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Transition Guide

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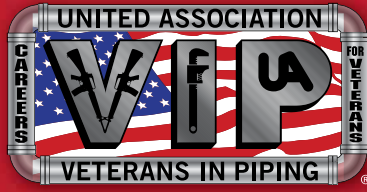
**I AM A
VETERAN**

CONVERSATION IN
A JOB INTERVIEW

5

TIPS TO HELP
YOUR SERVICEMEMBER
TRANSITION OUT

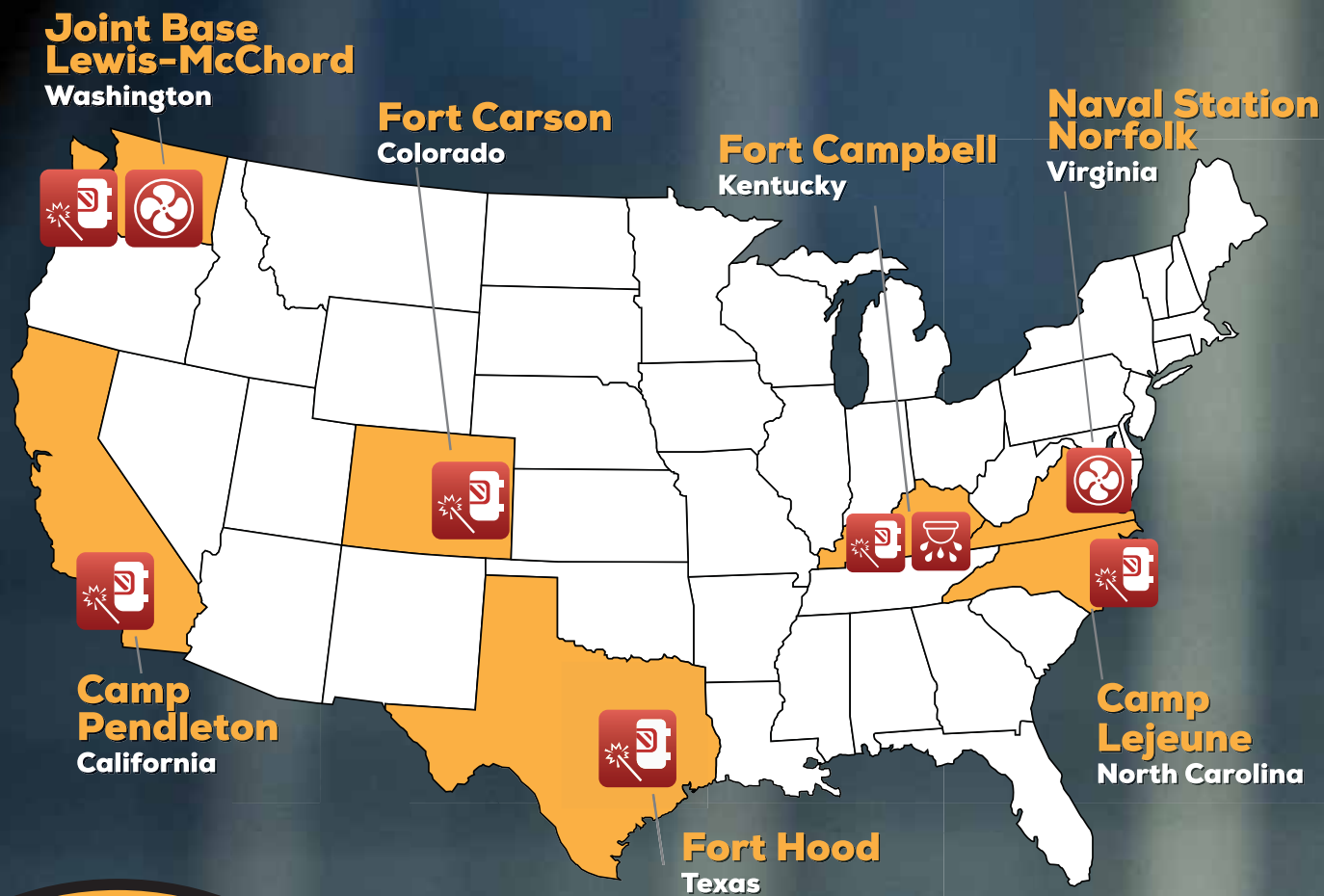
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FORGING AHEAD

*Courtesy of Nikki Wentling,
Stars and Stripes*

Bladesmithing gives troops, vets and caregivers a chance to bond and heal

At the Workhouse Arts Center 20 miles outside downtown Washington, Army Sgt. Eric Lang spent one hot Saturday afternoon next to a forge, heating a piece of steel before transferring it to an anvil, where he used a hammer to form a blade.

Nearby, Keith Shugarts, a member of the Army Reserves, put the finishing touches on his knife, grinding it into a smooth finish.

As they worked, Donna and Adam Porras watched, occasionally stepping in to guide them.

Donna, an Air Force veteran, and Adam, who retired from the Army, operate Recovery Forge, a bladesmithing program that's offered as free therapy for veterans, servicemembers, first responders and their families.

The program is part of the newly revamped Military in the Arts Initiative at Workhouse, a nonprofit in a former correctional facility in Lorton, Va., that provides visual and performing arts space and classes to the public.

Workhouse previously offered studio space, discounted classes and events, such as open mic nights and film screenings, to servicemembers and veterans, but it was forced to shutter the program earlier this year after losing grant funding.

