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Transition Guide

May 14, 2026

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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

If you've been injured during service, you may receive extra care and support. Find out about wounded warrior specialty consultation services, healthcare, benefits and more at www.MilitaryOneSource.mil.

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. You can also explore resources to help you advance in the military.

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.
- Healthcare 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 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
- 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 confidential counseling.
- Use resources like spouse relocation and transition consultants.
- Research new communities through the MilitaryINSTALLATIONS resource.

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.

Facing housing insecurity? Contact the VA at 877-4AID-VET or visit the VA Homeless Programs webpage at www.Department.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.

Freelancing in the gig economy

An overview for the military community

Courtesy of Military OneSource

For military spouses and service members, the growing gig economy provides an opportunity to earn extra income. Gig work also offers flexibility and independence that you may not find in some traditional or part-time jobs. And whether you walk dogs or drive for a ride-booking service, your alternate business may move with you when you PCS.

As with any employment, there are pros and cons to working in the gig economy. Also, the military has specific rules for service members working off duty and for spouses operating a business on a military installation. Here are some things to consider when deciding whether a gig economy job can work for you.

WHAT GIG WORK IS — FREELANCER, TEMP JOBS AND CONTRACT JOBS

Gig work is a job or money-making venture that is not your typical long-term, paid position. It's temporary work, a short-term contract or a freelance job that brings in additional money or is an outlet for a passion. You could start a business such as catering, offer services or goods through an online sales platform, or sell old items on an auction website.

As a freelancer, you are your own boss. You set your own hours, decide what kind of assignments you want to take, collect your own fees and pay your own taxes. If you freelance for a company, your role is independent contractor, not employee.

Gig work has many advantages for service members and spouses. Many people find a creative outlet in gig jobs. You can make good money, and you have more flexibility, working the days and hours that suit your schedule. You have greater independence, and when you PCS to a new place, a gig economy job is more transferable.

On the downside, gig work usually offers no benefits, such as sick leave, paid time off or workers' compensation. You don't have the guarantee of a steady income since you earn only when you work. Plus, you risk losing any money you invest in your business if it doesn't pan out. Also, you are responsible for paying the estimated federal, state and Social Security taxes. Be sure to weigh the pros and cons of a gig job when considering whether it makes sense for you.

As a freelancer, you are your own boss. You set your own hours, decide what kind of assignments you want to take, collect your own fees and pay your own taxes.

WAR DEPARTMENT RULES FOR SIDE WORK

Active-duty service members who want to work gig jobs must follow rules established by the DoW. You may want to see if your service branch has its own rules governing gig work. There are also requirements for spouses who want to operate a business while living on an installation.

Service members:

- Start by consulting the Outside Activities section of the Ethics Counselor's Deskbook. This gives you the DoW's basic rules for off-duty employment.
- Get permission from your command. Start with your supervisor. You will also need your commander's approval, and you may need your local legal office or ethics office to sign off. They will evaluate your request to make sure your side job does not:
  - Interfere with your military duties, since the military could potentially call you to work at any time.
  - Impact your safety or the safety of those in the military community. For example, you shouldn't do a job that makes you miss out on sleep.
  - Violate the military's ethical standards. For example, you can't work for another federal agency while you are on active duty.

Military spouses:

Spouses who want to operate a business while living on an installation must meet certain requirements:

- Register your business with the installation housing office and receive a permit to operate.
- Stay legally compliant. Get state and local business licenses if required in your location. If you plan to offer in-home child care, you may need to become a certified family child care provider.
- Register with your state as a business entity, such as a sole proprietorship, partnership, corporation or LLC, if required.
- Learn about the policies on advertising your home business on your installation. You may not use the military postal system for commercial purposes.
- Follow the Status of Forces Agreement rules between the U.S. and your host country if you are OCONUS. Some countries place strict limitations on the type of business you may operate.

RESOURCES TO HELP YOU GET ORGANIZED

- Schedule a consultation with a Military OneSource financial or MilTax consultant to discuss taxes and other financial issues.
- Contact a Spouse Education and Career Opportunities (SECO) career coach to learn about freelancing in a gig economy.

FIND READINESS SUPPORT FOR MILITARY LIFE

Courtesy of Military OneSource

The Military Family Readiness System is a network of support services provided by the War 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, or log in to start a secure live chat..

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.
- Get trusted support and resources to help you through every phase of your military deployment.

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.
- Learn more about reentering civilian life and the support services available to you — from education and career coaching to financial planning and more.
- 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

- 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 Spouse Education and Career Opportunities 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.

FORT KNOX TRANSITION ASSISTANCE PROGRAM CULTIVATES SUCCESS, HELPS SOLDIER SEAMLESSLY TRANSITION TO PUBLIC SERVICE

By Savannah Baird, Courtesy of the U.S. Army

When Drevon Turner met with the Transition Assistance Program (TAP) team he knew two things - he wanted to stay in the area, and he wanted to pursue a career in law enforcement.

"Ever since I was a kid, I knew I was going to join the military, and I knew I was going to be a cop," said Turner.

After about six and a half years as an active-duty soldier, he decided it was time to make that change. By taking advantage of an Army Career Skills Program (ACSP) individual internship through the Fort Knox TAP, he was able to do just that.

As a former sergeant with the 19th Engineer Battalion, 15th Horizontal Engineer Company, Turner said he learned about the program while attending TAP classes.

