

STARS AND STRIPES®

2022

VETERANS BENEFITS GUIDE

VA



U.S. Department
of Veterans Affairs

Get started with your VA benefits today



A message from Mike Frueh,
Principal Deputy Under Secretary for Benefits

Here at the Department of Veterans Affairs (VA) Veterans Benefits Administration (VBA), we are committed to providing our nation's veterans and service members with the world-class benefits they have earned. Yes, you read that right: veterans **and** service members.

All too often, we assume VA only provides benefits to those who have fully separated from military service. What some don't recognize is that VBA provides **15 benefit options** to those who are either currently serving on active duty, including active National Guard and Reserve with federal pay, or those who are transitioning into civilian life.

Our goal is to make sure that the 250,000 service members who begin their transition to civilian life each year are aware of—and use—the benefits they have earned. Millions of Americans have selflessly laced up their boots to protect our country and our freedoms. My father was an Army veteran who served in Vietnam, and for 23 years after that. My father's experiences with the Army led me to pursue a career here at VBA. I've now worked at VBA for 20 years, and I remain inspired and amazed by the bravery and resolve of our nation's service members.

Whether you served for a few weeks or a few decades, you made a sacrifice to keep our country safe—and today, VBA stands ready to serve you.

We know that the transition from military to civilian life can be a stressful time for both you and your loved ones. You're leaving behind the structure of military life while also trying to navigate a sea of benefits, programs and services that change along with your service status. It can be hard to know where to start, what to look for or who to talk to.

Fortunately, you don't have to go through this process alone. VBA works with the Departments of Defense, Labor, Education and Homeland Security (Coast Guard), the Small Business Administration, and the Office of Personnel Management to ensure you have the resources

available to achieve emotional health, physical health and economic stability in civilian life. In addition, we have VA Benefits Advisors at or near 331 military installations worldwide who can provide you with one-on-one assistance to make sure you know which benefits you're entitled to and how to apply for them.

Where to start

Most service members will go through VA's Transition Assistance Program (TAP) before transitioning from military service to civilian life. TAP provides information, resources and tools to you and your loved ones to help you prepare for the move from military to civilian life.

You'll begin the program one year prior to your separation, or two years prior to retiring. VA's portion of TAP is a one-day course known as VA Benefits and Services. Led by VA Benefits Advisors, the program is designed to help you understand how to navigate the wide range of benefits available to you, including education, compensation, insurance, health care, survivor and mental health services.

TAP is certainly one of our most valuable transition resources, but we understand that we're throwing a lot of information at you in just one day. The good news is that you have additional TAP options available to you. We also offer an online TAP curriculum at: <https://benefits.va.gov/TRANSITION/tap.asp>. In fact, in our 2019 *Post Separation Transition Assistance Program Assessment*, we found that most veterans who participated in TAP programs and courses felt they adjusted well to civilian life and were making progress toward their civilian goals.

PACT Act

The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act of 2022, PACT Act is a historic new law that expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. The law empowers VA to provide generations of veterans—and their survivors—with the care and benefits they've earned and deserve.

VBA is working closely with Congress, the Veterans Service Organization (VSO) community and many other partners to establish policy and operational guidance related to this legislation. Every attempt will be made to reach previously denied veterans who may have been exposed to hazardous materials during their military service to outline their claims options, including reconsideration of previous claims.

To learn more about the PACT Act and what it means for you, please visit www.va.gov/pact.

Benefits you can use while still in uniform

You'll learn all about the benefits you can receive from VA once you transition from service in your TAP course—but did you know there are some benefits that you may be eligible for before leaving the military? It's important to know that some benefits are time sensitive and for those reasons, I encourage you to start looking into what you might qualify for **now**.

For example, one of the benefits you can use before leaving the military is the VA home loan. You can apply for a **Certificate of Eligibility** if you're looking for a new home to settle into after you leave the service or retire. This certificate will show your mortgage lender that you qualify for a VA direct or VA-backed home loan. Our **education benefits** are also available now and can help you pursue a degree, pay tuition, or choose a career that leverages the skills you used in the military. We also have **life insurance** options designed to help you protect your family. And, if you think you have a condition that was caused or made worse by your military service, you may be able to get your benefits sooner by filing a **pre-discharge disability claim**.

What's coming up at VBA

More veterans and service members are filing claims than ever before. The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act (PACT Act) empowers VA to provide generations of Veterans—and their survivors—with the care and benefits they earn and deserve, so VA is working hard to ensure everyone gets the benefits they have earned in a timely manner.

To do this, we're implementing a bold approach that goes beyond just increasing human capital. Our claims processing automation system uses technology to automate simple administrative tasks and workflows. While personnel will still be needed to decide claims, this technology will help increase our benefit claim processing capacity, reduce our claims backlog and expedite delivery of benefits to service members, veterans and family members.

It's a little like using the GPS in your car. Years ago, we relied on printed maps if we were going to take a cross-country road trip—pulling it out along the way to make sure we were on the right path. Today, technology allows us to follow simple turn-by-turn instructions straight from our smartphones. This is similar to what claims

process automation will do for us at VBA. It will help us review and make claims decisions faster and more accurately so that, ultimately, we can better serve you.

Claims process automation is just one way we're working hard to improve how we deliver benefits;—and we're not stopping there. We are committed to exploring how we can continue to improve and expand our services to meet your needs.

On behalf of the entire leadership team at VBA, thank you for your service.

Keep reading to learn more about these benefits! You'll find them here:

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Learn More

For more information on the benefits available for transitioning and active-duty service members, visit www.VA.gov. To ask a question online, call us or find additional resources, visit www.va.gov/contact-us.



