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College Scholarships for Military Children and How to Apply

Military families have two scholarships designed just for military kids to help ease rising college costs. The Fisher House Foundation administers the Scholarships for Military Children Program and the Heroes’ Legacy Scholarship. These two opportunities for military children assist with tuition costs, books, lab fees and other college-related expenses.

Scholarships for Military Children Program

When you think of your local commissary, you might not think about an extra $2,000 for college expenses. But over the past 15 years, commissaries have awarded more than $16 million in scholarships to more than 8,012 military children.

The Scholarships for Military Children Program was created to recognize military families’ contributions to the readiness of the fighting force and to celebrate the commissary’s role in the military family community.

At least one $2,000 scholarship is awarded at every commissary location that receives qualified applications. More than one scholarship per commissary may be available based on the response and funding. The scholarship provides for payment of tuition, books, lab fees and other college-related expenses.

To be eligible, applicants must:
- Be under age 23
- Be a dependent, unmarried child of active-duty personnel. Reserve Component members, National Guard and retired military members, survivors of servicemembers who died while on active-duty or survivors of individuals who died while receiving retired pay from the military
- Ensure that they and their sponsor are currently enrolled in the Defense Enrollment Eligibility Reporting System (DEERS database)
- Have a current dependent military ID card
- Be enrolled or plan to enroll in a full-time undergraduate degree program at an accredited U.S. college or university in the fall term (Students attending a community or junior college must be enrolled in a program of studies that allows them to transfer directly into a four-year program).
- Have a minimum, unweighted grade point average of 3.0 (on a 4.0 scale)

You can pick up an application at your local commissary or download one during the application timeframe. Completed applications must be printed and hand-carried or mailed to your local commissary. You may apply at only one commissary, and it is recommended you submit your application where your family typically shops or the closest to where your sponsor lives.

How recipients are selected:

Scholarship Managers, an independent, professional scholarship service, selects the recipients based on the following criteria:
- Academic achievement
- Participation in school and community activities
- Work experience
- A submitted essay

Applications become available in mid-December for the following year. They must be completed and returned to your local commissary by mid-February, and scholarships are awarded in May. For more information, read the FAQs at MilitaryScholar.org.

Heroes’ Legacy Scholarships

The Heroes’ Legacy Scholarship honors those who fell in battle and all who died or became disabled through their active military service since Sept. 11, 2001. Over 1.8 million in scholarships have been awarded in the first five years of the program.

To be eligible, applicants must:
- Be a child with one parent who died while serving on active-duty or after Sept. 11, 2001, in any branch or component of the U.S. Armed Forces, or
- Be a child with one parent who became disabled while serving on active-duty on or after Sept. 11, 2001 (which means the parent qualified to receive traumatic Servicemembers Group Life Insurance), or be a child with one parent who was on active-duty on or after Sept. 11, 2001, and received a permanent and total compensation rating of 100 percent from the Department of Defense or the Department of Veterans Affairs
- Be under age 23
- Be enrolled or plan to enroll full-time in a fall term in an accredited U.S. college, university, or junior or community college
- Have a minimum cumulative unweighted grade point average of 2.5 or higher (on a 4.0 scale)

You may apply to both scholarships as long as you meet the criteria for both. Scholarship Managers selects the recipients based on the following criteria:
- Academic achievement
- Participation in school, community and volunteer activities
- Work experience
- Submitted essay

College tuition costs will continue to rise, so take advantage of the financial awards available to military families. Start by visiting Military OneSource, where you can schedule a no-cost, confidential education consultation to learn more about scholarship opportunities and the financial assistance available to military children. Call 800-342-9647.

Courtesy of Military OneSource
COMPUTING YOUR RETIRED MILITARY PAY

Military retirement can be very confusing to understand and calculate. Depending on when you entered the service you may have the option of getting a bonus, contributing to the Thrift Savings Plan (TSP), or taking a lump-sum payment. Which option is best for you? We explain here.

Final Pay Retirement System
If you first entered the military before Sep. 7, 1980, you are eligible for the Final Pay Retirement System.
Under this system your retired pay is computed by multiplying your final monthly base pay when you retire by 2.5% for every year of your service. That means you get 50% of your base pay if you retire with 20 years of service or 100% of your base pay if you retire after 40 years.