From introducing him to the ACSP and tracking his TAP requirements, to ensuring that he met police academy criteria, Turner said his team made the transition process easy for him and his family.

Turner began his journey by joining the Louisville Metropolitan Police Department Academy (LMPD) in June of 2025. However, the academy exceeded the internship program's maximum term of 120 days.

"The LMPD Academy is seven months long and we don't have a tier that can support that length," said Shanika Johnson, a Career Skills Program installation administrator. "It took a lot of coordination from our office, the service member, command leadership and LMPD Academy leadership to make sure that this worked out successfully for Officer Turner and that he did not lose the opportunity to participate."

Turner said everyone worked together to ensure a solution was found to make his transition as seamless as possible. The solution: accommodating leadership and terminal leave.

When the 120-day term for his internship ended in October, he was able to continue the academy by taking terminal leave until his expiration term of service in November. He officially graduated from the academy on January 16, 2026.

Officer Turner is now on patrol.

Turner said the teamwork between organizations and leadership that made his transition so smooth was his favorite part of the experience.

"My command was very understanding of everything, and they set me up for success; same with the department," he said. "They made my transition feel seamless. Obviously, the academy is fun, but I'd say my favorite part of the experience was the transition because I was able to use this program to have no lapse in employment whatsoever."

Johnson said about 70% of those who participated in the program have received a job offer. She said though not every participant accepts their offer, Tuner was happy to accept his.

"Ever since I was stationed at Knox, I knew I wanted to stay in the area, and I knew LMPD was the place for me," he said. "LMPD is really the only department I had interest in because I know their past and I really felt like I could make a difference in bridging the gap with the community."

According to Turner, he was the first active service member in the department's history to take advantage of the program. He said his success has inspired the department to work toward recruiting more transitioning soldiers like him.

"I was kind of a guinea pig for them," said Turner. "Now that they see I have succeeded they're going to try to recruit more active military members because they see that it can work."

"It makes me happy to know that I was able to be a part of this and to help make this opportunity known so others can do the same if they choose to do so."

Turner highly recommends taking advantage of the ACSP and other programs offered to give service members an advantage as they transition to civilian life.

"It would be silly not to take advantage of the program," he said. "Don't do a disservice to yourself by choosing not to do your research and figure out what you want to do after the Army, because you're not going to always be in the Army."

"The Army's resources are there, use them because you can definitely go far and achieve your dream career like I have."

Editor's note: The Army Career Skills Program offers a wide variety of options that can be found on the U.S. Army Installation Management Command "CSP Programs and Locations" page and DoW Skill Bridge website. For more information or to speak with a local TAP representative, call 502-624-2227 or 502-624-5222.

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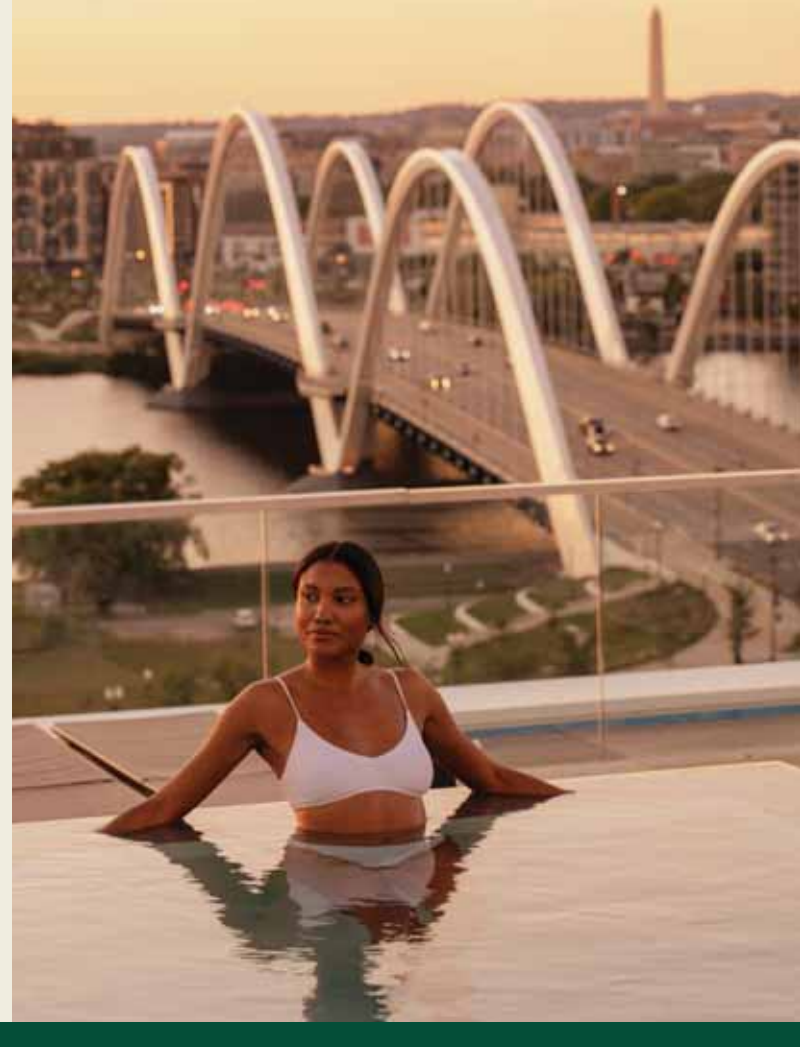

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8 EASY DOABLE MONEY-SAVING MOVES THAT ADD UP FAST

By Blake Stilwell, We Are The Mighty

In uniform, money felt simple. Not always easy, but simple. You got paid on the 1st and 15th, housing was covered one way or another, the clinic was there when you needed it, and (for better or worse) there was always some version of a chow hall. Then you got out.