In July of 2018, a new program was created with a \$73,000 grant from the Potomac Health Foundation, which aims to improve community health in Prince William County by funding local programs. With the funding, the nonprofit has a larger mission: Help veterans on their road to recovery. Under its new Military in the Arts Initiative, Workhouse

plans to offer other therapeutic art experiences to veterans, caregivers and families starting this fall. It's already hired a part-time art therapist, Yosenia White.

"Rather than just giving them an experience, we want to stay in their lives," said Debra Balestreri, director of education at Workhouse. "We want to follow up and make sure they're getting the help they need. We want to be a resource."

White recently started at Workhouse to establish the new art therapy program. The art and materials will be individualized to whatever a veteran or family member is struggling with, she said. For example, clients fighting perfectionist tendencies often use watercolor or collage, which

"forces them out of the habit of wanting to control every aspect of what they're doing," White said.

"Art acts as a mediator," she said. "What they don't want to verbally articulate to family and friends, they can explore that in their artwork. Whatever they're thinking about, feeling and need to process will come out in the creation and content in their artwork."

Recovery Forge fits into Workhouse's new mission, Balestreri said, though White described it more as "therapeutic art" than art therapy.

"What they're doing is teaching people how to use this kind of material and process it to create objects they can use," White said.

Adam Porras, 44, began

bladesmithing six years ago. At the time, an Army friend was doing it in his garage on Fort Belvoir and recommended Porras give it a try.

Porras served in the military for just over 20 years. During the mid-1990s, he was involved in Army humanitarian efforts in Jamaica and Cuba. Later, as part of the 101st Airborne Division, he deployed to Kosovo, Iraq and Afghanistan. In Afghanistan, he was injured in a rocket attack.

Before he went to the Warrior Transition Battalion at Fort Belvoir to finish his service, he was a paralegal assigned to the Office of the Chief Prosecutor during terrorism trials in Washington and Cuba.

When his friend approached him about bladesmithing, Porras – diagnosed with post-traumatic stress disorder and traumatic brain injury – had attempted conventional therapies.

"For a typical person, you get frustrated throughout the week, but for me, it's a little more exacerbated," Porras said. "This worked out real well. I come out here, and you have to concentrate on one thing. It gives me something to do, tires me out, and at the end of the day I end up with a knife of some sort."

Donna Porras, 47, is a full-time caregiver for her husband, whom she's been with for 22 years. When he started forging, she did, too. Over the past six years, she's witnessed a physical, emotional and mental change in him.

"He wouldn't be able to deal with four to five people in the same room. Now, he's teaching, and he's loving every minute of it," she said.

The Porrases weren't the first to think of bladesmithing as a form of therapy. The friend who taught them has his own group in Baltimore, and Adam and Donna Porras helped another friend form

a group in Lima, Ohio, they said. There's an entire online community of bladesmithing veterans.

"We've got friends all over the country now because of it," she said.

The bladesmithing program at Workhouse runs noon-5 p.m. Saturdays and noon-4 p.m. Sundays. It is open to any servicemember, veteran, first responder or family member who shows up, whether they're new to bladesmithing or are regulars, like Lang and Shugarts.

On a recent Saturday, the Porrases worked on their own blades while helping and joking with Lang, who transferred his metal in and out of the 2,000-degree forge, trying to form a shape he was happy with.

In addition to its other benefits, the program creates a camaraderie that some veterans believe they've lost, Donna Porras said.

"If these men and women are having a bad day, they can come in here, rant, rave, curse, scream, holler – you name it – and we all understand," Porras said. "We might not have been in their shoes, but we understand."

Lang, 28 and still in the military, spends a lot of time at the forge hearing about older veterans' experiences. He enjoys bladesmithing because it helps eliminate stress and he ends up with a unique product, he said. But the people are why he returns.

"Even though I haven't done as much in the military as these guys have, I can sit here as a young guy and talk to them and understand where they're coming from," Lang said. "It's more about the camaraderie than anything."



MICHAEL S. DARNELL/STARS AND STRIPES
Sgt. Eric Lang, an Army reservist, works on forging a blade at the Workhouse Arts Center in Lorton, Va. The Center is home to Recovery Forge, a veteran-run program that teaches forging skills to servicemembers, veterans and first responders.



MICHAEL S. DARNELL/STARS AND STRIPES
Adam Porras, right, gives some forging advice to Army Reserve Sgt. Eric Lang as part of Recovery Forge.

VETERANS CAN HELP STEM THE TIDE OF UNFILLED JOBS

By Derek Horton, Stars and Stripes

Workers specializing in science, technology, engineering and mathematics can help businesses retool, compete and thrive in the 21st-century economy. Far too many companies in America's leading industries are struggling to fill crucial STEM positions. Employers should turn to highly skilled military veterans who increasingly leave the military with advanced technical expertise but are too often overlooked for STEM jobs.

STEM jobs comprise a diverse range of positions across a wide range of industries, including civil engineers, financial analysts, software developers and even accountants. However, what ties this assorted group of jobs together — and makes them difficult to fill — is the need for a very particular set of skills, including mathematical proficiency, analytical reasoning and research capabilities. Last year alone, nearly 3 million STEM jobs went unfilled, despite being some of the best-paying and most rewarding positions in the job market.

Each year thousands of military members leave the service with the skills needed to be successful. The military has expertly adapted to an increasingly digital world. Openings for "electronic warfare specialist," "cryptologic cyberspace intelligence collector" and "geospatial intelligence imagery analyst" are now commonplace with military recruiting sites. That's because the crux of the armed services no longer consists of infantrymen operating in remote corners of the planet. Instead, much of our security operations today are managed by bright scientists and mathematicians, sitting in bunkered bases throughout the world.

