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# Transition Guide

May 18, 2023

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### Veterans are Qualified for Civilian Medical Jobs. Employ Them.

Veterans return from their service having been trained as medical specialists. Their expertise could help fill the shortages in America's health care system.

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**PUBLISHER**  
MAX D. LEDERER JR.

**REVENUE DIRECTOR**  
SCOTT FOLEY

**MULTIMEDIA**  
**ADVERTISING, CONSULTANTS**  
FABRIZIO DANOVA,  
COREY HENDERSON,  
GERARD KELLY, MARY VANDENBERG

**ENGAGEMENT DIRECTOR**  
CHRIS VERIGAN

**ENGAGEMENT MANAGER**  
VIVIAN DANDRIDGE-CHARLES

**DIGITAL MARKETING**  
**COORDINATOR**  
STACY ROMAN

**PUBLISHING & MEDIA DESIGN,**  
**DIRECTOR**  
MARIE WOODS


**VISUAL INFORMATION MANAGER**  
DOUGLAS GILLAM JR

**PUBLISHING & MEDIA DESIGN,**  
**CONTENT PRODUCER/DESIGNER**  
ALYSSA McBETH

**VISUAL INFORMATION LEAD**  
**SPECIALIST**  
ELLEN CHEUNG


**VISUAL INFORMATION**  
**SPECIALIST**  
AMY WEBB

**ADVERTISING OFFICE**  
633 3rd Street NW Suite 500  
Washington, D.C. 20001



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## VETERANS ARE QUALIFIED FOR CIVILIAN MEDICAL JOBS EMPLOY THEM

Courtesy of the George W. Bush Institute

*Many veterans return from their service having been trained as medical specialists. Their expertise could help fill the shortages in America's health care system, but too often their skills are not put to use. Governors and state lawmakers, among others, can help correct this oversight with policies that make it easier for qualified veterans to transition into civilian care.*

**D**an Goldenberg is Executive Director of Call of Duty Endowment, the largest philanthropic funder of veteran employment. A retired Navy Captain, Goldenberg has 27 years of active and reserve military duty. The Naval Academy graduate spoke with Mary Moore Hamrick, the Bush Institute's Don Evans Family Managing Director of Domestic Policy, about the challenges veterans trained as medical specialists face in securing employment in the field of civilian health care. He also discusses how lessons learned from helping military medics move into the civilian medical world can be applied to other careers.

***What advice do you give governors and state legislators to open up opportunities for trained veterans to serve as civilian medical professionals and help solve our healthcare jobs crisis?***

An emergency medical technician (EMT) is a great place to start because it's simple. It's a no-brainer, and six states are currently doing it right. Alaska, Missouri, Arkansas, Kentucky, North Carolina, and Florida are helping qualified veterans become civilian EMTs. Governors and legislators should look at these states as models.

We have a whole study on this at [callofdutyendowment.org](http://callofdutyendowment.org).

Within the study, there's a Google sheet that lists specific information for every state and territory, who's responsible, who the legislative or regulatory authority is, their contact information, and state-level recommendations on how they can improve.

Look to those six states listed for examples. This is not a red-state/blue-state issue. This is an American issue. And it's one that's eminently solvable. There's been a lack of understanding of the value of military medical training and experience among the civilian health care community. That needs to change.

***Can anything be done at the federal level?***

Surprisingly, that's less than we thought. When we first looked at the federal level, we thought there'd be a policy solution there, but it's not clear that there is.

The Army and Air Force have shown tremendous leadership in requiring all the graduates of their basic level of medic or Air Force medical-tech training.

By the way, the Navy, Air Force, and Army all train together. They go to the same school, but the Army and Air Force require graduates to take the civilian test to get their National Registry of Emergency Medical Technicians' certification. They make them have that ticket. All the veteran has to do is keep the credential current.

The Navy does not require this. The Navy's view is they send a lot of their people to work in clinics and hospitals. To their mind, it's not as applicable. I think it's a mistake, and I'd love to see the Navy do exactly what the Army and Air Force have done. This will require a Department of Defense-level change.

But until we allow national-level licensure, which wouldn't be a bad idea, it's not clear what federal legislative policy is needed. The solution lies at the state level.

The VA provides internships for transitioning service members.

***Is there anything that health care professionals who oversee this credentialing process can do to help?***

Yes, there's so much. We're having conversations with a number of states about this. It would help to have an extra push from industry to say, "Look, this is a great talent source. We're making it difficult for us to hire them. This needs to change."

There's no cost to do this, and there are no partisan issues. You're putting vets to work in jobs they want to work in that are suitable to the community. We know

*This is not a red-state/blue-state issue. This is an American issue. And it's one that's eminently solvable.*



that 95% of post-9/11 service members want to continue serving in their communities when they leave the military. What better way than to do this?

Organizations like hospital chains and ambulance companies could help by being vocal with their state legislators and letting them know this is an easy problem to solve. Our study has very specific recommendations. There are models of how to do this right. They need to get involved. It'll help them solve a labor issue and they're not going to find much resistance.

What we suffer from in state legislatures is the lack of knowledge. Health care professionals can educate legislators.

***Are there any lessons learned from placing veterans in medical jobs that could be applied to other fields?***

Yes. The Army does a great job publishing data each year through their Soldier for Life program. Their data shows most unemployed military occupational specialties. It's shocking when you hold that up to the light with the needs in our society. Some of the most unemployed Army veterans are quartermasters, who deal with supplies. We've had a supply chain problem in this country for the last three years, yet it's one of the most unemployed military occupational specialties.

We also know the country has a shortage of truck drivers. The Army has taken some good measures to ensure truck drivers have a

commercial driver's license when they leave the military. That wasn't the case all the time, but that's getting fixed.

A lot of former military truck drivers could drive a rig through the Khyber Pass, but they couldn't drive it on I-10 because the Army didn't teach them one thing that is really necessary: They had to be able to back up a rig to a loading dock by themselves.

In the Army, they teach you to do that with a safety observer. In the commercial sector, there's no safety observer. You have to be able to do that by yourself. If you can't, you can't get a commercial driver's license. Barriers like that are being overcome.

One of our grantees started a program with Swift Transportation, the largest trucking company in America. They created backup driving scholarships, where veterans could fill that gap in knowledge. By fixing that one little thing, they placed 3,000 veterans in trucking jobs in the first year.

There are other fields, such as mechanics, where some states require their own licensure. You can imagine the environments that military mechanics have to work in are much more demanding than in the civilian sector.

If you can work on a Humvee, or an M1A1 tank, you should be able to work on a Honda, right? You'd think that would be possible. But it's more challenging than it needs to be.

These are some of the fields in which there's a lot more opportunity to do better.



Airman 1st Class Tiffany Salazar checks guardsmen pre-deployment vitals before they enter a mock hot-zone disaster area during a joint training exercise. Courtesy of U.S. Air Force.



Airman 1st Class Peter Trippedo checks guardsmen pre-deployment vitals before they enter a mock hot-zone disaster area during a joint training exercise. Courtesy of U.S. Air Force.