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Staff

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- Chris Verigan** Engagement Director
- Scott Foley** Revenue Director
- Alyssa McBeth** Editor
- Marie Woods** Publishing and Media Design Director
- Douglas Gillam** Layout and Design
- Amy Webb** Layout and Design

Advertising Office

633 3rd Street NW, Suite 500
Washington, DC 20001-3050
202-886-0003

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An Overview of the Veterans Benefits Administration (VBA)

Veterans, service members and their families have received benefits from VA since 1917, when Congress established a system of benefit programs for American soldiers returning home from World War I. At the time, these benefits were administered by three federal agencies: the Veterans Bureau, the Bureau of Pensions of the Interior Department, and the National Home for Disabled Volunteer Soldiers. Today, all benefit programs—which range from education and training to home and mortgage loans—are consolidated through VBA.

Compensation

All eligible veterans can receive disability compensation benefits for injuries and diseases incurred during or aggravated by active military service. These benefits can be claimed by filing a claim online, through the mail, or in person.

Education and Training

VBA provides education and training programs for eligible veterans, service members and their families to support their education and career goals. Education benefits help veterans, service members, and their family members with needs like paying college tuition, finding the right school or training program, and getting career counseling.

Insurance

Alongside disability compensation and education programs, part of VBA's mission is to protect those who served from life's uncertainties. Service members and their families are already covered during service by Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), and Traumatic Injury Protection under SGLI (TSGLI). Separating service members and their families are encouraged to apply for the wide range of life

insurance offers upon leaving the service, which include Veterans' Group Life Insurance (VGLI), the SGLI Disability Extension (SGLI-DE), FSGLI spousal coverage conversion rights, and Veterans' Mortgage Life Insurance (VMLI). Beginning January 1, 2023, Veterans Affairs Life Insurance (VALife), a new option for service-connected veterans, will begin providing coverage.

Loan Guaranty

Veterans and service members should never need to worry about finding a place to call home. With VBA's loan guaranty services, eligible veterans can apply for varying home loans and find "New Buyers" information on VA's website to learn more about buying or renting a home.

Veterans Pension and Survivor Benefits

When the worst happens, VBA is there for you. Survivors have access to pension and survivor benefits which include survivor pension, dependency and indemnity compensation, veteran pension, and fiduciary services.

Outreach, Transition and Economic Development (OTED)

Around 250,000 service members transition into civilian life every year. VBA is here to help veterans, service members and their families navigate through the transition seamlessly, by offering a wide variety of transitional and economic development programs. These programs are es-

tablished to help veterans and service members land on their feet.

Veteran Readiness and Employment (VR&E)

VR&E job training, employment accommodations, resume development, and job application benefits and services are available to all eligible veterans, service members and their families. These transitional services are designed to provide military families with a second chance at their dream career and help adopt a new outlook on civilian life.

Learn More

Find out more about what VBA benefits and services you're eligible for by visiting [VA.gov](https://www.va.gov).



U.S. Air Force photo by Airman 1st Class Alexander Cook



U.S. Marine Corps photo by Sgt. Aaron S. Patterson

Disability Compensation:

Receive benefits at the end of your service

The Benefits Delivery Discharge (BDD) Program

Active-duty service members can now file a claim and apply for disability compensation before leaving service and separating from the military. To apply early for disability compensation, all service members must submit a claim through the BDD program. They can do so between 180 to 90 days before separation. Within this time frame, the Department of Veterans Affairs (VA) will schedule an exam, review a service member's treatment records and evaluate their claim before approving the disability compensation.

The Integrated Disability Evaluation System (IDES) Program

The Department of Defense (DoD) and VA also work together under the IDES program to determine if wounded, ill or injured service members are fit for continued military service. Disability benefits are provided to eligible service members and veterans in this referral program. IDES participants do not need to apply or elect to participate in IDES. Once referred into IDES by their branch of service, each service member is assigned a dedicated military Physical Evaluation Board Liaison Officer (PEBLO) and a VA Military Services Coordinator (MSC) to assist and advise. Any service member who participates in IDES can file a VA claim for disability compensation through their MSC.

How to apply for disability compensation

To apply for the BDD program, visit VA.gov or work with an accredited Veterans Service Organization (VSO) representative. Disability claims filed online will be processed faster than those filed in person or sent in the mail.

In order to qualify for the BDD, service members must meet the following requirements:

- Know their separation date, **and**
- File their claim between 180 to 90 days before separation, **and**
- Provide a copy of their Service Treatment Records (STRs) for the period of service in which the service member filed their claim **and**
- Be available for 45 days from the date in which the claim is submitted to attend VA exams.

If a service member does not meet these requirements, they can file a claim through the Standard Claim Process. Veterans can also use the Fully Developed Claims program to receive a faster decision on a claim submitted after separation. To be eligible for this program, a veteran must either have an illness or injury caused by or worsened during active-duty service, or a condition that was caused or worsened by a disability VA already determined to be service-connected.

Beginning in 2021, the number of conditions considered to be service-connected as a result of environmental exposure was expanded. On August 5, 2021, three chronic respiratory conditions asthma, sinusitis and rhinitis were added to the list of conditions thought to be connected to the exposure of fine particulate matter on military bases and in areas of conflict over the last several decades. Also, on April 26, 2022, nine rare respiratory cancers were added to this list. The conditions currently recognized include:

- Squamous cell carcinoma of the larynx;
- Squamous cell carcinoma of the trachea;

- Adenocarcinoma of the trachea;
- Salivary gland-type tumors of the trachea;
- Adenosquamous carcinoma of the lung;
- Large cell carcinoma of the lung;
- Salivary gland-type tumors of the lung;
- Sarcomatoid carcinoma of the lung and;
- Typical and atypical carcinoid of the lung.

VA's list of presumptives related to exposure recently grew by more than 20 conditions for eligible veterans due to the PACT Act. To learn more about eligibility visit [VA.gov/PACT](https://www.va.gov/PACT).