Members of the Army, Navy, Marines, Air Force and Coast Guard regularly engage with some of the most advanced technologies available; and the need for a deep understanding of these sophisticated processes has become a fundamental requirement for most servicemembers as warfare shifts to the cybersphere and military devices increasingly replace boots on the ground. Director of National Intelligence Dan Coats illustrated the shifting nature of the times when he testified before the Senate Select Committee on Intelligence earlier this year and named cyber threats as the top worldwide threat to our national security. Moreover, in a race for technological

superiority, the military's adoption and integration of advanced technologies will only accelerate in coming years.

Meanwhile, the STEM field in the United States is facing a significant skills gap. According to a Randstad North America report released in 2017, the U.S. has a 3-million-STEM-job surplus. As a result, some of the most lucrative and impactful jobs available on the market today are unfilled, and the gap is only growing — in North Dakota, for example, there are currently 87 STEM job openings for every qualified worker.

The consequences of this skills gap are even more troubling. With so many vacant openings, tech giants have begun outsourcing STEM jobs overseas to competitors like India and China. In the process, the U.S. risks losing its standing as the world leader in innovation and as a hub for technological breakthroughs. Meanwhile, every year, over 200,000 veterans retire from active duty to transition back into civilian life. Of these, a significant portion has worked in highly technical fields and are distinctly qualified to excel in STEM jobs in the private sector. The problem is that they are rarely presented with a chance to demonstrate these skills because of their lack of traditional college degrees or general job experience.

As a former Marine who was hired by Sallyport, a Reston, Va.-based global logistics and security contractor, the skills I bring to my job every day as director of Information Technology are directly based on my military training and experience. Sallyport values the experience and expertise that veterans like myself bring to the table, mainly when looking for talented people to fill STEM-related positions.

The niche with technical skills that I learned while in the military prepared me for a successful career at Sallyport. The understanding of military members' skills should be considered by companies who are outsourcing their hiring overseas.

The STEM workforce shortage in the United States is a rare problem with an easy answer. Our veterans can fill these jobs — and fill them well — if only given a chance.

Derek Horton served in the Marines from 1990 to 1998 (four years active duty, four years inactive) as a communications watch officer before joining Sallyport

Starting the "I'm a Veteran," Conversation in an Interview

By Natalie Oliverio,
Founder of Military Talent Partners

I recently published an interview guide for employers/recruiters/etc. to use when interviewing a veteran. Through the feedback received, I was asked a thoughtful question on the opposite end of this advice, as to what a veteran should do to bridge the subject of military experience into the interview if it is not asked of them.

This question is so important because I have heard first-hand from veterans who felt they shouldn't mention their military experience because they weren't asked about it specifically. Being made to feel you should downplay your experience and knowledge in any situation is never okay. You should feel empowered and accomplished from your time serving our country and never second-guess showing pride in what you've done.

Focus on what you're most proud of from your time serving our country. What did you accomplish? What are your top five skills obtained (job-related, or otherwise) that will carry through to your civilian career? What were you best known for within your command? These foundations will help you to build your story, the story of who you are as a veteran and a future employee to the company you're interviewing with.

When preparing for an interview, you'll practice your elevator pitch, you'll nail down your two-minute introduction of who you are and be ready to go when asked. But do you know how to tell your veteran story? If you haven't figured it out

just yet — here are a few suggestions to get you going. Fill in the blanks with what comes to mind and craft the story of who you are and what you've accomplished.

When do you bring these point up if no one asks you first? Naturally, when you're talking about your experience, break into your response by referencing high points throughout your service. Here are a few suggestions to get that conversation going:

ACCOMPLISHMENTS

During my time in the military, I accomplished _____. I was proud of the way we _____.

I am most proud of my _____ from my service. This taught me _____.

EXPERIENCE

Through my experience, _____ I learned how to _____ and _____ and am better prepared for this role because of it.

The military taught me _____ and I want to keep growing that knowledge by learning how to impact change in your organization.

SKILLS

My day to day job involved _____. But through my service, I perfected _____, _____, and _____. These skills have shaped me into the candidate your company is looking for.

I was best known for my _____ and _____ while serving our country. These have defined my service and will set me up for success in the future.

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- Jason B., Crestwood MS

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Your Military Transition: Reasons to Consider a Career in Project Management

By Jay Hicks

Jay Hicks is the author of *The Transitioning Military Book Series*, specializing in Project Management, Logistics, Information Technology, and Cybersecurity.

Why is now a good time for you to pursue project management? Here are a few facts that you might find interesting.

MILITARY MEMBER? NATURAL-BORN PROJECT MANAGER

Having served in the military, project management is part of your makeup. It is in your DNA. Commercial project management was born in the United States military. Project management is a daily task during your military service. The same skill sets you mastered in the military – leadership, work ethic, responsibility, organization, and communication – are all considered essential attributes of a quality project manager. You’ve performed project lifecycle tasks such as receiving requirements, planning, preparing and executing essential tasks to accomplish the mission. In fact, a recent survey by the Project Management Institute (PMI®), found that 70 percent of veterans have experience in managing the project lifecycle.

MANAGER WITH MISSION FOCUS

As a servicemember, reservist and/or veteran you have naturally developed a mission focus. Your understanding of mission criticality and success will not allow you to let the mission fail. Like the military, project management is also a mission focused profession. Therefore, your understanding of mission accomplishment places you miles ahead of your commercial contemporaries.