*We know that 95% of post-9/11 service members want to continue serving in their communities when they leave the military. What better way than to do this?*

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**Sergeant Technician Gregory Sherman, Special Operations, and K-9 (Brando) pausing after a White House South grounds sweep.**

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Sergeant Technician Gregor Sherman had 13 years of military service in the Army as a Combat Engineer. Currently, he is a member of the Emergency Response Team First Line Supervisor and K-9 Handler with the United States Secret Service.

During his time in the military, he was able to adopt one key component to life that made and continue to make all the difference in his life as a member of the United States Secret Service, as a husband, father and grandfather.

Sergeant Sherman provided insights on his military career and current career with the United States Secret Service.

Describe your transition out of the military and into a civilian career. How did you prepare? My transit was not difficult at all, prior to my current job I was in the reserves. So that made it easy for me.

How do the skills you learned in the military help you



in your role at your current organization? The military taught me to be punctual, dependable and attention to details at having that allowed me to apply that to my current job and that helped me quite often.

How does the USSS support veteran employees? As far as I know they give preference to current reservists as well as former military. USSS has recruiting events on different Military Facilities

What's your favorite part about your job?

Being a member of the Emergency Response Team and being a part of a BROTHERHOOD like this.

What advice do you have for servicemembers who are preparing to transition out of the military? As soon as you make the decision to get out and if you are seeking employment with the Federal Government to start applying as soon as you can.

Why should veterans consider a career with the United States Secret Service? This Agency has adopted many similar traits of the military such as Teamwork, Accountability, and discipline as well as room to promote.

What has been your experience working for the USSS? As with any job there is always some ups and downs, but I learned that if I am willing to do what is required of me and if I am open to doing different things that will constantly increase my skills and knowledge, I will always have job satisfaction.

Visit the USSS careers page to begin your application.

<https://www.secretservice.gov/careers>

## FREELANCING IN THE GIG ECONOMY An Overview for the Military Community

*Courtesy of Military OneSource*

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

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

### **What gig work is — freelancer, temp jobs and contract jobs**

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

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

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

a gig economy job is more transferable.

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

### **Department of Defense rules for side work**

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

### **Service members:**

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

- Violate the military's ethical standards. For example, you can't work for another federal agency while you are on active duty.

### **Military spouses:**

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

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

### **Resources to help you get organized**

- Schedule a consultation with a Military OneSource financial or MilTax consultant to discuss taxes and other financial issues, 800-342-9647.
- Contact a Spouse Education and Career Opportunities career coach to learn about freelancing in a gig economy.

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





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# VETERANS, LOYALTY, AND THE PROMOTION FROM WITHIN MYTH

By Adam Braatz

**L**ooking for rapid professional advancement? Don't put all your eggs in the "promote from within" basket.

In the military, promotions are somewhat reliable. There is a formula for monetary advancements based on grade and time of service. You and all of your colleagues' pay is determined from a table, which applies universally across all branches of the armed forces. You know that you'll probably get a tiny raise every year to compensate for inflation, and every two years or so, you'll get a decent bump up as well. If you are good at your job, study for your promotion tests, do a passable job at your professional military education opportunities, and make a decent impression at your board reviews (where applicable), you should be promoted on schedule. Most everyone who stays out of trouble and avoids serious injury can advance to a place where they can collect military retirement at the end of 20 (or more) years of service.

It is only natural for a veteran to expect the civilian world to operate in a similar fashion. Well, sorry, but it doesn't. Loyalty to an employer may be in your veteran DNA, but that dedication is not always reciprocated.

## Employment is more fluid in the civilian world.

There are no 4-year enlistment contracts. Your leadership can fire you for no reason whatsoever (unless you have a union gig), entirely change the nature of your position, break promises for advancement, pile additional work on you without additional compensation or authority, or hire someone above you in a position you were hoping to occupy. Most of the above would require a veritable mountain of paperwork and months of bureaucratic red tape if executed in a military setting. The civilian workplace, however, can do all of the above with immediacy. Understandably, this reality makes many vets uncomfortable. The silver lining? You have flexibility on your

end, too.

I was once hired into a lower-executive-level civilian position with the promise of rapid advancement. It appeared to be the ultimate set-up: my direct supervisor (a director-level position) was planning on staying for just one more year. During that time, he would get me up to speed and his position would be "mine to lose" upon his departure. Shortly after I signed the employment offer, I was told that my would-be direct supervisor had been offered an incredible opportunity and would be transitioning earlier than expected. I wasn't going to have one year of overlap with the guy; I was going to have one week.

I had to learn quickly. I worked my tail off and performed at a high level, especially considering I had assumed his responsibilities in addition to the duties I was hired to accomplish. After about three months I respectfully asked my leadership what the plan was for my professional development. I was told to "keep up the great work, and you're going to be really happy really quickly. Just hang in there." I was doing director-level work without the authority of the title or compensation to match. The responsibilities continued to pile on and I met every challenge, hoping that my leadership would follow through with the rapid advancement they promised me. Heck, I thought, it should happen earlier than they had initially promised, right? After all, I had shouldered all that responsibility

way sooner than the one-year mark!

Six months into the position I began to get frustrated with the lack of communication. It seemed like nobody wanted to talk about my professional development within the organization. I decided to have a more candid conversation with my supervisor, who "didn't remember promising me anything." I went straight to the boss. He said, "Sorry if we dangled a carrot in front of you. It shouldn't have been like that. If you keep up the good work, we can chat about bumping you to director in 2 or 3 years." I was in shock. I left for another opportunity shortly thereafter.

Your civilian bosses don't always have a ton of incentive to help you climb to the top. If you're absolutely killing it, and they don't have to pay you very much to get epic levels of production from you, why would they pay you more if they can get away with short-changing you? Why would they promote you to level 2 when you're indispensable at level 1? They get more bang for their buck keeping you where you are. Don't get me wrong, there are employers out there that take a "draft-and-develop" mentality as it pertains to their employees' development, but you can't assume yours is one of them until you have seen proof of that in action. Your employer owes you nothing, and at the end of the day, it's business.

So, as stated earlier, don't put all of your eggs in the "promote-from-

within" basket. Here are three ways you can avoid getting stuck:

## Meet with your boss.

Have a candid, respectful conversation with your leadership about your professional development, but remember to apply a healthy dose of skepticism to everything they say. I'm not saying every civilian leader is a liar! In their defense, things change all the time in business, and I do not believe that most civilian leaders intentionally mislead or take advantage of their workers. Perhaps your boss doesn't even know you have ambitions to become a manager, director, or C-suite executive. For this reason, it is important to humbly express your aspirations to your supervisor. If he or she is a good leader, he or she will let you know what you need to accomplish to achieve your goals and will help lay out a plan of action. Then both of you will follow through. If not, you may need a new supervisor or a new job altogether.

## Network, network, network.

Every single day you should be working to expand your network with relevant connections. Developing meaningful relationships in your local area and industry may very well be the most important key to your professional advancement. I know a well-connected professional that lost his job rather abruptly (yes, it happens in the civilian world, even to good employees). He had multiple job offers within 24 hours due entirely to his well-developed network.