These conditions all qualify as either a chronic illness, an illness caused from contact with contaminated or hazardous materials and/or an illness caused by time spent as a prisoner of war (POW). To protect veterans, service members and their families from experiencing the hardships associated with these conditions, the Veterans Benefits Administration (VBA) is dedicated to ensuring compensation remains available to those who became disabled during or after their service. These benefits are available to eligible veterans, service members and qualifying dependents.

Filing for disability compensation is a necessary and important part of the transition to civilian life. Veterans, service members and their families should take advantage of the benefits and services offered to them by applying for one of the disability compensation programs available.

Start your benefits journey with the VA Welcome Kit

You served your country honorably and now it is time for the next chapter. VA is here every step of the way to ensure a smooth transition to civilian life for you and your family. VA's Welcome Kit provides a comprehensive overview of all benefits you may be entitled to, including:

- **Health Care:** Basic and specialty care, mental health care, long-term care, crisis support and well-being services
- **Financial services:** Monthly disability payments, life insurance and burial allowances
- **Housing:** Home loans, refinancing options and adapted housing assistance
- **Employment services:** Skills training and counseling, online career tools and hiring events
- **Education:** GI Bill benefits and training programs
- **Memorialization services:** Burial and committal services, headstones and markers and burial flags

You can learn more about these benefits and how to access them by downloading the full VA Welcome Kit here: <https://www.va.gov/welcome-kit/>.



U.S. Air Force photo by Staff Sgt. Alexander Cook

Your mental health is part of your overall health, and VA provides benefits and services to support you

No matter how you served, or what you've experienced in military or civilian life, you may be facing challenges that affect your health, relationships, and life—but you don't have to face them alone. In addition to health care benefits, employment resources and financial program services, the Department of Veterans Affairs (VA) also offers a variety of mental health resources, information, treatment options and more—all of which are accessible to veterans, their supporters and the general public.

VA offers a range of mental health resources

Your social, emotional and mental wellness are a significant part of your overall health. All service members, including those with an Other than Honorable discharge, have access to emergency health care at VA medical centers, as well as many additional VA mental health resources.

While free mental health care is provided for up to one year after your separation, eligible veterans may still receive mental health care support through VA, Vet Centers and the **Veterans Crisis Line (Dial 988 and press 1)** or from a referred community resource after that time.

Vet Centers

Conveniently located in your community, Vet Centers help you and your family build meaningful connections and develop tools for achieving success in both your military and civilian life. Vet Centers offer a broad range of confidential counseling, referral and community engagement services at no cost to you and without the need to be enrolled in VA health

care. There is no time limitation on services and the highly qualified Vet Center team members can even help you understand and access the benefits you've earned. Most Vet Center team members are also veterans, so they understand the military and veteran experience. For more information, visit www.vetcenter.va.gov.

Post-traumatic stress disorder (PTSD)

VA has resources to help you cope with PTSD and health issues you may experience after a traumatic event. There are proven treatment options for PTSD, including talk therapy and

medications, that may help you manage your symptoms and keep them from getting worse. VA has a PTSD-dedicated website and a PTSD Treatment Decision Aid to help you learn about and compare treatments. For more information, visit www.ptsd.va.gov.

Military Sexual Trauma (MST)

MST, which can apply to both men and women, refers to sexual assault or harassment that occurred while you were in the military. You may be able to get MST-related care even if you aren't eligible for other VA services. VA's MST-related services are available to veterans and most former service members with an Other than Honorable or uncharacterized discharge.

Current service members can also receive services related to MST. For some types of services, a Department of Defense referral may be required. You do not need to have

documentation of the incident(s) when they occurred to receive assistance.

VA can help you collect evidence to support your disability compensation claims and connect you with Veterans Service Organizations (VSOs), MST specialists or Women Veterans Coordinators at every VA regional office (RO). For more information, visit www.mentalhealth.va.gov/mentalhealth/msthome/index.asp.

VA Solid Start

VA calls every newly separated service member three times during their first year after separation to offer information on benefits. Veterans receive information on home loans, health care, employment, mental health support and more.

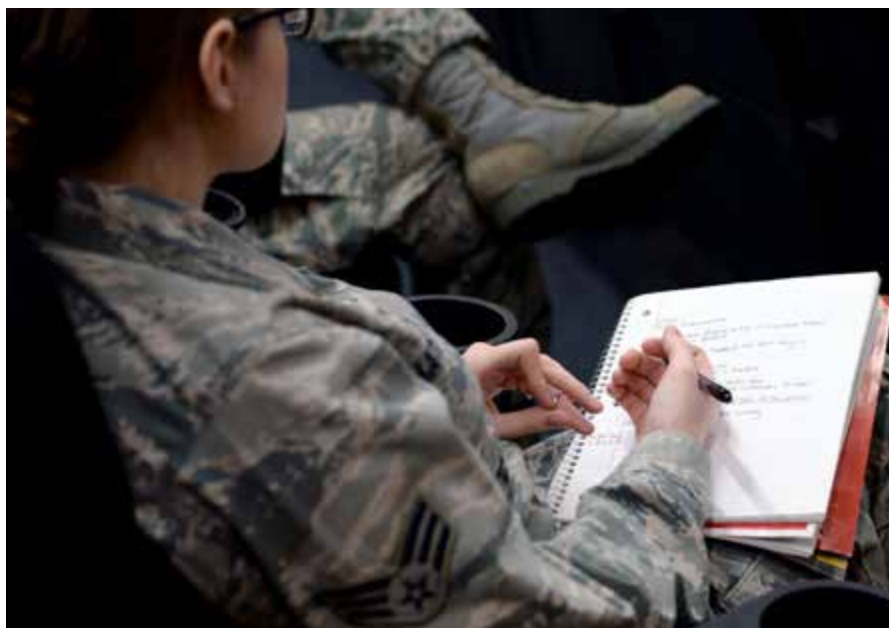
Learn more

For more information on resources, mobile apps and tools to manage your mental health, including those for homelessness and women veterans, visit www.mentalhealth.va.gov. For information on Solid Start and other transitional programs, visit www.benefits.va.gov/transition.

