

STARS  AND STRIPES®

SPRING 2025

# Transition Guide

May 15, 2025

**SMART MONEY  
MOVES FOR  
MILITARY RETIREES**

**ADJUSTING TO  
CIVILIAN LIFE  
WHAT YOU  
NEED TO KNOW**

**CHART YOUR  
CAREER PATH  
AFTER THE MILITARY**

**REENLIST, RESERVES, TRANSITION OR RETIRE?  
WHAT COMES NEXT?**



# LOOK FORWARD

**TO 22-MINUTE COMMUTES DAYS ON THE LAKE FRIENDLY FACES**  
**AFFORDABLE HOMES TOP-RANKED SCHOOLS 5 PRO SPORTS TEAMS**  
**EXCITING INDUSTRIES VETS READY EMPLOYERS FREE TUITION**



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**LOOK FORWARD > WI**



YOUR CAREER PATH:  
Finding the Right Job

Courtesy of Military OneSource

What kind of job are you looking for when you leave the military? Many people look for jobs in certain locations or jobs that offer a certain salary or stability, but there is so much more to finding a great job as a veteran. Finding a career that matches your skills and interests is key to job satisfaction.

What should my career be?

A satisfying job gives you a sense of accomplishment and makes good use of your skills. If you're not sure about your career path after the military, CareerOneStop is a great way to get started.

CareerOneStop is a website sponsored by the U.S. Department of Labor (DOL). It's a rich resource with lots of tools for job searching, training and information about careers and industries

At CareerOneStop, you can:

- Take self-assessments for free — including an interest assessment, a skills assessment and more
- Learn about careers— view career profiles and videos, compare occupations and research industries
- Find training— including information on basic adult education, apprenticeships, certifications, scholarships and much more
- Plan your career— set career goals, learn about salary expectations, occupation licenses and professional development

CareerOneStop offers resources for transitioning service members, veterans and military spouses. Visit their Veteran and Military Transition Center page at [careeronestop.org](http://careeronestop.org) for more information.

If you are not quite sure whether transitioning out of the military is the right choice for you and your family, if you have one, the following questions might help you make a

decision. Take time to discuss all the options and consider how the changes might affect you and your family.

1. What appeals to me most about the change is:
2. What I would gain most from the change is:
3. What is frightening about the change is:
4. What keeps me from making the change is:
5. The worst thing that could happen if I make the change is:
6. If the worst thing happened, then I could do:
7. If I were serious about making a career change,
  - a. My first step would be:
  - b. My second step would be:
  - c. My third step would be:

It's never too early to start to think about what's right for you and your family, especially if you think you'll need more experience, credentialing or licensing for your new civilian career.

More about transition planning

During your transition planning, you'll explore your employment and career goals. As part of the Transition Assistance Program, DOL provides a one-day core curriculum on the fundamentals of career transition.

DOL also offers two additional two-day tracks as part of TAP that do a deep dive into employment and vocational training. For more information about TAP, contact your installation's TAP office or visit the Defense Department TAP website at [dodtap.mil](http://dodtap.mil).

Military OneSource can help you learn more about TAP services, transition assistance programs and resources, and the Reserve Component Transition Assistance Advisor Program.

When you get a head start on the career you want, you can start planning with confidence. Ask, explore, question, plan and go for it!

STARS AND STRIPES®

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Maybe you’re just ending your first tour of duty or are wrapping up 20 years of service. Now, you’re at a crossroads – reenlist, reserves, transition out or retire?

How do you know you’re making the right call? There are many decisions that have to be made when planning for this next phase of your life. Here are some things to consider.

**Things to consider at the end of duty**

**WHAT BENEFITS WILL YOU HAVE AVAILABLE?**

Benefits differ, depending on whether you’re separating, transitioning to the reserves or retiring. The Department of Veterans Affairs offers benefits briefings as part of your transition assistance. Here are some you may be able to receive:

- Transition assistance for active duty, Guard and reserve, wounded service members and more.
- A steady paycheck, if you decide to continue your service in the reserves
- Education and training opportunities
- Home loans and housing assistance
- Life insurance
- Medical services can be accessed for up to two years after discharge for some service members.
- Commissary and exchange privileges are available for retirees, National Guardsmen and reservists.

If you’ve been injured during service, you may receive extra care and support.