## Always be applying.

Unless you are still becoming acclimated to a new position (in the first year or so), your radar should be up. Ensure that you peruse job boards on LinkedIn or Indeed from time to time. Keep an eye out for opportunities, and apply for them if they sound like a good fit. It is acceptable to go for pie-in-the-sky gigs here. If you can land that 6-figure job as an imported beer taste-tester, for example, then it would definitely be worth the transition. An immensely beneficial part of this process is the constant upgrading and updating of your resume. Additionally, every interview you participate in is a valuable learning experience.

All of this is not to say that you should bail entirely on opportunities within your organization. There are many employers that will give you opportunities for upward mobility. Distribute your eggs wisely, with most of them in your current job's basket. For your own protection, lest that basket drop or get upended, you also want to make sure to have a few eggs in your other employment baskets.

Above all, ensure that the constant in all of this is your high performance. Execute at a high level, strive to get better every day, be open to feedback, and be a good coworker. That way you will have a string of successes and glowing recommendations to garner you that sought-after promotion within your organization or make you more marketable to other prospective employers if the need or desire arises.







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## Make your next move your best move with VeteranPCS

By Jason Anderson of VeteranPCS

The transition out of the military is stressful enough, let alone trying to relocate, purchase a home, sell a home, or both. Two things that can ease the stress of relocating are choosing a great real estate agent, and working with a mortgage lender that specializes in the VA loan. VeteranPCS was created to make it easy to find both. VeteranPCS exclusively features fellow veteran and military spouse real estate agents and mortgage lenders you can trust, nationwide.

Our mission is Military Families Helping Military Families Move. What makes us different is that we believe in supporting the veteran and military spouse businesses as much as supporting the moving military families. You may not know this, but many popular real estate websites charge upwards of \$10,000 per month to be featured as a "preferred agent." VeteranPCS is free for agents to be listed online. On top of that, many popular home loan websites will charge a loan origination fee for VA loans of up to 1% of the loan value. No mortgage lender on VeteranPCS charges a loan origination fee and can get you competitive, if not lower, rates. To make it better, we provide a Move In Bonus back to the service member or veteran after they close on their home, helping them financially with their move. Lastly, we donate part of every closing to a military-focused charity.

The real estate market can be hard to navigate as it constantly evolves in each location. Just some of the things to consider and understand include market trends, interest rates, VA loan funding fees, entitlement, rate buy-downs, closing costs, seller concessions, and investment strategies. Working with an excellent real estate agent and VA loan expert is crucial to making wise decisions. VeteranPCS is free to use and makes it easy to connect with professionals you can trust.

VeteranPCS was founded in 2021 by a small team of two veterans and two military spouses determined to make a difference in the way military families move. We have grown to over 240 real estate agents and mortgage lenders, nationwide, and serve hundreds of military families per year. Check it out today at [www.veteranpcs.com](http://www.veteranpcs.com), then click on a state, and choose an agent and lender to get in contact with. You'll get an email with their contact information so you can connect when it's convenient for you. No obligation is necessary, no spam emails, and we never share your data. We hope to serve you and welcome you into the difference we are making for hundreds of service members and families.



Photos courtesy of Veterans PCS

## The Department of Veterans Affairs Home Loan Basics

Courtesy of Military OneSource

The first step toward owning your own home is meeting with a lender to secure a loan. The Department of Veterans Affairs Home Loan Program is a substantial benefit earned with military service. These invaluable loans require no down payment, no private mortgage insurance and have low-interest rates.

You get much better financing terms than a traditional home loan. Even if you haven't been approved for a traditional loan, you might still qualify for a VA loan.

For more information, call a VA home loan representative at 877-827-3702, Monday through Friday, 8 a.m.-6 p.m. ET.

Features of Department of Veterans Affairs Guaranteed Home Loans

Every loan can end up being a little different, but here are the standard features:

- **No down payment:** Perhaps you can save or invest what you would have put aside as your down payment.
- **Limited closing costs:** Some of these costs may be paid by the seller, lender or other party.
- **Low interest rates:** VA home loans offer one of the most competitive interest rates in the market.
- **No mortgage insurance premium:** Veterans are required to pay the VA's funding fee, unless exempt, but no private mortgage insurance.
- **Reusable benefit:** You can use this benefit more than one time if you have a remaining entitlement.
- **One-time funding fee:** Some veterans and service members are exempt from paying the funding fee. If you are not exempt, you may pay this fee at closing or include it in your loan.
- **Minimum property requirements:** VA loans have minimum property requirements to ensure your home is safe, sound and sanitary.
- **No penalty for prepayment:** Rule of thumb — always try to pay off loans early. Not having to pay interest leaves you with additional money to invest in other things. Some loans will penalize you for doing that, but these won't.
- **Assumable mortgage:** When you sell the property, you may elect to have a VA-eligible buyer assume your mortgage. If you do, the assumer's qualifications must be reviewed and approved by the lender or VA.
- **VA staff assistance:** If you are experiencing some temporary financial difficulty, VA has loan technicians that can discuss your specific situation.

There are some exemptions to the VA funding fee. For more information, visit the VA funding fee and loan closing costs webpage or view the VA-Guaranteed Home Loans for Veterans details.

The VA Home Loan Program has helped thousands of active-duty service members and veterans become homeowners. Now that you're armed with the basics of VA home loans, you can start looking into how to use one to get your dream home. Read more home ownership benefits at Military OneSource.





# HOW TO GET HEALTH INSURANCE WHEN LEAVING THE MILITARY

As you prepare to leave the military, there's much to consider for yourself and your family. Chief among them is health insurance.

*Courtesy of USAA*

For many departing service members, it's an abrupt transition. That's because under TRICARE, the military health insurance for active-duty members and their families, health care is free. "If you get sick or injured, you go to the doctor on base and TRICARE covers your health care," says USAA Advice Director Sean Scaturro. "Words like deductible, copay and premium likely mean very little to you."

Understanding these terms can make or break your budget when you're a civilian. About two years before you retire or separate, it's time to start transition planning.

## How to think about post-military health insurance

If you've never had to budget for health care, the cost of insurance can come as a shock. According to Federal Reserve studies, more than 30% of Americans couldn't pay a \$400 unexpected expense without taking on debt or selling something.

If that sounds like you, go ahead and add a line item to your budget for health care. Don't wait until your transition is complete — start now, advises Scaturro. "As military members prepare for transition into civilian life, I recommend saving now for emergencies, including money to help pay for health care," he says.

Scaturro recalls a recent trip to his local urgent care with his son after an ear injury. "My son didn't need gauze, sutures, liquid stitches or anything. It cost us \$300 just to see the doctor," he says. "If Americans have trouble paying for an unexpected \$400 expense, they'll also have trouble paying their doctor's office copays and health care deductibles."

Before you shop around for health insurance, ask yourself these three questions:

### 1. What are my health care needs?

A single person in good health has different needs from a married person with young children, for example. Children tend to require more frequent medical attention, while a young adult may see a doctor less often. Also consider any pre-existing health conditions that VA disability might cover.

### 2. Which health care plan do I qualify for?

There are different requirements for each health care plan. Looking at all the options for which you qualify helps you make an informed choice.