PROJECT MANAGEMENT = A GROWTH INDUSTRY

Project management is a growth industry across many business sectors. Employers will need to fill 2.2 million new project-oriented roles each year through 2027. According to PMI®, sectors such as healthcare expect 17 percent annual growth in project management. Not only is the career field growing, but there’s a definitive corporate ladder for project managers. Whether you start out as an associate or a full-fledged project manager, you are on a potential path for program management, portfolio management, business unit leader or corporate officer.

YOU LIKE RESULTS – YOU’LL GET RESULTS

If you are like most, you enjoy the satisfaction of a job well done. Many projects allow you to see results. You will facilitate change, through coordination and the motivation of others. Project management is one of the best professions for working as an organizational change-enabler. Just like the military, no two days are the same. Working with interesting people, solving challenging problems, and enjoying mission-

focused work are just a few of the benefits of this profession.

So, what does the roadmap to transitioning into the project manager career field look like? There are a few crucial steps:

- Learn commercial project management vernacular
- Know yourself, be aware of your knowledge skills and abilities (KSA)
- Understand the commercial project management environment

- Translate your military experience using commercial project management terminology
- Get certified

The path to successful completion of these crucial steps is much easier if you join a local organization like the PMI®. You might even find a local PMI military liaison who can put you in touch with a mentor.

Is a project management career in your future?



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PORTABLE CAREERS FOR MILSPOUSES

By Jessica Evans, StripesEurope.com

The last of the boxes have been taped and your household goods are on their way to your next destination. If you're like a lot of milspouses, that means you're realizing that you have to start your job search all over, once again. It can be daunting to repeat the process over and over and stay positive about it. If you're trying to find a way to ensure that your career can become as mobile and fluid as your life, rest assured there are plenty of options.

A practical solution for this is for milspouses to consider working toward portable career options that can be flexible and can move with the servicemember as the transition becomes permanent and complete.

KEEP AN OPEN MIND

Research careers with high growth or high demand. Figure out a career path that is going to grow with you, not hold you back. Find out the average salary for the career and make sure it is something you are comfortable with. Network with those already in the career field and ask them any questions you may have. Speak with a career or college counselor for more guidance. Speaking of college...

AN EXCELLENT CAREER STARTS WITH A GOOD EDUCATION

If military spouses aren't set on their career path just yet, a proper consideration would be to start or continue their education.

USE YOUR NETWORK

Go through your list and see who you could reach out to for opportunities. Connect with alumni. Join groups on social

media or a mailing list to help get contact information and make that initial introduction. Growing your network will only improve your chances of employment or at least help you get a little bit farther in your job search.

RESEARCH THE RULES

If any licenses or certificates are necessary to maintain your career, look into the ease of transfer. Some states will allow either temporary licensure or an expedited process into obtaining a new license. Also, there are specific rules you must abide by when you conduct business if you're in military housing or on a military installation. Be sure to read up and follow their guidance.

CONSIDER BEING YOUR OWN BOSS

The formal word for this is "independent contractor." An independent contractor allows military spouses to have the freedom and flexibility to adapt to military life. Being self-employed allows you to set your own hours and work for yourself. This may be a path to consider for military spouses with the entrepreneurial spirit.

CONSIDER THESE PORTABLE CAREER OPTIONS:

ACCOUNTING	IT/PROGRAMMING
CONSULTING	MARKETING
CREATIVE SERVICES	PUBLIC RELATIONS
CUSTOMER SERVICE/SUPPORT	SALES
FUNDRAISING	SOCIAL MEDIA
GRANT WRITING	TECHNICAL SERVICE
GRAPHIC DESIGN	TRANSCRIPTION
EDITORIAL AND CONTENT WRITING	VIRTUAL ASSISTANTS/ADMIN
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GOING BACK TO SCHOOL AFTER TRANSITIONING

Many military veterans, after service, opt to go to college or university to complete or advance their education. This can prove an excellent decision in cases where advanced education makes you more competitive in the civilian job market.

By Lida Citroën
Courtesy of Military.com

As a personal branding expert, I offer advice to college and grad students, regardless of whether they served in the military or not. As a veteran, however, you are likely entering school older (and wiser!) than many of the college/university students you will learn alongside.

You are building your personal brand and reputation wherever you are, today and tomorrow. As you pursue school, here are a few important personal branding and reputation management tips to help you develop a career path for after graduation:

Be careful of what you post online

Everything you type into a computer, tablet or smartphone is public. SnapChats, Instagram pics and comments on Facebook are memorialized for everyone – including your professors, peers, parents and future employers – to see.

Be careful about the photos you're tagged in, too. Just because you can wear a Speedo bathing suit, doesn't mean you should... Just because you support a particular liquor brand doesn't mean your future boss will love that you advertise it on your t-shirt.

Keep the comments and jokes you make among friends (which an employer might frown upon) in person and not online. What's funny today could be offensive to someone important to you tomorrow.

You are building your brand, your reputation. What others see about you online – the passions, interests, causes and issues you take up – reflect on your values and morals. Don't leave it up to interpretation what you stand for and believe in. Be consistent and intentional.

Remember, if you don't want your mother to see it, don't post it online.

Learn from the others

You've been surrounded by professionals your whole life. As you go through these college years, you're

becoming an indication of the civilian professional you will be for the rest of your life. Are you serving as a good role model for your peers and those coming behind you?

During schooling, you may engage in internships and community service as you develop your talents, goals and interests. In these roles, you are interacting with people who can teach you great things – about life, professionalism, vocation and work ethic. Watch them and learn what's working for them: Are they acting a certain way that attracts opportunities and success to them? Do they repel people because they are perceived as hard to get along with? Are they expert at networking and relationship building? Learn from others, and when you find ones that are doing things right, stay in contact with them.