**LIVING COSTS OUTSIDE THE MILITARY**

Civilian life has advantages and drawbacks. Here are some important costs of civilian life to consider:

- Housing will probably be your biggest monthly expense, but you may be entitled to VA home loans as well as benefits to help you make your final move.
- Health care. Veterans who aren’t enrolled in VA health care will need health insurance. That can mean monthly premiums and out-of-pocket costs. TRICARE Reserve Select is available worldwide for qualified Selected Reserve and

their families.

- Saving for retirement. Setting aside some money every month for retirement is vital. Got a job on the horizon? Compare the employer’s plan with the military’s retirement plan. You can also contact your installation Personal Financial Management Services office for retirement information and assistance.

**A JOB AND INCOME AFTER SERVICE**

A good civilian job makes all the difference for a successful transition out of the military. You’ll find lots of assistance and resources available to help you line up a good job. When you’re making the decision to separate, start planning for employment as soon as possible.

- Contact your installation Transition Assistance Program office. Take an employment workshop. Get referrals for employment agencies and recruiters, job leads, career counseling and computer access for online job searches. Transition assistance offices have a wealth of services.
- Visit the Department of Labor Transition Assistance Program website and learn about resources available from the Department of Defense Career Ready Portal.
- Access free interest and skills assessments, explore civilian careers and education options, search for jobs, learn about benefits and much more at the CareerOneStop Veteran and Military Transition Center, sponsored by the Department of Labor.
- Check out the Military Spouse Transition Program, which provides guidance to help MilSpouses transition to civilian life, including starting or continuing a career.
- Take advantage of access to Military OneSource assistance for 365 days after separation or retirement.

**CIVILIAN LIVING VERSUS MILITARY LIFE**

You’re not just changing jobs or making a move – you’re changing the way you and your family live. Be prepared.

- You’ll be leaving behind close friends, but can keep in touch and make new ones. Workplace camaraderie will probably be different. Job security may be different too. But on the other hand, no more orders.
- Some people choose to combine military and civilian life and transition to the reserves.
- Talk to your family before you make your decision. Don’t underestimate the impact transitioning will have on them. Listen to their concerns and opinions. List the positive and negative aspects of the changes and consider which are most important for you and your family.
- Research places to live when you leave the military. Search for local community information on the MilitaryINSTALLATIONS website.

**Access military support for your final move**

Your relocation benefits include one final move from your last duty station within the time and geographic limits listed below. If you live in installation housing, you may be allowed one move out of housing into the local community and another final move within these limits.

- Retirement — You may be moved anywhere in the United States or to your home of record outside the United States within three years of your retirement date. (This is called a home of selection.)
- Involuntary separation (honorable discharge) — You may be moved

anywhere in the United States or to your home of record outside the United States within 180 days of your separation date.

- Voluntary separation (honorable discharge) — You may be moved to your home of record (or an equal or lesser distance) in 180 days of your separation date. If you choose a destination of greater distance, you will be obligated to pay the additional costs.
- General discharge (under honorable conditions) — You may be moved to your home of record (or an equal or lesser distance) in 180 days of your separation.

Once you have made your decision on where to move, contact your installation transportation office about scheduling your move. The earlier you start to plan, the more likely you are to get the move dates you want.

If you or another veteran is without a home or facing eviction or foreclosure while transitioning out of military service, the VA may be able to help. For more information, call 877-4AID-VET or visit the VA Veterans Experiencing Homelessness webpage.

**PLANNING FOR SEPARATION AS A RETIREE**

Transitioning to civilian life is just like everything else in military life. Doing it successfully takes preparation. Give yourself plenty of time to complete all the required tasks before you officially retire.

**SEE PAGE 6**





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Retirement requirements: Must-dos before your retirement date

Start with the Defense Department Transition Assistance Program website. You'll find detailed information about transition assistance and how to connect with your service branch's program. You can also contact your installation's TAP office.

- Initial counseling and preseparation counseling brief: You need to complete an individualized initial counseling session and the preseparation counseling brief at least 365 days prior to your separation or retirement date, but you can schedule it up to 24 months before your retirement date.
- Core Transition Curriculum: As part of the Transition Assistance Program, you will attend mandatory briefings on transition preparation, employment preparation and the benefits offered by the VA.
- Final medical exam: Schedule your mandatory, final medical and dental exam with your

installation's medical clinic no later than 90 days before you separate. However, earlier is better to account for all possible appointments and allow time to have them scheduled.

- Scheduling final move: You will have one year after leaving active duty to complete your final move. But the sooner you can schedule, the greater the chance of getting the dates you want.