In an emergency, please call 911 or go to your nearest hospital Emergency Room. If you need non-emergency help right away, contact the **Veterans Crisis Line 24 hours a day, 7 days a week by calling 988 and press 1 (or text 838255)**. You can also chat with a VA representative online and find additional information at www.veteranscrisisline.net.

Use VA's **Don't Wait. Reach Out** website at www.va.gov/REACH/ to get support that is designed specifically for you. The website allows you to identify your specific life challenges—such as financial stress or trouble sleeping—then provides the appropriate resources for your unique needs. If you're a family member or a friend, you can also find resources that are designed specifically for the veteran in your life.

To access immediate VA mental health services, either call or go to your local 24-hour VA medical center or visit a Vet Center during business hours.



U.S. Air Force photo by Senior Airman Alexis Siekert

Military Life Cycle



Transitioning from the military means taking on a lot of new information about benefits. Why wait to find out what's in store? Whether or not you have solid plans to separate from the military, you can start learning right now about your veterans benefits.

It's never too early to take advantage of Military Life Cycle (MLC) modules. They are available any time at TAPevents.org/courses.

Military Life Cycles supports service members throughout their entire transition journey

from active duty to civilian life. It covers a wide range of benefits and services and is available online.

MLC modules provide service members (including members of the Guard and Reserve Components), veterans, family members, caregivers, survivors and other loved ones with information on planning for the future.

MLC modules can be taken any time throughout your career and life, but are especially valuable after major events—like permanent changes of station, marriage or post-deployment. You can get an early understanding of your benefits, which will lead to a more successful transition.

These 30-45 minute online courses are self-paced and can be accessed from anywhere, any time and on any web-enabled device. You also do not need a Common Access Card (CAC) to access or enroll in MLC modules.

Module subjects include:

- VA benefits 101
- VA Education benefits
- Social and emotional health resources

- VA life insurance
- VA home loan guarantee
- Vet Centers
- Reserve Component dual payments
- Survivor and casualty assistance resources

The VA Benefits 101 module explains how to use the VA.gov website to get current resources, tools and contact information for all VA benefits and services that may be available to service members, veterans, and their families, caregivers and survivors. The module covers understanding your DD-214, the GI Bill® and other educational benefits, career and employment, disability, housing assistance, VA life insurance, pensions, health care and burial and memorial benefits. Other modules go into detail on these subjects.

Even if you have participated in other VA information sessions, MLC modules are designed to provide up-to-date information at times that meet your individual needs. Why not start planning your successful transition today?

Economic Development Initiatives



U.S. Air Force photo by TSgt. Corban Lundborg

When you start planning your separation from military service, the important decisions you face go well beyond where you'll live or what you'll do in your new career. VA Economic Development Initiatives (EDI) can help transitioning service members improve their post-service opportunities and sustain their economic success.

EDIs focus on connecting transitioning service members, newly separated veterans, and military spouses in specific geographic communities with large veteran populations. They provide information and resources that promote economic well-being.

Resources available include:

- Town hall meetings, which raise awareness of key initiatives and address important concerns by facilitating conversations between leaders and the veteran

community. You'll be able to discuss challenges and successes directly with local and federal government representatives and hear from leaders about initiatives and activities that affect your community.

- Claims/enrollment clinic, to assist you with filing a claim for service-connected conditions.
- Benefits fairs, which help veterans find resources and register for the benefits and health care they have earned.
- Hiring fairs that connect you with directly with hiring employers.
- Stakeholder roundtables that bring key players in the public and private partnership sectors to discuss

solutions to reduce the challenges in the veteran community and form sustainable public-private partnerships.

- Workshops, including interview skills, resume writing, how to hire and finding local resources.

VA hosts these events twice annually in coordination with VA regional offices. EDI events have been held in Puerto Rico, Puget Sound, WA, Jacksonville, NC, Phoenix, AZ and Houston, TX. Upcoming events are coming to Maricopa, AZ and Baltimore, MD.

Visit VA's Transition and Economic Development webpage at <https://benefits.va.gov/TRANSITION/economic-investment-initiatives.asp> to learn when new events are scheduled and to register.

VA to launch new life insurance program: VALife

The Department of Veterans Affairs (VA) has provided financial stability to veterans and their families while serving and transitioning for over one hundred years. In the next few months, VA will introduce its first new insurance program in over 20 years, called Veterans Affairs Life Insurance (VALife). VA's current offering to service-connected Veterans—Service-Disabled Veterans Life Insurance (S-DVI)—will close to new enrollment after Dec. 31, 2022; however, current S-DVI insureds can choose to retain their coverage or transition to VALife. For more information on transitioning from S-DVI to VALife, see the VALife vs. S-DVI coverage section on page 7.

There are a few key differences between the two programs that are important to understand when deciding which one is best for you.

Veterans Affairs Life Insurance (VALife)

On Jan. 1, 2023, VA will launch a new life insurance program—VALife—for all veterans aged 80 and under with any service-connected disability rating of 0-100% and certain veterans age 81 and over. VALife expands life insurance coverage to more service-connected veterans than S-DVI, and offers the following benefits:

- Guaranteed acceptance, whole life insurance coverage up to \$40,000, available in increments of \$10,000

- No health questions or medical exam required for enrollment
- Cash value that builds over the life of the policy after the initial two-year enrollment period
- Competitive premium rates that will not increase for the life of the policy
- No deadline to apply if a veteran is age 80 and under

Once a VALife application is approved, there is a two-year waiting period for full coverage to begin, which replaces the need for medical underwriting. If an insured individual dies during this two-year waiting period, their beneficiary(ies) will receive a refund of premiums paid plus interest.

