

STARS  AND STRIPES[®]

FALL 2025

Transition Guide

November 20, 2025



ESSENTIAL BENEFITS FOR
LIFE BEYOND THE UNIFORM



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FAMILY SERVING FAMILY

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.



EXCHANGE

The Exchange is a Department of War Organization

SCAN TO LEARN MORE ABOUT EXCHANGE CAREERS, OR GO TO
APPLYMYEXCHANGE.COM





PROGRAMS THAT HIRE VETERANS

Courtesy of Military OneSource

Many organizations in the civilian world value your experience, skills, work ethic and training as a service member. You'll find that a number of military-friendly employers are committed to hiring veterans.

Explore several online programs to help connect you with employers who are looking to hire veterans. Here are some top sites:

Veterans Employment and Training Service

The U.S. Department of Labor offers resources for job seekers and employers who want to hire veterans. At DOL.gov, you'll find:

- A tool for finding jobs by location
- Your nearest American Job Center
- Help from the Small Business Administration for starting your own business
- Information on veterans' preference and a variety of programs and grants geared toward veteran employment and transition assistance
- One-on-one assistance, career exploration, finding training, skills translator, veteran employment center, resume builder, interest profiler, transition resources, and more

CareerOneStop Veteran and Military Transition Center

The Veteran and Military Transition Center website, careeronestop.org, is a one-stop online shop for employment, training and financial help after military service. If you're transitioning out, it offers some serious tools, such as:

- A job finder that allows you to search jobs by title and location
- A veterans job matcher, which allows you to find jobs matching your military experience
- A skills matcher that matches you with careers based on your workplace skills
- A salary finder that provides information on the earnings of individuals in more than 800 types of careers
- Information about going back to school or getting training

- Financial and unemployment assistance

The U.S. Department of Labor sponsors CareerOneStop. While the website is designed for the general public, there are plenty of tools and resources that can be useful for veterans. It partners with the American Job Center network. American Job Centers have a mandate to connect veterans to job openings.

U.S. Chamber of Commerce Foundation's Hiring Our Heroes

Hiring Our Heroes is a program of the U.S. Chamber of Commerce Foundation. It's a nationwide initiative to help transitioning service members, veterans, and military spouses find meaningful employment opportunities.

The program networks with businesses through the U.S. Chamber of Commerce and it partners with public, private and nonprofit organizations across the country.

- Check out the Hiring Our Heroes calendar. You'll find upcoming hiring events, job fairs, expos, transition summits and more near you.
- Hiring Our Heroes also has a number of digital resources:
 - VirtualJobScout connects you with recruiters and virtual job fairs.
 - Hiring Our Heroes dashboard allows you to access, customize and manage all your Hiring Our Heroes resources.
 - ResumeEngine.org helps you build and post your resume for thousands of employers.

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Find Readiness Support for Military Life

Courtesy of Military OneSource

The Military Family Readiness System is a network of support services provided by the Defense Department to help you manage everyday life, navigate change, build resilience and boost your overall well-being. Programs cover areas like relocation, finances, spouse employment, deployment, parenting, counseling, and more.

Access or get referrals to these services on installation at your local Military and Family Support Center. Centers are open to all service members and their families, regardless of the service member's branch. Military OneSource can also connect you to support or information 24/7 by phone at 800-342-9647 or via online chat at livechat.militaryonesource.connect.org/webchat.

MILITARY LIFE EVENTS

Whether you're deploying, PCSing or retiring, connect to at-the-ready resources for your major military milestones.

Deployment

- Contact your local deployment assistance office for expert support in navigating stress and adjustments, relationships, logistics, parenting and family separation, finances, and your return home during the deployment cycle.
- Use the Plan My Deployment Checklists tool to create a custom deployment checklist that can help you organize and prepare your predeployment, deployment, and reunion and reintegration.

Relocation assistance

- Contact your local relocation assistance program to help you navigate your military move, including managing moving costs, housing options, spouse employment, school transitions, building community, settling in at your new duty station,

and more.

- Connect to helpful relocation tools, expert support and up-to-date information from Military OneSource.

Transition assistance

- Contact your local Transition Assistance Program to separate and retire from service with confidence.
- Whether you are 12 months out from retirement or separation or within 365 days of your last day of service, you are eligible for personalized transition support through Military OneSource.

STRONG FOUNDATIONS FOR WELL-BEING

Focus on your mental and physical well-being with personalized coaching, counseling, and fitness, healthy eating, and food security programs.