Benefits you've earned as a retiring service member

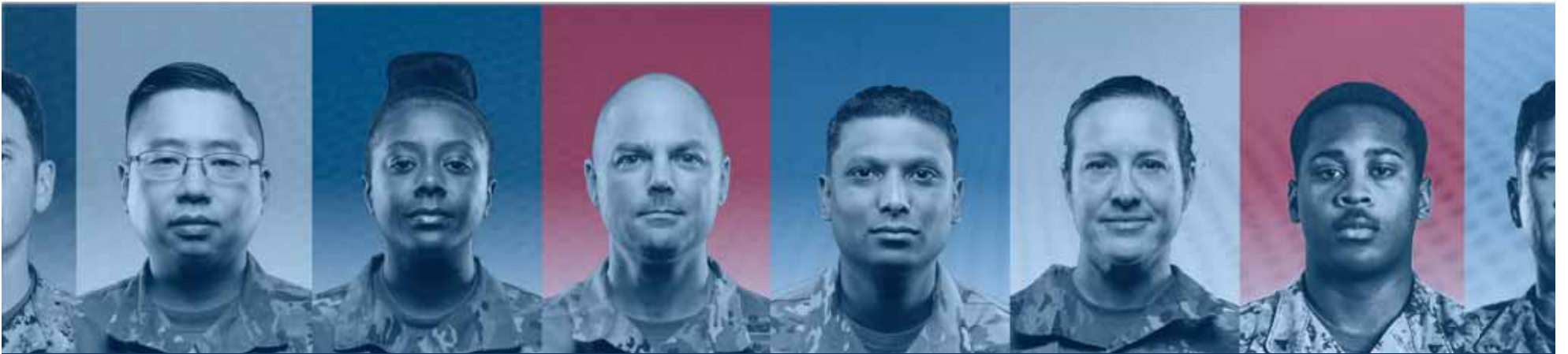
As an active-duty service member, you receive a number of benefits. What happens to them when you retire?

- TRICARE: Retiring service members must enroll themselves and eligible family members or risk losing TRICARE benefits. This includes family members with Medicare Part A and B. For more information on health care plan options for retiring service members and families, visit the TRICARE website.
- Dental and/or vision: You may choose to enroll in dental and/or vision insurance through the

Federal Employee Dental and Vision Insurance Program. Find more details at the Benefeds website.

- Final move: You have one calendar year from your retirement date to use your last government-paid move anywhere within the U.S. or to your home of record outside the country. Check with your installation's Personnel Support Office for information.
- Life insurance: Your Servicemembers' Group Life Insurance plan continues uninterrupted for 120 days after separation. During that time, you can convert your life insurance to Veterans' Group Life Insurance. You can still convert after 120 days, but you will have to prove that you're in good health. You can also choose to use a private insurance company to provide life insurance.
- Commissary and exchange privileges: You and your family have the same access to both facilities after retirement. The only exception — overseas privileges may be subject to a Status of Forces Agreement.

- GI Bill/education and training: Depending on which GI Bill you have and when you leave the service, your GI Bill may be good for 10 years, 15 years or indefinitely. Get the details at your installation's education office or visit the VA education and training benefits webpage for more information.
- Home loans: Find out about a VA loan to purchase or build your dream retirement home. To qualify, you must have served at least 24 months and have an honorable or general discharge. Call 800-827-1000 or visit the VA housing assistance webpage.
- The Survivor Benefit Plan: The plan provides a portion of your retirement pay to your spouse or other eligible people after your death. As long as you have an eligible spouse or child, you'll automatically be enrolled and at the maximum level unless you elect otherwise. Contact your installation TAP office or the Defense Finance and Accounting Service with any questions.



# HOW THE SBA HELPS VETERANS BECOME VETREPRENEURS

*Courtesy of the U.S. Small Business Administration*

It's no coincidence that many veterans are successful business owners. There is a lot of overlap between the traits that make a strong entrepreneur and the skills that veterans develop through their service. Veterans Matthew and Kara Rutter are prime examples. Before their service in the U.S. Army even ended, the Rutters already had their next calling in mind: to usher in the next generation of farmers by helping veterans like themselves get involved in agriculture. After enrolling in Boots to Business (B2B) through the Department of Defense's Transition Assistance Program and consulting their local Veterans Business Outreach Center - the Rutters started Project Victory Gardens, a nonprofit program in Townville, South Carolina, that provides hands-on farming experience to service members transitioning to civilian life.

