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SPRING 2021

Transition Guide

May 21, 2021

VA HOME
LOAN BASICS

RETIREMENT

DO YOU HAVE
THIS COVERED?

TAKE ADVANTAGE
OF YOUR

**MILITARY
EXPERIENCE**

**DOS and
Don'ts**

WHEN YOU ARE
SEPARATING

**WHERE SHOULD YOU LIVE WHEN
YOU LEAVE THE MILITARY?**

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Exchange Associate Ms. Yi, Ok-kyong from Osan Air Base.

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Credentialing Your Military Experience

When looking into civilian employment you do not have to do it on your own. Many veterans are getting into the civilian world using the skills learned during their military experience.

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GI Bill: Which is Best for You?

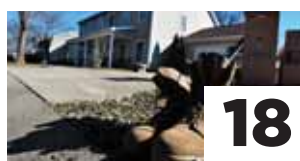
Understand the benefits that will help you get the education you want and deserve.



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Courtesy of the U. S. Navy

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.



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SECRET SERVICE SUPPORT TO INAUGURATION

Photo courtesy of US Secret Service

Beginning with the January 19 COVID-19 remembrance ceremony at the Lincoln Memorial, to the swearing-in at the Capitol and the parade escorting President Biden and Vice-President Harris to the White House, the Secret Service and their local, state and federal partners professionally and effectively carried out their operational security plan for the 2021 Presidential Inauguration.

For over a year, the Secret Service worked tirelessly to anticipate and prepare for all possible contingencies to ensure a safe and secure Inauguration Day for President Biden. The Secret Service's security model developed and deployed for the Inauguration is a tried and true process that brings together the resources required to ensure these national-level events and their participants are kept safe.

Designated the 67th National Special Security Event (NSSE), this year's Inauguration was unlike any other because of security concerns in Washington stemming from the insurrection at the Capitol just two-weeks prior. With short notice, and the whole world watching, the Secret Service accelerated the implementation of their plan to ensure a safe

event and the peaceful transfer of power that has marked our democracy for more than 240 years.

An event as large as the Inauguration requires a considerable amount of manpower. In addition to securing the physical security perimeter with magnetometers and personnel, Secret Service employees served as intelligence analysts, and also coordinated logistics, community outreach, public relations, and a range of other safety and health concerns. This included hundreds of administrative, professional and technical personnel who serve the agency in every division.

When an event is designated a NSSE, the Secret Service is responsible for designing and implementing the operational security plan. Examples of NSSEs include both the Republican and Democratic National Convention, the State of the Union address, and every state funeral.

Other federal agencies supporting the inauguration include the Federal Emergency Management Agency and the FBI, responsible for response and recovery operations and incident investigation, respectively.

The Secret Service relies on a core strategy of forming partnerships with all participating law enforcement, public safety and military agencies. Their primary partners to create the Inaugural operational security plan included: Washington, DC Metropolitan Police Department, the U.S. Capitol Police, the U.S. Park Police and the Joint Task Force – National Capital Region. This collaboration ensures a seamless security plan that will create a safe and secure environment for protectees, dignitaries, event participants and the general public.

One of the lead Secret Service planners, Special Agent in Charge Michael Plati, of the Dignitary Protective Division, described this partnership: "I was particularly impressed with the focus, flexibility and seriousness with which our National Guard stood up on such short notice and seamlessly integrated into a larger, complex security plan."

To learn about other Secret Service missions as well as immediate openings, visit careers.secretservice.gov.



Need Money for a Higher Level of Learning?

Courtesy of
Military OneSource

Don't think you can afford college? Think again. In addition to military tuition assistance and Department of Veterans Affairs education programs, numerous loans and opportunities are available to help fund the next step in your education.

Federal grants and loans

These grants and loans can help cover education expenses:

- [Free Application for Federal Student Aid, or FAFSA](#), is the required application from the Department of Education. It determines your eligibility for any form of federal

financial aid.

- [Federal Pell Grants](#), unlike loans, do not have to be repaid. The grant is typically awarded to an undergraduate student who has not yet earned a bachelor's or professional degree. In some cases, a student enrolled in a post-bachelor's teacher certificate program may receive a Pell Grant.
- [Direct Stafford Loans](#) are low-interest loans to help cover the cost of higher education at a four-year college or university; community college; or a trade, career or technical school.
- [PLUS loans](#) are federal loans that eligible graduate or professional degree students and parents of

dependent undergraduate students can use to help pay for education expenses.

- [Federal Perkins Loans](#) are low-interest loans for both undergraduate and graduate students with exceptional financial need.
- [Federal Supplemental Educational Opportunities Grant Program, or FSEOG](#), provides need-based grants to help low-income undergraduate students finance the cost of higher education. Priority is given to recipients of the Federal Pell Grant.

Colleges and universities

More than 2,600 colleges and universities worldwide offer educational opportunities to military

members. Servicemembers Opportunity Colleges (SOC) is a group of more than 1,900 postsecondary schools that provide opportunities to service members and their families to complete college degrees as they live the mobile military life.

Here are some useful resources to help you plan your postsecondary education:

- [TA DECIDE](#), a new Department of Defense tool, allows you to compare information about education institutions and costs.
- [The Financial Aid Shopping Sheet](#) helps you compare higher education institutions to make informed decisions about where to attend school.

- [GI Bill® Comparison Tool](#) helps you compare Veterans Affairs-approved institutions and review other information to choose the education program that works best for you.
- [College Navigator](#) provides a search feature, builds a list of schools for comparison, and pinpoints school locations to help you make the best decision about your postsecondary education.

Resources are available to help you make informed decisions about your postsecondary education. More information about financial assistance for higher education can also be obtained by calling Military OneSource at 800-342-9647 to set up an [education specialty consultation](#).