Confidential individual and family counseling

- Connect with your installation Military and Family Support Center to locate free, short-term, solution-focused, confidential counseling services to help address relationship conflicts, stress management, parenting issues, coping with grief and loss, and managing deployments.
- Use the Military and Family Life Counseling Locator to find local, in-person support for adults and youth, and to talk out everyday challenges and stress.
- Military OneSource counseling is also available to individuals, couples and families by phone, video, secure online chat and in person.

Morale, Welfare and Recreation (MWR)

- Relax, recharge, and have fun through your installation MWR programs.
- With nearly 5,000 leisure and support programs, MWR offers something for everyone — bowling,

aquatic sports, travel opportunities, recreational lodging, digital libraries and more.

Nutrition readiness and food security

- Your installation Military and Family Support Center is your one-stop shop for family readiness, including helping you gain access to affordable, quality food.
- Find a wide range of nutrition readiness resources and support on Military OneSource, available to anyone in need.

GROWTH AND STABILITY

Invest in your education and personal growth, and explore career stability and financial management strategies.

Financial readiness

- Connect with your local finance office to discuss healthy spending habits, budgeting, debt reduction, retirement and education planning, savings, investments, and more. Get help managing key financial events in military life—from job transitions and career growth to maximizing entitlements and preparing for a move.
- Achieve your financial goals and navigate challenges with support from a financial counselor.

Spouse education and career services

- Your installation spouse education and training services can help you get started on achieving your education and career goals.
- Explore career opportunities, tap into education and training, ensure employment readiness, and expand your network through the Military Spouse Education and Career Opportunities (MySECO) program.

MilLife Learning

- MilLife Learning provides free online courses designed specifically to

enhance the quality of life for military families.

PARENTING AND FAMILY SUPPORT

Find personalized parenting support and child care referrals, and help your youngest family members thrive with assistance from youth and parenting programs.

Child care resources and parenting support

- Your local child development center can help you explore on-installation child care.
- Get local parenting support through your installation New Parent Support Program to access playgroups, parenting education classes, home visits, child care, and more.
- Tap into the Military Parent Resource Center to get stage-specific support for all of your parenting challenges, from child care and early learning to school transitions and more.
- Chat with a Military OneSource New MilParent specialty consultant to get 24/7 answers and support.

School Liaison Program

- Contact your installation school liaison for help with transition and deployment support, college and career readiness, and more.

Exceptional Family Member Program

- Find local support services for families with special medical and/or educational needs, including assistance with Exceptional Family Member Program enrollment, assignment coordination, nonclinical case management, relocation support and more.

Adoption and foster care

- Reach out to your installation adoption support specialists for assistance with your adoption and foster care

questions.

- Explore resources offered through Military OneSource if you are looking to start or grow your family through adoption and foster care.
- Call Military OneSource to speak with an adoption specialty consultant to learn more about legal support, financial assistance, parental leave, military benefits, and more.

EMERGENCY ASSISTANCE AND PERSONAL SAFETY

Tap into reliable, confidential support and emergency assistance when you need it most.

Emergency family assistance

- No matter where you are or what you need, contact the installation Emergency Relief Services office nearest you.
- Prepare and plan for disruptions and return to a stable environment after an emergency with disaster preparedness services.

Domestic abuse prevention and response services

- Contact your installation Family Advocacy Office for more information about services available to all service members and military families, including spouses and children.
- Learn how to build healthy and safe intimate relationships to reduce the occurrence of domestic abuse and address domestic abuse if it occurs.
- Explore services available to help promote positive parent-child relationships, prevent child abuse, and address abuse if it occurs.
- Need immediate help? Find contact information for your nearest Family Advocacy Program office and domestic abuse victim advocates by using the Domestic Abuse Victim Advocate Locator on Military OneSource.



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YOU GO,
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WITH YOU.**

SUCCEED AGAIN

No matter where your service takes you—across Asia, Europe, or stateside—we’re right there with you. Whether you’re getting started or picking up where you left off, continue your educational journey with a university consistently recognized as a top-ranked military- and veteran-trusted school.

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Free Transition Program for All Veterans

Courtesy of the Department of Veterans Affairs

The sharing of any non-VA information does not constitute an endorsement of products and services on the part of VA. Veterans should verify the information with the organization offering.

Leaving military service isn't just a career change—it's a life transformation. Many veterans face this shift without a clear path forward, struggling to answer a critical question: Who am I now?

The Vector Accelerator, a new free online program from The Honor Foundation (THF), was built to help veterans answer that question—and much more.