High 36 Retirement System
If you first entered the military between Aug. 1, 1986, and Dec. 31, 2017, you qualify for the CSB/REDUX Retirement System OR the High 36 system.
Under the CSB/REDUX system your pension is based on the average of your highest 36 month's base pay plus any COLA increases for that period. The CSB/REDUX system gives you a “Career Status Bonus” (CSB) when you retire after a 15-year service anniversary, but then reduces (REDUX) your retirement pay.
Under the CSB/REDUX you will get a $30K cash bonus (approximately $21K after taxes) and your retirement percentage is reduced from the normal 2.5% for each year of service by an amount equal to 1% for each year of service less than 30 years. This means that if you retire after 20 years, your retirement will be 40% of your base pay.

CSB/REDUX Retirement System
If you first entered the military between Aug. 1, 1986, and Dec. 31, 2017, you qualify for the CSB/REDUX Retirement System OR the High 36 system.
Under the CSB/REDUX system your pension is based on the average of your highest 36 month's base pay plus any COLA increases for that period. The CSB/REDUX system gives you a “Career Status Bonus” (CSB) when you retire after a 15-year service anniversary, but then reduces (REDUX) your retirement pay.
Under the CSB/REDUX you will get a $30K cash bonus (approximately $21K after taxes) and your retirement percentage is reduced from the normal 2.5% for each year of service by an amount equal to 1% for each year of service less than 30 years. This means that if you retire after 20 years, your retirement will be 40% of your base pay.

Note: There is one more twist to the COLA for the CSB/REDUX retiree. At age 62 the 1% reduction goes away so that the High 36 and CSB retirees get the same monthly pay.

As you can see it is pretty complicated, check with your personnel office for details.

Blended Retirement System (BRS)
If you first enter the military after Jan. 1, 2018 you are eligible for the BRS. Under the BRS, your pension is similar to the CSB/REDUX system, you will get 40% of your base pay after 20 years. You also get a bonus at 12 years of 2.5% of your annual base pay. The military will contribute 1% of your base pay to your Thrift Savings Plan (TSP) which is similar to a savings account. You will also be automatically enrolled in the TSP to contribute 1% of your base pay. You can raise, lower, or stop this contribution at any time. After you have been in for 2 years, the military will match up to 5% of your TSP contribution.

When you retire you can either get your full retirement or opt to get a lump-sum payment. If you take the lump-sum you will get a reduced monthly retirement check until age 67.

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Tips to Help You Break Into Entry-Level Management

Courtesy of Military.com

Servicemembers are innate leaders, and spending a few years in the military sharpens those skills needed to command a team and complete missions. In business, same rules apply: You need good leaders to drive success. As a result, entry-level management positions are often an excellent starting point for servicemembers who are transitioning out of the military.

Here are five tips to break into entry-level management.

Look into a management degree.
Your Post-9/11 GI Bill will come in handy here. If you are hoping to work in management, there are hundreds of educational options, whether you take classes online, at an associate level, or a full-blown university. A degree in management will supplement all the military experience you have, making you an extremely attractive job candidate.

Do your research.
Before you start applying to jobs, make a list of companies that appeal to you. Find an area of business that interests you, and check sites like Hirepurpose and Glassdoor for background information.

Utilize buzzwords.
On your resume and during interviews, know some key buzzwords and phrases that relate to leadership and teamwork -- examples include cooperation, motivation, and determination. You want to highlight that you can command a team and deliver results. In describing your skills, you need to strike a balance between being someone that drives success, but also knows how to inspire others to work smarter.

Ask questions.
Leaders are always looking for ways to manage better. One key aspect of growth is questioning things to determine if there are alternative options that may create more successful outcomes. It’s good to ask questions like “Is there a more efficient way to do this?” or “How can I get my team to think outside the box?” Or even during your interview, asking questions about the business will show potential employers that you are a critical thinker.

Take on small managerial tasks.
Once you get the job, whenever possible, take on small tasks that show leadership. Whether it’s organizing team events to promote cohesion, or stepping up when upper management needs help, any instance where you can take charge will show your bosses that you are management material.

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Your Career Path: Finding the Right Job

Questions to ask | Where to find information for answers
--- | ---
Would I enjoy this work? | Take an Interest Assessment to see which careers fit your interests.
Would I be good at it? | Download a Skills Checklist to identify your skills, and check the skill sets required for various Occupation Profiles.
How well does this career fit what I like and am good at? | Look at these sections on an Occupation Profile:
- Occupation description
- Tasks and work activities
- Career video
How much education would I need? | Look at the Occupation Profile education section to see if this matches your education goals, where training is available in your area, and how much it costs:
- Education needed at entry
- Typical education
- Local training programs in your area
How long would it take? | 
How much would it cost? | 
How much money would I earn in this career? | Look at the Occupation Profile wages section to see if you would earn enough money in this occupation:
- Average wages and salary
- Average pay range (low is generally entry-level wages or wages in lower-paying rural areas; high is generally for more experienced or highly trained workers, or in higher-paying urban areas)
- Cost of living for your area
Are there jobs in my area? | Look at the Occupation Profile for these facts to see if many job openings are expected in this field in your location:
- Employment outlook
- Current employment in your city, state, or area
- Local job openings

During your transition planning, you’ll explore your employment and career goals. And as part of the Department of Labor Employment Workshop, you’ll also learn about job-seeking skills and techniques.