The Rutters represent just one of the 304,823 veteran-owned businesses across the nation. An important objective of the SBA's mission is to build upon that number. The following resources were designed to help turn veterans into vetrepreneurs.

- **VBOCs:** Veterans like the Rutters find a number of services available at VBOCs, from business training and counseling to SBA resource partner referrals. Advisors at 28 organizations across the country stand ready to serve veterans, service members, National Guard and Reserve members, and even military spouses and family members interested in starting or growing a small business.
- **B2B and B2B Reboot:** Everyone has to start somewhere, and for service members and military spouses looking to try their hand at entrepreneurship, there's no better place than B2B. On military installations worldwide, B2B teaches the basics of business ownership. And for those who don't have access to a military installation, B2B Reboot brings the program directly into communities.
- **SBA Training Programs:** Not every veteran's journey into small business ownership will be the same. That's why the SBA's entrepreneurship training courses are customized for different

populations, including women veterans, service-disabled veterans, military families, and veterans interested in federal procurement. SBA training programs are available both in-person and online through the Office of Veterans Business Development .

- **Contracting Assistance Programs:** Several federal programs are in place to equip veteran-owned small businesses with the resources they need to access federal contract awards and surplus personal property. Veterans who want to better compete in the federal marketplace can receive training at the Veteran Institute for Procurement. There's also the Veteran Small Business Certification program, which helps service-disabled veteran-owned small businesses win sole-source and set-aside contracts across the federal government.

The SBA salutes America's veterans and is proud to be a resource for the next generation of vetrepreneurs! For more information, visit [sba.gov/veterans](https://sba.gov/veterans).





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# PCS SEASON IS HERE and We've Got Your Back

By Michele Bradfield

It's that time again — Permanent Change of Station (PCS) season is here, and military families across the country are gearing up for another big move. Whether it's your first PCS or your 10th, you know the drill: boxes, checklists, logistics, and the challenge of settling into a brand-new community.

If you're planning a full Personally Procured Move (PPM) — formerly known as a DITY move — you're in the right place. The Home Depot has a game-changing resource designed to make your move smoother, more organized, and (dare we say) less stressful.

Introducing The Home Depot Military Moving Resource Page at [militarymoving.com](https://militarymoving.com) — a one-stop shop for all your relocation needs!

## A Moving Checklist That Covers it All

At the heart of this initiative is the PCS Moving Checklist created in collaboration with Blue Star Families, a step-by-step guide available on The Home Depot's military moving resource page. This isn't just a to-do list — it's a lifeline for military families, covering everything from:

- Packing supplies (because somehow, you always need more tape)
- Truck rentals and loading equipment (save those back muscles)
- Cleaning essentials (because move-out inspections are no joke)
- Pre-ordering home essentials (think appliances, furniture & décor)

With this checklist, you'll have

everything mapped out — from pre-move planning and efficient packing strategies to tips for loading, unloading, and making your new house feel like home.

## Big Savings for Military Families

Moving isn't just exhausting — it's expensive. That's why The Home Depot is offering:

- 15% off Penske moving trucks for military families
- 10% military discount on eligible purchases year-round
- Tax-free shopping on more than 2M products through THD's partnership with AAFES & NEX

"With discounts on truck rentals and year-round savings on purchases, The Home Depot is committed to supporting military families," says Haley Weaver, Head of Military Relations at The Home Depot.

## The True Cost of Military Moves

Every year, more than 600,000 military families relocate, with 70% moving off base — adding layers of logistics and costs.

"Beyond the logistical challenges, moving takes a financial toll," explains Michele Bradfield, Senior Director of Brand Partnerships at Blue Star Families. "Our research shows that 34% of military families spend more than \$2,000 in unreimbursed moving costs — covering security deposits, temporary lodging, and transportation expenses. These unexpected costs add up fast, making an already stressful move even tougher."

## Find Your People Before You Arrive

One of the hardest parts of a military move? Leaving behind your support system and starting fresh. But thanks to technology, you don't have to wait until you unpack to find your community.

Enter the Blue Star Neighborhood, a free online platform where military families can connect, share resources, and support each other.

"Whether you're looking for school recommendations, local services, or just a friendly face in your new town, this community is here for you," says Bradfield.

Check it out at [thebsn.org](https://thebsn.org) and start connecting before you even hit the road.

## Now That You've Got Your Community Lined Up, Let's Make Your Move a Success

With The Home Depot's Military Moving Resource page, Blue Star Families' support network, and exclusive military discounts, you have everything you need to tackle this move with confidence.