Veterans who are 81 or older may apply for VALife within two years of receiving a new service-connected disability rating if:

- They applied for VA disability compensation **before** age 81 **and**
- Received a new service-connected disability rating **after** turning 81



U.S. Air Force photo by Staff Sgt. Alexander Cook

Service-Disabled Veterans Life Insurance (S-DVI)

For veterans with service-connected disabilities, VA currently offers S-DVI, which provides \$10,000 in basic life insurance coverage to service-connected veterans who meet certain criteria, which include:

- Having been released from active duty on or after April 25, 1951, without receiving a dishonorable discharge
- Having a new service-connected disability rating from VA
- Being in good health aside from any service-connected conditions

Learn More



Visit the VALife website at:

www.benefits.va.gov/insurance/valife.asp

- Applying for S-DVI within two years of receiving a notification of a new disability rating for a new condition or by Dec. 31, 2022, whichever comes first

Up to \$30,000 in supplemental S-DVI coverage is also available if a veteran becomes totally disabled, meaning he or she is unable to work or has certain statutory conditions, and qualifies for a waiver of premium.

But remember, S-DVI is closing to new enrollment after Dec. 31, 2022 with the opening of the new VALife program.

Learn More

Visit the S-DVI website at:

www.va.gov/life-insurance/options-eligibility/s-dvi/

VALife vs. S-DVI

Current S-DVI policyholders can either keep their current coverage or apply for VALife when this new program opens. S-DVI insureds who choose to transition to the VALife program have two options:

- Apply for VALife from Jan. 1, 2023 through Dec. 31, 2025:* S-DVI coverage will remain in effect for two years from the date of approval for VALife insurance while the two-year waiting period for full VALife coverage elapses. Premiums must be paid during this time on both coverages. Should the veteran pass away during the initial two years of VALife coverage, VA will pay an S-DVI benefit and all premiums paid plus interest for VALife to the named beneficiary (ies). Should the veteran live past the initial two-year waiting period for full VALife coverage, S-DVI coverage will end after the two years and VALife coverage will remain in effect as long as premiums are paid. Any death benefit would be paid from the VALife program.
- Apply for VALife After Dec. 31, 2025:* S-DVI coverage ends immediately upon application for VALife. Should the Veteran pass away during the initial two years of VALife coverage, VA will pay the named beneficiary (ies) all premiums paid plus interest for VALife. Should the veteran live past the initial two-year waiting period of full VALife coverage, VALife coverage will

remain in effect as long as premiums are paid. Any death benefit would be paid from the VALife program.

Veterans interested in S-DVI coverage must apply by December 31, 2022, even if they are interested in applying for VALife in the new year. Applying for S-DVI will provide eligible veterans an opportunity to have life insurance coverage while waiting the two-year period for their full VALife coverage to become available.

There are key differences between S-DVI and VALife, including:

- Coverage amounts:** VALife provides up to \$40,000 in coverage. S-DVI provides up to \$10,000 in basic coverage, with supplemental coverage up to \$30,000 only if an applicant meets certain criteria, which can be found here: <https://www.va.gov/life-insurance/options-eligibility/s-dvi/>.
- Premium waiver:** VALife does not have a premium waiver option. S-DVI does provide a premium waiver option on the basic \$10,000 of coverage if a veteran meets certain criteria, which can be found here: <https://www.va.gov/life-insurance/totally-disabled-or-terminally-ill/#waiver-of-premiums-for-policyh>.
- Medical requirements:** VALife does not require a medical exam or health questionnaire for enrollment. S-DVI does require that veterans provide proof of good health, aside from service-connected conditions, prior to acceptance for enrollment.
- Waiting period:** Because of the absence of medical requirements, VALife has a two-year waiting period before full coverage begins. S-DVI does not have a waiting period for coverage to begin.
- Application timeline:** There is no time limit to apply for VALife if a veteran is age 80 or under. Veterans interested in S-DVI must apply within two years of receiving the notification of their disability rating or by Dec. 31, 2022, whichever comes first.

Secure your future with VA Life Insurance

In addition to S-DVI and the launch of VALife in January, VA's Insurance Service has other programs to meet the unique needs of veterans and service members, no matter what stage of life they are in. These programs include:



U.S. Air Force photo by Staff Sgt. Alexander Cook

- Servicemembers' Group Life Insurance (SGLI):** Provides up to \$400,000 in life insurance coverage—available in increments of \$50,000—to all active-duty, Reserve and National Guard service members.
- Family Servicemembers' Group Life Insurance (FSGLI):** Provides up to \$100,000 for spouses (not to exceed the member's SGLI coverage amount) and \$10,000 for each dependent child of a service member.
- SGLI Traumatic Injury Protection (TSGLI):** Provides payment ranging from \$25,000 to \$100,000 to support recovery of service members who experienced a traumatic injury On or off duty while covered by SGLI.
- Veterans' Group Life Insurance (VGLI):** Allows veterans to retain coverage after leaving service by converting their SGLI to VGLI coverage ranging from \$10,000 to \$400,000 depending on how much

SGLI coverage was in effect at the time of separation from service.

- Veterans' Mortgage Life Insurance (VMLI):** Provides up to \$200,000 in reducing term coverage to veterans and service members who have received a VA Specially Adapted Housing (SAH) grant to adapt a home to their needs.

Choosing the right life insurance program ensures that individuals and their loved ones are financially protected from the unexpected, and often expensive, events of life. The right coverage amount can provide money for end-of-life costs, an inheritance to family members, or even cover outstanding debts. Visit va.gov/life-insurance/options-eligibility/ to learn more about eligibility requirements, premium costs, and the application process for all of VA's life insurance programs.