Want to keep going?

The chart to the right from the U.S. Department of Labor’s CareerOneStop offers up some good questions to ask yourself about careers you’re interested in—and where to find answers.

What kind of job are you looking for when you leave the military? Most people look for location, salary and job stability. But there’s much more to finding great jobs for veterans. 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, here are two ways to get started:

CareerOneStop is a website sponsored by the U.S. Department of Labor. 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 Profiler and more.
- Learn about careers—career profiles, jobs in demand, occupation comparisons and you can research individual industries.
- Plan your career—set career goals, learn about salary expectations, occupation licenses and professional development to better prepare for the next steps.

Ready to start now? Take this 8-question quiz.

Career Key offers this exercise to get you brainstorming about your goals and plans for going from military to civilian. How would you answer these questions? Tip: Write your answers out to help you really focus on the program.

My career change fantasy is (describe in detail):
- What appeals to me most about the change is:
- What I would gain most from the change is:
- What is frightening about the change is:
- What keeps me from making the change is:
- The worst thing that could happen if I make the change is:
- If the worst thing happened, then I could do:
- If I were really serious about pursuing the career fantasy,
- 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, especially if you think you’ll need more experience, credentialing or licensing for your new civilian career.

Want to keep going?

The chart to the right from the U.S. Department of Labor’s CareerOneStop offers up some good questions to ask yourself about careers you’re interested in—and where to find answers.
7 Signs
You May Need Extra Help Transitioning to Civilian Life—And Where to Get It

Courtesy of Military OneSource

Are you separating or retiring from the service in the near future? Are you actively transitioning to civilian life? With so many components of transition, you may feel like you could use some extra help. Maybe you’re looking for support to manage stress or logistics. Or perhaps you just need someone to give you that extra encouragement to set goals to get through your to-do list.

Whatever the case may be, Military OneSource is here to help—and is your anchor to Department of Defense resources for up to 365 days after your last day of service. If you’re not sure if you could benefit from extra support navigating your transition, check out the following signs:

1. **Do you know where to start?** When you prepare for the transition process, you may not know where to begin. It’s common to have trouble setting goals for this next life stage. After getting some of your questions answered by a trained consultant, you may have the tools to make a game plan and execute.

2. **Do you want to know more about the benefits you’re eligible for during and after your transition?** There are many benefits available to veterans, but how do you know which ones apply to you? Veteran benefits include disability, education, health care, housing, life insurance and more. It’s a lot to consider, and sometimes these benefits have specific timeframes and deadlines you need to know.

3. **Are you trying to navigate civilian work life?** Adjusting to the civilian workforce can be a big challenge when transitioning from the military. There are resources and experts available to help you translate your military skills into civilian terms, apply for jobs, learn how to write a resume, practice your interview skills and more.

4. **Do you want to go back to school?** Pursuing higher education may be a goal of yours in this next stage of life, but maybe you have a roadblock you want to overcome. There are certain things to consider, like identifying what type of school you’re interested in, how to finance your degree and whether you should attend online or in-person classes.

5. **You don’t know what to do with your Thrift Savings Plan (TSP).** If you invested in a TSP, do you know what to do with it once you’re out of the military? Depending on your situation, there are several options regarding your TSP.

6. **You are looking for specific information on VA health care.** Health care is a benefit for all servicemembers. Now that you’re transitioning to civilian life, you may be looking for information on coverage for you and your family. Your separation or retirement status—among other factors—determines your eligibility for VA health care benefits.

7. **You’re a military spouse who is looking for access to tailored transition information.** Transitioning from military to civilian life impacts the entire family. Now that your partner is leaving the military, what does that mean for you? There are resources for military spouses. By exploring, learning and preparing, you can take charge of your family’s new chapter in civilian life.

**Personalized Transition Support Is Available**

Military OneSource provides support during this transition phase, whether you are a servicemember or military spouse.

