

STARS  AND STRIPES®

November 14, 2019

# Transition Guide

FALL 2019

**NEW CHANGES  
TO TRANSITION  
ASSISTANCE**

**FOCUS ON  
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SAVING TIPS  
FOR TRANSITION

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CIVILIAN JOB

**HOME SWEET HOME**

HOW TO CHOOSE WHERE TO LIVE AFTER TRANSITION

# BECAUSE SERVICEMEMBERS DESERVE OPPORTUNITY

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Formerly UMUC

Effective July 1, 2019, University of Maryland University College (UMUC) changed its name to University of Maryland Global Campus (UMGC).



## PROGRAMS THAT HIRE VETERANS

Many organizations in the civilian world value your experience, skills, work ethic and training as a servicemember. You'll find that a number of military-friendly employers are committed to hiring veterans. Explore several online programs to help connect you with employers who are seeking to hire veterans.

### Veterans.gov

This site offers resources from the U.S. Department of Labor for jobseekers and employers who want to hire vets. You'll find:

- Job opportunities by category: agriculture, energy, transportation, homeland security, federal government hiring, and more
- A tool for finding jobs by location
- Your nearest American Job Center
- Help from the Small Business Administration for starting your own business
- Plus one-on-one assistance, career exploration, finding training, skills translator, veteran employment center, resume builder, interest profiler, transition resources and more

### CareerOneStop.org

#### Veteran and Military Transition Center

The Veteran and Military Transition Center website is a one-stop online shop for employment, training and financial help

after military service. If you're transitioning out, it offers some serious tools:

- Military-to-Civilian Job Search by military job title and/or location
- How to request important papers that you need
- Matching your skills to civilian careers
- Information about going back to school or getting training
- Financial and unemployment assistance

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

### U.S. Chamber of Commerce Foundation's Hiring our Heroes

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

meaningful employment opportunities.

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

- Check out the Hiring Our Heroes calendar. You'll find upcoming hiring events, job fairs, expos, transition summits and more near you.
- Hiring Our Heroes also has a number of digital resources:
  - VirtualJobScout connects you with recruiters and attend virtual job fairs.
  - Hiring Our Heroes dashboard allows you to access, customize and manage all your Hiring Our Hero resources.
  - Resume Engine helps you build and post your resume for thousands of employers.
  - Fast Track lists jobs by industry, with a map of locations and positions by date.

You've got skills, training and discipline. Employers are looking for you. ■

## Earn Your Degree Online Anywhere, Anytime.

Rowan University offers online graduate and undergraduate degree completion programs for active duty and veteran military personnel. The University features a dedicated Military Services office to help process education benefits and offer other areas of support.

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- Ed.D. in Educational Leadership
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- Master of Engineering Management
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- M.A. in Criminal Justice
- M.A. in Wellness & Lifestyle Management

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If you have an associate's degree or ideally 60 plus college credits, the following online programs provide 33-51 of the remaining credit hours needed to finish a 120 semester hour bachelor's degree.

- B.A. in Health Studies
- B.A. in Law & Justice
- B.A. in Liberal Studies
- B.A. in Psychology
- B.A. in Construction Management



Learn More | [go.rowan.edu/military](https://go.rowan.edu/military)

# 12 Ways to Land That Civilian Job

You've proven your commitment, discipline and resourcefulness in the military world. Now it's time to trade in your experience for a great job. Just like everything, it's all about readiness and attitude. Start early. Be prepared. Go for it.



Courtesy of  
Military OneSource

## 1. Verify yourself

Your Verification of Military Experience and Training summarizes your skills, knowledge and experience, and suggests civilian equivalent job titles. Get yours through the Department of Defense at the Transition GPS website.

## 2. Get a career assessment

You have considerable strengths and skills. Now, how can they be applied to a civilian job? A career assessment can point the way. Military installation Transition Centers can set you up with a test at no cost.

## 3. Translate experience into civilian

Your military licenses or certifications might not be recognizable to the civilian world. Search your service branch's Credentialing Opportunities Online site to learn how to translate training and experience into skills employers recognize.

## 4. Assess, repeat

Narrow your search to a few career fields, check salary information and common skill requirements. Decide on the type of job, pay range and location you're willing to accept. But don't pigeon-hole yourself. If you're not making headway, adjust your expectations or explore new options.

## 5. Get out there

Take advantage of every opportunity: recruiters, military transition offices, even old-school help wanted ads. Contact your nearest employment office or private employment agencies (make sure you know who's paying). Check Internet job sites—but watch it. Get recommendations about trustworthy sites.

## 6. Use transition assistance offices

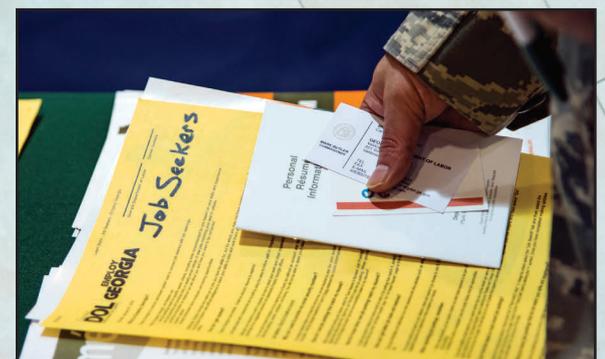
Take an employment workshop. Get referrals for employment agencies and recruiters, job leads, career counseling and computer access for online job searches. Transition assistance offices have a wealth of services.

## 7. Look good online

Employers check social media almost immediately when they're thinking of hiring. Do you need to remove material that makes you look like a bad hire? Get a grown-up email address? How about creating or updating your profile on LinkedIn?

## 8. Hit the job fairs

This is one-stop shopping. Meet potential employers, pass out resumes and interview on the spot, all in one place. Look sharp and practice your interview skills beforehand. Learn about upcoming job fairs and who will be there at your transition office as well as online.



## 9. Go from military to Fed

Find civilian jobs online with the federal government through the U.S. Office of Personnel Management. You can also create an account and build your resume at USAJOBS. Brush up on the website's process before submitting your resume by taking the online workshop for federal employment and searching for TGPS courses.

## 10. Be a civilian in the military

Find civilian jobs online through the Air Force Civilian Service, Navy Civilian Human Resources or Civilian Personnel Online for the Army.

## 11. Network, network, network

Networking is one of the most effective of all job search tools. You've made a lot of great connections during your time in the service. Transition is the right time to start putting them to work. Get in touch with friends and fellow veterans. It's just a good thing anyway to re-establish friendships as you transition.

## 12. Take advantage of your status.

Many organizations are committed to helping veterans find a good job. Look for groups with programs such as the U.S. Chamber of Commerce Foundation's Hiring Our Heroes initiative. Check out organizations like Soldier for Life, Marine for Life, the Military Officers Association of America, Non Commissioned Officers Association or Enlisted Association, and United Service Organizations.