"As a military spouse, I know firsthand how much community support matters," says Weaver. "It's not just about appreciation — it's about action. And with this resource, The Home Depot is proud to stand alongside military families during PCS season and beyond."

So, deep breath. You've got this. And we've got your back.

## PLANNING YOUR POST-RETIREMENT BUDGET

Courtesy of Military OneSource

Review your military retirement pay, benefits and expenses to plan your budget and calculate what you'll have each month, including your monthly retirement pay. Remember that federal and state taxes will be withheld from your retirement, and just like your active-duty pay, your retirement pay adjusts annually based on the cost of living to protect your income against inflation.

**Income:** You'll receive one of three types of non-disability retirement pay:

- Final basic pay — for service members with an entry date prior to Sept. 8, 1980.
- High 36 — for service members with an entry date between Sept. 8, 1980, and July 31, 1986, or for those with dates after Aug. 1, 1986, and before Jan. 1, 2018, who didn't elect REDUX or opt into the Blended Retirement System.
- Career Status Bonus/REDUX — for service members with an entry date after July 31, 1986, who accepted a mid-career bonus at the 15-year mark and agreed to remain active duty for at least 20 years.

Note: Service members enrolled in the new Blended Retirement System will have slightly different retirement payments than the three outlined above, including a different monthly retired pay formula, a possible lump sum payment taken at time of departure and a Thrift Savings Plan.

**Payouts:** Federal and state taxes will be withheld from your retirement check. Also, remember medical and dental premiums and Survivor Benefit Plan premiums.

**Annual adjustments:** Just like your active-duty pay, your retirement pay adjusts annually based on the cost of living to protect your income against inflation.

**Social Security benefits:** You or a dependent may be eligible for social security benefits. Visit the Social Security Administration website to explore benefits you may be due and for more information on how to qualify and apply.





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# NATURE AS A HEALER: MENTAL HEALTH, OUTSIDE



Photo by Liz Diss

*Courtesy of Adventure Recovery*

**C**omplementary and experiential approaches to health and well-being can be profoundly impactful, especially for those who serve in first-responder, military, and rescue settings. Veterans and active-duty service members who've lived in high-risk, high-action environments can benefit from activities that integrate mind, body, spirit. Somatic practices that incorporate the body show us that the once outdated understanding of mind and body as separate is false. The truth is that the body plays a significant role when it comes to mental health and well-being.

## Adventure as a Path to Meaning

Adventure Recovery is a

conduit for those seeking pathways to healing, as a national organization that brings people outside for their mental health and well-being. Liz Diss, an outdoor guide and veteran, joined Adventure Recovery (AR) to share her passion for mountaineering, climbing, and time in nature. Liz has experienced many different terrains and in 2019, she embarked on a trip to climb the Matterhorn with veteran friends and her to-be husband as a farewell to her father who had recently passed away. For Liz, the symbolism of the journey represented her commitment and her personal sense of loyalty. The process held lessons her father taught her about showing up, doing the best we can, and embracing challenges as an opportunity for growth.

The goal was to climb to the summit of the peak where she had pulled an Edelweiss blossom years prior when she left the military. At that time, Liz had backpacked the Haute Trail from Chamonix, France, to Zermatt, Switzerland, and harvested the Edelweiss from the base of the Matterhorn area to mark the occasion. She looked up at the peak, in that moment, vowing to return to climb it one day. She kept the flower pressed in a small frame by her bedside. The night her father passed, she woke, looking over at the dried blossom and heard his voice say, "slow down; everything is going to be okay." Liz knew the Matterhorn was her next quest to complete.

"As service members and first responders, we do not fit the traditional box in terms of



Photo by Liz Diss

day-to-day life. Our sensibility, ability to adapt, capacity for unknowns, and unlimited creativity often necessitates outlets and opportunities that harness and channel these qualities. This is especially true as we experience civilian life and seek healthy, positive outlets. In the outdoors, we have the chance to find purpose and mission. This relates to movement and physical exertion—where we naturally excel—but also to the freedom and spaciousness found away from the trappings of daily living."—Liz Diss, Adventure Recovery Guide and Government Liaison

## Transforming Trauma: The Healing Power of Nature

Liz is a beacon of strength in our community and is no stranger to the sometimes-hard reality of active duty and traumatic experiences. In 2009, Liz deployed to Kuwait to oversee mortuary services, which helped bring 172 deceased service members home from Afghanistan. Seeing the carnage of war

first-hand stayed with her long after her deployment. Like many, the transition out of the military was not without challenges, but Liz knew she wanted to help veterans in her career. As a triathlete and avid outdoorswoman, she shares the discipline and structure of her training with others as ways to support veterans who suffered from post-traumatic stress disorder (PTSD). Further, the wellness found through consistent self-care in exercise and healthy living, has a positive impact on all around her. Liz walks the walk.