### 3. Which health care plan makes the most financial sense?

Weigh plan costs and compare upfront costs and deductibles. Scaturro warns against basing your decision on cost alone. Instead, start by looking at your needs and make sure the plan you choose offers enough coverage.

### What about veterans benefits?

The Veterans Health Administration, part of Veterans Affairs (VA), is a care provider where you may be able to receive medical services. The VA isn't an insurance provider. When it comes to your planning, see how getting care from the VA can help your financial situation.

VA medical care is prioritized based on several factors, such as your military service history, disability rating and income level. If you have a service-related disability that requires ongoing treatment, consider getting that care from the VA. It may be free or more affordable than going through a non-VA doctor or facility.

Receiving care from the VA doesn't mean you're limited to getting care from their doctors. Keep in mind that

if you get care from non-VA doctors, you'll likely be using your health insurance and will need to plan for those costs.

## Learning the terms for post-military health insurance costs

As you're learning new health care language, get familiar with the following terms, all of which describe costs you'll be responsible for.

- **Premiums:** This is the amount you'll pay for your insurance each month.
- **Deductibles:** This is the amount you pay before your insurance kicks in. After you pay your deductible, your insurance takes over. Let's say you have a \$2,000 deductible and a procedure that costs \$10,000. You would be on the hook for \$2,000 and insurance would pay \$8,000. After you meet your deductible, you usually only pay for things like coinsurance or copays.
- **Copays and coinsurance:** You pay these costs at the point of service, like a \$20 copay for a doctor's visit.
- **Out-of-pocket maximum:** This is the most you'll pay in a single policy year, aside from your premiums and any uncovered expenses.

## Retiring versus separating: Why it matters

If you're separating from the military, you won't be eligible for TRICARE. You'll be purchasing health care as a civilian. For more information on how to get started, read our article, 5 steps for shopping for health insurance that's right for you.

If you're retiring, you'll be eligible for TRICARE. "The advice is pretty simple," says Scaturro. "If you have access to providers that accept TRICARE, enroll in TRICARE." Why? Expenses are low, premiums are low,

and deductibles are low.

Any provider that accepts Medicare should also accept TRICARE. Contact any providers you plan to see and make sure they accept it. Rural areas may have a smaller number of doctors. You may have to travel some distance to get to a doctor that accepts TRICARE.

If you don't have TRICARE providers in your area and don't want to travel, you'll need to get health insurance through your employer, a private exchange like USAA or through the federal marketplace at [www.healthcare.gov](http://www.healthcare.gov).

You and your family have some temporary options when you transition off your military health insurance. TRICARE offers several temporary health plans, including:

- **Continued Health Care Benefit Program.** CHCBP is a premium-based plan that provides coverage for 18 to 36 months when you lose TRICARE.
- **Extended Care Health Option.** ECHO helps qualified beneficiaries with special needs.
- **Transitional Assistance Management Program.** TAMP provides transitional health care benefits after regular TRICARE benefits end.

For more information on each of these options, visit [tricare.mil](http://tricare.mil).

Most importantly, start planning now for your post-military health insurance. Consider meeting with the trained professionals at your post or base who can help with the transition. They are valuable resources who can help you make the best decision for your needs.

## Employer-provided health insurance

About half of Americans get their health insurance through their employer. When you're applying for jobs as a civilian, remember that all employer-provided health care plans are not the same. During the interview process, be sure to ask about health care benefits. Keep that information in mind when you're making a final decision about where you want to work.

Let's say Employer A is offering a better salary than Employer B. Also, Employer B has a health insurance plan that covers more medical service costs with a lower deductible. "When you consider all the financial factors, the best employer isn't so cut and dry," says Scaturro.

Your employer-offered benefits could also include other plans, such as disability, dental and vision insurance. Consider your total benefits and what they mean to your take-home pay.

## Ready to act?

Even if your military retirement or separation feels far off, it's not too early to research plans that are available through the health care marketplace.

Or visit [usaa.com/healthsolutions](http://usaa.com/healthsolutions).

In every stage of your transition, we're here to help. Call and speak to a USAA health insurance specialist at 855-386-2350.





# DON'T LEAVE MONEY ON THE TABLE: HOW TO NEGOTIATE YOUR CIVILIAN JOB OFFER

*Courtesy of HireMilitary*

When you're transitioning to the civilian workforce, the idea of negotiating your salary and benefits might be a foreign concept. After all, the military predetermines your compensation throughout your military career, and negotiation isn't typically a part of the process.

**B**ut negotiation is common in the civilian world. If you don't want to leave money on the table, you'll need to advocate for yourself. You can negotiate your salary and benefits package, and most organizations completely expect you to do so.

Here are 7 tips to help you navigate the negotiation process and get what you deserve:

## 1. Do your research.

What's the market value for your role? You'll need to figure this out before you go into salary negotiations. Look at job boards to find out what other companies pay for similar roles in your local area. Most importantly, lean on the wisdom of mentors - people already working in the field you want to go into. Mentors can help you zero in on a fair salary range.

## 2. Don't immediately accept the first offer.

You're probably excited to have a job offer, but don't feel pressured to accept it right away. Take some time to evaluate whether the offer meets your needs and expectations. Ask for 48 hours to respond to the offer and use this time to

formulate your response. A reputable employer will be willing to wait a little longer to secure a good candidate.

## 3. Consider your benefits.

Salary is only one piece of the compensation package. You can also negotiate for other benefits - things like vacation days, flexible working arrangements, a sign-on bonus, education/training, or relocation assistance. Knowing what benefits are important to you and being able to articulate why they're important can help you negotiate a package that meets your needs.

## 4. Leave your emotions at the door.

Emotional language can derail the negotiation process. Instead of saying "I won't accept anything less than X salary," try saying "Based on my research, the market rate for this position is higher than the initial offer. Can we discuss a more competitive salary?" When countering an offer, use language that's appreciative of the opportunity yet direct, clear, and objective.

## 5. Be prepared to compromise.

Remember that negotiations are a two-way street. If the

employer can't increase your salary, they might be willing to offer more paid time off, for example. Focus on what matters most to you and be willing to give up some benefits in exchange for others. This can help you get a package that meets your needs without putting the company in a difficult position.

## 6. Understand that there may be non-negotiables.

The initial offer might be the company's best and final offer, and they may say "no" to your requests. But how the company responds to your counteroffer is still valuable information. If they handle the situation professionally and respectfully, it can be a positive sign of their company culture and how they treat their employees.

## 7. Get everything in writing.

Once you've negotiated the job offer, make sure everything is put in writing. This will minimize the risk of future misunderstandings and ensure that everyone is on the same page. A written offer letter or contract should include all the details of the job offer, compensation, and benefits package. Review it carefully before signing and accepting it.

## HireMilitary can help.



As a transitioning service member, negotiating your civilian job offer can be intimidating. But HireMilitary understands the challenges you face and is here to help.

HireMilitary is a veteran-owned small business offering FREE job placement services to everyone in the military community with employers looking to hire military talent. We provide DoD SkillBridge (Career Skills) internships for transitioning service members and job opportunities for veterans and military spouses - with full transparency about salaries and benefits for every job listed on our website. When you join our talent pool, our recruiters can match you to current and future opportunities as well.