- Transitioning Veterans is a specialty consultation for servicemembers looking to get answers about their own transition. A professional consultant will provide personalized sessions to help you navigate your transition to your next chapter. Servicemembers can get this extra help 12 months out from retirement or separation or within 365 days of your last day of service.
- The Military Spouse Transition Program supports military spouses through the military spouse experience as you step into military life until you step out of it. MySTEP empowers spouses with resources, benefits, programs and more to take command of the family’s transition.

**TRANSITIONING MEDICS AND CORPSMEN: YOUR PATH IS CLEAR!**

**Civilian Careers Civilian Credentials**

Continue Your Mission [www.dvs virginia.gov](http://www.dvs virginia.gov)
Make Your Final Military Move a Success

Courtesy of Military.com

No matter the length of your military career, you probably moved at least once. For most servicemembers leaving the military, either at retirement or at their end of active-duty separation, a final move at government expense is authorized. Make your last move one you will remember.

There are steps you can take and resources available to help you plan and stay organized during your final military move.

- A final move at government expenses is authorized for many servicemembers leaving the military. You may be excited about the upcoming change and the chance to move to a new home or you may have different emotions about leaving the military and this final move.

The following tips can help make your last move the easiest:

Make sure you are aware of your benefits. You may be entitled to a number of benefits that include storage of household goods, travel allowances and a per diem. Travel allowances and other final move benefits vary by service branch, so check with your installation’s Military and Family Support Center, transportation office, the Move.mil website or the U.S. Transportation Command website.

Take to the web. You really can do just about anything online these days, and planning your move is no exception. Once you have orders, visit Move.mil and set up your final move online. Also check out Plan My Move. This fully-customizable relocation tool can help you organize your move by creating more than 90 individual moving tasks. You can also use online resources, such as MilitaryINSTALLATIONS, to find statistics about your new community, including school performance, crime reports, salaries, cost of living and more.

Talk to professionals. Visit your local Military and Family Support Center which has professionals who can help you manage your move. Each move is different and regulations vary by service branch and location, make an appointment with your transportation office or the Military and Family Support Center to help you understand your benefits.

Start planning early. Waiting until the last minute to plan your move does not set you up for success. As soon as you know where you’re going, schedule the move or storage of your household goods. You may have up to a year to complete your transition, however scheduling your move early will help ensure you move on the date you choose.

Get organized. Create a “command center” for the details of your move. This is a central location that houses everything related to your move, such as “to-do” lists, contact information and important documents, such as military orders and school records.

Prioritize. When you’re moving, you may start to feel like you’re trying to cram 25 hours of work into a 24-hour day. Rather than trying to do it all at once, prioritize your to-do list and use your resources, such as MilitaryINSTALLATIONS, Move.mil and Plan My Move.

Remember, you don’t have to do this all by yourself! There are resources and services to help make your last move smoothly. Reach out through Military OneSource or your installation’s Military and Family Support Center.

Maintaining your Connection to the Military Community after Transition

Courtesy of MySTeP

Many military families report that one of the most enjoyable aspects of military service is the closeness of their military communities. Transition from the military can pose challenges for servicemembers and their families in terms of finding a similar level of community connection, support and purpose after leaving the military. Finding ways to stay connected to the military community can be an excellent way to maintain the feelings of camaraderie, purpose and patriotism that have been at the heart of your family’s military experience.

As you prepare to transition from the military to the civilian world, opportunities abound to stay connected to your military family through social media and through the many local and national organizations that provide social and service activities. These opportunities to stay connected and involved may not only help bridge the gap between your family’s life while on active-duty and after leaving the military, they may also help you build connections in your new community regardless of where your transition takes you.

Steps to Consider:
- If you haven’t already, build your social media presence and begin connecting with military friends on social media platforms. Seek support and advice from your military spouse friends about transition. Ask for recommendations about what social media groups and pages may be worthwhile to follow or join as your family makes the transition from military to civilian life.
- Discuss with your servicemember the importance you each place on staying connected to your military friends, the military community and a purposeful life of service. If either of you feels anxiety or a sense of loss of identity or connection regarding transitioning out of the military, talk to a medical or mental health provider for support. Military OneSource can connect you to non-medical counseling or can help you get a referral to a local professional who can help.
- Talk to your servicemember about the benefits of living near a military installation after transition out of the military, such as work and volunteer opportunities and social engagements with the military community. Staff at the nearest installation’s Military and Family Support Center, including the volunteer coordinator, can help direct you to opportunities for involvement.
- Research options for involvement with military-serving or advocacy organizations after transition from the military. Review each organization’s mission to find a match for your personal and professional goals and your interests and passions. Start with a review of the organizations’ websites listed in the resources section.
- Review the Veteran and Military Service Organization Directory published by the U.S. Department of Veterans Affairs and lists contacts and information for many national and state-level organizations that represent the interests of veterans and military families.
- Personally explore opportunities to connect with other military-connected populations. Website search engines and social media platforms can help you find the contact information for the organization that is right for you.
- Find each organization on the web or on social media platforms to network and engage with those communities online.
- Join any organizations that are a good match for your interests or needs.