Available to all active duty service members and veterans, Vector Accelerator offers a powerful first step in the transition journey. Through short, guided modules completed at your own pace, the program helps participants reflect on who they are, what drives them, and what a meaningful future could look like after service.

Developed by THF—a national nonprofit with over a decade of experience supporting elite military talent—Vector brings that same proven approach to every veteran, regardless of rank, branch or separation date. It's free, fully virtual, and built around science-backed tools that work.

What you'll get

- A digital workbook to guide personal insights.
- A virtual platform with a self-paced and asynchronous course.
- Access to a community of veterans walking the same path.
- Practical tools to help you move forward with clarity and confidence.

Why Vector? A distinctive approach

Most transition programs focus on what to do next. Vector helps you figure out why. By digging into your story and understanding what drives you, you'll be better prepared to make choices that lead to long-term fulfillment—not just your next job.

How to get started

Vector Accelerator is now accepting participants from across the veteran community. Learn more and enroll at <https://www.vectoraccelerator.org/>.

By redefining the transition experience, Vector Accelerator is ensuring that all veterans—not just those in specialized military communities—have access to the tools they need to transition with purpose. Through this pioneering initiative, The Honor Foundation is fulfilling its commitment to empower those who have served our nation, helping them forge meaningful futures beyond their time in uniform.

inTransition: Get Connected to Care during Separation, Transfer, or any other Transition

Courtesy of the Defense Health Agency

The Department of Defense's inTransition program is a free, voluntary, and confidential service to connect service members and veterans to mental health care and resources. inTransition offers specialized coaching and assistance to active duty service members, National Guard members, reservists, veterans, and retirees.

inTransition Provides:

Support

- Individualized coaching from master's-level, licensed providers
- Readiness and action planning to address current stressors and challenges

Assistance

- Guidance on how to change or establish a health care provider
- Referrals to new providers and follow-up for continuity of care
- Hands-on guidance with benefit enrollment and other processes

Education

- Information on mental health care and provider types
- Connections to local community resources and support groups

- Options to pursue a healthy lifestyle

How do I enroll?

Separating service members who received mental health care or moderate to severe Traumatic Brain Injury care within one year before their separation are automatically enrolled in the inTransition program. They may decline participation at any time. The most efficient enrollment method is for care providers to call the inTransition program directly during one of their final appointments with the service member or veteran. Service members and veterans may also contact inTransition to self-refer to the program.

For more information about inTransition

- Ask your provider.
- Call 800-424-7877 inside the U.S.
- Email dha.intransition@health.mil.
- Visit health.mil/inTransition for live chat and international call options.

The inTransition program bridges gaps in access to mental health care when transitioning between medical care facilities, geographic locations, or health care systems.

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FROM BATTLEFIELD TO BUG CONTROL: PEST CONTROL IS YOUR NEXT MISSION

Courtesy of the National Pest Management Association

When Lt. Col. Jacob Kulzer retired from a 21-year military career, including two years serving as a Field Artillery Officer and Civil Military Operations Leader in Iraq, he could have chosen any number of career paths. He found his calling in an industry that might surprise many service members: pest control.

Today, Kulzer serves as Vice President of Operations for North America at Ecolab, leading a team of over 3,000 associates serving more than 200,000 customer locations. His exceptional leadership in the pest elimination industry earned him the 2025 David Cooksey PestVet of the Year Award from the National Pest Management Association (NPMA), which recognizes military veterans with careers in pest management.

A Mission That Matters

“The hands-on, problem-solving nature of pest control work can be fulfilling and aligns well with the skills developed in military service,” said NPMA’s workforce development team. For veterans like Kulzer, the transition makes perfect sense. Both military service and pest management share a common purpose: protecting people, property, and public health.

The pest control industry touches millions of lives daily. Public health officials attribute much of our modern quality of life to three key factors: better sanitation, better pharmaceuticals and medicine, and better pest control. For veterans accustomed to serving a higher purpose, this mission-driven work provides the same sense of meaningful

contribution they experienced in uniform.

“There’s something different happening every day,” said Kulzer. “We service everything from homes and farms to the most complex businesses and manufacturers. Keeping our customers safe is something I take great pride in—that’s what makes the work meaningful.”

Why Veterans Excel in Pest Control

Modern pest control leverages advanced equipment and systems from GPS tracking and digital reporting systems to advanced baiting technologies and integrated pest management solutions. Success requires the same analytical and technical skills veterans develop in military service.

Kulzer credits much of his success to lessons from the military that helped him rise quickly from a regional operations manager to an executive leading hundreds of professionals. But one skill stood out most: listening.