With HireMilitary's support, you can enter the civilian workforce with confidence, knowing that you have the resources you need to advocate for yourself and secure the compensation package you deserve.

Visit [HireMilitary.us](https://hiremilitary.us) and see how we can help you kickstart your civilian career!





# CREDENTIALING YOUR MILITARY EXPERIENCE

*Courtesy of Military OneSource*

You're looking to join the civilian world and that means job hunting. Here's the good news: As a service member, you're part of one of the best trained workforces in the world.

You have skills that employers value such as discipline, work ethic and teamwork. Your military experience has also given you training that you can put to work in the civilian world. But sometimes, it can be a challenge to explain military training in terms civilian employers can understand.

## That's where "Credentialing Opportunities On-Line," or COOL, comes in.

The COOL program helps you translate your training into civilian credentials and speak better to what employers are looking for. Every service branch offers its own program. Use your branch's program to:

- Get information on credentials related to your service specialty.
- Identify gaps in your training and credential requirements.
- Find resources to help you close the gap between training and credentials.

COOL programs primarily serve active-duty service members and help to plan for employment. You can use it to figure out what training or skills you might need before you transition.

## How to decide if you need a credential

Here are five employment scenarios —see if one applies to you and your chosen career path

1. The civilian equivalent of your specialty doesn't require a license or certification.

You don't need to pursue a credential, but having one may give you an advantage. It's worth checking into.

2. Your military training and experience already provides the necessary credentials to practice the civilian job. (For example, let's say you earned your Emergency Medical Technician certification to become a health care specialist.)

You should be good to go. But there may be additional credentials that give you more of an advantage.

3. Your training and experience provide certification in the field, but not a license.

Your move to the civilian workforce may be relatively seamless. The requirements for a certificate and a license are often similar. However, you may need to obtain a license from the appropriate government agency.

4. You have the education, training, or experience necessary to become licensed or certified. But you don't have the formal license or certification from the credentialing board.

You may have to follow an administrative process that typically requires completing an application, documenting military training

and experience, and possibly taking an exam.

5. You may need more education, training, or experience to be certified or licensed.

It may be more difficult to be employed or fully employed without the right credentials. In this case, you can find out more about available resources, costs and funding to meet the requirements.

## Are there costs for credentialing?

Sometimes there are costs involved if you need extra training or have to take an exam. Many credentials and licenses have fees involved, such as licensing fees or exam fees, but there are resources available to help cover some of the costs, such as the GI Bill.®

Check your service branch's

program for costs and to learn about available resources.

If you're ready to start looking for a job, it's time to translate your work experience into a civilian career. Identify what credentials you need as soon as possible. Getting a credential may take some time, and ideally, you want it in hand by the time you leave the service.







Photo of Jenn Donahue, courtesy of Nikki James Zellner

*Veterans of all ranks and branches can share their military and life lessons to audiences around the world... and get paid to do it.*

By Nikki James Zellner

**A**sk any service member, at any rank or any length of service, and they will tell you the same thing: they've got stories you wouldn't believe.

Stories about leadership, stories about reliance and perseverance, and stories about grit, heartache, and survival.

And, while many service members choose a corporate or consulting role as their next career move after service, a select few go a different direction: they transition into public speaking.

Public speaking can take place anywhere, making it a desirable profession for those who love to travel, see the world, and get paid to meet new people.

Public speakers can deliver their messages:

- Behind a computer screen in their home office for virtual events
  - In their hometowns on the high school auditorium stage
  - In the boardrooms of the nation's biggest employers
  - In hotel conference rooms for the general public
  - Center stage during a stadium tour
- Some speakers make their living off

of a single speech for years at a time, getting better each time they give it. Some speakers choose to make their living doing facilitated workshops to smaller groups here and there, while others only want to do pro bono work, giving speeches in service of causes or groups they care about.

But in order to achieve success as a public speaker – more specifically, one who actually generates an income and makes a living as a professional speaker – you're going to need a handful of things.

### **YOU'LL NEED TO PUT IN THE WORK**

"Being a professional speaker seems like it might be pretty easy. I can get paid well to speak for less than an hour. Awesome, right?," Retired Navy Seal Master Chief Stephen Drum said. "The truth is that while I personally find it very rewarding, it is very challenging – especially when you're just starting out."

Today, Ret. Master Chief Drum speaks at roughly 35 events per year as a high-performance leadership expert, with his latest keynote supporting his newly-released first book "Life on the X: A Navy Seal's Guide to Meeting Any Challenge with Courage, Confidence, and Readiness."

"Getting on stage is the payoff, the fun stuff – but getting there is a

lot of work," said Rt. Master Chief Drum. "Public speaking is similar to conducting military operations where hours upon hours goes into logistics, training, etc. while the conduct of the operation is very short comparatively."

For those just getting started, seasoned veteran speakers looking back on their early speaking days recommended others just starting

out to join a group like Toastmasters, which usually has a local meetup for those interested in exploring the world of public speaking before committing to it as a business.

### **YOU'LL NEED A CLEAR MESSAGE**

In the world of professional speaking, it's not just about your story and the way you tell it – it's about how people

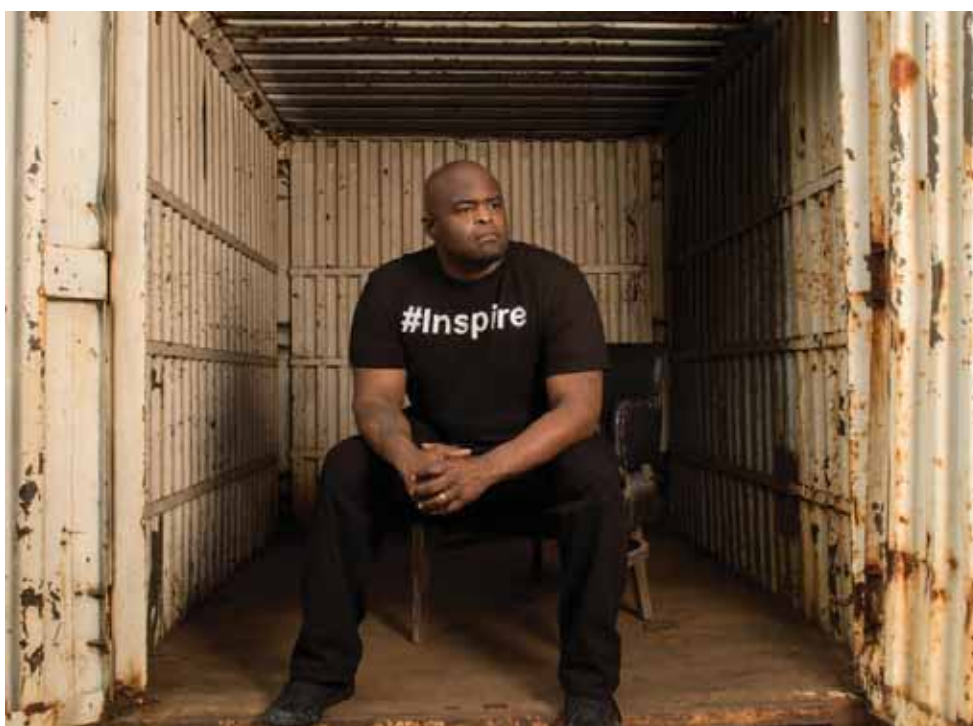


Photo of Tony Taylor, courtesy of Nikki James Zellner



think and feel when they watch your performance, and what they're inspired to do after you give it.