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Discussing Prior Service with Interviewers

I find that a lot of recruiters think my military service resembles what they’ve seen in Hollywood movies. How do I overcome that perception in an interview?

This is not a right/wrong scenario. The recruiter has a limited understanding of what you have experienced, and this may be their only frame of reference to this point. When a hiring manager, coworker or networking contact inquires about your service or the nature of your injury or disability, please keep in mind their perspective is likely limited.

As you transition, your job is not to fuel the imagination of your civilian counterparts. When you are asked questions by someone you don’t know well, or if you are unsure how much detail to offer in response to combat or service-related questions, some guidelines to remember are (particularly in an interview or networking situation):

1. Start off brief. Perhaps just acknowledge where and when you served and this will quench your audience’s curiosity.
2. Leave out anything overly graphic, technical and confidential. This is sometimes hard to do. What you became accustomed to seeing, smelling, hearing and feeling is still foreign to the civilian and can create too-vivid images for your audience.
3. Share empathy. Use a phrase like, “I hear that question a lot. I’m sure you are curious about the details of my service, and I’ll gladly share information on my background as it supports the job for which I’m applying.”
4. Use a transition phrase to send the question back to the interviewer. You might say, “In combat, I learned how to think quickly, manage stress, respond to changing situations and motivate others. In this job, are those skills valuable to you?”

These guidelines help you remain in control of your side of the conversation. Assume the questions are coming from a good place, but your job is not to sideline the interview into a rehash of your military experience. Remain focused on what is germane and relevant to the interview.

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www.cdtdiving.com | 352-209-1234
5 Tips for Creating a Fresh Resume Post-Military Service

By Bruno Pell, Citi Salutes, Courtesy of Military.com

Less than 1% of United States citizens serve in the military. That means 99% of the population is less familiar with what military servicemembers bring to the workforce. Creating a strong resume that translates military experience into civilian skills is key to transitioning into a post-military career.

As a former servicemember and veteran recruiter, I spend much of my time speaking with transitioning servicemembers to improve resumes and translate their skills. From my experience, leading workshops and training, I have learned how to create a strong civilian resume. Here are five tips:

1. **Translation is Key** – Getting a job is just like having a job. You have to tailor your skills to the employer’s expectations. Make sure to review the job description. Once you understand if you are qualified, articulate your relevant skillset in your resume as it relates to the job.

2. **Do Not be Afraid to Take Credit** – In the military, it is all about the team effort. Servicemen and women are taught never to take credit for the accomplishments of the whole. In the civilian world, searching for a candidate is all about vetting someone as an individual. Find ways to translate how individual efforts resulted in positive outcomes.

3. **Address Irregularities** – In the military, it is common to move frequently, sometimes creating lateral or vertical changes in rank. Be prepared to explain these movements in your career and spell out promotions. If you manage people, make sure to list the number of people you manage so that recruiters understand the size and scope of your leadership.

4. **Highlight the Perks of Deployment** – Military service often leads to deployments that are beyond an individual’s control. Make sure to highlight the positive aspects of deployment, like new skill sets, cultural experience, and ability to learn quickly.

5. **Prepare to Debunk Misconceptions** – Military ranks and levels are often unknown to civilian recruiters. Consider where your resume has flexibility on language. For instance, instead of relying on titles to do the talking, look at what the functions of the job are and elaborate.

These tips can help develop a strong resume that will appeal to civilian employers. I am thankful to be able to provide helpful information to our military men and women who have so bravely served our nation as they transition to civilian life.

To learn more about Citi’s efforts to support veterans and their families, visit: citi.com/citi_salutes.

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VA’s eBenefits Brings Online Convenience to Your VA Benefits

Courtesy of Military.com

eBenefits is a Veterans Affairs (VA) website that lets you access and manage your VA records for many benefits. It also provides a list of links to other sites that provide information about military and Veteran benefits.

What can I do in eBenefits?