“Part of what’s helped me to be successful is that I’m a good listener,” said Kulzer. “Listening to my team, soliciting feedback, listening to our customers—then taking that feedback and turning it into action—that’s how we get better.”



An Industry with Opportunity

- **For Active-Duty Service Members:** Visit your Transition Assistance Program (TAP) Office to learn about SkillBridge application requirements. Research pest control company partners in your desired location and reach out to NPMA for guidance.
- **For Veterans:** Visit PestControlJobs.com to explore current opportunities. The site features job listings from NPMA member companies nationwide, many of which are PestVets companies specifically committed to hiring veterans.

Strong Career Prospects

The structural pest control industry consists of more than 19,000 pest management firms generating approximately \$6.5 billion in annual revenue. As one of the most stable segments of the U.S. economy, it offers veterans several compelling advantages:

- **Job Security:** Pest control is an essential industry that will remain in demand as long as pests pose problems to human health and property.
- **Competitive Compensation:** Entry-level positions typically offer salaries ranging from \$45,000 to \$75,000, with substantial opportunities for advancement and income growth.
- **Comprehensive Benefits:** Most companies provide extensive benefits packages including health insurance, retirement plans, and paid time off.

- **Career Flexibility:** The industry offers multiple career paths, from field technicians and sales representatives to management roles and business ownership opportunities.

If you pursue opportunities in pest management, you will:

- Shadow experienced professionals in the field.
- Learn pest biology, safety procedures and treatment strategies.
- Gain credentials that open doors to leadership roles.

Advice to Service Members

Kulzer encourages veterans to keep an open mind when considering civilian careers.

“I never thought I’d end up in pest control,” he says. “But what I found here is purpose, stability, and the chance to work with great teams. Veterans already have the skills to succeed. They just need to take that first step.”

Learn more about opportunities in pest control at pestcontroljobs.com/hiring-programs/military.





Straightforward Savings Start Here

The Navy Exchange offers values and rewards you won't find anywhere else.



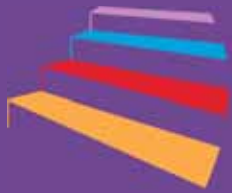
At the Navy Exchange, we believe savings should be simple, steady, and straightforward. With NEXt Level Rewards, you earn points on nearly every purchase for monthly rewards that stack on top of everyday savings and no sales tax. True Blue Deals lock in low prices on essentials for an entire month—no games, no gimmicks. And with Liberty Pay, when you use your MILITARY STAR® card for purchases of \$200 or more, you'll enjoy 0% interest for 4 months with no retroactive interest, ever.

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MySTeP

MILITARY SPOUSE TRANSITION PROGRAM

Preparing for transition every step of the way!

Courtesy of Military OneSource

The Military Spouse Transition Program (MySTeP) is made for YOU – a military spouse – to support and encourage you throughout your service member’s time in the military. MySTeP will help you plan, prepare, and be ready for the life your family wants after transitioning out of the military, whenever that time comes. The information, tools and programs highlighted in MySTeP will connect you with the right resources at the right time to help you successfully navigate military life at every stage of your service member’s career.

Stepping In

Where do I start?

Start with Stepping In as you begin your journey as a military spouse. Stepping In provides you information, tools and programs to help you navigate military life. Set and reach your goals in the areas of education, employment, finances, and more. Stepping In gives you the confidence and support you need to succeed now while reminding you to always think ahead to life after your service member leaves the military.

Stepping In Offers:

- Trusted and reliable information designed for the military-spouse community
- Engaging videos to help you find answers to common questions about military life
- Links for quick and easy access to relevant information, tools and programs

- Opportunities to easily share information to help others find the resources they need

Stepping Through

How do I advance?

Now that you are familiar with military life, Stepping Through can help you thrive along your military journey. Stepping Through provides information beyond the basics to help you grow, develop and achieve even more through this stage of your service member’s career. With Stepping Through, you will continue to learn, make decisions and take actions for a successful transition from military to civilian life.

Stepping Through Offers:

- Trusted and reliable information designed for the military-spouse community
- Links for quick and easy access to relevant

information, tools and programs

- Opportunities to easily share information to help others find the resources they need

Stepping Beyond

What do I need to do?

Whether your service member is preparing to leave the military after four or forty years, Stepping Beyond is for you. Stepping Beyond points you to the information, tools and programs that can help smooth your family’s transition from the military. With topics, such as benefits, healthcare, finances and transition training, Stepping Beyond guides you as you create a plan and informs your decisions and actions to meet your family’s transition goals.