Now, payday can be whenever your civilian employer feels like it, rent eats half your check, and you just learned what a deductible is the hard way. Saving money feels like a good idea, just as long as you don't need clothing or transportation, and don't care about things like "fun".

The truth is, you don't need a six-figure salary, a perfect spreadsheet, or the discipline of a drill instructor to save money after the military. You just need a handful of small moves that are light enough to keep going even when you're tired, and you need to be strong enough to actually change your situation over time.

SAVING MONEY JUST FEELS HARDER AFTER THE MILITARY

If you've ever truly believed you were better with money while you were in the military, that's not just in your head.

On active duty, a lot of big expenses were either cheaper or invisible. You had BAH or a barracks room. Health care didn't come with a price tag. You might've had access to on-base gyms, grocery stores, and services that were discounted or free. The basic structures of modern life were baked in.

Once you hang up the uniform, that same lifestyle suddenly costs much more. You probably can't even afford to live the same lifestyle.

Now you're covering rent or a mortgage, health insurance premiums, copays, groceries at full price, gas, parking, child care, and everything else that used to be discounted or wrapped into military life.

Every decision, from where you live to what you eat, now comes with a bill.

So if saving money feels harder, you're not suddenly lazy, you're not broken, and you are certainly not the only one who feels it. The game changed. But the answer is not waiting around for life to magically get cheaper. The answer is updating your tactics.

Let's break those down.

1. Let payday pay Future You first

Be honest. If not with me, then with yourself. If you try to save whatever's left at the end of the month, you will almost always end up with the same number: nothing.

So flip the order.

Set up an automatic transfer that moves a little money to savings every time you get paid. It doesn't have to be impressive (and if you just got out, it probably won't be). If you can do $50 a paycheck, fantastic. If that feels impossible, start with $10 or $20. The point is that it leaves your checking account before you can swipe it away at the gas station or on food delivery.

In a year, even those small transfers add up. Two paychecks a month at $25 a shot is $600. That's a car repair, a plane ticket home, or a medical surprise that won't go on a credit card. You didn't win the lottery. You just let autopilot do some quiet, heavy lifting.

2. When a bill dies, keep paying it to yourself

Few things feel better than making the last payment on a car, personal loan, or credit card. Most people celebrate by letting that money vanish into day-to-day spending.

C'mon. You can do better than that.

The day a payment ends, pretend the bill is still alive, and give that payment a new mission. If you were sending $300 a month to a car loan, you've already proven you can live without that $300. Now you get to choose where it goes.

You might send it to:

- An emergency savings account
- Your highest interest credit card
- A fund for your next car, so you borrow less
- Literally anything else that isn't the bar

You won't feel poorer because you're used to not having that cash. You just turned an old obligation into a new advantage without changing your lifestyle at all.

3. Put a fence around your fun money

A lot of budgets fall apart because they're built like a training schedule, while your actual life is more like barely-controlled chaos. So instead of tracking every soda and snack, just embrace reality and run budgets that are more doable. Start by separating your survival money from your fun money.

Run essentials out of one account. That's housing, utilities, insurance, minimum debt payments, basic groceries, and any must-pay bills. Then set up a second checking account or prepaid card and move a set amount there every payday for everything else.

Be sure to tell your spouse or partner what it's for. Trust us, you don't want them to discover you have two bank accounts as a surprise. Especially if you label it as "Fun Account."

When the fun account is empty, you're done spending until the next payday. You don't need to lecture yourself or feel guilty. The fence is already built. Your rent and electric bill are safe in one place, and your impulse spending is contained in another.

It's a lot easier to stay on track when the money that keeps you housed is not sitting in the same pot as the money that buys late-night snacks (or whatever you do with money when no one's looking).

4. Patch the leaks that aren't doing anything for you

You don't have to cut every joy out of your life. You probably do have a few stealthy budget leaks that aren't giving you anything in return, however.

Pick one recent month from your bank or credit card statement and scroll through it like you're looking for evidence. Anything that you totally forgot about goes on the list.

Maybe it's a streaming service you never watch anymore, an app subscription you forgot you signed up for, a game you aren't playing, or a gym you haven't visited in six months. You don't need a quorum at a committee meeting for this. Cancel a couple of easy ones.

If you clear $40 in useless subscriptions and reroute it to savings or debt, that's $480 a year. You didn't suffer. You just stopped paying for things that don't spark joy.

5. Use veteran perks on things you already buy

Plenty of companies say they support the troops. A few of them prove it with actual discounts that matter. The trick is to use those perks on stuff you'd buy anyway, not as an excuse to buy extra.

Look at what you already spend money on regularly. That might be your cell phone plan, internet, auto insurance, hardware store runs, hotels for travel, or even property taxes (if you have a disability rating and your state offers relief, you don't need to be paying it). Be sure to look that up in your state—we are not advising you to dodge your taxes. You don't want that kind of attention.

If a company, city, or state wants to charge you less because you served, let them. Then treat whatever you save as money you can put toward your goals. Lowering your normal monthly expenses is one of the easiest ways to free up cash without feeling like you're cutting into the good parts of your life.

You earned those benefits. Make them work as hard for you as you did for them.