Learn how to network

Become the person other people look up to and admire and who people want to be around. When you can learn the art and skill of effective networking, you can create relationships that will provide you with many things you will need after graduation: You'll have advocates who will advise, guide and coach you into your first, second and third job; you will have information sources who will give you resources and insight that give you a competitive advantage; and you'll have a support network of cheerleaders and advisors who can give you a shoulder to lean on and a pep talk when you need it most.

Build a network of contacts around you who will endorse, refer and vouch for you, even when you question yourself (which you will). Those of us with big networks of contacts started small. We formed relationships with key people and made sure not to take more than we gave. Watch and learn how networking can become an invaluable asset in your career toolkit.

Portray the image you want

Dress, act and speak the way you want to be perceived. If you seek a reputation as someone who is credible, professional and trustworthy then choose clothes and behavior that support these qualities. If you

want to be seen as a creative free spirit, then present yourself creatively in all situations. Others will learn to trust who you are, in part, by the image you portray. If you take care of your image, you show self-respect and confidence in your offer to the world.

Commit to lifelong learning

Your years in college are about learning and exploring. That shouldn't stop after school. The job market is competitive — in good economic times and in down markets. Keep learning and then learn some more. Learn all you can about your field, your customers and audiences and how you can apply all that knowledge to reinforce the values of your personal brand.

Don't be afraid to ask for help

As professionals in the business community, we're counting on you to bring new ideas, talents and ways of doing things to industry, science, art and media. We need you to be resourceful, independent, talented and confident. But you won't always feel that way... and that's okay. None of us did. When those feelings of doubt hit, ask us for help, guidance and support. We know what that place looks like.

I remember a sign on the door of a facility that provided services to curb child abuse. It read, "Asking for help is a sign of strength." The message was to those parents who felt overwhelmed and didn't know where to turn... so they took it out on their kids instead of reaching out for help.

We're asking you to let us help you. The bravest thing you can do is to identify your weaknesses and reach out for assistance to someone who is knowledgeable. This makes you stronger and more powerful than trying to go it alone.

In closing, get clear on what makes you happy, what you'd fight for and what you enjoy. You will be viewed as credible when you can articulate your values and the demonstrate action that is consistent with those values. This will help guide your career choices after college and throughout your post-military life.



By Dr. David Snow (USN, Ret)

Georgia is proud of its mountains and waterfalls, moss-draped oaks, beautiful coast, strong military commitment, and quaint towns. However, did you know that Georgia is also known for CYBER? Yes, Georgia! In April 2017, Fortune magazine named Augusta, Georgia (home of Fort Gordon) as one of “7 Cities That Could Become the World’s Cybersecurity Capitol”. While cities such as Boston and Washington D.C. were also listed; I personally find both the cost of living and weather in Georgia more appealing. With growing DOD Cyber presence, such as Army Cyber Command, and commercial needs throughout the state, Georgia is committed to meeting the sectors workforce needs.

On July 10, 2018, the state opened the Hull-McKnight Georgia Cyber Center for Innovation and Education in Augusta. This 167,000 sq foot, \$100 million, facility was funded by the state legislature and the City of Augusta also provided a new parking deck. The center brings together industry, DOD, academia, research, and law enforcement. Due to the growing demand, a second building was also approved and funded, even while the first was still under construction, and it will open late 2018. Georgia also leads the nation in Financial Technology (FINTECH). Did you know that roughly 70% of ALL electronic transactions in the United States are processed in Georgia? In Atlanta alone, roughly 100 companies (many seeking to hire veterans) form what is commonly referred to as “Transac-



Georgia Cyber Center of Innovation and Education
Photo by author

tion Alley” and Columbus (Fort Benning) is also a major player in the sector as well. Recently, a partnership between industry and the University System gave birth to the Georgia FINTECH Academy. This statewide talent development initiative delivers both in-person and virtual courses while providing access to the specialized educational experiences required for entry into the sector. Fittingly, the University System of Georgia (USG) is superbly qualified and growing programs to meet workforce needs. If by chance you require an additional credential, USG has eight (8) institutions desig-

nated by Department of Homeland Security and National Security Agency as Centers of Academic Excellence in Cyber Defense. For information, visit <https://www.usg.edu/institutions/>. Workforce requirements continue to grow and enrollment in USG cyber-related programs in 2017 exceeded 26,000 (54% increase since 2014). Employment opportunities in Cyber and related fields are booming in Georgia as companies often seek proficient, mission-focused, and dedicated employees – sounds like they are looking for veterans like you!

THIS BENEFIT JUST EXPANDED FOR TRANSITIONING TROOPS, FAMILIES

Courtesy of Military.com

An expansion that allows military families and troops to access Military OneSource services for a full year after transitioning out of the military is now live, officials announced recently.

That expansion includes access to free non-medical counseling and career coaching, two benefits whose real-world price tags can add up fast.

Previously, the benefit was only available for those on active duty and up to 180 days after transition. But military families and some Pentagon officials in the last administration, including Rosemary Williams, who had led the military family policy office, wanted an expansion.

They noted that the real challenges of transition don’t even start until the end of that 180-day window.

Until that point, families are often caught up with what you might call a transition honeymoon phase as they move to a new location and settle into new jobs and schools.

And the services aren’t cheap when paid out of pocket. Counseling, for example, can easily cost \$100 a session without insurance coverage. That makes the 12 free sessions of non-medical counseling OneSource gives a high-value benefit for those who want to use it. Expanding the OneSource service to a year would give families access to those counseling sessions when they were actually needed.