Stepping Beyond Offers:

- Trusted and reliable information designed for the military-spouse community
- Engaging videos to help you find answers to questions about transition-related topics
- Downloadable and printable fact sheets to equip you with knowledge, resources and confidence to help yourself, your family and your friends successfully transition from the military
- Links for quick and easy access to relevant information, tools and programs

Wherever you are on our transition journey, MySTeP can help. Visit <https://myseco.militaryonesource.mil/portal/mystep> for more information.

HEALING WITH HEART: WHAT 100 FISHER HOUSES MEAN TO VETERANS AND MILITARY FAMILIES

By Michelle Horn, Vice President of Communications, Fisher House Foundation | Courtesy of the Department of Veterans Affairs



The sharing of any non-VA information does not constitute an endorsement of products and services on the part of VA. Veterans should verify the information with the organization offering.

In the midst of a medical crisis, your mind can race in a million directions: Is my loved one going to be okay? How long will recovery take? How do I take care of the kids and manage trips to the hospital? What will my employer say? There is so much to worry about, but thanks to the Fisher House Program, military and veteran families have one less thing to think about: where to stay. Since 1990, Fisher Houses have provided a comfortable home away from home—at no cost—for military and veteran families whose loved ones are receiving medical care at

military and VA medical centers. In July, the 100th Fisher House was dedicated at the Captain James A. Lovell Federal Health Care Center in North Chicago, Illinois. Lovell FHCC is the nation’s only fully integrated Department of Defense and Department of Veterans Affairs medical facility, making this the first Fisher House built specifically to support both military and veteran families. Regardless of location, all Fisher Houses can serve both communities, as long as their loved one is receiving care at the associated medical center. When J.P. Lane was injured in an IED blast in 2011, doctors scrambled to keep him alive despite 26 major injuries, including the amputation

of both his legs and a brain injury. He underwent numerous surgeries, seriously considered suicide and went through a divorce. But he found community during his long recovery at the Joint Base San Antonio Army Fisher House where he was able to stay with his parents and other family members. “There were moments that I remember not wanting to wake up and get out of bed,” Lane said of his time in the Fisher House. “It was a relaxing place to get away from the world. When I had my days that I did not want to go anywhere, I just wanted to relax and just keep to myself and have my moments and my peace, just alone. That was the place to be. I stayed there and had my space and was able to just relax, pretty much recover, mentally and physically.” The new Fisher House in North Chicago features 16 suites and is expected to save military and veteran families up to \$1.3 million each year in lodging and transportation costs. More importantly, it will make it possible for patients to receive care they may not have been able to access previously, simply because there was no place for their families to stay nearby. The Fisher House network now

spans 73 locations across the country, with additional homes in Germany and the United Kingdom. One more is under construction in Little Rock, Arkansas, and is expected to be completed this fall. New houses are also planned for Pittsburgh, Pennsylvania; Montrose, New York; Phoenix, Arizona; and San Juan, Puerto Rico. “In North Chicago, where both military and veteran families come for care, we’ve built a home that reflects the community’s strength and compassion,” said Kenneth Fisher, Chairman and CEO of Fisher House Foundation. “The 100th Fisher House is not just a number—it’s a symbol of our national promise to stand by those who serve, past and present.” Fisher Houses typically include seven to 20 accessible suites, a spacious kitchen, large communal living, dining and family rooms, a laundry room and a shared patio. Once completed, each home is gifted to the medical center it supports as part of a public-private partnership between Fisher House Foundation, the Department of Defense, and the Department of Veterans Affairs. To find a Fisher House or learn how to get involved, visit FisherHouse.org.



POST-VETERATI

Platform Seeks to Unite Military and Civilian Communities Through Direct Dialogue

Courtesy of Post-Veterati

A groundbreaking mentorship platform has reemerged—stronger, smarter, and more mission-driven than ever—to reconnect two worlds that need each other: the military community and the civilian workforce.

Welcome to Post-Veterati, the next-generation, on-demand mentor-networking platform built to spark real human connections on behalf of our military community. Equipped with smart matching technology, automated scheduling, text reminders, and secure, system-automated calls, Post-Veterati makes it effortless for transitioning service members, military spouses, and veterans to instantly connect with industry professionals across every major field, ready to say more than ‘Thank You for Your Service’.

But this isn't just a platform, it's a movement. Every single conversation helps bring the military-civilian communities closer through genuine one-on-one dialogue—helping service members explore new paths, gain clarity, and step confidently into life after military service. In return, mentors gain meaningful insight into military culture, values, and the unique skills veterans bring to the table.