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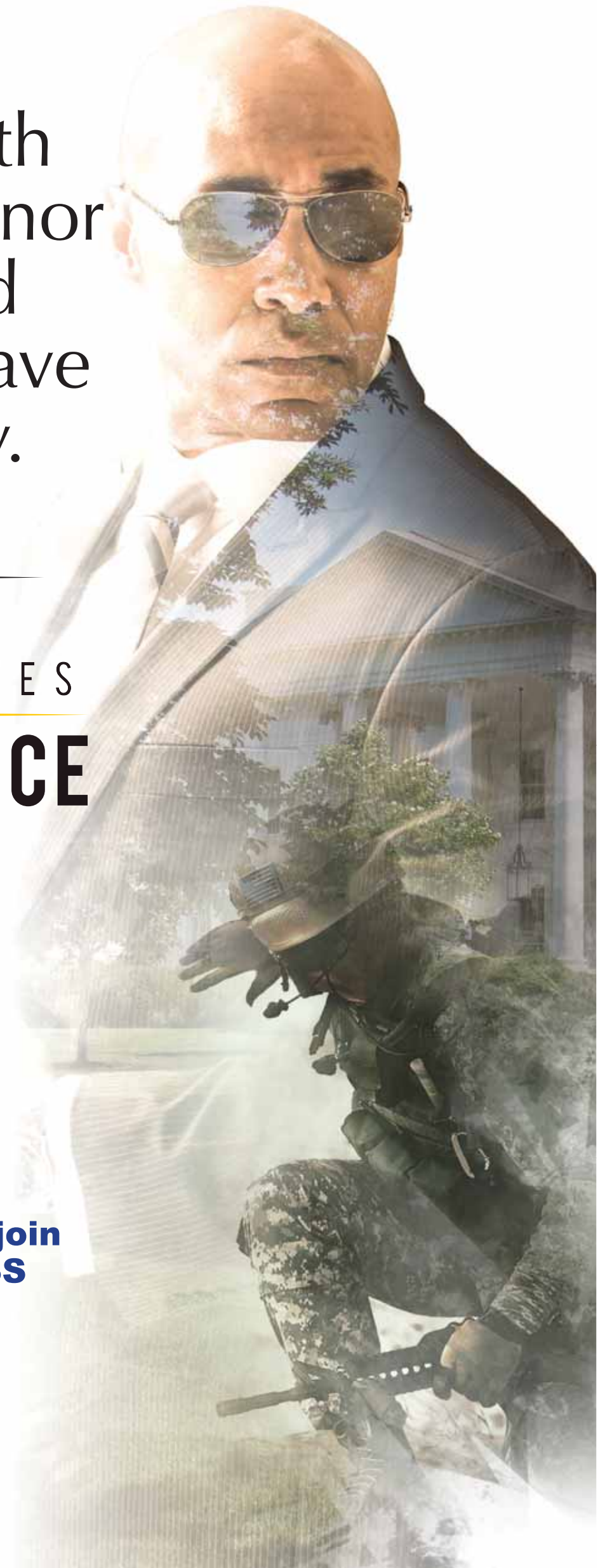
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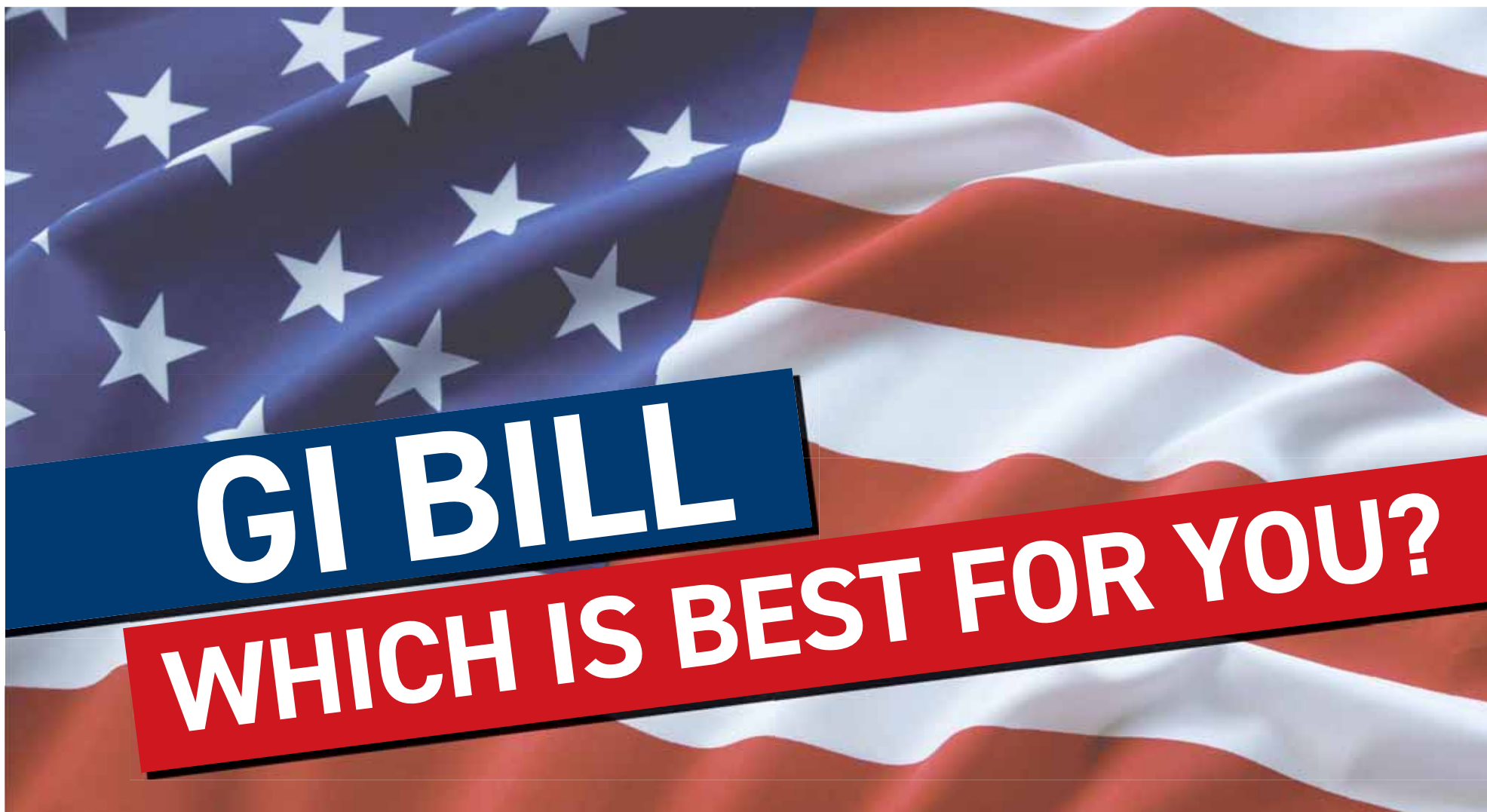
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Courtesy of Military OneSource

You proudly served your country, but what's next? It's time to put the GI Bill to use and get the education you've earned. The Department of Veterans Affairs has several programs that can cover the cost of education and training for both active military and veterans, take care of housing fees and, in some cases, allow you to transfer education benefits to your family.

Take a look at the benefits of each program and decide what works best for you.

Post-9/11 GI Bill

If you've served at least 90 days of active-duty service after Sept. 10, 2001 and received an honorable discharge, then you can use the Post-9/11 GI Bill.

This education benefit can cover up to 100% of your tuition, and up to \$1,000 for your monthly rent—depending on how many months of active duty you've served.

Montgomery GI Bill Benefits					
Years to Use Benefits	Covers Up to 100% Tuition and Fees	School Supplies Stipend	Monthly Housing Allowance	Yellow Ribbon Eligibility	Transfer of Entitlement Option
10 years	36 months (8 semesters)	No	No	No	No

(At least 36 months of active duty after 9/10/2001 gives you 100% of the benefit.) Here are your benefits at a glance:

If you're a veteran at the 100% benefit level, you may also be eligible for the

Yellow Ribbon Program to cover fees that may exceed your benefit—a private school, for example. Schools must agree to participate in this program.

Unlike other GI Bill programs, the Post-9/11 GI Bill gives you the option to transfer unused education benefits to your spouse and one or more of your children. You must still be a service member to transfer unused benefits and must have served at least six years. As of Jan. 12, 2020, you will not be eligible to transfer benefits if you have served more than 16 years.