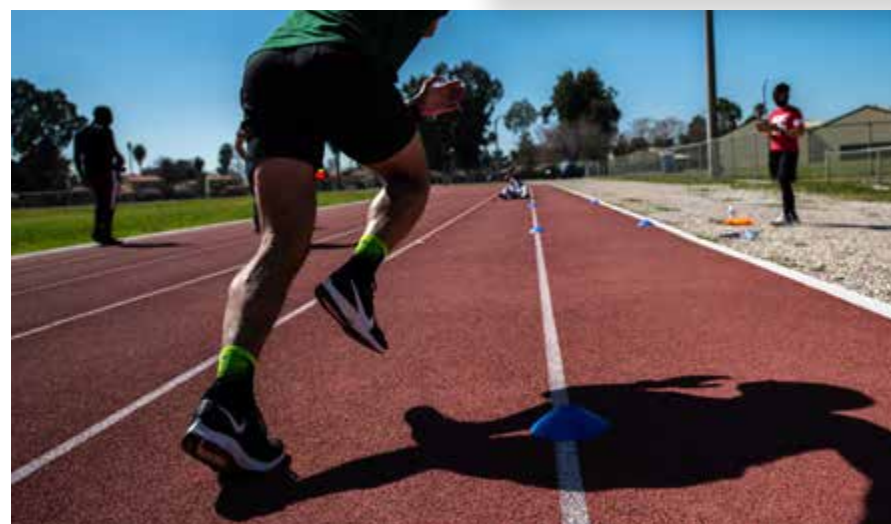
Learn More

Visit the VA Insurance Service website at:

www.va.gov/life-insurance/options-eligibility/



U.S. Army photo by Spc. Ryan Lucas



U.S. Air Force photo by Staff Sgt. Alexander Cook

GI Bill®: Helping men and women make the jump from service to student since 1944

Transitioning out of the military is a huge change that comes with a lot of decisions to make, especially when it comes to going back to school. Obtaining a degree is often vital to finding a job, but for many, the opportunity is not easily within reach. In fact, when service members are asked why they serve, GI Bill® education benefits are often one of the main reasons. The Department of Veterans Affairs (VA) offers a variety of education benefits to eligible veterans and separating service members looking to further their education and advance their careers.

Available GI Bill® benefit programs and scholarships

VA offers a variety of GI Bill® education benefit programs that can help you or your dependents achieve educational goals. These benefits include financial support for undergraduate and graduate degrees, non-college degree programs, licensing and certification tests, apprenticeships, on-the-job training and more.

Post-9/11 GI Bill®

The Post-9/11 GI Bill® (Chapter 33) is the most frequently used VA education benefit. It provides up to 36 months of monetary benefits to help pay for school or job training. Post-9/11 GI Bill® benefits may include financial support for school tuition and fees, book and supplies and a housing stipend. It may also include reimbursements for license or certification tests, national exams or assistance for apprenticeships and on-the-job-training. A one-time relocation benefit is also available if you are relocating from certain rural areas to attend school.

Benefit expiration dates depend on when you are discharged from active duty. If your active service ended before Jan. 1, 2013, Post 9/11 GI Bill® benefits expire 15 years after the last separation date. If you left military service on or after Jan. 1, 2013, the benefits do not expire.

To be eligible for Post-9/11 GI Bill® benefits, you must meet the following criteria:

- Served at least 90 days on active duty (either all at once or with breaks in service) on or after Sept. 11, 2001, **or**
- Received a Purple Heart on or after Sept. 11, 2001, and were honorably discharged after any amount of service, **or**
- Served for at least 30 continuous days (all at once, without a break in service) on or

after Sept. 11, 2001, and were honorably discharged with a service-connected disability **or**

- A spouse or dependent child using benefits transferred by a qualifying service member or veteran.

Montgomery GI Bill®

VA offers two different Montgomery GI Bill® programs: **Montgomery GI Bill® Active Duty (MGIB-AD)** or **Montgomery GI Bill® Selected Reserve (MGIB-SR)**. Both programs provide up to 36 months of financial assistance for college, vocational or technical training, correspondence courses, apprenticeships and on-the-job training, flight training, high-tech training, licensing and certification tests and national examinations. The difference between the two programs ultimately comes down to whether you served on active duty or in the Selected Reserves.

MGIB-AD is available for those who served at least two years on active duty. Service members may be eligible for MGIB-AD benefits while they are on, or after they separate from, active duty. At a minimum, applicants must have a high school diploma or GED. To receive benefits after separating, applicants must have received an honorable discharge. MGIB-AD benefits must be used within 10 years from of the last date of separation from active duty.

On the other hand, MGIB-SR (Chapter 1606) is open to members of the U.S. Army, Navy, Air Force, Marine Corps, Coast Guard Reserve, Army National Guard or Air National Guard who qualify. Generally, eligibility for MGIB-SR benefits ends on the **last day of service** in the Selected Reserve. Service members may be eligible for MGIB-SR benefits if they have a six-year obligation to serve in the Selected Reserve, complete their Initial Active Duty for Training, serve in a drilling unit, remain in good standing and have a high school diploma or equivalency. The Guard and Reserves decide if an applicant is eligible, while VA makes the payments for the program.

Program	Who is eligible?			
	Active Duty	National Guard	Reserve	Veteran
Post 9/11 GI Bill®	✓	✓	✓	✓
MGIB-AD	✓	✓	✓	✓
MGIB-SR		✓	✓	
VET TEC	✓	✓	✓	✓
Yellow Ribbon	✓			✓



U.S. Air Force photo by Airman 1st Class Alexander Cook

Did you Know?

- Since the Post-9/11 GI Bill® was implemented on Aug. 1, 2009, VA has provided educational benefits to **over 2.5 million service members, veterans and their family members, amounting to more than \$127 billion in benefits.**
- The **Digital GI Bill®** modernizes how VA delivers education benefits, allowing for faster delivery, better customer service and strengthened compliance and oversight activities.