Your military experience is valuable to many employers. Not many people have your proven work ethic and dedication. Like everything, finding the right job is a matter of being prepared and doing the work. You're in the military. You know how to make that happen. And there are lots of people and resources who want to back you up. ■





# CAREER AFTER MILITARY SERVICE

By Terry Howell, Courtesy of Military.com

**F**or many veterans, finding a job or launching a post-military career can be more daunting, overwhelming, and challenging than military life ever was. In reality, most servicemembers are ill-prepared for the heavy competition for limited job opportunities.

Many former servicemembers find themselves unemployed or underemployed during their first years out of the military. This is particularly true for those who lack a college degree. A disproportionate number will accept jobs that do not align with their skills and abilities. Adding to the problem, far too many employers fail to recognize the maturity, professional development, and leadership qualities a veteran can bring to their organization.

Fortunately, there are several steps transitioning servicemembers can take to overcome these challenges. But the best advice for those leaving the armed forces is to take the job search seriously. Be determined, disciplined, and tenacious, and do your homework. According to some reports, it can take a minimum of 30 to 40 hours of work to find and land a job. The higher salary, the more time and effort required.

## BASICS IN YOUR JOB SEARCH

As you move into your job search, take stock of your values and needs. Many experts recommend that you ask yourself the following questions:

- What kind of work do you want to do?
- Where do you want to do this work?
- Who is the person with the authority to hire you?

Furthermore, you will need to start working on improving your networking skills, resume writing and

interviewing techniques.

When it comes to clinching the job, experts say that it boils down to answering the BIG five employer inquiries:

- Why are you here?
- What can you do for us?
- What kind of person are you?
- What distinguishes you from other applicants?
- Can I afford you?

Probably the best way to find a job is to tell everyone: family, friends, neighbors, retirees, strangers—everyone. In addition, there are a myriad of other networking and job-assistance resources to draw on.

## TESTS AND ASSESSMENTS

Pre-employment testing is a fact of life in today's job market—especially for better-paying jobs, but even for entry-level and minimum-wage jobs. Tests can measure basic skills and aptitude, your psychological profile and physical levels, your medical and drug history, your truthfulness (i.e., the polygraph), and evaluate you in areas such as loss prevention, equipment operation, and computer literacy.

Personality and occupational inventories (self-assessments) help answer two important questions about you: who you are, and what do you do best. One good tool for determining your personality-occupational potential is the Strong-Campbell Interest Inventory Test. Most military bases, adult education centers, and community colleges offer this test, as well as numerous others, for free or for a nominal fee.

## MUST-HAVE ITEMS IN YOUR JOB SEARCH

The following is the list of items you should have available during a job search, many of which can be taken to an interview session:

- Completed (sample) "master application form" that includes date of birth, Social Security number, addresses, phone numbers, ZIP codes, references, memberships, account numbers, family information, employment history, education and training, special skills, licenses/credentials, and other relevant information
- Identification and business cards
- Copies of resume(s)
- All correspondence with the prospective employer
- Letters of reference and introduction
- Social Security card
- Military discharge papers (DD-214, etc.)
- Driver's license
- School and college transcripts
- Writing paper, pens, pencils, notepads, 3x5 cards, paper clips, rubber bands
- Letter-sized envelopes, thank-you cards, stamps
- Change for tolls and parking meters

Keep in mind that you need to involve your family in their plans and searches, to share your feelings and disappointments, and to ask for help. Doing so can mean the difference between success and failure. It is attitude, not aptitude that helps determine your altitude in life. A positive outlook and proper preparation will prove invaluable as you face this stressful and demanding challenge. ■

# CHANGES ROLL OUT FOR TRANSITION ASSISTANCE PROGRAM



Courtesy of the Defense Activity for Non-Traditional Education Support (DANTES)

## The first significant alterations to the Defense Department's Transition Assistance Program since 2011 are taking effect with the new fiscal year.

The Fiscal Year 2019 National Defense Authorization Act mandated the changes, which took effect October 1, 2019.

The purpose of DOD's Transition Assistance Program (TAP) remains the same, officials said, but the new requirements will reflect a different process of execution.

"It is our hope that these changes will provide ample time for transitioning servicemembers to begin thinking about their transition and begin planning accordingly," said Tamre H. Newton, director of DOD's Transition to Veterans Program Office.

DOD TAP is an outcome-based program that bolsters opportunities, services and training for transitioning servicemembers in

their preparation to meet post-military goals, and should not be confused with TAPS, an acronym for the Tragedy Assistance Program for Survivors, officials noted.

The mandatory components of TAP are applicable for all servicemembers who have at least 180 continuous days or more on active-duty; including members of the National Guard and reserves

### What TAP will look like

1. TAP now starts no later than 365 days prior to transition for those who are separating or retiring. Officials recommend that retirees begin the transition process at least two years prior to retirement. In the event of an unanticipated separation or retire-

ment, or if a member of a reserve component is demobilized with less than 365 days, TAP must begin as soon as possible within the remaining period of service.

2. Individualized initial counseling (IC) between the servicemember and a TAP counselor is now the official start to the transition process. During the IC session, servicemembers complete their personal self-assessment and begin the development of their Individual Transition Plan (ITP) to identify their unique needs of the transition process and post-transition goals.

3. Once the individualized IC is complete, pre-separation counseling commences. Pre-separation counseling, just like IC, must start no later than 365 days prior to transition. Pre-separation counseling covers by-law information to include benefits, entitlements and resources for eligible transitioning servicemembers. Caregivers

and spouses are especially encouraged to attend pre-separation counseling with their servicemember.

4. The DOD Transition Day follows pre-separation counseling, and is mandatory for transitioning servicemembers. This portion of TAP includes curriculum modules on building resilience by servicemembers managing their own transition via MyTransition, a military occupational code cross-walk to help define and translate military skills and the financial plan for transition module, which fulfils the mandated financial literacy requirement.

5. The Department of Veterans Affairs will continue to provide the VA benefits and services briefing, formerly known as VA Benefits I and II, on the VA benefits and services available to servicemembers and veterans.

6. The Labor Department (DOL) will provide a required one-day briefing on preparation for employment, which is a change from the current three-day DOL employment workshop.

The new changes with TAP also include a servicemember election of two days of instruction; these include the: DOL Employment Track, DOL Vocational Track, DOD Education Track and the Small Business Administration Entrepreneurship Track. Transitioning servicemembers must elect at least one track, but may attend more than one based on their ITP and post-transition goals.

The capstone event, which is the culminating event in which commanders verify achievement of career readiness standards and a viable ITP, must happen no later than 90 days before separation or released from active-duty. Capstone remains the culminating event for TAP. ■

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*This program can mean the difference between academic success and failure for some.*

**Cpl. Marcus Bartolome,  
Infantry Marine**

# The Warrior Scholar Project

*By Education Specialist, Elizabeth Morningstar, PhD*

The decision to apply to a selective college (colleges that typically only select roughly one-third of applicants) while transitioning out of the Marine Corps can feel daunting. However, many Marines have applied or are in the process of applying now. We spoke with Cpl. Marcus Bartolome, an infantry Marine, currently completing the process.