Veterans and FRY Scholars who have or will soon exhaust their benefits and are currently enrolled in a STEM degree program, or are seeking a teaching certification, are eligible to receive the Rogers STEM scholarship. Family members who received transferred entitlement are not eligible for additional educational assistance under the STEM Scholarship.

You can use your Post-9/11 GI Bill for: college or an advanced degree; technical training; on-the-job training or a certification; licensing and certification; flight training and more. Visit the VA's website to learn more on how you,



Post-9/11 Benefits

Years to Use Benefits	Covers Up to 100% Tuition and Fees	School Supplies Stipend	Monthly Housing Allowance	Yellow Ribbon Eligibility	Transfer of Entitlement Option
Varies*	Yes	Up to \$1000/yr.	\$1,000	Yes	Yes

as a veteran, can use this education benefit to reach your career goals.

Montgomery GI Bill

If you've served at least two years of active duty and have a high school diploma or GED, you can use the Montgomery GI Bill program. With this education benefit, you could get over \$61,000 to pay for educational programs.

The length of your service, the type of training you take and college fund eligibility will determine the amount of money you'll receive monthly. If you did the \$600 Buy-Up Program while you were in active duty, you may receive more monthly benefits.

Benefits can pay for programs such as college or technical courses, flight training and apprenticeship/job training.

Compare your options

Whether you decide to use the Post-9/11 GI Bill or the Montgomery GI Bill program, both programs give you the option to start and stop as needed.

Comparing your estimated benefits by school will help you make the best decision for you (or your family) about which program to choose. Visit Vets.gov to compare estimated benefits by education program.

On-the-job training and apprenticeship

Are you interested in jumpstarting your career by learning a specific trade or skill? Consider using your VA education benefits to participate in on-the-job training(OJT)

and apprenticeship training programs.

Instead of attending formal classes, you'll enter a training contract and gain experience working with an employer. During the period of training, you'll receive a salary from the employer. As you work on your skills, your salary may also rise.

At the end of your apprenticeship, the VA will give you a job certificate or journeyman status and issue monthly GI Bill payments.

How will you use the GI Bill?

Deciding on how best to use the GI Bill takes some attention. VA.gov can help get you started with applying and can direct you to more help.



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Serve Your Country, Secure Your Future



Mission Hire Me is Helping Our Heroes Get Hired

By: Dana Wells Boyd

Did you know that 33% of Veterans are underemployed? In addition to this, Veteran spouses struggle to secure employment due to constant relocation, and women Veterans have a higher unemployment rate than male Veterans.

Mission Hire Me has a solution.

Through the power of professionally produced video profiles, Mission Hire Me (MHM) exists to help Veterans and the milspouse community communicate their personal stories to secure meaningful employment. Whether you are nearing completion of active duty, or relocating with your military spouse, MHM stands ready to equip you with the tools necessary to obtain a job that not only matches your skills, but also offers stability, a living wage, and personal fulfillment.

Video profiles - unlike a resume - have the ability to convey:

- Warmth
- Unique experience
- Qualification for the role

In fact, video profiles are proven to drive a greater response rate than text resumes (at least 9x!). MHM's video profiles have over an 80% success rate.

MHM offers its services at **no cost** to the Veteran and milspouse community. Visit missionhireme.com today to learn more. MHM stands ready to help you on your path to securing the next step in your career!

"I would like to share my gratitude for Mission Hire Me, I am overwhelmed with all the help they have provided in creating this video for me...thank you, thank you, thank you! You all are truly a blessing and I appreciate everything you do to help the Veteran community." -Alaina Guzman (MHM Candidate)

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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.

With these loans, 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, between 8 a.m. and 6 p.m. EST.

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.
- **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 mortgage insurance.
- **Reusable Benefit:** You are able to use this benefit more than one time if you have 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.

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.

Separating from the Military?



It is critical to file a VA Disability Claim while on active duty. This is your best opportunity to maximize your VA Disability Rating.

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Guiding All Veterans to the Benefits they Deserve!

Veteran Benefits Guide provides guidance to U.S. Military Veterans receiving VA Disability Compensation by giving them the tools and resources needed to increase their VA benefits simply and expeditiously. Veteran Benefits Guide is not affiliated with the Department of Veterans Affairs nor any other government agency.

*None of the statements or statistics referenced on this advertisement constitutes a guarantee of any specific result.



MILITARY RETIREMENT DO YOU HAVE THIS COVERED?

Transitioning to civilian life is just like everything else in military life. Doing it successfully takes preparation. Give yourself plenty of time to complete all the required tasks before you officially retire. There are four basic steps to take:

Courtesy of Military OneSource

1. Separation requirements:

Must-dos before your retirement date

Start with the Department of Defense Transition Assistance Program website. You'll find detailed information about transition assistance and how to connect with your service branch's program. You can also contact your installation's TAP office.

Initial Counseling and Pre-separation counseling:

You need to complete an Individualized Initial Counseling session and Pre-Separation counseling at least 365 days prior to your separation or retirement date, but you can schedule it up to 24 months before your retirement date.

Core Transition Curriculum: As part of the Transition Assistance Program, you will have the opportunity to attend mandatory briefings on transition preparation, employment preparation, and the benefits offered from the Department of Veterans Affairs. Learn more about the core requirements on the DOD TAP website.

Final medical exam: Schedule your mandatory, final medical and dental exam with your installation's medical clinic 90 days before you separate.

Scheduling final move: You will have one year after leaving active duty to complete your final move. But the sooner you can schedule, the greater the chance of getting the dates you want. Learn more under the benefits section in number 3.

2. Plan your post-retirement budget:

Know what you'll have to work with

Review your military retirement pay, benefits and expenses to plan your budget and calculate what you'll have each month.

Income: You'll receive one of three types of non-disability retirement pay:

- Final basic pay – for service members with an entry date prior to Sept. 8, 1980.
- High 36 – for service members with an entry date between Sept. 8, 1980 and Jul. 31, 1986, or for those with dates after Aug. 1, 1986 and before Jan. 1, 2018 who didn't elect REDUX or opt in to the Blended Retirement System.
- CBS/REDUX – for service members with an entry date after Jul. 31, 1986 who accepted a mid-career bonus at the 15-year mark and agreed to remain active duty for at least 20 years.

Note: Service members enrolled in the new Blended Retirement System will have slightly different retirement payments than the three outlined above, including a different monthly retired pay formula, a possible lump sum payment taken at time of departure, and a Thrift Savings Plan. Learn more in these frequently asked questions regarding the Blended Retirement System.

Payouts: Federal and state taxes will be withheld from your retirement check. Also remember medical and dental premiums, and Survivor

Benefit Plan premiums.

Annual adjustments: Just like your active-duty pay, your retirement pay adjusts annually based on the cost of living to protect your income against inflation.

3. Benefits you've earned as a retiring service member

As an active-duty service member, you receive a number of benefits. What happens to them when you retire?

TRICARE: Retiring service members must enroll themselves and eligible family members or risk losing TRICARE benefits. This includes family members with Medicare Part A and B. For more information on health care plan options for retiring service members and families, visit the TRICARE website.