You can do many things in eBenefits depending on your status:

If you are a veteran you can:

- Apply for veteran benefits
- Check the status of your claims applications
- Upload documents in support of your claims
- Search for jobs
- View your Tricare insurance
- Sign up for Veterans' Group Life Insurance (VGLI) (Time limits apply)
- Order prescription medications
- Send a message to your doctor
- Download your medical history and test results
- Utilize the military skills translator and résumé builder
- Order medical equipment such as hearing aid batteries and prosthetic socks
- Check on your appeal status
- Generate a VA home loan certificate of eligibility
- Obtain official military personnel documents such as DD Form 214
- Register for and update direct deposit information for certain benefits
- Change your address

If you are a servicemember you can:

- Use the eLearning Center for the online transition assistance program
- Transfer Post-9/11 GI Bill benefits
- View Tricare insurance
- Sign up for servicemember out-of-pocket medical expenses (CCD)
- View Servicemembers’ Group Life Insurance (SGLI) elections
- Apply for veterans benefits
- Conduct a health benefits eligibility check
- Generate a VA home loan certificate of eligibility

If you are a family member of a veteran or servicemember you can:

- Check on your compensation and pension claims status
- Use the eLearning Center to get important health information
- View Post-9/11 GI Bill enrollment status
- Check your VA payment history

How To access eBenefits

eBenefits is located at www.ebenefits.va.gov. Before you can access and use eBenefits you must get a DS Logon or Common Access Card (CAC).

A DS Logon is a secure identity (username and password) that is used by various DoD and VA websites, including eBenefits. If you are already registered in DEERS, you are eligible for a DS Logon. Once you have a DS Logon, it’s valid for the rest of your life.

You can register for an eBenefits account online. There are two types of registration, Basic and Premium. Many people will be able to get a premium account online in minutes. If you can’t you will be given a basic account that has limited access. You will be told how to upgrade to a premium account which you can often do either by visiting a VA facility, mailing in documents, or answering some questions.

eBenefits is constantly being upgraded with new functions added on a regular basis. If you are receiving any VA benefits or are a veteran using the eBenefits system to access your veteran and military records can’t be beat for convenience.

For More Information visit www.ebenefits.va.gov

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Financial help for servicemembers affected by the coronavirus

By Nelson Akeredolu, Courtesy of the Consumer Financial Protection Bureau

As the public health crisis posed by COVID-19 worsens, many Americans across the country are experiencing significant financial shock. Servicemembers, veterans, and military families are no exception. Although veterans will continue to receive their benefits and active-duty servicemembers will continue to receive their pay, some military personnel and their families are facing financial strain due to lost employment or changes in military orders. If you need financial assistance as a result of the pandemic, there is help.

Financial assistance is available to servicemembers and military families

A financial shock or loss of income can feel overwhelming. You may have a number of decisions to make, but remember that you’re still in control of your money. Take stock of your finances and then make a short-term plan for the way forward.

While you can take steps to protect yourself or loved ones from the financial impact of the coronavirus, members of the military also have access to special programs for financial relief.

Military aid societies can help

Emergency grants and zero-interest loans may be available to help cover lost pay, childcare costs, rent/mortgage assistance, quarantine expenses, or other financial emergencies. Servicemembers and military families experiencing coronavirus-related hardship can apply for help through their respective military aid society: Army Emergency Relief, Navy-Marine Corps Relief Society, Air Force Aid Society, or Coast Guard Mutual Assistance.

The aid societies will also consider applications for assistance from activated (Title 10) National Guard and Reserve members on a case-by-case basis. Activated National Guard and Reserve members may qualify if they are experiencing financial hardship due to a canceled deployment, the Department of Defense (DoD) travel ban, or other relief society stipulations. Army Emergency Relief will also consider applications from non-Title 10 Guard and Reserve soldiers with the same stipulations.

All military aid societies, except the Navy-Marine Corps Relief Society, have an online application. All members of the Armed Services can also apply by phone for financial assistance — routed to their service branch relief society — through the American Red Cross.

Pay and allowances

The DoD has authorized specific pay and allowances for servicemembers in a variety of situations. Those include people who have been ordered to self-isolate or monitor for COVID-19 but are unable to do so at home or at government facilities. Military families affected by the Stop Movement Order, which directs Permanent Change of Station (PCS) moves and military travel until May 11, 2020, may also be provided specific travel allowances. Check with your command to see if you’re eligible for Hardship Duty Pay or other additional allowances such as Basic Allowance for Subsistence (BAS), Family Separation Allowance (FSA-Restricted or FSA-Temporary), or per diem travel allowances that can provide you with additional financial support.

Contact your command and service branch shipping office immediately if you’re experiencing financial hardship because you’re separated from your personal and household belongings due to the Stop Movement Order.