## What motivated you to apply to selective colleges?

The initial idea was introduced to me through a very influential education services specialist at the Base Education Center. She set me up with the tools and guidance to achieve whatever level of academic success I wanted.

Also, demystifying the stereotypical student that attends top tier universities was essential to my motivation. After meeting numerous Ivy League students, I realized they are not that different from myself and that these elite schools are within my reach.

## What resources have you found the most helpful in your process?

Warrior Scholar Project (WSP), Service to School, Leadership Scholar Program, the Base Education Center, various college veteran's offices, and numerous student veterans across the country. I cannot stress the importance of utilizing the experience and expertise of the Education Services Specialists.

*Note: As part of the application process, Marcus attended the Warrior Scholar Project. The Warrior Scholar Project hosts immersive one and two-week academic boot camps at some of the top colleges across the country including Yale, Harvard, MIT, Georgetown, and more. Marcus participated in the two-week STEM (Science, Technology, and Engineering & Math) program at Texas A&M University in the summer of 2019.*

## What was your experience like at Warrior Scholar Project (WSP)?

Enlightening. I learned valuable skills like studying and time management from amazing veterans attending top tier institutions across the country. The skills they passed on were critical to their academic success and will be essential to mine as well. After being in the military for three years, I forgot how to be a student, but WSP allowed me to get back into the rhythm of school. Moreover, the fellows at WSP taught me how to assimilate back into the academic world and quashed any lingering fears I had about going back to school.

## What advice would you give to servicemembers who are considering WSP?

If you are serious about going back to school, apply. This program can mean the difference between academic success and failure for some. I can honestly say I will never forget what WSP did for me and, should you attend, you won't forget what they did for you either.

## Is there any other information you would like to share with servicemembers who are considering applying to selective colleges?

Unfortunately, many servicemembers and veterans are unaware of the resources that are available to them. I genuinely believe that if you want to attend a prestigious college or university, you need to gather as much information as you can and take advantage of the opportunities presented along the way. Additionally, there is a stigma for some that what you learned in the military is not useful outside of the service. This is simply not true. A large percentage of the skills you received are, in fact, transferable to academia.

For more information on the Warrior Scholar Project visit, <https://www.warrior-scholar.org/>

# SAT OR ACT, WHICH ONE SHOULD YOU TAKE?

*By Dana Bayliss, Courtesy of MCAS Cherry Point*

Servicemembers often wonder which college readiness exam they should take, the ACT or SAT. Since most colleges will accept either one and have no preference, the answer boils down to which test is right for you. How do you decide? Here is a simple break down from the Princeton Review that compares the two exams so you can make the best choice.

	SAT	ACT
<b>Why Take It</b>	Colleges use SAT scores for admissions and merit-based scholarships.	Colleges use ACT scores for admissions and merit-based scholarships.
<b>Test Structure</b>	<ul style="list-style-type: none"> <li>• Reading</li> <li>• Writing &amp; Language</li> <li>• Math</li> <li>• Essay (Optional)</li> </ul>	<ul style="list-style-type: none"> <li>• English</li> <li>• Math</li> <li>• Reading</li> <li>• Science Reasoning Essay (Optional)</li> </ul>
<b>Length</b>	<ul style="list-style-type: none"> <li>• 3 hours (without essay)</li> <li>• 3 hours, 50 minutes (with essay)</li> </ul>	<ul style="list-style-type: none"> <li>• 2 hours, 55 minutes (without essay)</li> <li>• 3 hours, 40 minutes (with essay)</li> </ul>
<b>Reading</b>	Five reading passages	Four reading passages
<b>Science</b>	None	One science section testing your critical thinking skills (not your specific science knowledge)
<b>Math</b>	<ul style="list-style-type: none"> <li>• Arithmetic</li> <li>• Algebra I &amp; II</li> <li>• Geometry, Trigonometry and Data Analysis</li> </ul>	<ul style="list-style-type: none"> <li>• Arithmetic</li> <li>• Algebra I &amp; II</li> <li>• Geometry, Trigonometry, and Probability &amp; Statistics</li> </ul>
<b>Calculator Policy</b>	Some math questions don't allow you to use a calculator.	You can use a calculator on all math questions.
<b>Essays</b>	Optional. The essay will test your comprehension of a source text.	Optional. The essay will test how well you evaluate and analyze complex issues.
<b>How It's Scored</b>	Scored on a scale of 400–1600	Scored on a scale of 1–36

The main factors to consider when deciding between the ACT or SAT are: what types of questions are asked, how long is the exam, and how is it scored. For example, you will find the SAT to be more vocabulary weighted while the ACT includes a science section that tests reading and reasoning skills. If you have trouble focusing for a long period of time, you may consider the ACT, which lasts two hours and 55 minutes compared to the three hours and 45 minutes for the SAT. You can find scoring information for the SAT on their web at <https://www.collegeboard.org/> and the ACT on their website at <http://www.act.org/>.

Students are increasingly taking both exams and studying for them has never been easier. The best way is to take a timed full-length practice test of each type. You can do this for free by visiting: <https://www.learningexpresshub.com/productengine/LELIndex.html#/learningexpresslibrary/libraryhome>.



# SEPARATION AND TRANSITION BENEFITS

*Courtesy of Military OneSource*

You've stepped up and put your country first. Because of your service, you have a host of benefits available as you make the transition to civilian life. Here's an overview of benefits offered by the Department of Veterans Affairs (VA), the Department of Defense and more.

## Educational opportunities

- If you served on active duty since Sept. 11, 2001, check into the Post-9/11 GI Bill. Your benefits can vary depending on your service time.
- Other education and training programs from the VA include the Montgomery GI Bill, or MGIB, Active-Duty, the MGIB-Selected Reserve, the Reserve Education Assistance Program and the Veterans Educational Assistance Program.
- You may be able to transfer your benefits to your spouse or child if you meet certain requirements.
- The work-study program allows you to earn money while in college.

## Health care and medical benefits

- VA provides world-class health care to eligible veterans. It's the nation's largest integrated health care system.
- You may be entitled to additional VA medical benefits if you are a separating combat veteran.
- If you served in Operation Enduring Freedom or Operation Iraqi Freedom, you can enroll within five years of separating from the service.
- Depending on the circumstances

of your discharge, you and your family may be eligible for extended transitional health care benefits from TRICARE through the Transition Assistance Program.

- For specific information on medical benefits for you and your family, call the Defense Enrollment Eligibility Reporting System (DEERS) at 800-538-9552 or visit the DEERS website. Your installation transition office can also provide more information on your eligibility for extended medical benefits.

## Life insurance

- The VA provides low-cost term life insurance coverage to active-duty servicemembers, National Guard and reserve members, veterans and their families.

## Home loans and housing assistance

- The VA guarantees home loans made by private lenders to active-duty servicemembers, veterans, and in some cases, surviving spouses. VA home loan programs may be used to obtain homes, condominiums, or manufactured homes, refinance an existing home loan, or install energy-saving improvements.
- Disabled veterans may receive grants to adapt their homes to accommodate their disabilities.