Dental and/or Vision: You may choose to enroll in to dental and/or vision insurance through the FEDVIP benefits program. You can enroll during the annual open season each fall, or whenever you have a qualifying life event. Dental and vision plans have a monthly premium based on the plan you choose. Find more details at the Benefeds website.

Final moving expense: You have one calendar year from your retirement date to use your last government-paid move anywhere within the U.S. or to your home of record outside the country. Check with your installation's Personnel Support Office for information.

Life insurance: Your Servicemembers' Group Life Insurance plan continues uninterrupted for 120 days after separation. During that time, you can convert your life insurance to Veterans' Group Life Insurance. You can still convert after 120 days, but you will have to prove that you're in good health. Visit the VA life insurance webpage for more information.

Commissary and exchange privileges: You and your family have the same access to both facilities after retirement. The only exception – overseas privileges may be subject to a Status of Forces Agreement.

GI Bill/Education and Training: Depending on which GI Bill you have, and when you leave the service, your GI Bill may be good for 10 years, 15 years or indefinitely. Get the details at your installation's education office or visit the VA education web page for more information.

Home loans: Find out about a VA loan to purchase or build your dream retirement home. To qualify, you must have served at least 24 months and have an honorable or general discharge. Call 800-827-1000 or visit the VA housing assistance web page.

The Survivor Benefit Plan: The plan provides a portion of your retirement pay to your spouse or other eligible person after your death. As long as you have an eligible spouse or child, you'll automatically be enrolled, and at the maximum level unless you elect otherwise. Contact your installation TAP office or the Defense Finance and Accounting Service with any questions.

4. Finally, prepare for civilian life.

You've got military life down cold. What's it like being a civilian? Time will tell. The best way to prepare is to know what to expect and have some strategies for success.

Saying goodbye: You've been through enough moves to know what it's like to leave friends who feel more like family. But these days, social media makes it easy to keep in touch.

Job searching: Ace that interview. Get a head start. You can attend a Transition Assistance Program employment workshop on your installation as early as two years before retirement.

Miss the lifestyle? It's not as far fetched as it sounds. You've been in a tight, exclusive community with its own unique lifestyle. Look into joining a military organization that can keep you connected and in the loop on retirement issues.

Retirement is the first step to your next successful life and career. Know what's ahead, be prepared, and enjoy.

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Help protect your family with Term 90 Plus life insurance.

Term 90 Plus life insurance offers rates that let you start getting protection more affordably.

The military trained you to be ready for anything. At Military Benefit Association (MBA), we think you should be just as ready when it comes to your family's financial protection. It all starts with life insurance — one of the smartest and simplest ways to help protect your loved ones.

Life insurance that makes protecting your family easy.

MBA Term 90 Plus life insurance offers solid protection — whether you want to add to your SGLI or are looking for an affordable alternative to VGLI.

MBA Term 90 Plus life insurance features:

- Rates start at just \$2.50/month for \$50,000 coverage*
- Affordable alternative to VGLI
- Coverage up to \$1,000,000
- Coverage up to age 90
- Coverage available to non-military spouses
- Eligible children may be covered up to \$12,500 at no additional cost
- Plans can go with you when you enter civilian life
- No limitations on aviation-related deaths
- No war clause

Who is eligible?

Level Term life insurance is available to Active Duty and Retired service members, Reservists, National Guard members, Veterans and all spouses of military personnel.

Monthly rates per \$50,000 of life insurance coverage:

Age	Non-Tobacco User Premium	Tobacco User Premium
up to age 29	\$2.50	\$5.00
30-34	\$2.90	\$5.80
35-39	\$3.10	\$6.20
40-44	\$4.00	\$8.00
45-49	\$5.00	\$10.00
50-54	\$8.50	\$17.00
55-59	\$15.50	\$31.00
60-64	\$23.79	\$47.58

Insured members qualify for non-tobacco discount if they have not used tobacco products during the past 12 months. Rates increase at 5-year intervals until age 90. Coverage reduces at age 70 and again at age 80, and terminates at age 90

The benefits of membership.

Joining MBA is free. We have resources to safeguard your economic welfare, including financial education on life events, video seminars, market analysis, financial calculators and more.

MBA membership comes with these added benefits:

- Free will preparation services and power of attorney services1 (insured members)
- Free estate resolution service (insured members)
- Savings on auto and home coverage2
- Generous scholarship program
- American Military University tuition discounts

Give your family the financial readiness they deserve. Call 1 877-MBA-1020 or visit us at militarybenefit.org

* The \$2.50 rate is non-tobacco user rate for members up to age 29 for \$50,000 (1 unit) of coverage.

1 Provided by MetLife Legal Plans, Inc.

2 Coverage provided by Liberty Mutual Insurance. Not affiliated with MLIC.

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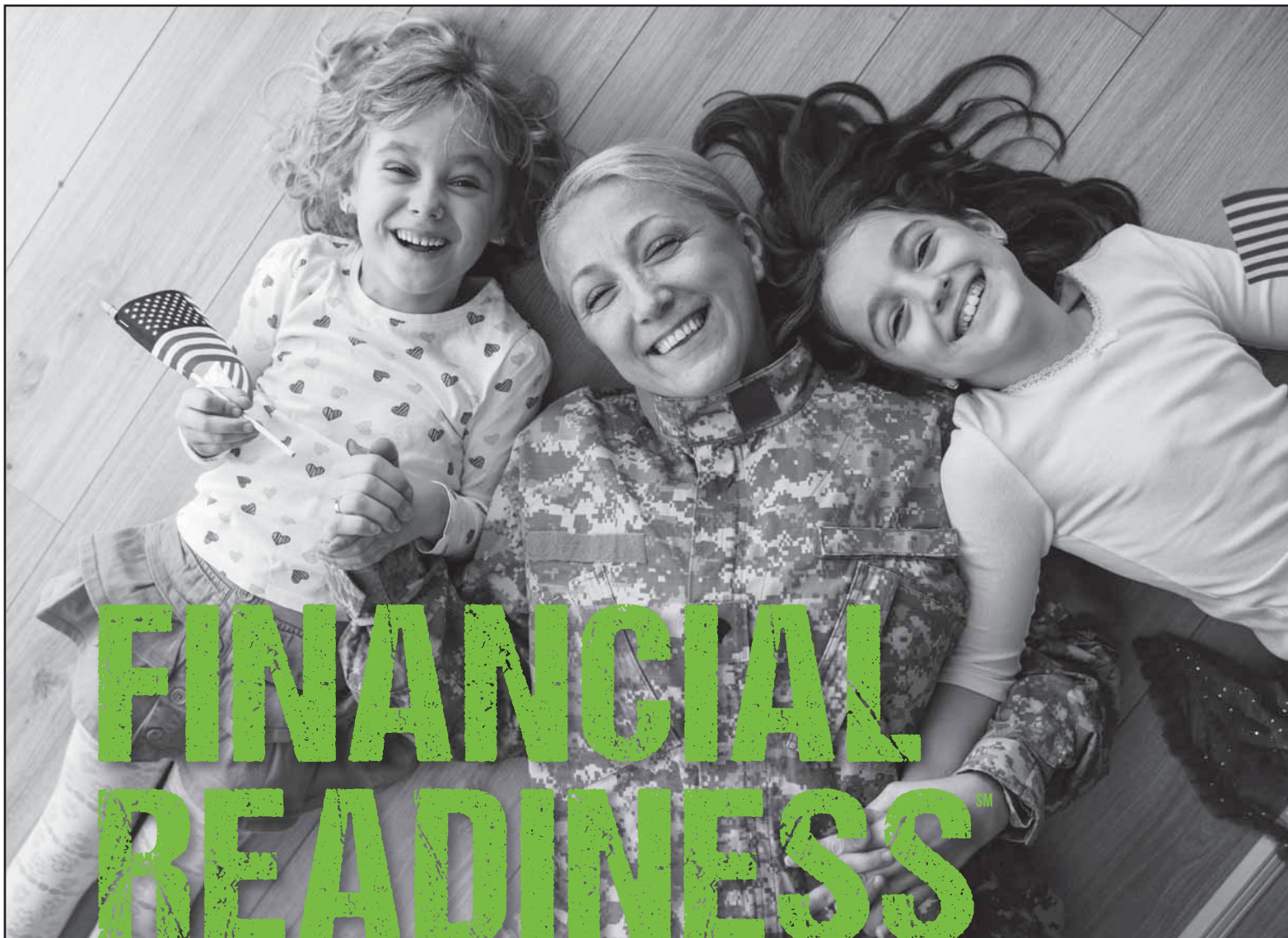
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ICT PROGRAM BRIDGES MILITARY TO POST-MILITARY CAREER