6. Plan your next big thing so it doesn't crush your budget

Little moves help, but over time, the real game changers are the big fixed costs: housing and vehicles.

If your rent or mortgage gives you a panic attack every time you think about it, or your car payment feels like a second rent, pay attention to that feeling. You may not be able to change it today, but you can use it to inform the next decision.

When your lease is up or you're ready to move, look at places that don't eat half your take-home pay. If a VA home loan or state homeowner benefit can get you into something more stable instead of bouncing from rental to rental, it's worth exploring.

When it's time for another car, run the numbers on something that fits your life and your budget, not just your ego. And most importantly, figure out what you can pay and get approved for financing from your bank before you go to the dealer. This not only keeps you from an insane interest rate, it also gives you leverage in negotiating a price.

You don't have to gut your life overnight. You just have to refuse to sign up for the same pain again when you get another shot.

7. Give your savings a mission, not a halo

Saving for the sake of saving is about as exciting as computer-based training. Saving for something specific feels different.

So when you start putting money aside, name it.

Call one account your emergency fund and use it only when life really ambushes you. Call another travel fund, home fund, move fund, or whatever actually matters to you. When savings have a clear mission, it's easier to leave it alone and easier to say no to random spending that would steal from it.

8. Ask for help before it turns into a full-blown calamity

If you're already deep in credit card debt, behind on payments, or getting a lot of calls you do not want to answer, these small moves will help, but they won't fix everything on their own. That's not a sign of personal failure. It's a sign that it's time to bring in backup.

You can talk to nonprofit credit counseling agencies that work directly with you and your creditors to set up plans. You can connect with a veterans service officer or a veteran-focused financial counselor who understands VA benefits, state programs, and the way military careers actually work.

You can also call creditors early instead of waiting until you're months behind. A lot of companies have hardship options, lower interest arrangements, or temporary reduced-payment plans, especially if you're upfront with them before everything goes sideways.

Bad news does not age like wine. The earlier you raise your hand, the more options you have. Waiting until it's a disaster just makes the climb steeper.

YOU DON'T HAVE TO BE PERFECT, YOU JUST HAVE TO BE STEADY.

Saving money after you hang up your combat boots isn't about becoming a totally different person who never orders food and loves spreadsheets. It's about stacking small, realistic habits that make your civilian life less fragile.

Let payday move a little to savings first. Keep paying old bills to yourself after they are gone. Separate survival money from fun money. Patch the leaks that are not doing anything for you. Use the benefits you earned. Plan your next housing or car move with a clear head. Name your savings so you care about it. Call in support before it becomes a five-alarm situation.

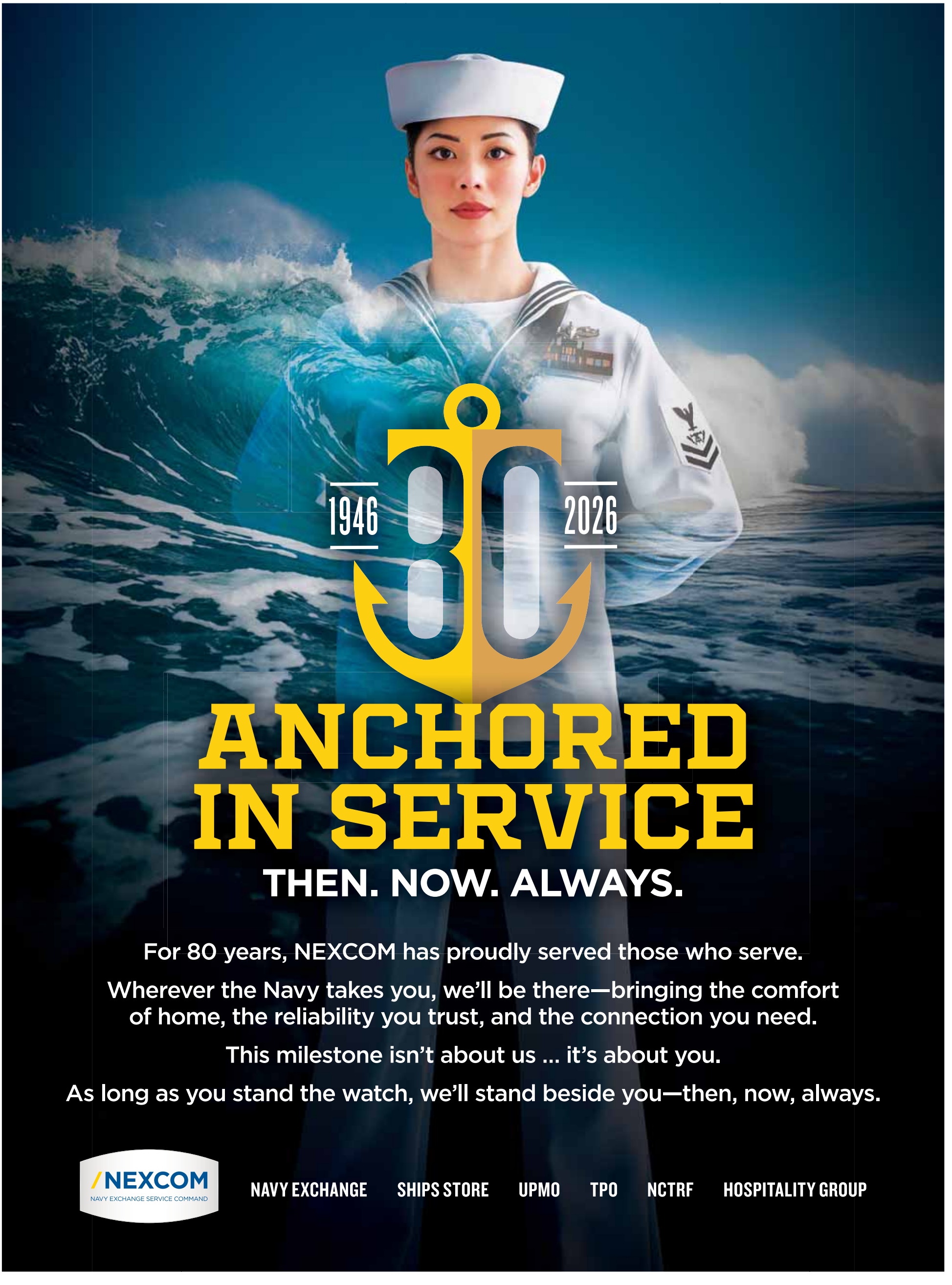
None of those require a promotion, a master's in finance, or a golden ticket. They just require you to care about the future you as much as you cared about the people to your left and right when you were in.