## Employment services

- VA offers numerous benefits and employment services to help veterans during their transitions to civilian jobs.
- Career-enhancing services include

education and training assistance, vocational and employment counseling and job-seeking tools.

- VA also connects veterans with employers and helps employers find qualified veterans for the positions they're seeking to fill.

## Relocation assistance

The government may pay final move expenses from your last duty station to your destination of choice. If you currently live in base housing, you might have two moves in your future: first, to nearby community housing, and second, your final move, depending on the timing of your discharge and geographic limits.

## Commissary and exchange privileges

Transition benefits allow certain servicemembers and families to retain some or all of their commissary and exchange privileges:

- All honorably discharged veterans can shop online at military exchanges.
- Retiring servicemembers retain commissary and exchange privileges.
- Involuntary separating servicemembers may have continued access for two years as part of their transition assistance benefit.
- Servicemembers transferring to the Guard or reserve also retain their commissary and exchange privileges.

## If your service has resulted in a disability

- VA Disability Compensation can

enhance the independence of wounded warriors and help them care for their families.

- You may be eligible to receive tax-free benefits if you have suffered a service-connected injury or disease — no matter when or where you served.

## Unemployment insurance

Depending on your discharge terms and state of residence, you may be eligible for unemployment insurance. Check your closest unemployment office or visit the Department of Labor.

## Military OneSource services

Discharged servicemembers, retired servicemembers, their immediate families and surviving spouses can continue to take advantage of the extensive counseling and support services offered by Military OneSource — some for 365 days after transitioning out, some longer.

## Leaving no one behind

- If you or someone you know is struggling with homelessness or is at imminent risk of becoming homeless, VA can help.
- Contact your local VA medical center, call 877-4AID-VET (877-424-3838), or visit [va.gov/homeless](http://va.gov/homeless) to connect with the care that will get you back on your feet.

Visit [www.benefits.va.gov/benefits/](http://www.benefits.va.gov/benefits/) to learn more. ■

# SOLDIER FOR LIFE SPOTLIGHT: YOUR QUESTIONS ANSWERED

By Lieutenant Colonel Oliva Nunn,  
Director of Communication,  
U.S. Army Soldier For Life



## How did the Soldier For Life program start?

Soldier For Life (SFL) was established in 2012 by then Chief of Staff of the Army, General Raymond Odierno. During that time, the national and veteran unemployment was high. To assist Soldiers in their transition upon completion of their service, Gen. Odierno, based on key leader input across the Total Force, created Soldier For Life to get after the high unemployment rates. Gen. Odierno stated that the program's mission was to "honor the service and sacrifice of our veterans, retirees, wounded warriors and families by preserving the highest possible quality of life, on our installation, and wherever Soldiers serve and live. Assist Soldiers transitioning out of the Army service to return to civilian occupations successfully."

## What can Soldiers expect from the Soldiers For Life program?

Soldier For Life engages and connects with organizations that want to connect with the Army. Our program is about building relationships to help



important. Currently, our active-duty military spouses face an average unemployment rate of 24%, which is considerably higher than the veteran unemployment rate of 3.5%. Soldier For Life, along with the Army and the Department of Labor, are actively working on reducing that unemployment rate. Currently, servicemembers can file for a reimbursement for their spouses' licenses for employment when they

find opportunities for our servicemembers, veterans and family members. These opportunities can be employment, education, and health and wellness initiatives. Soldier For Life focuses on creating environments where Soldiers, veterans and families can embrace their positive Army experience and return to their communities as Army ambassadors, committed to serving their communities and inspiring the next generation to serve.

However, our counter-part Soldier For Life-Transition Assistance Program (SFL-TAP) is a commander's program that provides transition assistance services to eligible Soldiers as they transition from Army service. TAP supports Soldiers by providing information and resources to them as they are actively preparing their departure from service.

## What help or support do you provide to family members?

Transitioning from the Army is no different than joining the Army or reenlisting. Service is truly a family affair. While Soldier For Life focuses on our Soldiers and veterans, we recognize that our family members play critical roles and their support is

PCS with their servicemember. There are initiatives being worked on to help create mobile and flexible jobs for spouses. Soldier For Life also spends time discussing with employers and their hiring managers on understanding the diverse, highly educated, hardworking military spouse workforce.

## Where can servicemembers go to interact with the Soldier For Life program?

SFL as a strategic organization travels across the United States and Europe to various events and conferences. One way to interact with us is to be at the same event we are attending. Many of our dedicated staff have personal LinkedIn accounts where we can be reached. But really the best thing for a servicemember is to go to their nearest TAP office on their installation.

## When can Soldiers expect to contact or be contacted by the organization?

Transition is an event and requires active participation from the servicemember. Go to TAP early and often.

## When do you recommend Soldiers start planning for transition?

The fiscal year 2019 National Defense Authorization Act mandates changes that took effect on Oct 1, 2019. TAP starts NO LATER than 365 days prior to transition for those that are separating or retiring from the Army. However, we recommend those that are retiring to begin the two years prior to retirement. An individualized initial counseling between the servicemember and a TAP counselor is the official start to their transition process. What servicemembers will now see during their transition is the election of two days of instruction. Soldiers may choose from the Department of Labor Employment Track, Department of Labor Vocational Track, the Department of Defense Education Track or the Small Business Administration Entrepreneurship Track. Servicemembers must elect at least one of these tracks but may attend more than one based on their individual post transition goals. Servicemembers should attend TAP classes on their installation.

## For Soldiers who are already familiar with the program, what updates or changes should they be aware of?

Soldier For Life recently launched a podcast series. Season one just completed and season two launched in early October. Our podcast episodes are about 20 minutes in length and they offer great nuggets of information. Topics include building your brand on LinkedIn, Opportunity Work Tax Credit, VA Home Buying, Service to School, Army Retirement Planning and more! You can find our podcasts on Libsyn at [www.usarmysoldierforlife.libsyn.com](http://www.usarmysoldierforlife.libsyn.com)

## What's the biggest piece of advice you could offer to Soldiers going through the program?

Soldier For Life connects with employers and education institutions all the time. We are all about setting the conditions to ensure that our servicemembers have access to the companies that want to hire them and preparing them for a successful transition. Tell your Army story, participate in transition programs and be positive ambassadors for the Army.

## What's something about the program you wish every Soldier knew?

Soldier For Life and Soldier For Life-TAP are two different organizations that work together. But more importantly, Army leaders and the individual servicemember should know the benefits and opportunities that are available to them. Preparing early for transition isn't a bad thing, in fact, understanding what your options are makes you a better Soldier and family member. We owe it to our servicemembers as leaders to help mentor and guide them in making the best decision. That decision could very well be another enlistment. But whatever the decision, preparing for that day, because we all transition, we owe it to ourselves on knowing what's out there. Utilize the resources around you, find a mentor early rather than later and begin to build your success for both your Army career and beyond.