Mortgages

Some servicemembers may have trouble managing their mortgage payments because of financial hardships associated with COVID-19. A new federal law, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, establishes protection for homeowners with federally backed mortgages — which includes loans guaranteed by Fannie Mae, Freddie Mac, the Department of Veterans Affairs (VA) or the U.S. Department of Agriculture. If you have a mortgage that isn’t backed by the federal government and can’t make your payments, your mortgage servicer or your state may be offering additional options.

If you rent, you may have protection under the CARES Act, especially if you’re renting from a property owner with a federally backed mortgage. Some states have also acted to prohibit landlords from evicting residents if they can’t pay rent. Check the websites of your state government, state court, or branch’s legal assistance office for details and updates.

Tax refunds

The Internal Revenue Service (IRS) has pushed back the federal tax-filing deadline to July 15. If you can file now, however, tax refunds are being processed as returns are received and it can offer timely financial relief.

Student loans

If you’re a servicemember with federally-held student loans, the CARES Act also automatically suspends principal and interest payments on federally-held loans through September 30, 2020. However, if you have private student loans or a federally-backed loan owned by a commercial lender or the institution or school you attended, contact your servicer if you can’t make your loan payments. They may have some options to help. If your federal student loan is in default, please be aware that involuntary collection activities like wage and benefits garnishments have been suspended during this period. No one should be contacting you to collect or taking collection action. However, you can continue to make payments to bring your loan up-to-date if you have the means.

Financial counseling

If you’re a servicemember or military family in need
of financial advice, whether it's navigating COVID-19-related financial hardships or handling other money matters, you can also get one-on-one financial counseling remotely, by phone and video, from Military OneSource financial counselors.

Military consumer protections

There are two important consumer protection laws specific to servicemembers. The Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA) provide legal and financial protections for active-duty servicemembers, military spouses and National Guard personnel and reservists on active-duty for more than 30 consecutive days. Some protections apply to some dependents as well.

The SCRA gives you the ability to terminate contracts like vehicle leases, cell phone plans, and residential leases under certain conditions without having to pay early termination charges. It provides protections against default legal judgments and in some circumstances prohibits repossession, foreclosure, and eviction without a court order. The MLA provides servicemembers and certain dependents with legal protections for many types of consumer credit and loans. It also prohibits lenders from requiring servicemembers to create military allotments to get a loan. And, both the SCRA and MLA provide interest rate benefits; the SCRA entitles you to reduce the interest rate to 6% on certain pre-service loans, and the MLA means that you can't be charged more than 36% for many loans you take out during your service. The MLA also prohibits lenders from requiring servicemembers to waive certain consumer rights.

If you believe your rights are being violated, contact your branch's legal assistance office or your state attorney general's office.

Scams

Be aware of an increase in coronavirus-related scams that target consumers who are afraid, confused, or financially impacted by the pandemic. As a servicemember, if you're concerned about scams, you can take the proactive step of placing an Active-Duty Alert on your credit report. This alert lets a business know that you're probably out of the country, and the business is then required to take reasonable steps to verify your identity before issuing credit in your name.

VA benefits

For the safety and security of veterans, especially those with underlying health conditions, the VA is changing how it administers and processes veteran benefits. Regional offices continue to operate but will be closed to the public for in-person services. However, the agency is expanding its online services for veterans to get information or file a claim for benefits.

GI Bill benefits

A recently signed law enables the VA to continue providing students with full GI Bill benefits, even as their academic programs move online. It permits the GI Bill program to continue paying benefits, including monthly housing allowances and living stipends, at existing rates for full-time students rather than reverting to lower rates for distance learning. The benefits for students already taking online classes remains unchanged.

Changes to veteran and servicemember benefits

Although the VA has adjusted its operations during the COVID-19 outbreak, benefits and services for servicemembers, veterans, their families, and survivors will continue to be provided. However, there are some changes being made to existing programs in light of the challenges presented by COVID-19.

Other benefits

Veterans may be entitled to other benefits that can help with COVID-19-related issues. You can search for benefits online or contact your local state veterans affairs office.

A group of Sailors on board Naval Support Activity (NSA) Naples wear masks provided by a group of volunteers within the NSA Naples community.

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HOW TO USE THE MILITARY TUITION ASSISTANCE PROGRAM

If you’ve thought about going to college, but didn’t know if you could afford it, then the Military Tuition Assistance (TA) program may be just the benefit you need. The program is available to active-duty, National Guard and Reserve Component servicemembers. While the decision to pursue a degree may be a difficult one personally, TA can lessen your financial concerns considerably, since it now pays up to 100% of tuition expenses for semester hours costing $250 or less.