Veteran Employment Through Technology Education Courses (VET TEC) Program

Unlike most GI Bill® benefits, training received as part of the VET TEC program will not decrease your GI Bill® entitlement. VET TEC pays tuition for a high-tech training program, as well as a monthly housing allowance (MHA) while you are enrolled, similar to the Post-9/11 GI Bill®. The program is designed to train veterans and transitioning service members in skills for high-tech fields that lead to well-paid jobs, such as information science, computer programming, data processing, media applications or computer software. After completing the program, VET TEC graduates typically find employment in 57 days with an average salary above \$62,000. Anyone currently eligible to use their GI Bill® benefits, Montgomery or Post-9/11, may be qualified for VET TEC as long as they haven't passed the time limit to use their benefits and have at least **one day** of benefits remaining.

Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program, or the Yellow Ribbon Program allows both U.S. and foreign institutions of higher learning to voluntarily enter into an agreement with VA. The Post-9/11 GI Bill® pays up to all public in-state tuition and fees. If a recipient attends a private or out-of-state school, tuition rates may be more than the covered amount. These degree-granting institutions partner with VA to cover tuition and fee expenses

that exceed VA's maximum payable amount. Institutions that voluntarily enter into a Yellow Ribbon Program Agreement with VA chooses the amount of tuition and fees to contribute. VA will match that amount not to exceed 50% of the difference and directly pay the institution.

To be eligible for the Yellow Ribbon benefits, you must meet the following criteria:

- Served at least 36 months of active duty after Sept 10, 2001, **or**
- Are a Purple Heart recipients with an honorable discharge and any amount of service, **or**
- Service members who were honorably discharged from active duty for a service-connected disability and served 30 days in a row after Sept 10, 2001 **or**
- Are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill® **or**
- As of Aug. 1, 2022, active-duty service members (or their spouses if entitlement was transferred) that have reached the 100% benefit level.

Edith Nourse Rogers STEM Scholarship

Through the Rogers STEM (Science, Technology, Engineering, Mathematics) Scholarship, veterans using the Post-9/11 GI Bill® or Fry Scholars who have exhausted or are about to exhaust their entitlement may be eligible for 9 months (up to \$30,000) of benefits that can help cover tuition and fees, a monthly housing allowance and stipend for books and supplies, if they meet at least one of these criteria:

- Currently enrolled in an undergraduate STEM degree program or qualifying dual-degree program, **or**
- Earned a post-secondary degree or a graduate degree in an approved STEM degree field and are enrolled in a covered clinical training program for health care professionals, **or**
- Earned a post-secondary degree in an approved STEM degree field and are working toward a teaching certification.

For a full list of eligibility requirements, visit: <https://www.va.gov/education/other-va-education-benefits/stem-scholarship/>.

Learn More

For more information about GI Bill® programs, eligibility requirements and how to apply, visit

www.va.gov/education/about-gi-bill-benefits/.

Monthly enrollment verification for Post-9/11 GI Bill® students

Enrollment verification plays a critical role in safeguarding your GI Bill® entitlement by preventing charges for classes or training you haven't attended, as well as protecting the integrity of the GI Bill®. Students are required to verify their enrollment at the beginning of each month to receive their Monthly Housing Allowance (MHA) and/or kicker payment. The Department of Veteran Affairs (VA) provides the option to **verify enrollment easily and securely via text message**.

It's important to keep your contact information, especially your mobile number, up to date in the GI Bill systems to make this easier. Your GI

Bill records are separate from your other VA profiles, so updates to other accounts won't automatically transfer. To update your contact information, please call the Education Call Center (ECC) at 1-888-GIBILL-1 (1-888-442-4551).

Currently, enrollment verification is only required for Post-9/11 GI Bill® and does not impact other GI Bill® programs. This requirement also does not currently apply to GI Bill® students in on-the-job training, apprenticeship, flight or correspondence training. To learn more about enrollment verification, visit https://benefits.va.gov/gibill/isaksonroe/verification_of_enrollment.asp.



Women's Health Transition Training

Gender-specific health care is available at VA. Transitioning service women and recently separated women veterans have access to information about VA women's health services through the Women's Health Transition Training course.

Gender-specific health care services available to eligible women veterans includes:

- Primary care
- Intimate partner violence
- Military sexual trauma
- Maternity health care
- In vitro fertilization
- Emergency contraception

The online, self-paced instruction is available at [Women's Health Transition Training | Transition Assistance Program \(tapevents.mil\)](https://www.tapevents.mil) and is designed to complement VA's [Transition Assistance Program \(TAP\)](https://www.tapevents.mil).

Women veterans can learn about VA's gender-specific health care services. Women can also learn how to enroll in VA health care



Photo by EJ Hersom

as quickly as possible after separation. This helps women veterans better manage their post-military health care.

VA has presented the Women's Health Transition Training content to hundreds of women and refined it based on their feedback. By expanding course availability online, service women and women veterans worldwide are better able to learn about VA health care designed for their needs and empowered to make informed decisions about their future.

Women are the fastest-growing segment of the U.S. veteran population, but only 40% of eligible women veterans enroll in VA health care. VA and the Department of Defense collaborated in 2017 to study women veterans' barriers to care. This led to establishing a pilot training program to address these barriers.

In 2018, VA began offering the Women's Health Transition Training at select installations. Since then, hundreds of transitioning servicewomen accessed both instructor-led course in person and online. Feedback from pilot participants shows the course increases awareness of women's health services available through VA, and the on-demand course makes this important information readily available to all.

The 2.5-hour on-demand web-based Women's Health Transition Training can be accessed at www.TAPEvents.mil/courses.

Service members can register for a course using a CAC card or entering a DOD ID and ALL the required information to receive credit. You can choose the appropriate user type and complete the course registration to enter the course. The course offers a certificate of completion.



