with professionals can offer valuable insights, helping veterans make informed decisions about their next steps.

What's an informational interview?

An informational interview is an informal conversation with a professional in your desired field. The goal is to learn about their career, daily responsibilities, and industry trends. It's not a job interview, and there's no

expectation of employment. Instead, it's about gathering useful knowledge and building connections.

Informational interviews allow you to:

- **Explore Career Paths:** As you transition from the military, you may be considering multiple career fields. These interviews allow you to learn about various industries and narrow down your options.
- **Gain Insider Knowledge:** You'll get firsthand insights into job responsibilities, company culture, and industry challenges from someone already working in the field. You'll get details on how they spend their time, the key challenges they face, and the metrics they track day-to-day.
- **Build Your Network:** Conversations can lead to long-term connections, mentorships, or even job

referrals down the road.

- **Get Personalized Advice:** You'll get specific tips on how to leverage your military experience, what skills to develop, and how to make yourself more marketable.

How to Use LinkedIn for Informational Interviews

1. Optimize Your Profile

Before reaching out, make sure your profile reflects your professional identity. Update your headline, profile photo, and work experience to make a strong first impression. A complete profile shows that you're serious about your transition, which makes people more likely to offer advice, knowing you'll act on it.

2. Identify Potential Interviewees

Use LinkedIn's advanced search filters to find professionals in your target industry. Narrow down results by job title, company, or location. To find fellow veterans, use the "past company" filter and select your branch of service. Veterans may be more open to offering advice because they've been through the same transition and understand the unique challenges.

3. Send Personalized Connection Requests

When reaching out, be polite and concise. Mention something you have in common, like military service or mutual interests. Example: "Hi [Name], I'm transitioning from the Army and noticed you've also

served in the Army and now work in project management. I'd love to connect and maybe get some advice." This shows that you've taken the time to review their profile and that you're serious about learning from their experience.

4. Request an Informational Interview

Once they accept your connection request, thank them and ask for a short conversation to learn more about their career. Make it clear that you're interested in their insights, not asking for a job. Example: "Thanks for accepting my connection request. I'm transitioning out and trying to figure out what I want to do next. I'd love to learn more about your career in project management. Do you have time for a quick call in the next few weeks?"

5. Prepare for the Interview

Before the interview, take the time to review the person's LinkedIn profile and any recent posts or activity. This helps you tailor your conversation and shows that you're prepared. Come up with a few thoughtful, specific questions about their career journey or industry trends, and ask for advice directly related to your own transition. The more prepared you are, the more valuable the conversation will be.

6. Ace the Interview

Focus on listening more than speaking, and let the interviewee share their experiences. Ask follow-up questions to dive deeper into what they do and why. Take notes to show you're engaged and to reference later. Remember, your goal here is to learn and build a genuine connection — not to ask for a job. Show interest, be curious, and keep the conversation flowing naturally.

7. Follow Up and Stay Connected

After the interview, send a thank-you note to express your appreciation. If they give you advice or suggest a specific action, make sure to follow through and then let them know how it went. Keep the connection alive by updating them on your progress or asking for further advice. Over time, this relationship could lead to mentorship or job opportunities.

Transitioning from the military? HireMilitary can help.

HireMilitary is a veteran-owned small business offering FREE job placement services to everyone in the military community with employers looking to hire military talent.

Visit [HireMilitary.us](https://hiremilitary.us) to find jobs and SkillBridge/CSP opportunities. Join the talent pool to receive personalized updates and support.

Let HireMilitary help you kickstart your next career!



During a job interview and resume-writing lesson, student Seth Richter talks welding with Staff Sgt. Matthew Greene who actually worked in a fabrication shop as a welder for three years before joining the Army. (DVIDShub.net)





CREDENTIALING YOUR MILITARY EXPERIENCE

Courtesy of Military OneSource

You're looking to join the civilian world and that means job hunting. Here's the good news: As a service member, you're part of one of the best trained workforces in the world.

You have skills that employers value such as discipline, work ethic and teamwork. Your military experience has also given you training that you can put to work in the civilian world. But sometimes, it can be a challenge to explain military training in terms civilian employers can understand.

That's where "Credentialing Opportunities On-Line," or COOL, comes in.

The COOL program helps you translate your training into civilian credentials and

speaks better to what employers are looking for. Every service branch offers its own program. Use your branch's program to:

- Get information on credentials related to your service specialty.
- Identify gaps in your training and credential requirements.
- Find resources to help you close the gap between training and credentials.

COOL programs primarily serve active-duty service members and help to plan for

employment. You can use it to figure out what training or skills you might need before you transition.