You already know how to handle hard things. These moves aren't any harder than that. They're just smaller, quieter, and aimed at giving you something you deserve: a little more breathing room, and a life where your bank account doesn't feel like a threat.

ABOUT THE AUTHOR

Blake Stilwell
Editor-in-Chief, We Are The Mighty

Blake Stilwell is a former U.S. Air Force combat cameraman with degrees in Graphic Design, Television and Film, International Relations, Public Relations, Business Management and Middle Eastern Affairs. Blake's work has been seen on CBS News, Fox News, CBC, The Chicago Tribune, Business Insider, Task & Purpose, Recoil Magazine, and was shockingly even used in a Supreme Court argument. He is an avid traveler and small business owner in Ohio, where he spends most of his energy fixing up a very old house.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TRANSLATING MILITARY EXPERIENCE TO CIVILIAN EMPLOYMENT

Courtesy of the Military Health System

Transitioning out of uniform and adapting to civilian life can be hard. Some of the reintegration challenges include changes to career and lifestyle, loss of military identity, and need to develop new networks. Whether you are finishing one enlistment or retiring after 20 or more years, it is common to feel uncertain about your future—especially your career. Finding a civilian job isn't always easy. However, employment is important not just for your finances. It can also help your psychological health and overall well-being. Fortunately, the military has given you training and skills that employers want. Also, each military branch has transition assistance programs. If you already left the service, the Department of Veterans Affairs has additional resources to help. With a little work, and the following tips and resources, you can launch a new career and find a sense of purpose and belonging out of uniform.

Translate Your Experience

The first step to landing a job is managing your transition timeline and figuring out how your military experience applies to the civilian workforce. A good place to start is the Department of Labor's Military to Civilian Occupation Translator. This online tool at www.careeronestop.org helps figure out what types of jobs are a good match for you.

Once it is time to put together your resume, write a cover letter, or interview, remember to avoid military jargon. Put your military job title, skills, and experiences into terms employers understand. The Department of Labor Military Skills Translator at www.onetonline.org can help. If you use terms you learned in the service, a future civilian employer probably won't know their meaning.

Provide a complete picture of your military experience. Describe your:

- **Technical Skills:** You might, for example, understand communications gear or be a financial management expert. These skills may reduce the time an employer has to spend training you.
- **Interpersonal Skills:** To execute missions in the military you likely coordinated with commanders, teammates, and subordinates. Give examples that show how you unite people to accomplish tasks.
- **Leadership Skills:** Leadership experience, whether as a noncommissioned officer or unit commander, is valued by employers. These experiences could make you a good project manager or team leader.

Use Resources for Veterans in Transition

The most important resource you can leverage is your service-specific transition program.

- **Army** (www.armytap.army.mil/)
- **Air Force** (www.afpc.af.mil/Military-and-Family/Transition-Assistance-Program/)
- **Space Force** (www.afpc.af.mil/Military-and-Family/Transition-Assistance-Program/)
- **Navy** (www.mynavyhr.navy.mil/Career-Management/Transition/Transition-TAP/)
- **Marine Corps** (www.usmc-mccs.org/marine-family-support/transition-readiness)
- **Coast Guard** (www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Transition-Assistance-Program/)
- **DOD Transition Readiness Program** (www.dodtap.mil/)

These programs can help you go back to school, get a job or start a business.

If you have already left the service, use these resources:

- **Employment – The Essentials** (Military OneSource): Includes useful information and articles about finding a job for service members and their spouses.
- **VA Vocational Rehabilitation and Employment**: Free educational and vocational training services for qualifying veterans.
- **VA Veterans Employment Toolkit:** This toolkit helps veterans find jobs and excel in the workplace.
- **Veteran and Military Transition Center** (CareerOneStop): A Department of Labor resource that helps veterans find a job, manage a career, or go back to school.

Training and practical job search assistance is important. However, finding a job is just one piece of the puzzle. Recognize that your identity extends beyond your rank and job. Begin to explore your interests and passions outside of the military. There is also help if you are struggling to adjust to civilian life. Resources such as the Transition Assistance Program and inTransition are available to help service members mentally prepare for the significant lifestyle shift. It can be hard to leave a tight-knit community. Your first job might not give you the same sense of service and higher purpose. But, you don't have to transition alone. If you are struggling, know that reaching out is a sign of strength. The following can help:

- **inTransition:** Free assistance for service members and veterans who need psychological health care.
- **Vet Centers** (Department of Veterans Affairs): Around-the-clock assistance for combat veterans.