Let's be honest. The best resource that the transitioning military community has is other people. That means you! The mission of Post-Veterati is to pave the way for those seeking direction

to meet with those willing to guide them. Remember, **mentorship is networking in action.**

For Transitioning Service Members, Military Spouses & Veterans:

You could be one conversation away from your next career breakthrough. Imagine connecting with real professionals who are eager to share their experience and open doors to opportunities and resources you didn't even know existed. These mentors are advocates and allies ready to help you find your footing, discover your strengths, and shape your career goals.

With Post-Veterati, you're not just getting mentorship. You're gaining momentum while networking with people who believe in you, understand your journey, and want to see you win. Job seekers can no longer rely on job boards and job fairs alone. A mentor is your battle buddy for civilian life.

For Patriots & Industry Professionals:

Post-Veterati is where gratitude becomes action. As a mentor, you have the power to change lives simply

by sharing your time, your personal journey, and your unique insights. Every call you take can reveal hidden opportunities, offer fresh perspectives, and remind military service members that their skills and experiences bring tremendous value to business across all industries.

Many first-time civilian mentors described these conversations as eye-opening, humbling, and life-affirming. It's not just about helping someone transition—it's also about rediscovering the

power of community. We are all in this together!

For Military Friendly Companies & Employers:

Post-Veterati is more than a mentorship network—it's a strategic social impact tool for organizations committed to supporting our nation's heroes beyond hiring and corporate giving.

By empowering employees, veteran resource groups, and hiring managers to mentor, your organization

can strengthen its culture of service, grow its talent pipeline, and demonstrate the measurable impact conversations are having between service members and civilians.

One more thing: Every mentorship hour completed on the platform is tracked and displayed through a real-time economic impact meter, clearly showing how your employees are giving back and quantifying the difference they're making on company time.

ONE VISION CARRIER TRUSTED BY THOUSANDS OF UNIFORMED SERVICE FAMILIES.

We're proud to have service members like Jason Vanderhaden stand with us in our commitment to care. Our comprehensive BCBS FEP Vision plans help families like his save each year with a frame allowance or fully covered frames and access to more than 200,000 national and online retailers.

[Learn more about our quality vision coverage at bcbsfepvision.com/milfamilies.](https://bcbsfepvision.com/milfamilies)



It's clear that Blue Cross and Blue Shield shares the same values as military families like mine.

Jason Vanderhaden
13th Master Chief Petty Officer of the U.S. Coast Guard, Retired & BCBSA Uniformed Services Advisory Board Member



BlueCross BlueShield

FEP Vision®

HERE FOR YOU

This is a summary of the many features and benefits of BCBS FEP Vision. For a complete description, please view the benefit brochure. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield companies. The Blue Cross® and Blue Shield® words and symbols and BCBS FEP Vision® are all trademarks owned by Blue Cross Blue Shield Association.



Committed to supporting the vision health of active duty and retired military families at home and abroad



Join the Movement:

Post-Veterati.org

There's no cost to sign up as a mentee or mentor—just a willingness to connect. Yet the rewards are genuine, the lessons are lasting, and the relationships built often extend far beyond a single conversation.



PREPARE YOUR FINANCES FOR THE TRANSITION TO CIVILIAN LIFE

There's a lot of upsides to transitioning to civilian life. No more early morning runs, PT tests or deployments, to name a few. But as with most of life's exciting transitions, there are also challenges, such as finding a new civilian job, settling into a new community, and navigating the civilian world of insurance and health care.

It's important to prioritize your finances in the wake of all the excitement around returning to civilian life. To strengthen your financial foundation, first focus on building your transition fund.

What is a transition fund?

A transition fund is money you set aside to help you move from the military to civilian life. Aim to stock your transition fund with six to 12 months' worth of living expenses — a big number that will come in handy if you have an employment gap or paycheck delay.

It's important to note that this transition fund doesn't take the place of your emergency fund. You need an emergency fund with three to six months' worth of living expenses, plus a transition fund with six to 12 months' worth of living expenses.

For most of us, leaving the military is not an emergency but a known life event. If you know it's coming, plan for it. I used the word "us" because I also transitioned from the military to civilian life. I actually did it twice. Once when I left active duty and joined the USAF Reserves and a second time when I finally retired from the USAF Reserves.

What your transition fund covers

You can use your transition fund to pay for items like rent or mortgage, job search expenses, groceries, and medical expenses.

If your family is like mine and it probably is, they need food for meals and groceries even if you don't have a job.