It’s also relatively cheap to the DoD. Pentagon officials estimated the expansion would cost a mere \$500,000 a year, pennies compared to some defense spending.

The Pentagon announced plans to expand it early this year. But it wasn’t until the expansion was also ordered in the 2019 National Defense Authorization Act, signed by President Donald Trump Aug. 20, that officials made it live.

“Each person is unique, and so is each military-to-civilian transition,” A.T. Johnston, deputy assistant secretary of defense for military community and family policy, said in a release. “We want all of Military OneSource’s resources to be there when someone needs them – whether it is a day, a week or many months after their transition to civilian life.”

To use Military OneSource military families and troops can call 800-342-9647 or go to www.militaryonesource.mil.



SERVICEMEMBERS’ “IMMEDIATE ACTIONS” FOR FINANCIAL SUCCESS

As a member of the military, you are called to serve every day in challenging environments to secure the freedom and prosperity of our nation. To meet these challenges, you engage in “immediate actions” training to better prepare yourself to respond to all kinds of threats and situations. You may also face challenges in another environment—your personal finances. On a daily basis, you may encounter hurdles and threats to your financial freedom and future prosperity. The SEC and the Bureau of Consumer Financial Protection are joining forces to set out specific immediate actions that you can take while navigating your personal finances. These immediate actions will help you secure your financial freedom and ensure that you and your family prosper now and in the future.

Our websites, the SEC’s Investor.gov and the Bureau’s Consumerfinance.gov, provide tools and resources to assist you in preparing for the lifelong mission of financial success. Along with general savings and investing tips, both agencies provide detailed information aimed specifically at addressing the unique personal finance challenges of military personnel through the SEC’s Financial Readiness brochure and the Bureau’s Navigating the Military Financial Lifecycle webpage.

The immediate actions toward financial freedom include three basic steps: first, pay off high-interest debt; second, set goals and make a financial plan; and third, start saving and investing early.

Immediate action #1: debt – pay off high-interest debt, improve credit score

Before you invest in anything, it’s important to pay off any high-interest debt first. With the average interest rate on a credit card nearing 17 percent, the money you’re paying on interest far outweighs the money you can normally make on most investments. Maintaining good credit and trying to improve your scores go hand in hand when managing your debt. Whether you’re renting an apartment or applying for a mortgage, your credit scores play a prominent role in your financial plan. Trouble with your personal finances can even put your duty status, potential promotions, and your military career in jeopardy. Learn more about how to maintain good credit scores.

Immediate action #2: set goals and make a plan

Saving and investing for the long term is the best way to achieve financial security. Start off with determining what you want to save for in life—an emergency fund, a vacation, a house, or college. Decide what’s most important and make a plan accordingly. You can use the SEC’s Savings Goal Calculator to see how much you need to save each month to meet your goals. It’s easy. Plug in your desired final savings goal, how much money you have readily available to invest, how long you plan to save, and a few assumptions. The calculator will show you how much money you need to contribute each month in order to reach that goal.

Immediate action #3: start saving and investing early

The fastest way to see your money grow is through compound interest, especially when you start early. The power of compound interest calculated on the initial amount of money you invest, and also on interest earned, can provide tremendous long-term benefits. For example, if you want to save \$500,000 for retirement at age 65, by starting at age 25 and investing in a mutual fund averaging seven percent a year, you’d only have to contribute roughly \$200 per month. If you get a later start and don’t begin saving until age 50, you’d have to save more than \$1,500 per month, nearly eight times the amount, to reach the same total savings.

Take advantage of the Thrift Savings Plan and matching contributions in the Blended Retirement System

The Thrift Savings Plan (TSP) is the federal government’s version of a 401(k) retirement plan and is one of the best options for retirement investing for servicemembers. Unfortunately, despite the significant benefits it provides in saving for retirement, only half of servicemembers take advantage of, and invest in, the TSP. For those who do, TSP contributions are automatically deducted from your pay and provide tax advantages either today (traditional) or in the future (Roth). TSP offers fees that are much lower than the average mutual fund. The TSP.gov explains the benefits available to the military. Sign up for TSP using MyPay.

The TSP offers a selection of stock and bond funds with different strategies and varying degrees of risk. This allows you to personalize where your money goes to take into account factors like your investment goals, risk tolerance, and time until retirement. You might also consider a lifecycle fund (L

Fund), which is designed to make investing for retirement more convenient by automatically changing your investment mix and fund allocation over time, based on a target retirement date. Make sure your TSP allocation reflects your preference.

If you entered service on or after Jan. 1, 2018, you are automatically enrolled in the new Blended Retirement System (BRS). With the BRS, you don’t have to serve 20 years to walk away with government-provided retirement benefits like under the old system. For those who just entered service and are automatically enrolled, after 60 days the government will automatically contribute the equivalent of one percent of your base pay into your TSP account. After two years of service, you’ll be vested in that amount and the government will also match up to an additional four percent of your actual TSP contributions. That’s a grand total of five percent government contribution to your TSP! For those who have less than 12 years of service as of Dec. 31, 2017, you are eligible to opt-in, and you can immediately begin taking advantage of a TSP match. Check out the DoD’s BRS resources to make a choice about which system is best for you. Whether you entered under the BRS or have opted in, make sure you contribute at least five percent to your TSP so you don’t miss out on all of the free money!

Understand how your retirement plan ties into your long-term savings goal. As you train to take immediate actions for our country, remember to take immediate actions for yourself and your family. Start your saving and investing plan now for a strong financial future.