Set yourself on a path to post-military success with VA's intermediate care technician (ICT) program.

Courtesy of VAntage Point, an official blog of the U.S. Department of Veterans Affairs

Kristina Snell, national ICT program manager, recently joined the U.S. Department of Veterans Affairs' "Talk About It Tuesday" broadcast on LinkedIn to discuss the program she has helped guide from pilot phase to a national success.

"Our intermediate care technicians have a wealth of military backgrounds, experience and training," Snell said. "They are an amazing go-between with all of these skills that they get to bring to the table."

There are plenty of opportunities for former combat medics, medical technicians, and corpsmen to work as allied health professionals in:

- Emergency medicine
- Critical care
- Geriatric care
- Primary care
- Specialty surgery
- Mobile medical care

As what Snell calls a "jack of all trades," you'll augment the work of licensed clinical

staff and be a key player in helping to provide high-quality health care to other Veterans.

A new career path

The ICT program is a perfect bridge from a military career to a post-military health care career. This career is sometimes a difficult transition for former military with medical training but no professional license.

Once you're hired at VA, you'll be encouraged to explore where the job can take you - from licensed clinical care to administration to research.

"We really like our ICTs - during their training time - to not only feel out the role but feel out where the role can go, and feel out where they can go in VA," Snell said.

Pilot training programs and scholarship opportunities are available to help you get to where you want to go.

"VA is one of the... best kept secrets. The organization has so much to offer employees, especially Veteran employees," Snell said.

'An amazing ride'

Snell, a former air evacuation flight medic, was one of the first 45 people hired through the ICT program.

"I moved my whole family from California to Cleveland, Ohio, for one of these positions and I do not regret it at all. It's been an amazing ride," she said.

Today, there are more than 300 ICTs working throughout VA, and the agency is seeking to hire 100 more at 30 medical centers around the country.

Snell's rise from a newly hired ICT to program manager is a perfect example of the kind of employee-led innovation that VA encourages.

"It doesn't matter what credentials are behind your name or that there's none," Snell said. "Anyone is an innovator in VA."

Work at VA

If you're a former military combat medic, medical technician or corpsman looking to take your next step after the military, look no further than VA. The ICT program will help you on your way to a fulfilling post-military career.



The DoD inTransition program is a **free, voluntary, and confidential** program that can assist **ANY** service member or veteran in getting connected with behavioral health care. An inTransition coach can help during a service member or veteran's transition to a new provider or for someone seeking care for the first time.

Service members and veterans can call 800-424-7877 to self-enroll or visit the website pdhealth.mil/intransition.



WHAT SERVICE MEMBERS NEED TO KNOW ABOUT EMPLOYMENT

Courtesy of Military OneSource

Maybe you're closing the chapter on your military life and opening a new one, or you're in the process of making long-term plans. This means transitioning from being a service member to a civilian employee in a company, nonprofit or maybe the government. As a service member, you have many resources available to help you with this significant change. Here's an overview of what you need to know as you seek employment.

EXPLORE YOUR CAREER PATH

There's a difference between a job and a career. Both pay the bills, but a career is more likely to give you a sense of meaning and accomplishment. Finding a career that matches your skills and interests is the key to job satisfaction. Invest some time in a little soul-searching before you begin your search to make sure you're going down the right path.

Whether you plan to continue in your current field after leaving military service or you wish to pursue a new opportunity, you should ask yourself two questions:

1. What are my career goals?
2. What steps do I need to take to position myself for success?

To help you answer those questions, a self-assessment can help you set goals and plan your way forward. Here are a few options:

- [CareerScope®](#) is a career planning and assessment tool through the Department of Veterans Affairs that recommends career choices based on your interests and abilities.
- [My Next Move for Veterans](#) is an assessment tool to enable you to explore careers, including those related to your military occupational specialty.

- [Career OneStop](#) also offers a self-assessment that includes an interest assessment and skills profiler. The service, which is sponsored by the Department of Labor, Employment and Training Administration, also offers tools to help search for jobs, identify training and learn about careers.

CREDENTIAL AND LEVERAGE YOUR MILITARY EXPERIENCE

Your military experience has given you training that converts to skills in the civilian world. [The Credentialing Opportunities On-Line \(COOL\) program](#) helps you translate your training into civilian credentials and speak better to what employers are looking for. Each service branch has its own COOL program.

[The United Services Military Apprenticeship Program](#) provides active-duty Army, Marine Corps, Navy and Coast Guard service members the opportunity to improve their job skills and to complete their civilian apprenticeship requirements while they are serving.

[DOD SkillBridge](#) connects transitioning service members to career job training opportunities. Participate in training and development with industries and employers who are seeking the high-quality skills that you bring to the table.

The Hiring Our Heroes [Corporate Fellowship Program](#) provides transitioning service members with professional training and hands-on experience in the civilian workforce.

BUILD YOUR RESUME

The goal of a resume is to effectively summarize and highlight your qualifications in a way that will make the employer want to reach out and schedule an interview with you. These tips will help you build a resume that will stand out.

- Collect your assets. Get a copy of your Verification of Military

Experience and Training (VMET) through the Department of Defense. The VMET document helps you prepare resumes and job applications quickly when you separate from service.

- Include essential components like contact information, job objective, summary of qualifications, employment history, education and training, and special skills.
- Tailor your resume for the job. Translate everything into civilian terms and include volunteer experience.
- Write a cover letter. Get the name of the person in charge of hiring, keep it to one page and always follow up.
- Tap into resume-building tools. Check out Veterans.gov and VA.gov.