"While military stories will always be appealing to audiences, in order to be booked, we need to make them relevant as well," said Shawn Rhodes, a war correspondent and Marine veteran who served multiple combat tours, and now generates a majority of his income speaking to sales leaders in the manufacturing, distribution and construction industries. "That means finding the lesson in the stories we have from the military that helps our audience achieve their goals, faster, better, and more efficiently."

Jenn Donahue, who had a 27-year Navy career, has similar sentiments – as she now spends a majority of her time delivering inspirational keynotes to organizations like PG&E, UCLA and TVA.

"You have incredible experiences that many have not had," said Donahue. "Find a way to make those events and experiences relevant and relatable in the civilian world. Remember, you're not doing this just to tell cool stories, but you're in the service of the audience, and what you could help them with."

Groups like National Speakers Association (with chapters nationwide) and Heroic Public Speaking, based out of Lambertville, NJ, have helped numerous active duty and veteran service members create stronger messages, performances and speaking businesses, and make sound

investments for those ready to make the leap into speaking as a business.

**YOU'LL NEED TO TREAT IT LIKE A BUSINESS (BECAUSE IT IS)**

"Anyone who interacts with the public, especially leaders, should invest in public speaking training," said Tony Taylor, a Marine veteran turned keynote speaker, speaking coach and award winning podcaster. "Unless you're a 5-star general, no one is going to be beating down your door to have you speak to them. If you really want to become a public speaker that gets paid, it's going to require hard work, but I don't think it's any harder than bootcamp or other military training you've received."

Taylor, and other speakers, know that creating a speaking business takes a lot of time, as well as off- and on-stage practice – what professional speakers call "reps" – and something else, too: referrals.

Referrals only happen when your message is clear and your performance is well-executed.

"Understand that your military story doesn't sell unless it's marketable to a group that desires that message," said John Register, US Army combat veteran, Paralympic Games silver medalist and inspirational speaker. His partial client list includes Southwest Airlines, Coca-Cola, NASA, and Lexus. According to his website, he's worked in 16 countries, and exceeds 60 speaking engagements a year. "You'll need to develop your story. A



Photo of John Register, courtesy of Nikki James Zellner

professional speaker doesn't know they have a product until the market buys it. If the market isn't buying your speech, then you don't yet have a good product."

Register recommends that any current or veteran service member interested in pursuing speaking as a profession should not just invest in groups and organizations that are going to help them become not just a better speaker, but become better at the business side of speaking.

"While on active duty, I was the PAO for the U.S. Army's Soldier for Life program and spoke on behalf of the Army all over the world," said Olivia Nunn. "I told the U.S. Army story, creating relationships and partnerships on behalf of the Army for transitioning service members."

Now that she's retired, she continues to speak around the world on diversity, equality and inclusion, and has this advice for those looking to break into a career as a public speaker: "Define your why, develop your pitch, don't pass up free opportunities, record your presentations, provide takeaways, get a coach, and last but not least ... practice, practice, practice."

While the path to becoming a public speaker is different for everyone, one thing is clear: those speakers who put in the work, have a clear message, learn to command the stage, and inspire their audiences to think, feel and act differently will be the ones in highest demand.



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# 4 Tips for Transition and Career Success

Courtesy of Military OneSource



**M**aking the transition into civilian life is exciting, but it does take preparation. Make sure you are well-prepared by following these four tips.

## Maximize your individual transition plan (ITP)

Make the most of your ITP. Your ITP is your transition road map, and you will develop one during your initial counseling. If used correctly, your ITP will help guide you through tough decisions like your next career move, meeting your financial goals or continuing your education. Develop your plan with care and thought toward your goals and objectives for any areas of your life affected by the transition. Update and refine action steps to help keep you focused on your goals in order to land that civilian job.

## Stay motivated

Bring your “can-do” attitude to this next step in life. Approach civilian life with the same strength, curiosity and courage with which you carried out your military mission. Put your strengths and skills to use in finding your next job.

## Practice networking

Transition assistance programs emphasize the importance of networking for your job search and career development. Networking

simply means talking to people about your career goals. Seek out people who may be able to help you with advice, job leads and contacts, and let them know about your skills and employment goals. For helpful networking tips, visit the Department of Labor-sponsored CareerOneStop website.

## Show confidence

Take time to recognize and appreciate the scope of knowledge, skills and abilities you acquired in the military. It will be easier to present yourself to any prospective employer when you show confidence in your military experience. Not only do you have exceptional technical skills and training, you’ve also mastered the military traits of good discipline, teamwork, leadership and the ability to put mission first. Employers value these qualities in applicants regardless of the nature of the work, and learn how to incorporate these characteristics into your interview preparation and examples.

Practice these four simple steps to help boost your personal and career development and ease your transition from military to civilian life. If you still have questions, contact Military OneSource to speak with a certified career counselor.

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**For more information**  
[aafes.media/itmatters](https://aafes.media/itmatters)





Photos courtesy of Waste Connections

# A Veteran's Journey from the Military to Waste Connections

**David Werkema's military career spans two decades, but helping fellow veterans transition to their civilian lives could be one of the most fulfilling missions he has tackled yet.**

*By Brianna Langley, Courtesy of Waste Connections*

He works at Waste Connections and is helping to lead SERVE (Support, Empower, Retain Veteran Employees), an initiative designed to ensure that former service members can continue in meaningful employment once they leave active duty. This journey has been long-traveled by David himself — from serving on deployments around the world to helping create opportunities for other returning members.

## This is his story in his own words.

### Q: Tell me about how you first got started in your military career.

**David:** "The summer before my senior year of high school, I signed the papers to be in the Marine Corps. I was going to do infantry. Literally a year later, I got the call telling me that I would need to go to Iraq. So, I proposed to my wife, and then spent time training for our deployment.

I went over to Iraq in early 2008. During that time, we found bad guys, found weapons, you name it. It was a great deployment. It was what I joined the Marine Corps to do.

I was in Iraq until the end of 2008, and then finished the rest of my 6 years with the Marine Corps in the Reserves. At that point, I really wanted to get out. My wife was

pregnant by then and being in the infantry is not exactly a family-friendly job. There were talks of a deployment to Afghanistan in a couple of years, which sounded fun, but my family really did not want me to be shot at anymore. Long story short, I got out and said I was done. That lasted about 3 months.

I missed the sense of purpose in having a mission and making a difference. I was still going to school, so I had purpose, but it wasn't the same. That's when I began looking at the Air Force and found out they had an emergency management position available. At the time, I was living in Chicago and that Air Force base was a 4.5 hour drive, but that was the job that I wanted to do so I decided to give it a shot.