Other members of the Adventure Recovery team have also endured hardship, loss, and trauma firsthand. At a very young age, the organization's founder, Tim Walsh, lost two family members within a short period of one another to substance use-related death and suicide. Following this loss, Tim struggled with addiction and destructive behavioral patterns, as he looked up to these two young family members. Substances distracted him from the pain



Photo courtesy of Adventure Recovery

*How you climb a mountain is more important than reaching the top.*

—Yvon Chouinard



but only delayed the suffering until he found recovery at 22. The most significant part of his individual healing journey was found outside, in nature. When Tim first got sober, he'd go snowboarding, hiking, mountain biking, and camping, and as he explored adventure further, he became a whitewater kayaker. Nature provided such a profound backdrop for healing that after twenty years of outdoor guiding and working in the treatment field, he created Adventure Recovery.

"When I first got sober, I had no idea what to do with myself or my time. As an athlete who was engaged in competitive snowboarding while I was actively using substances, it was a natural fit to explore accessing positive habits through action and athleticism. I started simply, by visiting an area near the rehabilitation center, hiking, exploring the forest, and becoming reacquainted with myself, without being altered. This is where the healing really started to happen for me. Time outside became the place where I found comfort, explored my limits, and challenged myself to witness discomfort and find my grounding practice. It changed my life."—Tim Walsh, Founder of Adventure Recovery.

### Time Outside for Mental Health

Adventure Recovery's mission is to guide people through the internal and external wilderness, cultivating a lifelong passion for learning and adventure. The AR model combines mental health awareness and adventure-based counseling techniques with outdoor skills instruction. Nature-based learning and positive reinforcement helps participants to identify and achieve goals. The experience of simply being outside is where healing begins, as the nervous system can untether from modern life. Many of us struggle with stress, anxiety, trauma, PTSD, and outside, we can move beyond the ruminating mind and start to feel comfortable in our skin.

Military life leaves a lasting mark, and civilian life can leave veterans seeking more, or struggling and in need of support. At Adventure Recovery, we are honored to serve the veteran, active duty, and first responder community by creating access to positive outdoor experiences and adventures that generate lifelong connection with self and others. AR teaches others how to live happy healthy lives doing what they love, beyond maladaptive coping mechanisms. When we grow

beyond the patterns we've established to manage our feelings (or avoid them) we can find a true sense of wellness and safety within, and in the world.

Adventure Recovery serves veterans, reservists, and members of the National Guard facing challenges with trauma, mental health struggles, PTSD, alcohol or substance-use recovery. We utilize the transformative power of nature as a catalyst for healing. Clinicians and guides assess individual aptitudes, capacity, and follow the client's lead in a customized approach.

### Self-Regulation, Healing, and Adventure

Outdoor settings remove the stimuli and pressures of daily life, replacing them with awareness of nature-based rhythms that foster internal grounding and one's capacity for mindfulness. In nature, veterans can reconnect with themselves and the great outdoors, experiencing the wonder and awe found in natural settings.

Activities such as hiking, camping, climbing, skiing, or simple time outdoors create space to rebuild confidence, self-esteem, and trust—all essential components of mental



Photo courtesy of Adventure Recovery

health recovery. The combination of physical activity and fresh air promotes clarity, fosters resilience, and guides veterans to rediscover connection and community in a setting free from expectation or judgment.

Adventure Recovery offers custom guided adventure experiences for individuals and groups, leadership training, and tailored activities and events. Guides and clinicians teach outdoor leadership skills and provide professional programming for those with trauma, mental health struggles, and the newly sober or sober-curious. One does not need to be sober to work with the team, but mentorship and guiding for sober individuals or groups is available. To learn more, visit [www.AdventureRecovery.com/Veterans-Programs](http://www.AdventureRecovery.com/Veterans-Programs).