FIND THE RIGHT CIVILIAN JOB

Your military experience is valuable to many employers, but it's up to you to get out there and sell it. Start with these tips:

- Network. Get in touch with friends and fellow veterans. Organize your contacts and connections.
- Tap into the services of your transition assistance offices. Get referrals for employment agencies, recruiters, job leads, and career counseling.
- Hit job fairs. Look for upcoming events to meet potential employers including:
 - [Hiring Our Heroes career events](#) for transitioning service members, veterans and military spouses.
 - [DAV Job Fairs](#)
 - [American Legion Job Fairs](#)
 - [Recruit Military Job Fairs](#)
- Look for Veteran-friendly companies. Many organizations are committed to helping veterans find a good job. Look for programs such as the U.S. Chamber of

Commerce Foundation's Hiring Our Heroes initiative. Check out organizations like Soldier for Life; Marine for Life; the Military Officers Association of American, Non-Commissioned Officers Association or Enlisted Association; and United Service Organizations. Also, see the HIRE Vets Medallion Award for a list of organizations committed to veteran hiring, retention and professional development.

OTHER EMPLOYMENT BENEFITS AND ASSISTANCE PROGRAMS

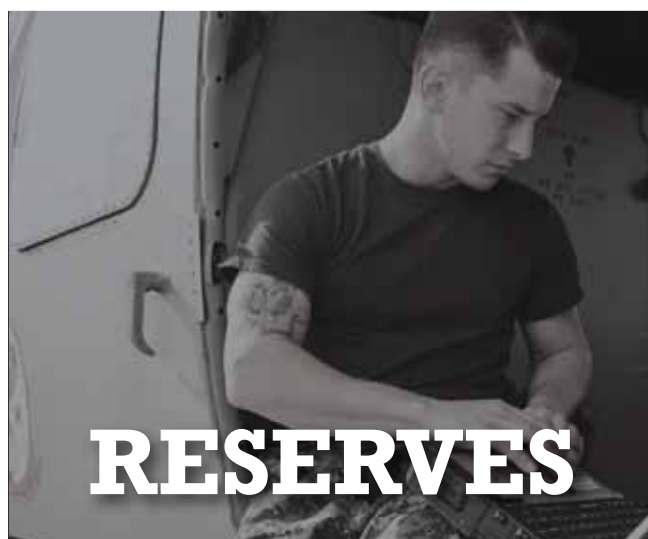
Review some of the top services and programs offered by the military and the government, focused on jobs for veterans and helping you find your new career. Also, check out these employment benefits and assistance programs available before and after you leave the military:

- [Department of Labor Employment Fundamentals of Career Transition](#): This one-day workshop provides an introduction to the essential tools and resources needed to evaluate career options, gain information for civilian employment, and understand the fundamentals of the employment process.
- [Department of Labor Employment Workshop](#): This two-day workshop covers emerging best practices in career employment, including in-depth training to learn interview skills, build effective resumes, and use emerging technology to network and search for employment.
- [Vocational Training Track](#): Participants complete a career development assessment and are guided through a variety of career considerations, including labor market projections, education, apprenticeships, certifications and licensure requirements.
- [Soldier for Life](#) engages and connects Army, government and non-governmental organizations to support soldiers, Veterans and families.
- [Marine for Life](#) connects transitioning Marines and their family members to education resources, employment opportunities, and other veteran services that aid in their career and life goals outside of military service.
- [National Guard Employment Support Program](#) supports National Guard Service members in finding meaningful careers and job opportunities as they face the challenges of military life, whether mobilized or in a steady-state posture.
- [American Corporate Partners](#): Free mentoring program connects Post-9/11 Veterans with corporate professionals for customized mentorships.

Match your military skills to civilian jobs, find transition resources, and start your military-to-civilian job search with the resources and information provided above.



RE-ENLIST



RESERVES



TRANSITION

4 THINGS TO CONSIDER

Courtesy of Military OneSource

Maybe you're just ending your first tour of duty. Maybe you've fulfilled your obligation to your country. Now, you're at a crossroads—re-enlist, reserves, or transition out? How do you know you're making the right call?

This is going to affect your future, so think it through. Here are four things you need to assess to make your best decision:

What benefits will you have available?

Benefits differ, depending on whether you're separating, transitioning to the reserves, or retiring. The Department of Veterans Affairs offers benefits briefings as part of your transition assistance. Here are some of the benefits you may be able to receive:

- Transition assistance for active duty, Guard and Reserve, wounded service members and more
- A steady paycheck, if you decide to continue your service in the reserves
- Education and training opportunities
- Home loans and housing assistance
- Life insurance
- Medical services that can be accessed for up to two years after discharge for some service members
- Commissary and exchange privileges available for retirees, National

Guardsmen and reservists. If you've been injured during service, you may receive extra care and support.

Living costs outside the military

Civilian life has its expenses and its tradeoffs. No more basic allowance for housing, but you can move anywhere you want without orders. You won't have that steady military paycheck and job security, but you can go for that civilian job you've always wanted. Here are some of the most important costs of civilian life to prepare for:

- *Housing* will probably be your biggest monthly expense, but you may be entitled to VA home loans as well as benefits to help you make your final move.
- *Health care.* Veterans who aren't enrolled in VA health care will need health insurance. That can mean monthly premiums and out-of-pocket costs. TRICARE Reserve Select is available worldwide for

qualified Selected Reserve and their families.

- *Saving for retirement.* Setting aside some money every month for retirement is vital. Got a job on the horizon? Compare the employer's plan with the military's retirement plan.

A job and income after service

A good civilian job makes all the difference in a successful transition out of the military. When you're making the decision to separate, start planning for employment as soon as possible, ideally about a year out.

Civilian living versus military life

You're not just changing jobs or making a move, you're changing the way you and your family live. Sure, you're used to change, but this can be different. Be prepared.

- You'll be leaving behind close friends. Workplace camaraderie will probably be different. Job security may be different too. But

on the other hand, no more orders.

- Some people choose to combine military and civilian life and transition to the reserves.
- Talk to your family before you make your decision. Don't underestimate the impact transitioning will have on them. Listen to their concerns and opinions. List the positive and negative aspects of the changes and consider which are most important for your family.

The takeaway? Don't rush a decision to avoid less-than-ideal orders. At the same time, don't re-enlist just to avoid the uncertainty of leaving. If you're still undecided, contact [your installation's Transition Assistance Program office](#) for more guidance on the transition process and next steps. Whatever you decide, once you've made your decision, be all in. You've done your homework and can move ahead with confidence.

> You're not just changing jobs or making a move, you're changing the way you and your family live.



Photo courtesy of the U.S. Army

Soldiers are informed about the Army Reserve's role in America's newest defense policies.



Photo courtesy of the U.S. Army

Career counselors are virtually providing support for transitioning soldiers.

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. As you decide where to live after your military separation, it's helpful to consider your family's wishes, career opportunities, education, and the cost of living.

TALK WITH YOUR FAMILY

The decision about your next home will impact 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 their career or start a new one? What about the kids? Where are the best schools? Base your decisions on what will be good for the whole family.
- *Extended family* – How close do you want to be to your extended family – “See you tomorrow” close, or “See you on holidays” close? Take a careful look at your hometown and evaluate the job market, schools, and cost of living.
- *Career goals* – The Department of Defense'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 join the Reserves, the Transition Assistance Program will help you develop a plan and make sure you are ready to pursue your goals. In addition, the Military Spouse Transition Program provides guidance to help military spouses transition to civilian life, including starting or continuing a career.