How to decide if you need a credential

Here are five employment scenarios —see if one applies to you and your chosen career path

1. The civilian equivalent of your specialty doesn't require a license or certification.

You don't need to pursue a credential, but having one may give you an advantage.

It's worth checking into.

2. Your military training and experience already provides the necessary credentials to practice the civilian job. (For example, let's say you earned your Emergency Medical Technician certification to become a health care specialist.)

You should be good to go. But there may be additional credentials that give you more of an advantage.

3. Your training and experience provide certification in the field, but not a license.

Your move to the civilian workforce may be relatively seamless. The requirements for a certificate and a license are often similar. However, you may need to obtain a license from the appropriate government agency.

4. You have the education, training, or experience necessary to become licensed or certified. But you don't have the formal license or certification from the credentialing board.

You may have to follow an administrative process that typically requires completing an application, documenting military training and experience, and possibly

taking an exam.

5. You may need more education, training, or experience to be certified or licensed.

It may be more difficult to be employed or fully employed without the right credentials. In this case, you can find out more about available resources, costs and funding to meet the requirements.

Are there costs for credentialing?

Sometimes there are costs involved if you need extra training or have to take an exam. Many credentials and licenses have fees involved, such as licensing fees or exam fees, but there are resources available to help cover some of the costs, such as the GI Bill.[®]

Check your service branch's program for costs and to learn about available resources.

If you're ready to start looking for a job, it's time to translate your work experience into a civilian career. Identify what credentials you need as soon as possible. Getting a credential may take some time, and ideally, you want it in hand by the time you leave the service.

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Committed to Hiring from the Military Community

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The Department of Veterans Affairs Home Loan Basics

Courtesy of Military OneSource

The first step toward owning your own home is meeting with a lender to secure a loan. The Department of Veterans Affairs Home Loan Program is a substantial benefit earned with military service. These invaluable loans require no down payment, no private mortgage insurance and have low-interest rates.

You get much better financing terms than a traditional home loan. Even if you haven't been approved for a traditional loan, you might still qualify for a VA loan.

For more information, call a VA home loan representative at 877-827-3702, Monday through Friday, 8 a.m.-6 p.m. ET.

Every loan can end up being a little different, but here are the standard features:

- **No down payment:** Perhaps you can save or invest what you would have put aside as your down payment.
- **Limited closing costs:** Some of these costs may be paid by the seller, lender or other party.
- **Low interest rates:** VA home loans offer one of the most competitive interest rates in the market.
- **No mortgage insurance premium:** Veterans are required to pay the VA's funding fee, unless exempt, but no private mortgage insurance.
- **Reusable benefit:** You can use this benefit more than one time if you have a remaining entitlement.
- **One-time funding fee:** Some veterans and service members are exempt from paying the funding fee. If you are not exempt, you may pay this fee at closing or include it in your loan.
- **Minimum property requirements:** VA loans have minimum property requirements to ensure your home is safe, sound and sanitary.
- **No penalty for prepayment:** Rule of thumb — always try to pay off loans early. Not having to pay interest leaves you with additional money to invest in other things. Some loans will penalize you for doing that, but these won't.
- **Assumable mortgage:** When you sell the property, you may elect to have a VA-eligible buyer assume your mortgage. If you do, the assumer's qualifications must be reviewed and approved by the lender or VA.
- **VA staff assistance:** If you are experiencing some temporary financial difficulty, VA has loan technicians that can discuss your specific situation.

There are some exemptions to the VA funding fee. For more information, visit the VA funding fee and loan closing costs webpage at va.gov.

The VA Home Loan Program has helped thousands of active-duty service members and veterans become homeowners. Now that you're armed with the basics of VA home loans, you can start looking into how to use one to get your dream home. Read more home ownership benefits at [Military OneSource](https://militaryonesource.com).



By Jill Campbell

Transitioning out of the military or facing a PCS (Permanent Change of Station) is a significant life event, but it also presents a great opportunity to build long-term wealth through **Military House Hacking**. House hacking allows military families to use their VA loan benefits to purchase a property, such as a **duplex, triplex, or quadplex**, and rent out the extra units. Alternatively, renting out spare bedrooms in a single-family home is another excellent option to offset housing costs during or after a PCS move. This strategy allows you to generate passive income, reduce your out-of-pocket housing expenses, and build equity while you serve.

WHY MILITARY HOUSE HACKING IS IDEAL FOR PCS MOVES

PCS moves often come with financial challenges. Between relocation costs, finding new housing, and adjusting to a new community, military members can feel the financial strain. Military House Hacking offers a solution by turning your home into an income-generating asset.