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# FROM THE NAVY TO BUSINESS OWNERSHIP: WHY PEST CONTROL IS A STRONG CAREER PATH FOR SERVICE MEMBERS



*Courtesy of the National Pest Management Association*

Leaving the military can feel overwhelming, but it opens the door to new opportunities. For many service members, the challenge isn't just finding a job—it's finding a career that offers stability, purpose and growth. Tyler Terronez, a Navy veteran and owner at Mission Pest Solutions, shared his journey from the cockpit to company ownership and why he believes pest control is a great fit for transitioning service members.

**Q: What led you to pest control after your military service?**

**A:** I grew up in a military family and always knew I would serve. After high school, I attended the Naval Academy and became a Navy Pilot at Naval Air Station Jacksonville. I still fly with the U.S. Navy Reserves today. When it was time to leave the military, I considered becoming an airline pilot like many of my friends, but I wanted something different. A friend and I explored business ownership, and after researching several industries, pest control stood out for many reasons.

trol checked all the boxes. The industry was incredibly supportive, especially towards veterans. We reached out to business owners locally and nationwide, and they offered guidance and advice, hearing over and over, "This industry is amazing." The barrier to entry was low—I just needed my certification, which required working under a certified technician. There is a ton of support available to those getting started.

**Q: What makes pest control a good career path for service members transitioning to civilian careers?**

**A:** Service members have a built-in advantage in this industry. Pest control requires structure, attention to detail, and following procedures—things we're trained to do in the military. Everything runs on checklists to ensure safety, efficiency and accountability. These habits come naturally to us.

Military service also builds strong leadership and teamwork skills, both of which are critical in pest control. Whether you're a technician or business owner, you represent a company, just like we represented our units and country. The job also offers a balance of independence and accountability. You're often working solo, solving problems with customers, but still part of a team with a shared mission.



Tyler Terronez

**Q: Looking back, is there anything you wish you had known when transitioning out of the military?**

**A:** I wish I had known more about the resources available for transitioning service members. My advice is to take time to research your options. There's so much information out there—ask questions, network, and take advantage of programs like SkillBridge. Consider an internship in a field like pest control.

For me, starting a business has been incredibly rewarding. It's been a joy working alongside my partner and small team, sharing a common goal and providing quality service. The transition wasn't easy, but building something from the ground up has made it all worth it. If you're looking for a career that offers stability, independence, support and a strong sense of purpose, pest control is a career worth considering.

**Q: How did you get started in pest control?**

**A:** My business partner and I connected over our kids and a shared love of golf. When we researched business opportunities, pest con-

**Q: What are the benefits, opportunities, and growth like in pest control?**

**A:** Pest control is a stable career. It's an essential service, which means it's always in demand. Most companies offer competitive pay, benefits, and perks like a take-home vehicle. It's also flexible. You manage your own day and can take on extra work to increase your earnings. Hard work is rewarded, and there's plenty of room for growth as you gain experience.







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# TRANSITIONING FROM MILITARY TO CIVILIAN LIFE

By Josh Andrews, Courtesy of USAA

The transition to civilian life can be challenging for many military members. The longer you serve, the more challenging it can be.

After 20 years of service in the active duty and Air Force Reserve, I understand this firsthand.

When I transitioned to civilian life, I didn't know what I didn't know, so my learning curve was steep.

Many service members and their families face a common set of financial challenges post-military.

## Stay connected with your military family.

Parting ways with the friends you've served with might be the toughest part of leaving the military. Service members enjoy a camaraderie revolving around day-to-day life on the installation and things like Family Days. And spouses often have their own "tribe" of supportive military spouses who they have to leave behind.

Some departing service members choose to live near their former installation, but that's not always practical. Prioritize keeping up with friends via phone, emails, social media and scheduled meetups. Also, consider maintaining a post-military support group to learn about education and job opportunities in the civilian world.

## Understand your strengths when choosing a civilian career.

Service members have skills and talents that are highly valued in the workplace, like managing and leading people.

Whether you served four years or 30, you've learned about integrity, leadership, accountability and organization as well as how to strive for perfection. Not only are these traits important to employers, but they're also invaluable to your new

civilian community.

To help transitioning military members and their spouses find their next career, USAA has teamed up with RecruitMilitary. Their goal is to connect employers with top talent like you.

## Pursue education.

Pursuing your dream job might mean going back to school, especially if you require additional skills to be qualified or more competitive in your chosen industry. One of the best ways to fund your education is to use your benefits from the Post-9/11 GI Bill. You may also qualify to receive a housing stipend at the same time.

## Understand your finances.

During your time in the military, you may have worked hard to establish a solid financial base. As you enter post-military life, you'll want to build on that foundation. Certain aspects of your finances will require a different approach now that you're a civilian. Read on to make sure you're covered.