Patrick Campbell, Acting Assistant Director of the Bureau of Consumer Financial Protection’s Office of Servicemember Affairs

Lori Schock, Director of the SEC’s Office of Investor Education and Advocacy*


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7 ways to help students say goodbye to their 'old' school

By Ruth Ploeger, Army Region School Liaison Officer/Transition Support Specialist, Family and MWR CYS Services

Courtesy of StripesEurope.com

Leaving a school and classmates is hard at any age. Thanks to the internet older students have ways of making sure they can stay in touch, but departing can still be difficult. All ages may fear the unknown of the new school. The more informed you are before you leave the less fear your child will have. It's easier jumping if you know where you will land. Contacting a School Liaison Officer (SLO) and getting informed as much as possible about your new location will make departing the current school easier.

- Let the teacher know the impending move is hard. DoDEA teachers often have children coming and going and many have come up with special ways to mark the move. The earlier you let the teacher know you are moving the better support the teacher can be.

Example: Teacher passes around a small stone from the playground. Each child shares a memory of the departing student while holding the stone. Stone is given to the child to "hold" all their memories and "keep" their good thoughts with them wherever they go.

- Make a video of your child at the school talking about the school, their teachers, and friends. "Interview" staff and friends. It will be a nice memory for later and bring a smile to their face.
- Have your child write a thank you letter to his/her teacher.
- Create a scrapbook of their time at the school. Include a class photo. Write one comment or memory about each member of the class. If you do this with every move they will come to realize wherever they go, they will make good memories and thus more readily anticipate new ones.
- For some, marking the last day with something special like a class snack may be helpful, but for others it may be overwhelming. Consider your child's personality when deciding

how that last day should go. Some parents check their child out just a few moments early so they aren't in the "dismissal tornado" when their emotions are high.

- Stay connected. If you are moving mid-year, sending a letter or email to the class telling about

the new school can be helpful.

- Students go through a bit of a grieving process when they leave the familiar. Expect to hear comparisons to the "old school" quite a bit initially. It's their way of hanging on. Be patient, eventually the new school will be their "familiar".



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5 TIPS TO HELP YOUR SERVICEMEMBER TRANSITION OUT

By Raleigh Duttweiler, Courtesy of Military.com

that matched exactly what my resume promised me to be: a reliable freelancer you wanted on your team.

My husband had a LinkedIn profile, but it was really just a picture of him holding a big gun somewhere in the wilds of Afghanistan. As I worked to make my profiles job search ready, so did he. I did all of my job work at the kitchen table after we got our baby down for the night, so as I worked, he asked what I was doing and did the same.

I turned to a lot of Military.com's spouse employment pieces for advice, and he happily read and applied them too. This was also helpful for our resumes – especially his. He didn't want to admit he had no idea what to put down, but as I turned to resources for help, so did he.

After I got my resume and profile ready, I emailed old bosses, professors and deans who I thought might be able to help – anybody who might know people who had jobs available or make connections that could land me an interview somewhere.

Watching and learning, my husband did the same.

When we talk about networking, this is what we mean when we say "leverage your network." While I specifically asked about help for me, I also leveraged my network for him – something that actually served us well later on.

2. REVISIT YOUR ROLES

One of the more difficult conversations we had leading up to transition was about our roles in the family. We openly discussed whether he should become a stay-at-home dad for a while and me go back to traditional, full-time office work.

I hated this conversation and so did he. He wanted to be a full-time Marine, obviously. And I wanted to be a most-of-the-time mom. But desperate times call for desperate measures, and that meant us really talking about what made the most financial sense for us.

Despite how hard this talk was, it helped us spring forward. We knew what possibilities existed and what each other's limits were more honestly than we had before, and this enabled us to pursue our next steps more honestly.

3. DREAM BIG

There was fun in our transition, which surprised me the most.

Without the Corps telling us where to move next, we had an opportunity we never had before: the opportunity to move anywhere. This is the most awesome thing you can imagine after years of orders. We talked about Boston, where our closest friends are. Northern California, where we had fallen in love with the terrain. New York, where I'd worked full time for a decade.

For once, these conversations weren't just pipe dreams. A lot of people confuse the terminal move rules, so this is a good clarification: It's not that the military will only pay to move you to your home of record, it's that it will pay for you to move the distance of your home of record. Even more technically, it will pay to move you the distance from where you are right now to the office out of which you were recruited.

The military will pay for the whole move, and you will owe any mileage on top of that – but at a much-discounted rate negotiated by the government. After you've completed the move, they'll send you a bill (about a month later), but you can get an estimate of that cost for planning purposes before you're packed up.

I call this the "big dreams" part of transition because it's like living a daydream. It's fun, amazing and good for your marriage.

Planning a happy future together will help you do better then and now. It's the power of positive thinking and the excitement of a new leaf all in one.

4. EMBRACE THE SUCK

But while you're busy daydreaming, don't forget to continue celebrating military life.

Wear the branch sweatshirt. Fly the flag, go to activities on base, be gung-ho, and really soak it up.

In this way, you are supporting your servicemember in his or her last few moments of active duty service without neglecting reality, and you're also paving the way for a conversation about the reserves.

5. CONSIDER THE RESERVES

I can't stress this enough. A servicemember is a servicemember all of his or her life and transitioning back into civilian life can be a lot easier if said servicemember still gets to don that uniform every month. Unless you accept a financial payment package in direct transition, you can transfer to the reserves without a commitment that might interfere with a future, unknown job schedule. Conversely, accepting any money offered to sign a several-year contract might give you enough padding to cover expenses for a several-month job search.