With the Air Force, I was trained to respond to chemical, biological,

radiological, and nuclear incidents. I made decisions about how contaminated a substance is, how far away people need to stay. For instance, if someone mails you an envelope with white powder in it, I'm the guy you'd call to find out what that white powder is. It was a cool job. I absolutely loved it. And with that job, I've been deployed to both Qatar and Northern Africa.

Throughout my time in the military though, I've always had a full-time civilian job too. Waste Connections has been part of that since 2015."

### Q: What was it then that drew you to the military at such a young age?

**David:** "I think I just really wanted to have a sense of purpose and be able to make a difference. I wanted to be a

part of something bigger."

### Q: And do you feel the military satisfied that desire for you?

**David:** "Yes! As I'm talking to you right now, I have a little less than 3 years left in the military, so I'm starting to look at things I can do to fill that gap. I'm definitely ready to retire, but I am going to miss it. With the SERVE program here at Waste Connections getting bigger and

*I'm planning to ramp up my involvement in helping other veterans make the transition. That will be my new purpose.*





stronger, I'm planning to ramp up my involvement in helping other veterans make the transition. That will be my new purpose."

**Q: What do you see as being the biggest obstacle in that whole transition process, usually?**

**David:** "The thing is deployments are easy. You might be in a dangerous spot, but life is much simpler because you wake up every morning, you take care of the mission, and then you go to sleep. All the extra stuff that is associated with being home, like running a household, being part of a family – you have to adjust back to that."

After my deployment to Qatar, I was coming back to all sorts of unknowns, and Waste Connections offered me all the time off I needed, but I told them I just wanted to get back to work. That's when they let me job shadow for a while, which gave me time to ease back in."

**Q: And would you say that was the most valuable thing Waste Connections did for you during that transition period? Letting you ease back in?**

**David:** "Giving me time to just get caught up, read through all the new trainings, and not forcing me to dive right back in was super helpful."

For someone who has been in the military, either stateside or overseas, there is a way of doing things that is just not the same as how we do things in civilian life. Adjusting to that new normal is a hard thing. So having someone who is coming out

of military life take the time to just shadow someone for a week or two helps them see the way we do things and acclimate.

I can say with confidence that if it were not for Waste Connections' support and flexibility, I wouldn't have been able to do what I've done in the military the past several years. That type of support of employees who are still serving makes a difference beyond what you can imagine.

While I was in Africa, we got word that an American citizen had been kidnapped. My base was in the right place at the right time, and we were able to support the team that conducted the rescue operation.

Because Waste Connections empowered me to stay in the military, I was able to help bring a kidnapped American home. A lot of military professionals want to keep serving, but aren't sure they can do that and have a civilian career. Here at Waste Connections, they can."

**Q: So, tell me about the SERVE program at Waste Connections.**

**David:** "Back in February 2020, my district manager asked me what I thought about this veterans group the company was thinking about starting, and I thought it was a really cool idea. Around August of that year, I heard the group was officially a real thing and that it was going to be created in the form of a company network called SERVE."

*Because Waste Connections empowered me to stay in the military, I was able to help bring a kidnapped American home.*



We had our first meeting that November, right around Veterans Day. That's when we agreed the goal of this new club would be based on what the acronym SERVE stands for – Support, Empower, Retain Veteran Employees. We wanted to find a way to take care of the vets we had and appreciate the sacrifices they've made.

People are usually grateful for what you've done on Veterans Day or when you're actively in the military, but outside of Veterans Day or actually putting the uniform on, it gets forgotten. If you've been out of the military for 10 years, no one remembers.

We really wanted to make sure that our vets knew we cared – even if their service was 20 years ago and it was for Canada instead of the States, we still care."

**Q: Tell me about the growth you've seen in regard to SERVE over the last couple of years.**

**David:** "That first Zoom call in 2020 was great, but there were only about 40 or 50 people in the program."

For Veterans Day 2021, we decided to make and distribute t-shirts. And honestly, that's where all the growth happened. Once we made the announcement, we ended up with, like, 250 names and addresses. Way more than we expected. Then at the beginning of 2022, we started hosting quarterly events.

One of those events was sending care packages overseas. The top two sites to send out the most care packages to our military personnel

got to send a veteran employee on a big climbing trip. I think we sent over 300 care packages that quarter. And it wasn't just us taking the P-card to Target and spending \$2,000 on stuff – everyone got involved in collecting items and making donations to the cause.

This past Veterans Day put us over 500 vets. A lot more than the original 40 or 50."

**Q: If you could say anything to the leaders at Waste Connections who first hired and mentored you, what would you say?**

**David:** "I would thank them for being genuine. A lot of people have asked me why I picked this company. My answer is always, 'Because of the culture.'"

Every single leader in Waste Connections manages the same way – which is by our core values: safety, integrity, customer service, being a great place to work, and being the premier waste services company in North America. As local management, you're empowered to make your own decisions here. And if they fit with those five values and they are for the purpose of taking care of your people, everyone has your back.

I really don't think there's any other company out there that sticks to its values 100% of the time. That's what I love most about this place."

For additional information and job opportunities, visit <https://careers.wasteconnections.com/military>.





# Your Career Path: Finding the Right Job

Courtesy of Military OneSource

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

### What should my career be?

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

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

- Take self-assessments at no charge — including an interest assessment, a skills assessment and more
- Learn about careers — view career profiles and videos, compare occupations and research industries
- Find training — including information on basic adult education, apprenticeships, certifications, scholarships and much more
- Plan your career — set career goals, learn about salary expectations, occupation licenses and professional development

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

If you are not quite sure whether transitioning out of the military is the right choice for you and your family, if you have one, the following questions might help you make a decision. Take time to discuss all the options and consider how the changes might affect you and your family.

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

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

### More about transition planning

During your transition planning, you'll explore your employment and career goals. As part of the Transition Assistance Program (TAP), DOL provides a one-day core curriculum on the fundamentals of career transition. DOL also offers two additional two-day tracks as part of TAP that do a deep dive into employment and vocational training.

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

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

# BOOTS TO BUSINESS

Courtesy of SBA

Start your small business journey with Boots to Business (B2B) or Boots to Business Reboot (B2BR), SBA's entrepreneurial training programs for transitioning service members (including National Guard and Reserve), veterans of all eras, and spouses.

**Boots to Business** is offered by the U.S. Small Business Administration (SBA) as a training track of the U.S. Department of Defense's Transition Assistance Program (TAP). The course is hosted by military installations worldwide. Visit [sbavets.force.com](http://sbavets.force.com) for information and to confirm your interest in the course or contact the transition office on your military installation to register.

**Boots to Business:** Reboot No access to a military installation? Boots to Business Reboot brings the Boots to Business course off installations and into communities. Visit [sbavets.force.com](http://sbavets.force.com) to view a list of upcoming Boots to Business Reboot courses in your area. Then, create an account to join the B2B online community and sign up for your desired course date using your online B2B account.