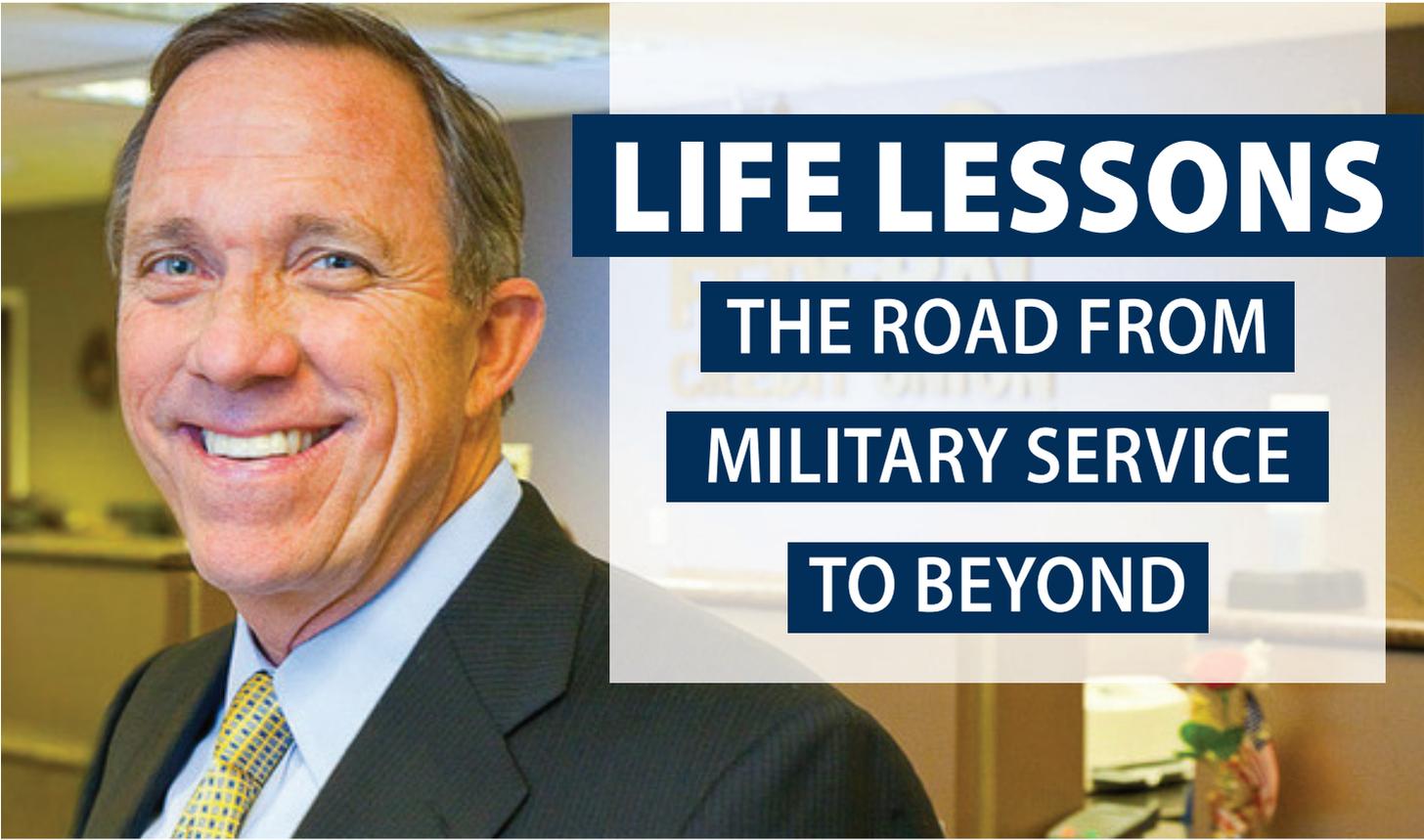
## Who can servicemembers contact for additional help and resources?

Servicemembers should contact their local TAP office. I cannot stress enough on keying in on our social media platforms.

## How does the Soldier For Life program continue to serve Soldiers after they transition out?

Soldier For Life is all about the connections and the relationships we build. We always recommend that servicemembers follow Soldier For Life on all of our social media platforms (LinkedIn, Facebook, Instagram, Twitter and our new podcast series). Soldier For Life is more than a motto, it's about the bonds that we create during our service and inspiring the next generation to serve. Once a Soldier, always a Soldier... a Soldier For life! ■

***Soldier For Life and Soldier For Life-TAP are two different organizations that work together. But more importantly, Army leaders and the individual servicemember should know the benefits and opportunities that are available to them.***



want to take the time or trouble.” However, having served in the military has proven incredibly valuable. “The military is a very trust-essential organization,” he says, “When you’re transitioning, whether after four years or 30 years, it’s something people take with them and bring with them wherever they go.”

He found his leadership style from being in charge of a fleet to heading a major credit union really didn’t change much. While in the Navy, he made it a point to get to know his sailors. Similarly, as the CEO of NFCU, it became part of his mission to know his employees. It builds a foundation of trust which becomes instrumental in the success of the organization.

Dawson also has a few words of wisdom for those thinking of separating, in the process of transitioning from active duty or retiring:

1. “Don’t embellish your record.” He likens this to knowing the ribbons you wear. They tell your story. Be proud of your story and don’t add ribbons you didn’t earn.
2. “You need to do the best you can. You want to be proud of what you do and what you’ve done.”
3. “You may not recognize how much military service has taught you. For every year of service, it’s similar to three or four years of experience when you transition. Don’t forget what you’ve learned. You bring much more than you realize.”
4. “People in the civilian world will expect wonderful things. Military service is admired and respected. Go to work. Earn it and work hard.”

But the more important thing to remember? “Always do the right thing,” he states, “... even if it might hurt a little bit.” ■



over. I learned you can go about it two ways. The first, ‘I’ve got a lot to learn’ and move forward. The second, ‘I don’t know and don’t



Photo Credit: U.S. Navy

In 2002, Vice Admiral Cutler Dawson, Jr., Commander Second Fleet, answers questions from the local media concerning Joint military experiment “Millennium Challenge 02” (MC-02) during a press conference held at the Point Loma Naval Submarine Base.

# LIFE LESSONS

## THE ROAD FROM MILITARY SERVICE TO BEYOND

By Stacy Roman

**R**etired Vice Adm. Cutler Dawson knows a thing or two about transitioning from active duty, and he’s learned a lot of life lessons along the way. From an impressive 34-plus year career as a U.S. Naval officer, Dawson spent the first 14 years of his military retirement as the CEO of one of the world’s largest credit unions—Navy Federal Credit Union (NFCU). Recently retired, with the encouragement of his wife and assistance from writer Taylor Baldwin Kiland, he’s written his words of wisdom in a recently published book, “From the Sea to the C-Suite: Lessons Learned from the Bridge to the Corner Office.”

Dawson credits his wife, Debbie, with the idea for the book. When he began his career at NFCU, he would make his way to different branches and learn the ins and outs of the organization. As many retired and prior servicemembers do, he would often share his Navy stories with employees as parables and to drive home specific points. To help share an understanding of these lessons, the book was penned.