A word of warning for you, though: The reserves aren't exactly as advertised. Six months in, and we're still waiting for it to be the one-weekend commitment we were told it would be. On the one hand, that's in no way surprising; on the other, it's an added complication. Thanks to several day drills and training trips, our entire family life is still revolving around the U.S. military, but if my servicemember were being honest, I think he would say that's a good thing. It's certainly easing the transition – and the bank account.



Planning a happy future together will help you do better then and now. It's the power of positive thinking and the excitement of a new leaf all in one.

Last September, we learned my husband would be out of the Marine Corps on Dec. 1. I should add that my husband was newly home from Afghanistan and we had a newborn. It wasn't exactly great timing.

Hubs had never had a civilian job before, and it wasn't the best time for us to think about me going back to work full time either. However inconvenient and not ideal that prospect was, moving into our parents' attic was way worse. Way worse.

There is no way around it: Transition is hard.

But no matter how challenging the road ahead, there are a few things you can do during transition to make it easier. These are the five things that helped us – and they can help you too.

1. LEAD BY EXAMPLE

As soon as we had that military pink slip, I did the most logical thing I could think of: I ramped up my own job search. I'd hoped to work just part-time with our baby – a little time for me to be me and most of my time just being Mommy. With unemployment on the horizon, I let go of that dream and did everything I could to secure full-time employment. If I managed to get a full-time job and he didn't, at least we'd have one income for sure.

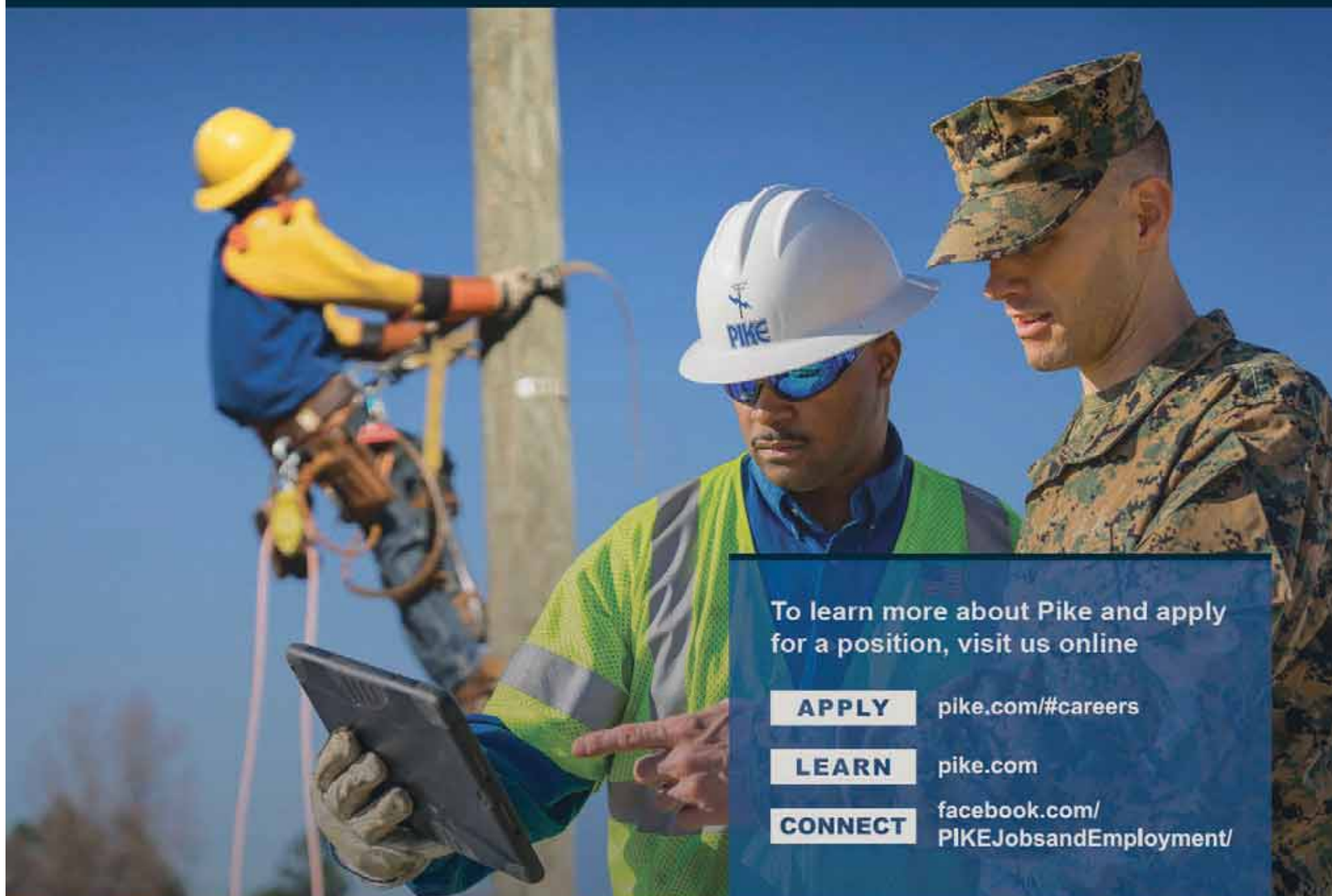
The really genius part of it, that I didn't count on, was that in pursuing my own job search and career development, I was showing my husband how to do it too. And since looking for a civilian job is a world away from enlisting or commissioning, that was a godsend for him.

The very first thing I did was get my online profile(s) up to date and looking professional. Gone were the pictures of me in a swimsuit pre-baby or holding a jug of sangria; replacing them were wholesome pictures of my family and profile descriptions

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