### Beginning Your Journey: "Introduction to Entrepreneurship" Course

The "Introduction to Entrepreneurship" course is the foundational piece of B2B. Participants are introduced to the skills, knowledge, and resources they need to launch a business, including steps for developing business concepts, how to develop a business plan, and information on SBA resources available to help. This two-day in-person program is facilitated by subject matter experts from the SBA and their extensive

network of skilled business advisors.

### Continuing your journey: Optional courses and Follow-on support

After completing the "Introduction to Entrepreneurship" course, participants can elect to further their study through the B2B Revenue Readiness online course, delivered through a partnership with Mississippi State University (MSU). This course is offered at no cost to Service members, Veterans and military spouses. B2B and B2BR participants are also encouraged to take advantage of the many resources and services offered by the SBA and its partner network, including Veterans Business Outreach Centers, SCORE, Small Business Development Centers, and Women's Business Centers.

For more information about SBA's entrepreneurial training program, visit <https://sba.my.site.com/s/>.



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## Deciding Where to Live When You Leave the Military

*Courtesy of Military OneSource*

The day will come when you're preparing to transition out of the military. You might have spent time thinking about where you want to live when this day arrives. As you decide 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** — Do you want to start a new career? Does your spouse want to continue a current career or start a new one? Do your children want to start a new school in a new area? 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? Take a careful look at your hometown and evaluate the job market, schools and cost of living.
- **Career goals** — The Defense Department's mandatory Transition Assistance Program will help you prepare for life after active duty. Whether you plan to pursue a civilian job, continue your education or start your own business, TAP will help you develop a plan and make sure you are ready to pursue your goals. For more information, contact your installation TAP.

In addition, the Military Spouse Transition Program provides guidance to help MilSpouses transition to civilian life, including starting or continuing a career. Transitioning service members can learn more about your career path and finding the right job. MilSpouses can reach out to spouse relocation and transition consultants for help with a variety of moving and relocation services.

### Consider your options.

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 CareerOneStop Veteran and Military Transition Center, sponsored by the Department of Labor. The CareerOneStop Veteran and Military Transition Center website allows you to access free interest and skills assessments, explore civilian careers and education options, search for jobs, learn about benefits and much more.
- **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** — Eligible users can search for local community information on the MilitaryINSTALLATIONS website. On the MilitaryINSTALLATIONS

homepage, after the words "I'm looking for a ..." choose the option "State resources." Then click on the words "VIEW ALL STATE RESOURCES" located under the magnifying glass. This brings up a list of all 50 states. Click on any state, then look for the box titled "Local Community Information." Click on the link for eligible users. You will need to enter your Military OneSource user identification and password to access the tool.

- **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 a military medical treatment facility. Or you may want to move near family or a prior duty station.
- **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 transition from active duty. It's normal to be nervous about big life changes like this, but the better you prepare, the more likely you are to set up yourself and your family

for success.

### 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 transportation 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.

Once you have made your decision on where to move, contact your installation transportation office about scheduling your move. The earlier you start to plan, the more likely you are to get the move dates you want. Be sure to tap into separation and transition resources and tools like Plan My Move to help ensure your transition is a smooth one.

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

Finding a place to call home after you separate from the military is one of the first big steps in 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. For additional questions, reach out to a Military OneSource consultant today. Call 800-342-9647, view international calling options or schedule a live chat.

# THEY WANT YOU

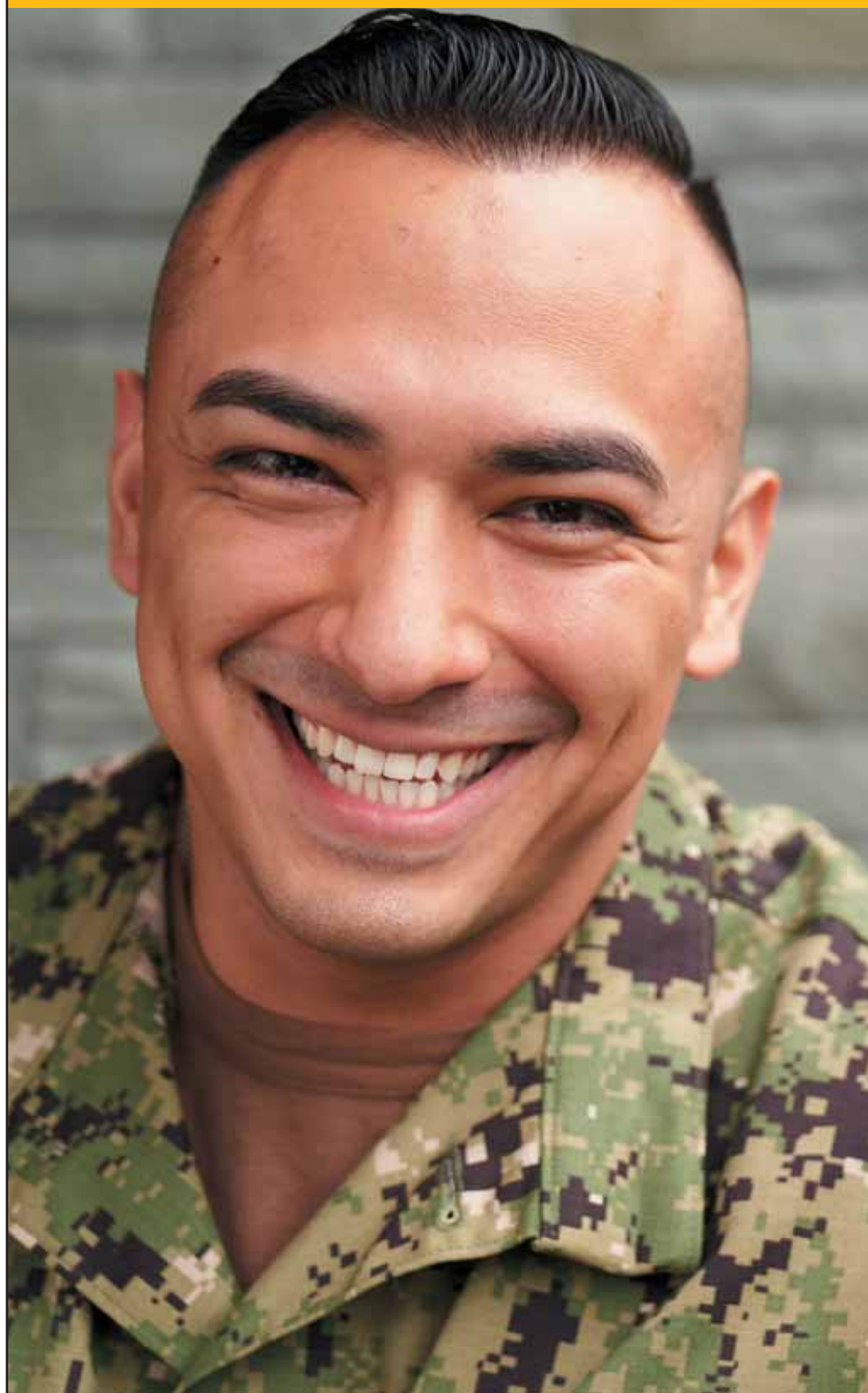
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