If you have an emergency call 911. Remember, 988 Suicide & Crisis Lifeline (www.988lifeline.org/) provides 24/7, free and confidential support via phone or chat for people in distress, resources for you or your loved ones, and best practices for professionals.

For the Veterans/Military Crisis Line, dial 988 and press 1 or text 838255. You can also chat online. For OCONUS calling options and online chat accessible from anywhere in the world, visit veteranscrisisline.net. If you or a loved one need additional support, contact the Psychological Health Resource Center.

Wherever your next chapter begins, we're right behind you.

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YOUR NEXT RANK STARTS HERE:

HOW THE PEST CONTROL INDUSTRY IS INVESTING IN VETERANS AND WHY IT SHOULD BE YOUR NEXT MOVE

Courtesy of the National Pest Management Association

You've done the hard work of serving. Now comes the next mission: finding a civilian career that recognizes your worth and talent.

For a lot of veterans, that search is harder than it looks. You know what you want: structure, purpose, a team that has your back, and a clear path forward. What you don't want is to start completely from scratch or land somewhere that doesn't know what to do with the skills you've spent years developing.

Here's something worth knowing: the professional pest control industry has been supporting transitioning veterans for years and has deliberately built a home for them.

A Career That Fits the Way You're Wired

The U.S. pest control market is projected to reach $13 billion this year, with thousands of job openings expected annually through the next decade. But the numbers aren't the most compelling part of the story.

What draws veterans to this industry is how naturally it maps onto what they already know. The work is hands-on and technical. Expectations are clear. You're not guessing what success looks like. It's measurable, mission-driven, and consequential. Public health, food safety, and protecting families in their homes. This work matters.

Entry-level roles provide a solid starting point, and the advancement structure from there mirrors something you've lived before: put in the work, earn the credential, move up. Specialty certifications in areas like termite treatment or commercial pest management open doors to higher earning potential, leadership roles, and even business ownership.

The Next Rank Fund: Support When It Counts

In the military, advancement has a clear structure: you meet the requirements, you earn the rank. While most pest control companies include paying for licensing preparation and exam fees as part of employment, some smaller companies cannot, and those expenses can add up fast.

That's what the PestVets Council set out to fix.

NPMA's PestVets Council launched the **Next Rank Fund**, a direct financial assistance program for veterans already working in pest control who are ready to take the next step. Two awards are available, each covering NPMA PRO Certified study materials, exam and training costs along with the opportunity to attend PestWorld, the pest management industry's largest conference and trade show, including registration fees and a generous travel stipend.

Curtis Rand

"We created the Next Rank Fund because we believe in keeping our talented veterans on the path toward advancement.," said Curtis Rand, PestVets Chair and President, Rose Pest Solutions. "We have a deep appreciation for those who serve and are committed to supporting them. This fund eliminates hurdles and ensures every veteran has a clear path forward, with the support they need to succeed."

You Won't Be Walking Alone

One of the things veterans most often say they miss about military life is the people-colleagues who understand the culture, share the values, and don't need things explained twice.

The PestVets Council is that community, purpose-built for the pest management industry. Across the country, veterans in this field are leading teams, mentoring those just entering the industry, and building workplace cultures that reflect what they carried out of service.

You won't be the first one through the door. And you won't be navigating it by yourself.

What the Path Looks Like

The trajectory is clear: learn the trade, earn your certifications, grow into leadership or specialization, or ownership. With demand rising and a shortage of credentialed professionals across the industry, veterans who invest in their development early are positioning themselves for long-term stability.

If you're separating, retiring, or in the middle of your transition and looking for a career that will meet you where you are and grow with you, this is worth a closer look.

To learn more about the Next Rank Fund and connect with the PestVets Council, visit www.pestvets.org.

About NPMA's PestVets Council The PestVets Council is a national network within the National Pest Management Association dedicated to connecting veterans with meaningful careers in the pest control industry and supporting their long-term professional success.

We created the Next Rank Fund because we believe in keeping our talented veterans on the path toward advancement.

—Curtis Rand,
PestVets Chair and President

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VA OFFERS CONSTRUCTION LOANS FOR VETERANS TO BUILD THEIR DREAM HOMES

By Lorin Smith, Courtesy of Veterans Affairs

Having a house built is an excellent way to obtain your dream home. Building your own home could also be a solution in areas where there is a low inventory market. While most construction projects can be complex, it's a great benefit for those veterans willing to invest the necessary time, energy and funds to ensure the project's success. Just like a traditional VA home loan where the veteran purchases a pre-existing or newly built property, there may be no down payment, no private mortgage insurance requirement, and depending on your VA disability rating, you may be exempt from the VA funding fee.

A construction loan is structured differently from a traditional mortgage, and it comes with stricter qualifications and greater documentation. One of the first steps is to find a participating VA lender who offers a construction loan product. Once you've chosen a lender, you'll need to provide proof of income, reserves, assets and debts, along with a complete credit check. There are numerous construction loan calculators that can help provide estimates, but it's best to work with your lending professional to determine how much you can afford.