CONSIDER YOUR OPTIONS

Make a list and prioritize what is most important to you. Then, do your research to find the best match. The following can help 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 home page, you can find resources by state and by community.
- Identify unique, personal preferences – Some preferences can't be factored into a test on a website. You may want to live close to a military installation so you and your family can take advantage of military benefits. Or you may want to move near a particular reserve unit where you can train in a specialized area.
- Weigh your options – Write down the available choices and assess the pros and cons of each. Use your list to help look objectively at options.
- Prepare for mixed emotions – Be prepared for different types of feelings as you transition from active duty. It's normal to be nervous about big life changes like this. No decision is 100% guaranteed, but the better you prepare, the more likely you are to set yourself and your family up 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 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.

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 web page.

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 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.

HOW TO TRANSFER YOUR MILITARY SKILLS TO THE CORPORATE WORLD

Courtesy of StatePoint Media via SSE

A military background brings with it an ability to collaborate, problem solve, and thrive under pressure, making veterans well-positioned to take on leadership roles in the corporate world.

Having worked in the banking industry for more than 25 years and in his 30th year with the U.S. Army, Jerry Quinn is an example of someone who has maximized his military leadership skills in the corporate world. As senior vice president, and head of Enterprise Military Talent External Recruiting at Wells Fargo, Quinn also serves as chairman of the Association of Military Banks of America.

To help make your transition from military service go smoothly, Quinn shared the following tips and insights:

- **Know yourself:** “Knowing yourself is a key leadership principle,” says Quinn. “By understanding what your values, capabilities, strengths and weaknesses are, you can step into a leadership role that will allow you and your team to thrive.”
- **Know your organization:** Understand the ins and outs of the organization you work for—or want to work for—including its vision, mission, objectives, and the company’s current capabilities and potential for growth.
- **Set the example:** “Leaders set the example by which others follow, so be sure to treat your team and customers with respect and gratitude, and always lead from the front,” says Quinn. “Being proud of what you do can be infectious.”
- **Build a team committed to excellence:** Good leaders attract good talent and assist others in achieving their success. When benchmarks are met, give the team the credit—you aren’t a leader without them.
- **Make and work your plan:** When facing challenges, make it your business to pull your team through it. Stay disciplined. If you have a deadline or have made a promise, always deliver on it. “Don’t let your activity dictate your priorities; your priorities need to dictate your activity,” says Quinn.
- **Be valued:** Consider specifically seeking out positions with employers who value the leadership, discipline and service record of military veterans, veterans with disabilities, National Guard members, and Reservists, and then take advantage of any resources offered by the company. The existence of a military affairs program, such as the one established by Wells Fargo in 2012, is a good sign that a given employer is committed to hiring and retaining veteran team members. In the case of Wells Fargo, the company offers such resources as apprenticeships, internships, transition services and leadership training in an effort to help veterans translate existing skills to a new position and grow professionally. Wells Fargo also offers employee resource groups, financial education, military leave benefits and other programming designed to help veterans be successful. (More information about making the transition from the military to the corporate world is available at wellsfargojobs.com/military.)

By honing in on the skills acquired during military service and seeking out tailored professional growth opportunities, those in the veteran community can maximize their leadership potential and thrive in the corporate world.



Edge4Vets Helps Veterans Looking to Translate Their Military Skills for the Civilian Workforce

Courtesy of Military.com | By Blake Stilwell

While on a 2010 passenger flight from Seattle to Los Angeles, Edge4Vets founder Tom Murphy was seated next to a U.S. Army soldier in uniform. Before the gate closed, the young man started drinking to mask his anxieties and anything else he might have been struggling with. His behavior alarmed the flight crew, who had him escorted

off the flight. The soldier’s behavior didn’t bother Murphy, but the underlying cause did. While still on the flight, he penned an op-ed for the New York Post about what Americans could do for returning U.S. troops.

Murphy never served, but he wanted to do something himself. So, he

created a training method to teach veterans to translate the skills they acquired in their military service to the language spoken by the civilian workforce.

“They sometimes have difficulty selling themselves,” Murphy told an Edge4Vets conference in South Carolina. “People serving in the military learn to work as a team, and they sometimes don’t think in terms of their individual accomplishments and skill sets.”

Murphy is the founder of Fordham University’s Human Resiliency Institute (HRI), which conducts research and offers training to help aviation workers cope with the pressures of one of the world’s most demanding career fields.

In 2011, he founded Edge4Vets in conjunction with the HRI to offer similar help to military veterans. The program combines workshop training with online instruction to teach veterans how to turn their military experience into skills for the business workforce, then connects them with jobs. Often, the program offers mentorship in the fields veterans are trying to enter.

“Edge4Vets gives veterans and other military personnel the support business leaders say they need most; that is, we teach them how to translate their military strengths, including values and skills, into tools for success in the civilian workplace, then we connect them to jobs that can lead to careers,” Murphy said in a statement.

Murphy estimates that eight out of 10 veterans who attend the Edge4Vets workshops have secured sustainable employment after the training. In all, the group has helped more than 2,000 veterans in seven states find work.

Rich Horan, a U.S. Army veteran who served as an infantry team leader in Afghanistan, is one of those veterans. The infantry is one of the most difficult career fields for veterans when trying to apply their military training to the civilian workforce.

“Edge4Vets helped me identify the value of that skill – my ability to form teams – and present it in a way that companies could see the value I could bring,” Horan said in a news release.

MILITARY SEPARATION

WHAT TO EXPECT WHEN YOUR SERVICE MEMBER TRANSITIONS TO CIVILIAN LIFE

Your service member's military career is winding down and civilian life awaits. As with all endings and new beginnings, this next stage may bring a mix of sadness, optimism, unease and excitement.

Learning what to expect during military separation and planning for what comes next can help ease anxiety, clarify goals and set your service member up for success.

Courtesy of Military OneSource

HOW YOUR SERVICE MEMBER MAY BE FEELING

Separating from the military isn't merely trading one career for another; it's a significant change that may affect nearly every aspect of life. It's helpful to be aware of some of the ways your service member may be feeling before, during and after the transition. Your service member may be:

- Excited about new possibilities outside of the military.
- Overwhelmed by the number of choices ahead, including where to live and how to earn an income.
- Mourning the loss of community, a reliable support system and the deep sense of purpose and camaraderie that comes with being in the military.

You can support your service member just by being available to listen as they sort through their feelings and work their way through the transition.