By Josh Andrews, Courtesy of USAA

But it also helps with expenses you might not think about. When I was transitioning from the Air Force, my transition fund covered things like civilian clothes for my job at USAA.

As a pilot, I always wore a green flight suit. I didn't have civilian work clothes — much less a whole wardrobe — and that's an expense I was not expecting.

Searching for a new job is already one of life's most stressful events. There's a lot of pressure to secure employment, and if you're strapped for cash, that pressure can turn to anxiety. If you have a transition fund, you have some flexibility to wait for a job that's a good fit, not just the first job that comes along and pays the bills. I can't tell you how many stories I've heard from veterans who took a job they didn't want simply because they needed to pay bills.

Since searching for a job can be stressful, USAA seeks to help eliminate some of that stress. How? USAA has teamed up with RecruitMilitary whose aim is to help military members and their families find jobs with top veteran-friendly employers.

How to save for your transition fund

So how do you save such a large sum of money?

This is a very common question. Most importantly: Get a head start. USAA recommends starting to save for the transition fund at least two years before your expected transition date.

Follow these steps to prioritize your transition fund:

1. Review your current budget to find savings opportunities, which might include reducing expenses like eating out, vacations or entertainment.
2. Once you find those savings opportunities, automatically deposit the extra money into your transition fund savings account each paycheck.

3. Contribute any unexpected windfalls, such as a tax refund, to make large gains.

It's the principle of 'paying yourself first'. If you wait until the end of the month to save out of what is left over, you will reach the end of the month and find there's nothing left with which to save. Most of us are that way.

What to do with any leftover funds

If you don't deplete your transition fund as you return to civilian life, consider yourself lucky. If your job search takes longer than you expect, the transition fund will be a life saver when it comes to paying bills and providing for you and your family.

I've never heard anyone complain about saving too much. But if you have money left over in your transition fund, you can apply that to other goals, such as your emergency fund, retirement, buying a home or paying down debt.

Military retiree considerations

If you're retiring from active duty, your military pension will provide consistent income that can help

offset how much you have to withdraw from your transition fund.

Military retirees also can benefit from TRICARE. It can help offset medical costs, which can quickly erode your emergency or transition fund.

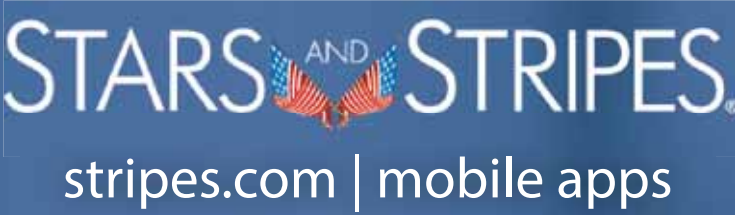
If you're in the Guard or Reserves, you may not get your military pension and medical benefits immediately, but at the same time, the transition to civilian life is less dramatic.

As Guard and Reserve service members leave military service, they'll have some decisions to make around the Reserve Component Survivor Benefit Plan.

Congratulations on your upcoming transition to civilian life. There are so many opportunities, and the experience will be full and rich if you're financially prepared.

However, the transition fund and job search are just two aspects of what can be a complicated endeavor. That's why USAA has created an entire experience devoted to helping you transition from military to civilian life. We offer a military separation assessment which helps you analyze the financial impacts of living in different geographic locations. We also have a separation checklist that guides you through the actions necessary to transition out of the military with financial peace and security.