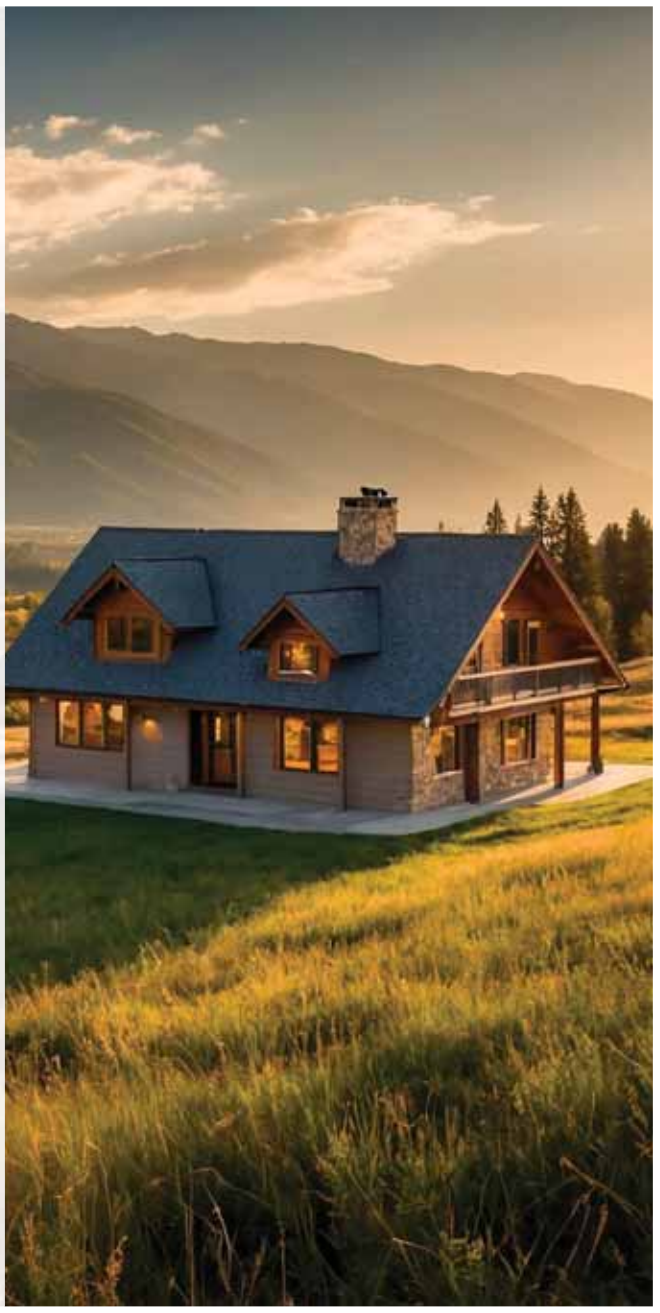
Having a home built to your specifications requires architectural plans and hiring the right contractor to do the work. Veterans should conduct a thorough search and utilize trusted sources when choosing a builder. A good place to start is your local home builders' association that maintains a list of builders who construct homes in your area and meet state and/or local licensing requirements. Construction loans require a good amount of pre-planning and paying out of pocket expenses before purchasing the land. You'll want to do proper due diligence with the local building authority to ensure all necessary permits can be obtained.

Once approved, construction can begin with initial proceeds disbursed into an escrow account. The money in this escrow "draw account" pays the builder at certain points during construction. Your lender must obtain your written approval before each disbursement or draw payment is provided to the builder. Choose your new home builder wisely. The best ones take charge and communicate well. Check references, read reviews and look at their past building projects. Don't be afraid to ask questions and compare builders just the same as you'd do to choose a lender.

Today, most construction projects can take a year or more to complete. It's important to understand factors that are outside your control and may potentially extend or delay the timeline of your construction project that can drive-up costs. Unforeseen circumstances like weather, lumber costs, labor shortages or plan changes can throw a construction project off track. Although the loan will normally be considered guaranteed upon closing, the guaranty on a construction home loan will not be issued until a clear final compliance inspection report has been received by VA.

VA is always working hard to improve the well-being of our nation's veterans, and VA home loans are a great opportunity for those wanting to build their "forever" home.

For more information about the specifics of the VA construction loan process and requirements, please see the VA Buyer's Guide at www.benefits.va.gov.



HOW VETERANS CAN NAVIGATE CHANGE THROUGH WRITING

Courtesy of the Military Health System

Facing a major change such as separating from military service and readjusting to civilian life can be challenging for many veterans. Writing down your thoughts, feelings and experiences in a journal is one way to support your well-being throughout the transition process. Learn how you can start writing to strengthen your psychological health with the tips and resources below.

The Benefits of Writing Down Your Thoughts

The simple act of writing down your thoughts can enable you to see, process and understand stress you may be experiencing. It can help you maintain a sense of control when life feels unpredictable and provide structure to anxious feelings or thoughts that may negatively influence your outlook. Writing down your thoughts can also help you:

- Release tension and settle the mind
- Boost your mood
- Release negative thoughts about a challenging situation, and instead connect with its positive qualities
- Note patterns in your thoughts, feelings or behaviors
- Increase self-confidence and identify solutions

5 Tips to Jumpstart Your Writing

Whether you jot down a few sentences or write a few pages, writing can be a helpful tool when facing change. Here are five tips to help you get started and stick with it:

1. **Find a format you enjoy.** Whether it's a notebook, mobile app or a personal computer, pick a writing format you're comfortable with.
2. **Choose a time and place.** Set aside 15 minutes once per week or a few days per week to build a routine. Find a quiet space to write where you are less likely to be distracted.
3. **Reflect on the recent past.** Write freely about how you feel or what emotions you experienced today. Or, perhaps write down five things you experienced in the past week for which you're grateful. It's fine to start by listing people, experiences or things that come to mind. As you continue to practice you might then go further and describe why you're grateful for them. Research shows being specific when expressing gratitude can increase positive emotions.
4. **Focus on the positive.** When facing a stressful situation, identifying its positive aspects or focusing on the bigger picture can promote personal growth. Consider writing about a situation that may have turned out better than you expected, or what you learned from a challenging experience.
5. **Keep it in sight.** To help you build a consistent routine, keep your writings where you can easily see and access them. If you're writing in a notebook, keep it next to your bed. If you're using an app on your mobile phone or tablet, move the app to a noticeable place on your home screen (or put a shortcut on your desktop if you're using a computer).

Reach Out for Professional Support and Other Resources

Writing is just one way to express emotions. There are other methods and resources available, including working with a provider. Also, there are many free tools and resources available to veterans, including support from the VA and confidential services that can be accessed from any device anywhere in the world. Contact:

- Psychological Health Resource Center—Use the Live Chat or call 866-966-1020 to speak confidentially with a trained health resource consultant for free, 24/7. Live Chat is available OCONUS from desktop and mobile devices.
- Your Local Vet Center—Find your local Vet Center to access readjustment counseling and outreach services at no cost.
- Your Local VA Medical Center—Find your local VA Medical Center to access healthcare facilities and community care providers near you.

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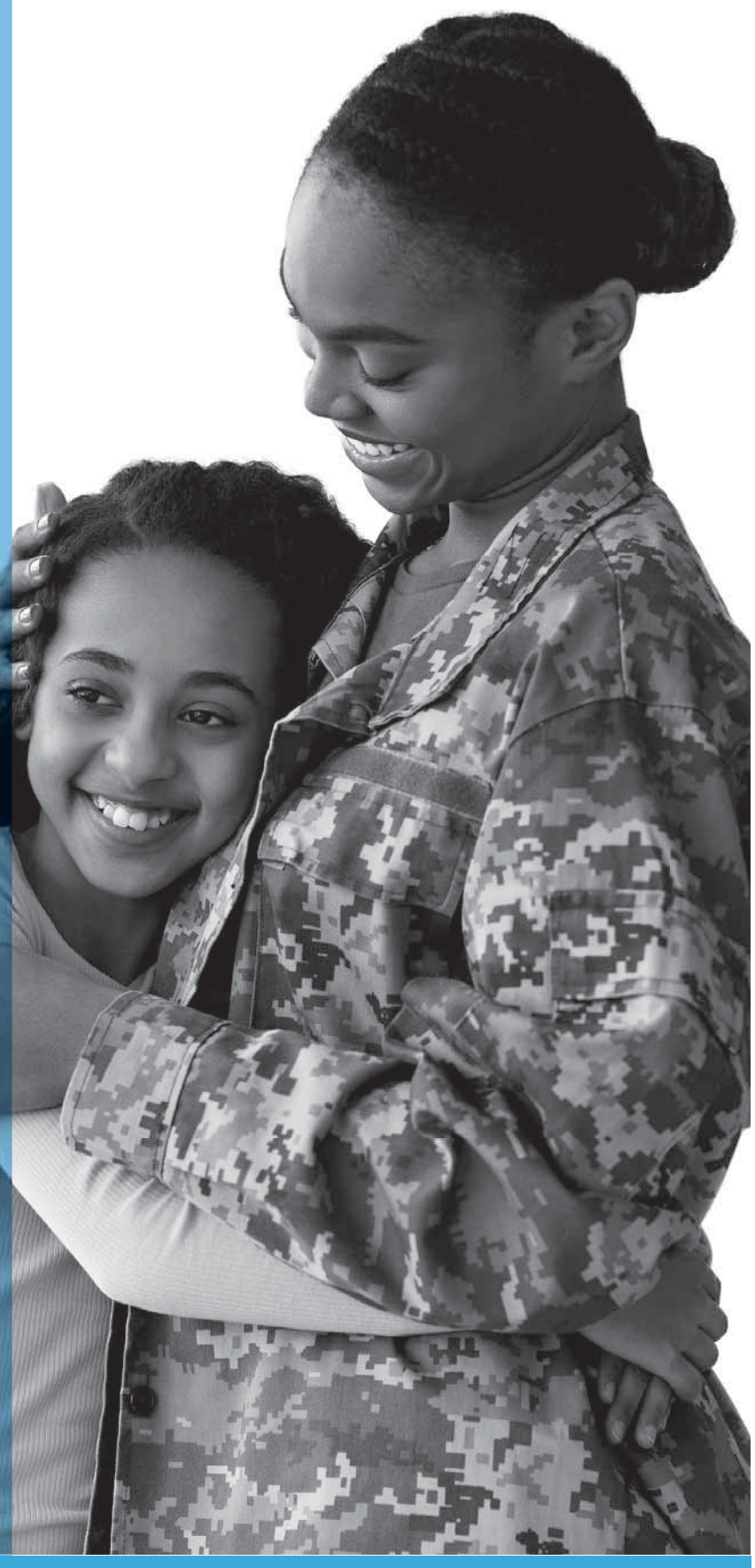

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