SUPPORTING YOUR SERVICE MEMBER DURING THE TRANSITION TO CIVILIAN LIFE

Your service member may have clear goals for civilian life and a plan to meet each one. Or your

loved one may have little idea what to do next. There's a lot to think about when separating from the service, so the earlier your service member begins planning, the smoother the transition will be. Some considerations include:

- Where to live. For the first time since entering the military, your service member has unlimited choices of where to live. Will your service member return home to family? Settle in another part of the country? Rent or buy a home? You might help your service member think through the pros and cons of different areas, including employment opportunities and housing costs. Veterans may qualify for a home loan from the Department of Veterans Affairs, which may influence the decision about whether to rent or buy.
- Whether to continue their education or enter the workforce. Some separating service members enroll in college full time, while others start their careers, launch a business or enter a training program or apprenticeship. Your service member may qualify for benefits to help with the cost of education, as well as services to help with the decision.
- Which career field to enter. You can help your service member with this choice by

talking about ways their military training, skills and experiences translate to the civilian workforce. You might ask about long-term goals, the education or training required to achieve them, and which education and training benefits are available to help with the cost. With goals set, your service member can then research education or training programs and begin the application process. Or, if the plan is going directly into the workforce, the discussion points might include beginning to network, preparing a resume and identifying potential employers.

THE TRANSITION ASSISTANCE PROGRAM, OR DODTAP

The Department of Defense and Department of Veterans Affairs offer many resources to help transitioning service members clarify their goals and understand which benefits they qualify for.

Among these is the Department of Defense Transition Assistance Program (TAP). Remember, servicemembers must complete TAP no later than a year before leaving the military. Retiring servicemembers should begin the process at least two years before retirement.

OTHER RESOURCES TO HELP WITH THE TRANSITION

- The Transitioning Veterans Specialty Consultation from Military OneSource is tailored to your service member's unique needs. The series of 45-minute consultations cover goal setting, benefits review, VA assistance, exploring education opportunities, workforce preparation and becoming familiar with online resources.
- The Military Spouse Transition Program helps military spouses throughout their military journey, including the transition to

civilian life.

- Military OneSource is available to veterans and their families for 365 days post separation from the military. Military OneSource offers non-medical counseling, as well as help with career planning, relocation and housing, personal finances, tax filing and accessing benefits for veterans.
- The Credential Opportunities On-Line program is offered by each service branch to help service members translate their training

The military equips service members with skills, abilities and experiences that serve them well in the civilian world. These inner resources, along with the support of loved ones like you and the benefits and services available, will help your service member transition smoothly

READ THIS MUST-DOS FOR SEPARATING

You've made the decision. Now it's time to make the most of it. There's a list of tasks to accomplish, and most of them come with a due date:

DOs



- ✓ **DO** get your plans in place. Think about your post-military goals and the income you'll need. Start researching how your military experience could translate to a civilian career. Learn about your installation's Transition Assistance Program (TAP) available to help you and your family prepare for a successful transition.
- ✓ **DO** start your TAP early. You must complete a mandatory initial counseling session with a transition counselor and complete pre-separation counseling no less than 365 days prior to your separation or retirement date. During TAP, you'll also receive briefings from the Department of Defense, the Department of Veterans Affairs, and the Department of Labor. Remember, you can attend TAP more than once!
- ✓ **DO** schedule a final medical and dental exam. You'll need a mandatory, final medical and dental exam with your installation's medical clinic 90 days before you separate.
- ✓ **DO** schedule the move of your household goods. The earlier, the better. You'll have one year after leaving active duty to complete your final move. The sooner you can schedule, the better your chances are of getting the dates you want.
- ✓ **DO** talk to your spouse about participating in the Military Spouse Transition Program, which is designed to guide military spouses through the military to civilian transition.

DON'T

- ✗ **DON'T** wait until the last minute. Give yourself plenty of time to complete all the tasks required. Many have to be completed 365 days before you separate.



Courtesy of Military OneSource



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5 Steps

To Prepare for Higher Education

Perhaps you've decided to pick up some valuable knowledge. Maybe you're leaving the service and need to recreate yourself. Regardless of why you're pursuing higher education, you need a game plan to get you from today to that moment you walk across the stage holding your diploma in hand. Here are some practical steps to take.



1

Contact the Voluntary Education Program

Before you get buried in college brochures, speak with an education professional through the Voluntary Education Program. An education professional can help guide you through the planning and paying for your education, as well as eligibility requirements. Find the right contact information below depending on your service:

- Army Continuing Education: 888-276-9472 or online at home.army.mil
- Marine Corps Voluntary Education Program: 703-784-9550 or online at usmc-mccs.org
- Navy College Program: 877-838-1659 or online at navycollege.navy.mil
- Air Force Education Programs: 240-612-4016 or online at my.af.mil
- Coast Guard Institute: 405-954-1028 or online at forcecom.uscg.mil
- Defense Activity for Non-Traditional Education Support: 850-452-1901 or online at dantes.doded.mil

2

Choose a college

Deciding which college to attend is much easier when you have the right information. As a servicemember, you have access to useful resources such as the College Navigator, a free online tool from the National Center for Education Statistics. The College Navigator provides information on more than 7,000 postsecondary education institutions, so you can compare schools' tuition, financial aid, accreditation information, graduation and retention rates and more.

TA DECIDE is another helpful tool for comparing schools and programs. Designed for participants of the Department of Defense Military Tuition Assistance Program, it provides education costs and outcomes, as well as information about other military students who are participating in the tuition assistance program.

3

Take your college admission exams

Get ready for some studying even before college begins. Most colleges and universities require admission exams with your application, such as the SAT Reasoning Test, the SAT Subject Tests, the American College Testing (ACT) Readiness Assessment, Graduate Record Examinations (GRE), Graduate Management Admission Test (GMAT) and the General Education Development Test.

The Defense Activity for Non-Traditional Education Support, or DANTES, can help you prepare for enrollment and cover the cost of some academic tests. DANTES also offers college prep resources that can help you prepare for these admission exams, sharpen study skills, and identify your interests and aptitudes in choosing an area of study or career path. Visit DANTES to learn more or to contact a counselor.

4

Convert your military experience to college credit

The tests you endured in combat can count just as much as quizzes in a classroom. The Joint Services Transcript converts your military experience into civilian college credit, providing documented evidence to colleges and universities of professional military education, training and occupation experiences. The Joint Services Transcript is a collaborative transcript program that replaces previous transcript programs, making it easier for colleges to read and recommend credits.

5

Understand your financing options

As a service member, you have several options that can help fund your schooling so that you can concentrate on studying, not paying the bills. Here is a sampling of programs and loans available:

- Military tuition assistance- provided by each service branch, offering up to \$4,500 of assistance per fiscal year
- Montgomery GI Bill® and MGIB Tuition Top-Up Programs- funded by the Department of Veterans Affairs
- Tax credits and deductions- such as the American Opportunity Tax Credit and the Lifetime Learning Credit
- Federal grants and loans- such as the Federal Pell Grant, Federal Perkins Loans, Stafford Loans and Federal Supplemental Education Opportunities Grant.

You're just a few steps away from achieving your education goals. Remember to reach out to your network of support. You may also want to contact an education professional through your service's Voluntary Education Program.

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Today, and for the past 70 years, University of Maryland Global Campus (UMGC) has been adapting to meet the changing education needs of servicemembers, veterans and their families. That means delivering a truly online learning experience that includes

- 100% online courses (On-site and hybrid courses continue at many locations. Check with your local education center.)
- Virtual advising and support from knowledgeable military and veterans advisors
- No-cost digital resources in place of textbooks in nearly every course
- A Veterans Assistance Fund and scholarships for military-affiliated students
- Lifetime career services, resources and tools

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

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