### IMPORTANT LESSONS FROM THE BOOK

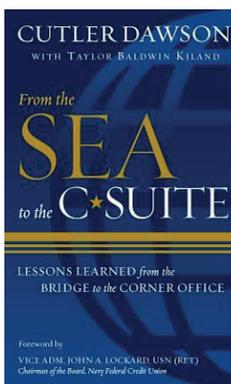
1. **Care for your people.** “In any organization as a leader, you need to care for your people,” he states. Dawson once visited a NFCU branch in which the simple gesture of a nameplate went a long way. Rather than waiting

five years for an engraved nameplate, he suggested each employee be given one on their first day. The small act went a long way to increase morale.

2. **Do the right thing.** It seems like an easy concept, and for Dawson, it is. “Things work better when you do the right thing,” he says simply. He takes pride in how NFCU takes care of its members. When reviewing mortgages, they take into account what the member can afford, what size house is needed and what will be leftover to ensure a comfortable way of living. During the Great Recession a few years ago, it wasn’t the popular way to do business, but for Dawson and NFCU, it was the right way.
3. **Trust is key.** “It’s important to maintain trust in the organization.” He mentions that members want to know their organization is honest and forthright. Likewise, employees want to know their leadership is the same.

### TRANSITION ADVICE

Having undergone the two major career and retirement changes, Dawson acknowledges the challenges in moving from military to civilian life. “I didn’t know everything, and basically had to start all



Retired Vice Adm. Cutler Dawson’s book, “From the Sea to the C-Suite: Lessons Learned from the Bridge to the Corner Office” discusses how he turned his Naval experience into quadrupling a credit union’s business and making it one of the best places to work.

# COLLEGE TUITION AND THE TAXES: WHAT YOU NEED TO KNOW



*Courtesy of Military OneSource*

Take advantage of tax savings if you are pursuing higher education. If you are a student or parent with an eye toward maximizing your tax deductions, connect with Military OneSource MilTax to get everything you qualify for. MilTax consultants have extensive knowledge of tax benefits for military families and can help you identify tax incentives for education expenses and student loan payments.

There are three main sources of tax savings on college expenses: tax credits, tax deductions and savings plans benefits.

## TAX CREDITS

If you pay higher education expenses for yourself, your spouse or a dependent, you may qualify for an education tax credit, which can reduce the amount of federal income tax you owe. Consider these two options:

The American Opportunity Tax Credit allows you to claim a maximum annual credit of \$2,500 per student for qualified expenses paid during the first four years of college.

- The Lifetime Learning Credit lets you claim a credit of up to \$2,000 per year for undergraduate, graduate and professional students, for an unlimited number of years.

## TAX DEDUCTIONS

Higher education expenses can also help reduce your taxable income. Here are a few tax deductions that you may qualify for:

- A student loan interest deduction allows you to deduct up to \$2,500 of the interest you've paid on qualified student loans. You won't have to itemize your tax return to receive this deduction either, and you may qualify for it if your modified adjusted gross income is less than \$75,000 (or \$155,000 if you file a joint return).
- A business deduction for work-related education lets you claim a deduction for work-related education expenses if they are more than two percent of your adjusted gross income. A MilTax consultant can help you itemize your taxes

and meet other requirements set by the Internal Revenue Service to qualify for this deduction.

## COLLEGE SAVINGS PLANS

If you're using a savings plan to save for college, then your plan may offer additional tax benefits:

- 529 plan contributions are not deductible on your federal tax return, but earnings and distributions from the money you save in a 529 plan are tax-free, so long as you use the funds for qualified higher education expenses.
- Coverdell Education Savings Account contributions are not tax-deductible, either. But you can grow your Coverdell savings tax-free if you contribute no more than \$2,000 per student each year. You can also make tax-free distributions if the amount you withdraw doesn't exceed your qualified education expenses.

If you would like more information, reach out to a MilTax consultant, visit the IRS Tax Benefits for Education Information Center, or contact a qualified tax professional. ■



# DECIDING WHERE TO LIVE WHEN YOU LEAVE THE MILITARY

*Courtesy of Military OneSource*

The day will come when you're preparing to get out of the military. You might have spent many an hour already thinking about where you want to live when you get out. Now it's time to get practical. When deciding where to live after your military separation, it's helpful to consider:

- Your family's wishes
- Career opportunities
- Education
- Cost of living

## Talk With Your Family

The decision about your next home will affect the entire family, so include them in every step of the process. Here are some things you might want to think about:

- **Career and educational opportunities** – Does your spouse want to pursue a career? Now's the time to provide that chance. What about the kids? Where are the best schools? Base your decisions on what will be good for the whole family.
- **Extended family** – How close do you want to be to your extended family – "See you tomorrow" close, or "See you on holidays" close? As you think about this, take a careful

look at your hometown and evaluate the job market, schools and cost of living.

- **Career Goals** – A new job might determine where you live after military separation. Connect with the Transition Assistance Program and get tips and information to help you with your job search. (You have six months to a year to take advantage of your final relocation benefits, so don't feel rushed into moving before you find a job.)

## Find the Best Places to Live

After you've narrowed your search to a handful of cities or states, you can dive a little deeper. Make a list and prioritize what is most important to you, like job opportunities, schools, climate or cost of living. Then, do your research to find the best match.

The following can help you make the military to civilian transition a little easier:

- **Take advantage of resources like the Relocation Assistance Program** and the Transition Assistance Program – Contact program representatives early on to discuss potential places to live. Staff and volunteers can give you information on real estate and

rentals in the area and provide chamber of commerce material.

- **Search websites** – Many websites can help you find the best places to live by letting you order the importance of categories like education, crime rates, climate and housing costs. You can narrow your search by preferences or compare your favorite cities.
- **Find local information** – Search for an area's information by visiting community or chamber of commerce websites, talking to real estate agents and reading the local newspaper.
- **Identify unique, personal preferences** – Some preferences can't be factored into a test on a website. You may want to live close to a military installation so you and your family can take advantage of military benefits. Or you may want to move near a particular reserve unit where you can train in a specialized area.

## Make the Decision

You've done the background work. Now's the time to make your decision. No outcome is guaranteed, but careful evaluation will help you choose the best option for you and your family. At this point, you might want to:

- **Weigh your options** – Write down the available choices and assess the pros and cons of each. Use your list to help you look objectively at options.
- **Prepare for mixed emotions** – Be prepared for different kinds of feelings as you make the change from military to civilian life.
- **Visit the transportation management office** – As soon as you've made your decision, visit the transportation management office. Your installation office will schedule your final move. The earlier you visit, the more likely you can get the move dates you want.

## Access Military Support

Your relocation benefits include one final move from your last duty station within the time and geographic limits listed below. If you live in installation housing, you may be allowed one move out of housing into the local community and another final move within these limits. Check with your installation's transportation management office for details on benefits specific to your final move.