## Maintain adequate life insurance throughout the transition to civilian life.

Post-military, you'll lose access to Servicemembers' Group Life Insurance, or SGLI. While there are several ways to replace it, not all are created equal. Your new job might offer group life insurance. But remember, that you don't own it. If you lose your job, you may lose your life insurance, which can leave your family exposed during a financially difficult time. View group life insurance as a supplement to what you already own.

As you leave the military, you'll have the option to take Veterans Group Life Insurance or VGLI. VGLI is a great option for

veterans who:

- Might not qualify for private life insurance.
- Find private life insurance to be prohibitively expensive due to medical conditions that resulted from military service.

While VGLI might be a good option for some military members, it might not be the cheapest long-term option. That's because VGLI premiums increase every five years. Over time, a policy with fixed premiums might save you money.

Take time to pursue all options to make sure you protect the ones you love with life insurance.

## Make sure you and your family have health care insurance.

Maintaining health insurance when leaving the military is very important. Do your research first, as health care plans are diverse and can operate differently from TRICARE.

When you interview for jobs, be aware that some employers provide excellent coverage and others don't. Because health care is expensive, it's wise to weigh your potential employer's plans when deciding between multiple jobs.

Take some time to learn about out-of-pocket medical costs. Medical expenses will also be a key part of your post-military life. Include those expenses in your budget so you don't go into debt.

I learned about out-of-pocket medical costs shortly after my transition to civilian life. When I was stationed at Eglin Air Force Base, we took my son to the ER. They treated him, and we came home without a bill since we were under TRICARE.

Compare that to a second trip I took to the emergency room — as a civilian.

When I took my daughter to the ER on my civilian health care, I received a \$2,700 bill — ouch. I learned how medical expenses can add up very quickly.

One way to save and then pay for medical expenses is through a health savings account, or HSA.

## Navigate the Department of Veterans Affairs.

If you have a disability or health condition made worse by your military service, apply for VA disability.

I unfortunately have a back and neck disability due to my time in the F-15. I loved the airplane, but the frequent 9G maneuvers took their toll on my spine.

When I add up the total cost of medical procedures and physical therapy that the VA has paid for over the past 12 years, it easily surpasses \$50,000. I still live with the physical pain, but having \$50,000 in debt would bring financial stress on top of pain stress.

While navigating the VA can be difficult, you might try several other free veterans service organizations like the American Legion, VFW and Wounded Warrior Project.

## Create a civilian budget.

Even if your civilian salary is equal to that of your military salary, your take-home pay will likely decrease — meaning you will have less disposable income — for a few reasons:

- More of your income will be taxed since you lose BAH and BAS, which are tax-free.
- You'll probably pay out of pocket for health care pre-

miums and medical expenses.

- Your expenses are likely to increase for items like civilian clothes and commuting.

This process begins by making expenses to your new income and adjusting your budget. If you're making more post-military, use this surplus as an opportunity to increase savings or pay down debt. This could be a better option than simply enhancing your lifestyle.

If you're earning less, adjust your budget to reduce expenses or find additional ways to earn more money.

To help you understand what you would need to make as a civilian to match your military lifestyle, USAA has created a Military Separation Assessment. Should you take the \$100,000 salary in Alaska or the \$75,000 job in Arkansas? The Military Separation Assessment can help you decide.

## Start a transition fund.

Beef up your savings before transitioning from military to civilian life. In case of an employment gap, paycheck delay or unexpected costs, consider having six to 12 months of living expenses saved on top of your emergency fund. This additional savings can cover things like:

- Rent or mortgage.
- Medical expenses.
- Auto costs.
- Groceries.
- Job search expenses.

My kids want to eat whether I have a job or not, so a transition fund can come in handy.

Since transition costs can be high, start saving at least two years before your expected transition date. Consider setting aside funds for this purpose by automatically depositing some of your paycheck into a dedicated savings account.

## Use transition leave.

As you leave the military, you have two options for what to do with your hard-earned vacation days. You can either cash them out or take them as transitional leave.

If you're able, we recommend taking them as transition leave because it puts more money in your pocket. With transition leave, you also earn BAH, BAS and any special pay you'd normally receive.

On the other hand, if you cash out your leave, you only receive your basic pay for each day.

As you can see from all these considerations, transitioning from military to civilian life isn't as easy as it might seem. However, with adequate education and prep work, you can maintain your solid financial footing with a little less stress.





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