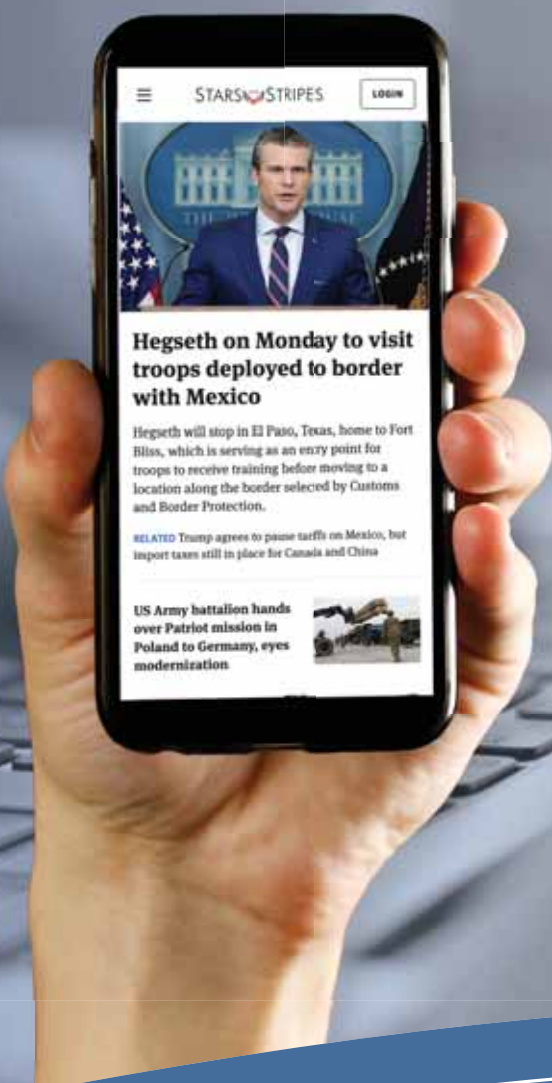


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PLANNING YOUR NEXT CHAPTER OF SERVICE

Courtesy of Military OneSource

Whether you’ve completed your first tour or are preparing for retirement after decades of service, deciding your next step — reenlistment, transition, reserves or retirement — is one of the most personal and important decisions you’ll make. It’s not just your career, it’s your family’s future, too. No matter which path you’re leaning toward, it helps to know what support is out there to help you build a strong, stable foundation for whatever’s next. Here are some key things to keep in mind as you decide your next step.

Benefits that support your next chapter

Your eligibility for benefits depends on your chosen path — separation, reserves or retirement — but each option offers key support.

Consider:

- Transition assistance for active duty, Guard, reserves, wounded service members, and others
- Education benefits and training resources
- TRICARE and VA medical care — medical services are available for up to two years after discharge for some service members
- Home loans and housing assistance
- Continued commissary and exchange access available for retirees, National Guardsmen, and reservists

Learn more about transition assistance programs and resources at militaryonesource.mil/benefits/transition-assistance-program. If you’ve been injured during service, you may receive extra care and support.

Thinking about reenlisting?

If you’re considering reenlistment, you’re not alone. Many warfighters find that staying in uniform offers continued purpose, community and stability — all while building toward retirement and expanding benefits.

Before making your decision, think about:

- **Career progression:** Are you eligible for promotion, retraining or a new assignment?
- **Family readiness:** How would staying in impact your family’s goals, education or location preferences?
- **Financial stability:** Continuing service brings steady income, housing allowances, education benefits, and long-term



retirement options.

- **Personal fulfillment:** Many service members choose to stay for the mission, camaraderie, and opportunity to lead.

Start the conversation with your chain of command and career counselor. They can walk you through incentives, reclassification opportunities and reenlistment bonuses.

Planning for civilian life

Transitioning to civilian life comes with trade-offs — more freedom, new expenses.

- Housing will likely become your largest monthly cost, but VA benefits can help.
- Health care plans may require monthly premiums. For qualified service members, consider TRICARE Reserve Select.
- Retirement savings becomes your responsibility. Use tools like the military compensation calculator at militarypay.defense.gov and connect with financial counselors for guidance.

A steady civilian job is key to a successful transition. Start at least 12 months out and explore:

- Your installation’s transition assistance program
- CareerOneStop, a veteran and military transition center

- Spouse transition support at myseco.militaryonesource.mil
- 365 days of Military OneSource support

Relationships matter — before, during and after transition

Relationship support is foundational. Healthy family connections strengthen readiness and ease the stress of change.

- Talk with your spouse or loved ones about the path ahead
- Explore Military OneSource’s confidential counseling
- Use resources like spouse relocation and transition consultants
- Research new communities through MilitaryINSTALLATIONS

Relationship help is preventative help — and often the key to navigating everything else.

Planning for retirement? Must-dos before you separate

Retirement from service is a major milestone. Start with the Military Retirement MilLife Guide to discover your must-dos before your retirement date. Preparing now sets you and your family up for a smoother transition and long-term stability.

Your final move

Your last government-paid move depends on your type of separation. Most service members transitioning out have three years, if retiring, and 180 days, if separating before retirement, to complete a final military move at the government’s expense. Review your options and find additional resources in the Post-Separation Housing Options MilLife Guide.

Facing housing insecurity? Contact the VA at 877-4AID-VET or visit the VA Homeless Programs webpage at va.gov/homeless.

Transition isn’t just a career move — it’s a family decision

What you choose next affects everyone around you. That’s why strong relationships, well-being and readiness matter more than ever. You’ve served with strength. Now is the time to serve your future with just as much commitment.

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