- **Live in One Unit, Rent Out the Rest:** With a VA loan, you can purchase a **multi-family property** with up to four units. You live in one unit, and rent the others to cover or reduce your mortgage payments. Since the VA loan requires **no down payment** and **no PMI**, it makes house hacking even more accessible.
- **Rent Spare Bedrooms:** If you prefer to purchase a single-family home, house hacking can still work. Rent out spare bedrooms to help with your mortgage. Whether it's short-term renters or roommates, this option provides financial flexibility, especially during a PCS.

Military house hacking is not just about reducing costs; it's also about building long-term wealth. By acquiring properties with each PCS, you can create a steady stream of rental income that continues to grow even after you transition out of the military.

USING YOUR VA LOAN FOR MULTI-UNIT PROPERTIES

One of the biggest advantages of the VA loan is that it allows military members to purchase **multi-family homes**. This means you can use your loan to buy a **duplex, triplex, or quadplex**—as long as you live in one of the units. The income generated from the other units can cover your mortgage and help build equity over time.

- **No Down Payment & No PMI:** Unlike conventional loans, VA loans do not require a down payment or private mortgage insurance (PMI). This makes purchasing a multi-family property much more affordable and increases your potential rental profits.
- **VA Loan Assumability:** Another benefit of VA loans is that they are assumable, which can make selling your property easier down the road. If you decide to sell, the new buyer could take over your existing VA loan

under the same favorable terms, which is a valuable selling point in a rising interest rate environment.

DOWNLOAD THE MILITARY HOUSE HACKING BOOK FOR FREE

To get started with military house hacking, download **Military House Hacking** for free at militaryhousehacking.com. This resource is packed with strategies specifically tailored to service members looking to turn their PCS moves into wealth-building opportunities. Whether you're new to real estate investing or ready to take the next step, this guide will help you leverage your VA loan like a pro.

MILITARY HOUSE HACKING FOR FINANCIAL FREEDOM

Military house hacking offers a unique opportunity to build wealth while serving in the military. By using your VA loan to purchase a **duplex, triplex, or quadplex**, or by renting out spare bedrooms, you can generate passive income, reduce your mortgage costs, and set yourself up for financial success during and after your military career.

Active Duty Passive Income is the largest military real estate investing education community in the country. Connect with the community at militaryrealestateinvesting.com for resources and mentorship for your upcoming PCS and home purchases.





THE BENEFITS OF JOINING THE MILITARY RESERVES

Courtesy of Military OneSource

More than 1 in 4 active-duty service members tell us they intend to join the reserves. It can be a great option for a lot of service members.

Reserve duty can do more than fulfill your obligation. It's also a good way to keep one foot in the military community and one foot in the civilian world. As a reservist, you can be connected to the benefits of military life and civilian life at the same time.

Reserve duty is also a viable path to the many benefits of retiring from the military. To retire, you'll need to complete at least 20 years of active-duty years and reserve years.

Reserve Component benefits

Here's a quick look at the benefits you'll have by transitioning to the reserves:

- **Part-time pay:** Pay is based on rank and service time. Bonuses are sometimes available for high-demand skills.
- **Skills training:** Your active-duty skills will be put to good use in the National Guard or the reserves. Or maybe you'll choose to retrain in a completely different field. The reserve component has different manpower needs, so you may have new career choices available.
- **Health Plan:** TRICARE Reserve Select is available worldwide for qualified selected reserve members and their families when the military member is not on active-duty orders. Reserve members on active duty for more than 30 days receive comprehensive medical and dental care for free.
- **Education:** If you're in the selected reserve and have signed up for at least six years, you can access up to three years of educational assistance through the Montgomery GI Bill® for Selected Reserve, with a possibility of a "kicker" for certain high-demand fields.
- **Commissary and exchange privileges:** Reserve members have access.
- **Retirement:** Keep the retirement benefits earned on active duty, and continue to earn points toward a reserve retirement.

Other benefits of the reserve component? Flexibility. The reserves offer types of duty you wouldn't have available in traditional active duty. And if you move, you may be able to change your unit affiliation.

Plus, yes, there's that camaraderie that's hard to find. If there are parts of military life you'd miss by separating completely, the reserves offer an excellent alternative.

Is the Reserve Component right for you? Find out.

- Visit the retention counselor or transitional recruiter on your installation.
- Be ready to talk about your career plans, educational goals and potential location.
- If you visit within 180 days of your active-duty separation, your counselor can discuss specific billets.

Remember, if you haven't met your military service obligation when you leave active duty, you're required to enter the selected reserve or Individual Ready Reserve. In either case, you're subject to recall to active duty.