- **Retirement** – You may be moved anywhere within the United States (including Alaska and Hawaii) or to

your home of record outside the United States within one year of your retirement date. (This is called a home of selection.)

- **Involuntary separation (honorable discharge)** – You may be moved anywhere within the United States (including Alaska and Hawaii) or to your home of record outside the United States within one year of your separation date.
- **Voluntary separation (honorable discharge)** – You may be moved to your home of record (or an equal or lesser distance) within 180 days of your separation date. If you choose a destination of greater distance, you will be obligated to pay the additional costs.

- **General discharge (under honorable conditions)** – You may be moved to your home of record (or an equal or lesser distance) within 180 days of your separation.

Finding a place to call home after you separate from the military is one of the first big steps to civilian life. Fortunately, you have access to a number of benefits and resources that can help you with this transition. Educate yourself with the right information and you'll be enjoying home sweet home very soon. ■

# Transitioning with Your Professional License

*Courtesy of the U.S. Department of Labor*

Military families are 10 times more likely to move across state lines when compared to their civilian counterparts. This mobile lifestyle can create barriers to meaningful and sustainable employment opportunities. Between frequent relocations, striving to enter, re-enter or remain in the workforce, maintaining the household, and supporting the community you live in, there is no denying that military spouses live a unique life and make extreme sacrifices every day.

Thankfully, many states have recognized that the highly mobile military lifestyle can create barriers to consistent employment for spouses in licensed occupations. There are laws in place that require or encourage licensing boards to grant military spouses expedited applications, temporary licenses, and/or license reciprocity. Significant advances have been made across the country to ensure military spouses can pursue their careers no matter how many times they relocate.

Here are four steps for licensed military spouses and spouses interested in licensed occupations. More information about these steps can be found in the U.S. Department of Labor's License Recognition for Military Spouses Resource Guide.

**STEP 1:** Learn about license recognition options by visiting the map at [www.veterans.gov/MilSpouses](http://www.veterans.gov/MilSpouses). Hover over each state to learn about the specific laws and resources offered to military spouses who work in licensed occupations.

**STEP 2:** Explore occupation-specific guidance by visiting Military OneSource. Many states have joined interstate reciprocity agreements for certain occupations. These agreements allow licensees to practice in multiple states more easily.

**STEP 3:** Find Your Licensing Board by visiting the CareerOneStop License Finder at [www.careeronestop.org/Toolkit/Training/find-licenses.aspx](http://www.careeronestop.org/Toolkit/Training/find-licenses.aspx). The CareerOneStop License Finder provides state-specific information about occupational licenses required, such as the license name, description, and issuing agency contact information.

**STEP 4:** Contact your Licensing Board. Start by following any specific instructions for military spouses that may be posted on the licensing board's website. If you still have questions after visiting the website, contact the licensing board using the tips in the License Recognition for Military Spouses Resource Guide.

You have worked hard to earn your professional license and credentials. Understanding how to navigate these requirements and resources will ensure that you are set up for success prior to your next relocation.

To learn more about military spouse license recognition, please visit the U.S. Department of Labor's military spouse website at: <https://www.veterans.gov/MilSpouses>.



CAROLYN COLE/LOS ANGELES TIMES/TNS

Six-year-old Sydney Badwound, center, and her mother Stephanie Badwound, an Army spouse, join others in rendering a salute during a ceremony on Sept. 11, 2014, at Fort Bragg in North Carolina on the anniversary of Sept. 11, 2001.

## NEW PENTAGON PROGRAM EMPOWERS MILITARY SPOUSES FOR FAMILY'S TRANSITION TO CIVILIAN LIFE

*By Caitlin M. Kenney, Stars and Stripes*

The Pentagon is rolling out a new program that provides military spouses resources to prepare them and their family for the time when their husband or wife transitions out of the military.

The Military Spouse Transition Program, or MySTeP, is an initiative that launched in early August through the Pentagon's Military Community and Family Policy office and provides military spouses information to help prepare them for the inevitability of their family leaving the military.

While servicemembers go through the

Transition Assistance Program, or TAP, to prepare for their transition, military spouses have faced a lack of information about the transition, which causes a challenge for families, according to Eddy Mentzer, the associate director for children, youth, and families in Military Community and Family Policy office in the Defense Department's office of the undersecretary for personnel and readiness.

"And we recognize very seriously that when there's a family involved, the military spouse plays an equal role in the entire transition process," he said.

Pentagon officials realized about three years ago that there was an information and resources gap for spouses, Mentzer said. Though spouses can attend the TAP program, they found it was often difficult for families to find child care or to take time off from their jobs.

Pentagon officials realized about three years ago that there was an information and resources gap for spouses, Mentzer said. Though spouses can attend the TAP program, they found it was often difficult for families to find child care or to take time off from their jobs.

## EMPLOYMENT TIPS FOR TRANSITIONING TROOPS

With all the paperwork, moving plans, and equipment turn-ins you've got coming before you transition into civilian life, tips on getting employed are the last thing that should weigh you down. We've kept it simple and packed everything into three steps.

- 1. Get to an AJC!** No matter where you are in the U.S., there's an American Job Center (AJC) close to home or the installation where you're stationed now. Get one-on-one, in-person assistance from dedicated employment specialists to help you tailor your resume, find jobs, or go through every step of the employment process. Find your AJC at [veterans.gov](http://veterans.gov).
- 2. Plan to use your education and training benefits wisely!** From finding the right school, certifications, or training program to getting help with career counseling and tuition aid, plan ahead and use your earned benefits to your advantage. Get started at [vets.gov/education](http://vets.gov/education) and visit your closest AJC for help mapping your career goals.
- 3. Prepare, connect, interview, apply!** The earlier you start planning your civilian employment goals, the sooner you can get the job. Make your job-search efforts pay off with research and planning.

*Courtesy of the Department of Labor Veterans' Employment and Training Service*

# Focus on Finances to reduce stress

*Courtesy of Military OneSource*

Military families, just like families everywhere, have financial concerns and must budget accordingly. Many folks are struggling more within the current economy. Finances can be a major stressor within marriages and families (especially when preparing for a transition) - but they don't have to be.

Here are some ways you can reduce your stress by taking charge of your finances:

- ⇒ Take an objective look at your financial situation. Ask yourself whether you have a major money problem, or if you're worried about something that won't have a lasting impact on your financial health. For example, are you finding it difficult to repay your debts or pay for necessities like food and medicine? Or, are you just disappointed that you have to put vacation plans on hold? Try to put your worries in perspective. If you're not sure whether your problem is serious, schedule an appointment with a financial professional to assess your situation. Taking a concrete step like this may help reduce your worries.
- ⇒ Learn about special financial services, including savings programs, available to you through the military.
- ⇒ Talk with a certified financial planner or adviser. Whether you're facing a serious financial problem or not, talking with a professional and getting educated about money will help you feel more confident about your financial plan. Ask family, co-workers, and friends to recommend a trustworthy professional in your area. You can also find a financial planner by visiting the Financial Planning Association Web site at [www.fpanet.org](http://www.fpanet.org)
- ⇒ Focus on the things you can control. You can't control the economy. But you can make changes that will improve your personal finances, such as spending less, reducing your debt, and increasing your savings.
- ⇒ Prioritize your spending. Review your budget and make necessary changes. For example, you may have to make room in your budget for growing gas and grocery prices by spending less on entertainment. Discuss your new priorities with your family members as well. Knowing that you have your basic necessities covered can give you and your family peace of mind.
- ⇒ Make sure that your investments reflect the level of risk you can handle emotionally. Some people are more sensitive to risk than others. The important thing is that you know how much risk you can personally tolerate.