Courses and degree programs may be academic or technical and can be taken from two- or four-year institutions on-installation, off-installation or by distance learning. An accrediting body recognized by the Department of Education must accredit the institution. Your service branch pays your tuition directly to the school. Servicemembers need to first check with an education counselor for the specific branch TA by visiting their local installation education office or by going online to a virtual education center. Tuition assistance may be used for the following programs:

- Vocational/technical programs
- Undergraduate programs
- Graduate programs
- Independent study
- Distance-learning programs

Eligibility

All four service branches and the U.S. Coast Guard offer financial assistance for voluntary, off-duty education programs in support of servicemembers’ personal and professional goals. The program is open to officers, warrant officers and enlisted active-duty service personnel. In addition, members of the National Guard and Reserve Components may be eligible for TA based on their service eligibility. To be eligible for TA, an enlisted servicemember must have enough time remaining in service to complete the course for which he or she has applied. After the completion of a course, an officer using TA must fulfill a service obligation that runs parallel with — in addition to — any existing service obligation.

Coverage amounts and monetary limits

The Tuition Assistance Program may fund up to 100% of your college tuition and certain fees with the following limits:

- Not to exceed $250 per semester credit hour or $166 per quarter credit hour
- Not to exceed $4,500 per fiscal year, Oct. 1 through Sept. 30

Tuition assistance versus the Department of Veterans Affairs education benefits

While the TA program is offered by the services, the Department of Veterans Affairs administers a variety of education benefit programs. Some of the VA programs, such as the Post-9/11 Veterans Education Assistance Act of 2008, also known as the Post-9/11 GI Bill, can work well with the TA program, as it can supplement fees not covered by TA. In addition, the Post-9/11 GI Bill® funds are available to you after you leave the military. If your service ended before Jan. 1, 2013, you have 15 years to use this benefit. If your service ended on or after Jan. 1, 2013, the benefit won’t expire. The TA program is a benefit that is available only while you’re in the service.

Tuition assistance benefits and restrictions

Tuition assistance will cover the following expenses:

- Tuition
- Course-specific fees such as laboratory fee or online course fee

NOTE: All fees must directly relate to the specific course enrollment of the servicemember.

Tuition assistance will not cover the following expenses:

- Books and course materials
- Flight training fees
- Taking the same course twice
- Continuing education units (CEUs)

Keep in mind that TA will not fund your college courses, and you will have to reimburse any funds already paid, if any of the following situations occur:

- Leaving the service before the course ends
- Quitting the course for reasons other than personal illness, mili-
tary transfer or mission requirements
- Failing the course

Application process

Each military branch has its own TA application form and procedures. To find out how to get started, visit your local installation education center, go online to a virtual education center. Prior to your course enrollment, you may be required to develop an education plan or complete TA orientation. Be sure to keep the following important information in mind when you apply:

- Military tuition assistance may only be used to pursue degree programs at colleges and universities in the United States that are regionally or nationally accredited by an accrediting body recognized by the U.S. Department of Education. A quick way to check the accreditation of a school is by visiting the Department of Education.
- Your service’s education center must approve your military tuition assistance before you enroll in a course.

Top-up program

The Top-up program allows funds from the Montgomery GI Bill — Active-Duty (MGIB-AD) or the Post-9/11 GI Bill — to be used for tuition and fees for high-cost courses that are not fully covered by TA funds.

- Eligibility. To use Top-up, your service branch must approve you for TA. You also must be eligible for the Post-9/11 GI Bill or the Montgomery GI Bill — Active-Duty.
- Application. First apply for TA in accordance with the procedures of your service branch. After you have applied for TA, you will need to complete VA Form 22-1990 to apply for Department of Veterans Affairs education benefits. The form is available online from the VA. Make sure you specify “Top-up” on the application and mail it to one of the education processing offices listed on the form.

Other supplemental funding possibilities

Aside from using the MGIB-AD or Post-9/11 GI Bill for items such as tuition and fees not covered by TA, there are other funding opportunities available to servicemembers, including the following:

- Federal and state financial aid.
- The federal government provides $150 billion per year in grants, work-study programs and federal loans to college students. The aid comes in several forms, including need-based programs such as Pell grants, subsidized Stafford Loans, Supplemental Educational Opportunity grants and federal work/study programs. You can also get low-interest loans through the federal government. Visit Federal Student Aid online to find out more or complete an online application for FAFSA at no cost to you.
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