Have a remaining obligation and haven't joined the selected reserve? You'll automatically be assigned to the Individual Ready Reserve. If the reserves are in your future, learn more before you make the transition.

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At the U.S. Secret Service, veterans are a vital part of our team, currently comprising approximately 21% of our workforce. We're dedicated to growing that number and embracing the wealth of experience, diverse perspectives, and unwavering dedication veterans bring to our mission. Veterans enrich our workforce, adding layers of diversity in experience and backgrounds, which strengthen our ability to execute a zero-fail mission. The impact of veterans is clear in every facet of our agency.



The U.S. Secret Service is actively recruiting and hiring veterans for a wide range of positions, spanning our protection and investigative missions and administrative, professional, and technical opportunities. Learn more and apply at www.secretservice.gov/careers.

Why choose a career with the U.S. Secret Service as a veteran?

We offer veterans a unique opportunity to continue serving their country in an atmosphere of teamwork, accountability, and support, where no one gets left behind.

We actively seek veterans with various skillsets, and no prior law enforcement experience is required.

We address the top three career challenges veterans typically face: lack of career development, work quality, and inadequate compensation/benefits.

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Your broad base of knowledge in leadership, critical thinking, and risk-based decision-making align closely with our mission, allowing you to build upon

your military experience.

Skills like leadership, teamwork, personal integrity, problem-solving, and resilience readily transfer from the military to a career with us.

The ability to thrive in a dynamic environment is a valuable trait we highly value.

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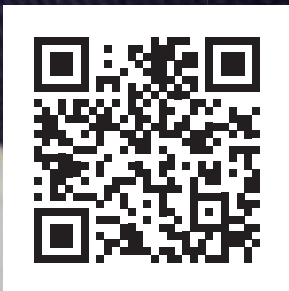


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SIGNS YOU MAY NEED EXTRA HELP TRANSITIONING

Courtesy of Military OneSource

Are you separating or retiring from the service in the near future? Are you actively transitioning to civilian life? With so many components of transition, you may feel like you could use some extra help. Maybe you're looking for support to manage stress or logistics. Or perhaps you just need someone to give you that extra encouragement to set goals to get through your to-do list.

Whatever the case may be, Military OneSource is here to help – and is your anchor to Department of Defense resources for up to 365 days after your last day of service. If you're not sure if you could benefit from extra support navigating your transition, check out the following signs:



1. Do you know where to start? When you prepare for the transition process, you may not know where to begin. It's common to have trouble setting goals for this next life stage. After getting some of your questions answered by a trained consultant, you may have the tools to make a game plan and execute.

2. Do you want to know more about the benefits you're eligible for during and after your transition? There are many benefits available to veterans, but how do you know which ones apply to you? Veteran benefits include disability, education, health care, housing, life insurance and more. It's a lot to consider, and sometimes these benefits have specific timeframes and deadlines you need to know.

3. Are you trying to navigate civilian work life? Adjusting to the civilian workforce can be a big challenge when transitioning from the military. There are resources and experts available to help you translate your military skills into civilian terms, apply for jobs, learn how to write a resume, practice your interview skills and more.

4. Do you want to go back to school?

Pursuing higher education may be a goal of yours in this next stage of life, but maybe you have a roadblock you want to overcome. There are certain things to consider, like identifying what type of school you're interested in, how to finance your degree and whether you should attend online or in-person classes.

5. You don't know what to do with your Thrift Savings Plan.

If you invested in a TSP, do you know what to do with it once you're out of the military? Depending on your situation, there are several options regarding your TSP.

6. You are looking for specific information on VA health care.

Health care is a benefit for all service members. Now that you're transitioning to civilian life, you may be looking for information on coverage for you and your family. Your separation or retirement status – among other factors – determines your eligibility for VA health care benefits.



7. You're a military spouse who is looking for access to tailored transition information.

Transitioning from military to civilian life impacts the entire family. Now that your partner is leaving the military, what does that mean for you? There are resources for military spouses. By exploring, learning and preparing, you can take charge of your family's new chapter in civilian life.



Personalized Transition Support Is Available

Military OneSource provides support during this transition phase, whether you are a service member or military spouse.

- **Transitioning Veterans** is a specialty consultation for service members looking to get answers about their own transition. A professional consultant will provide personalized sessions to help you navigate your transition to your next chapter. Service members can get this extra help 12 months out from retirement or separation or within 365 days of your last day of service.
- The **Military Spouse Transition Program** supports military spouses through the military spouse experience as you step into military life until you step out of it. MySTeP empowers spouses with resources, benefits, programs and more to take command of the family's transition.



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