Learning how to save can be difficult, especially if you are under financial stress - but you CAN do it.

The Military Saves program, sponsored by the Department of Defense with the Consumer Federation of America, gives you the tools to start and stick to a savings plan. This free program will help you:

Reach your goals. Written goals shared with others are more likely to be reached. Get out of debt faster or save more money. People with writ-

ten plans save twice as much money as people who don't have written plans. Become informed. Membership benefits include a free quarterly electronic newsletter, access to other wealth-building information, and savings and debt reduction tips. Make a difference. You can help establish a financially fit fighting force by building personal wealth through saving.

Find out more and join the program by going to [www.militarysaves.com](http://www.militarysaves.com). ■



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# BUILDING AN EFFECTIVE EXIT STRATEGY

Start planning now for life after service

By Mick Mahon and Sel Stephens  
Joint Base Charleston Military and Family Readiness Center



**W**hether you are leaving the military next month, in three years or in 25 years, you will eventually hang up the uniform and need to decide what comes next.

Many servicemembers don't know where or how to begin. Most members have never completed an interest profile, conducted career exploration, written a resume, interviewed for a job or heard the term "Labor Market Information." If this sounds like you, don't worry, you aren't in this

alone and there is help.

As the old adage declares, "Find a job you love, and never work a day in your life." Remember, "The world is your oyster," so dream big! You need to decide what you are passionate about and what you want to do with the rest of your life. An interest profile can help. You may even discover a passion for a career path that you never considered.

Once you know what you want to do after the military, begin developing your plan to reach your goals. A large part of your

plan will be researching Labor Market Information, or LMI. This will help you acquire facts about your potential career path, such as job availability of your desired career in the area where you want to live; the skills required for the career you desire; and whether your career goal provides you and your family with the necessary resources for your desired standard of living. Your local transition team can help with your LMI research.

Keep in mind, a great plan considers alternatives and

options for you and your family. An effective plan begins now by discussing your separation or retirement with those most affected: your family and loved ones. Be sure to involve your loved ones in the process. Invite your spouse to attend the Transition Goals, Plans, Success workshop, or any other transition workshops with you.

Your family will also experience major changes to what has been their "norm," and they will experience many of the same emotions you're having about transitioning. Having discussions regarding career demands, relocation and departure from the military community may be helpful to have up front and throughout the process. There is ample support and access to resources for your loved ones through the transition team at your local family readiness center.

Exploring your local center together will be helpful and every center offers transition classes for the family. Your center staff will also have family resources, such as the School Liaison Officer and Exceptional Family Member Program coordinator. These

professionals can provide valuable information and resources for school-age and special needs programs locally or in your new location. Including your family in the transition process helps reduce personal stress, adds to your family support system, and prepares all of you for the next adventure. There is absolutely no time like now to build a plan for your family's future after the military.

Transitioning from the military can be an anxious time. There is so much to do and before you know it, it is your final day. Remember, with any significant life event, you can develop strategies that will assist you in your success. Look at life after the military with a positive attitude. Focus on the things that you can control, and don't stress about the things you can't. Knowledge is power; learn to overcome challenges and stay focused. It will be a daunting task to try to remember all of the information you will receive in this process. Get organized, take notes, ask pertinent questions, and involve your family — own your transition! ■

*Find a job you love, and never work a day in your life.*

## SHIFTING FOCUS

JESSE IWUJI, NASCAR DRIVER AND NAVAL OFFICER, SPEAKS ABOUT HIS TRANSITION FROM ACTIVE DUTY SERVICE.



By: Marla Bautista

Jesse Iwuji, originally from a small town in Texas, had big dreams of achieving success. After graduating high school, he was recruited to the Naval Academy, where serving his country was part of a lifelong journey that would cultivate opportunities in the Navy. But, he had goals of being successful outside of the military, as a NASCAR Driver.

As an active duty service member, Jesse was a surface warfare officer, who trained and executed many missions by day. But at night, he took to the track drag racing, as he worked toward his dreams of being a NASCAR Driver. As Jesse's time as an active duty service member came to an end, he realized he needed a concrete

plan if he wanted his dreams to come to fruition. He began to forge a path from his active duty service to his new life. Transitioning from active duty was no easy feat for Jesse. He said, "The moment you know you're getting out is the time you should begin preparing yourself to reintegrate into civilian life".

TAPS (Transition Assistance Program), is a program offered by the military to help ease the transition for military members and their spouses. Service members are encouraged to begin this program 12 months prior to their ETS date. If retiring, a service member can begin the program earlier. TAPS provides transition counseling and other specialized programs to help military

members get the services they need, and obtain adequate employment upon the completion of their time in service. Here are a few tips from Jesse that you too can use to better prepare for your transition into the civilian world.

- Actively participate in TAPS. Apply the information and use the tools provided to ensure your success.
- Stay connected to the civilian world. Continue to network within the communities you desire to work in.
- Go to conferences or job fairs geared toward service members. This will keep you informed of new opportunities, challenges, and changes in patterns of employment for veterans.

Upon completion of his active duty service, Jesse obtained a job as head of sales in a marketing firm. While this position paid the bills, it wasn't enough for Jesse, he wanted more. He had an unrelenting desire to achieve greatness. Thus conceived the whiteboard. Even in College, Jesse had a way of strategically working toward his goals. Using a whiteboard, he wrote down his long term goals. When asked, what would you tell a service member who is nearing their ETS date and aren't sure how to achieve their goals? He said, "Achieving a big goal isn't easy, but it is possible. You have to insanely believe you are capable of achieving this goal no matter what. Most importantly, you've got to take action, every single day". Jesse decided to remain in the Navy Reserves for the duration of his military career. However, he is determined to realize his dreams.

Take charge of your future by preparing now. If you are nearing your military separation date; contact your local TAPs office and schedule a pre-separation briefing, update your resume, obtain an education, and make genuine connections where you can cultivate relationships that will continue to grow throughout time. Your transition doesn't have to be difficult, use the tools you've received throughout your career and hunt the good stuff. ■

# EXPLORE YOUR OPPORTUNITIES



The Air Force Reserve offers great part-time opportunities for service members transitioning from active duty, as well as those who have previously separated. It gives you the time and financial support to further your education, or begin a civilian career, while continuing your military service toward retirement. As a Reservist, you can continue to do the extraordinary and maintain the camaraderie experienced while serving in the military.

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