Photo by Sgt. Tyiesha Benjamin-Samuel



Photo by Senior Airman Rebeckah Medeiros



Photo by EJ Hersom

Personalized Career Planning and Guidance (PCPG)

Help figuring out or planning for your next big career move is available through the Department of Veterans Affairs' (VA) Personalized Career Planning and Guidance (PCPG), or Chapter 36 (formerly known as Education and Career Counseling).

If you are transitioning from military service, a student veteran or an eligible dependent, PCPG offers free educational and employment guidance, planning and resources to help you find the best career path based on your interests and abilities!

With the PCPG program you can access a range of valuable services including:

- **Academic and adjustment counseling** to help you address issues or barriers that get in the way of your success.
- **Career assessment and counseling** to help you decide which civilian or military jobs you want.
- **Educational counseling** to help you find a training program or field of study.
- **Interest and aptitude testing** to evaluate your abilities, aptitudes, interests and personality characteristics to ensure

that the choice of educational and/or vocational goal is right for you.

- **Occupational exploration** to determine your occupational opportunities, salary range, education and experience requirements and essential functions of your chosen profession.
- **Resume writing and interviewing skills** to help you achieve your goals.

Coaching aids are also provided to help you understand and access your VA benefits, health services and other related veterans benefits through your school or other government agencies.

PCPG eligibility requirements

You may be eligible for VA's PCPG services if **at least one** of the following requirements applies to you:

- Separated from active duty under conditions other than dishonorable not more than one year ago, **or**
- Will be discharged under conditions other than dishonorable from active duty within six months, **or**



U.S. Marine Corps photo by Lance Cpl. Clare J. Shaffer

- Qualify as a service member or veteran for educational assistance under a VA educational program **or**
- Are a service member, veteran or dependent who is currently eligible for VA education benefits.

Learn More

For more information about the PCPG program, eligibility requirements and how to apply, visit

www.va.gov/careers-employment/education-and-career-counseling.



U.S. Air National Guard photo by Senior Master Sgt. Julie Avey



U.S. Navy photo by Mass Communication Specialist 1st Class Jeanette Mullinax

Special Group Benefits

Diversity is one of the greatest strengths of the Armed Forces. As Americans from every walk of life contribute to our nation's defense, the Department of Veterans Affairs (VA) works to ensure all veterans know and understand the benefits and services they have earned, regardless of their post-military environment.

The life experiences of veterans can vary greatly and different approaches to post-service benefits delivery may be more effective for certain groups. VA recognizes this, and has benefits and services designed to help us meet our commitment to serve all veterans.

Women veterans

Women have served our nation from the very beginning—the Revolutionary War. Today women of all ages serving all ranks and at all levels of authority. VA is dedicated to delivering benefits and services that honor that tradition of service.

In addition to the benefits and services VA offers to all qualified veterans, we provide benefits and programs designed specifically for women, like the [Center for Women Veterans](#), Women Veteran Coordinators at every [VA regional office](#), [VA Health Care for Women Veterans](#). VA Benefits for Survivors of Sexual is another benefit that women may use but is not limited only to women. Every VA facility has a [Military Sexual Assault \(MST\) Coordinator](#). To learn more about MST by visiting the [National Center for PTSD](#).

Native American veterans

Native Americans and Alaska Natives have one of the highest representations in the armed forces? VA's close collaboration with American Indian and Alaska Native tribal governments allows us to enhance access to services and benefits for veterans and their families. If you are a Native American service member or veteran, you may qualify for a [Native American Direct Home Loan](#) (NADL). Eligible Native American veterans can use the program to finance the construction, purchase or improvement of a home on Federal trust land.

Minority veterans

Our military family draws from the broad spectrum of peoples who make up America.

Veterans classified as minorities include African Americans, Asian American/Pacific Islanders, Hispanics, Native Americans/Alaska Natives and Native Hawaiians.

Programs designed to help minority veterans include [Minority Veterans Program Coordinators](#) (MVPCs). They work to increase the awareness of issues pertaining to minorities. This includes developing long-term strategies to encourage eligible minority veterans to participate in VA benefits programs. They also advocate on behalf of veterans to help improve the delivery of services in VA facilities. MLVPCs can help you learn more about your benefits and assist you in applying for those benefits. They can also refer you to other organizations and resources.

Lesbian, Gay, Bisexual & Transgender (LGBTQI+) veterans

Our diverse fighting force includes many service members and veterans existing in diverse groups, including Lesbian, Gay, Bisexual, Transgender, Queer and Intersex (LGBTQI+) community. VA is committed to providing outreach to diverse service member and veteran populations and has provided guidance on how under current Federal law VA may recognize [marriage](#).

VA now recognizes all same-sex marriages without regard to a veteran's state of residence. Cases involving same-sex spousal benefits are being processed under guidelines designed to implement necessary changes swiftly and smoothly to deliver the best services to our nation's veterans. All veterans in same-sex marriages who believe they are entitled to benefits should promptly apply for these benefits. If your claim was previously denied based on prior guidance, you should re-apply for benefits.

Veterans living overseas

You've earned your benefits through service to our nation, and that's true no matter where you choose to live after you separate.

In addition to other earned benefits, veterans who choose to live overseas, or those traveling abroad, can get medical care for VA service-connected disabilities through the [VA Foreign](#)

[Medical Program](#). Under this program, VA assumes payment responsibility for the necessary treatment.

You can apply for and manage your benefits using [VA.gov](#). The website contains links to all the necessary forms and information.

Register at the [DS Logon Registration page](#).

There are many more programs that can help you connect with the benefits and services you've earned. To see the complete list, log on to [benefits.va.gov](#) and select the Special Groups tab.



U.S. Army photo by Spc. Zachary Wynn



Photo by Air Force Sgt. Jerry Clifton



Photo by Staff Sgt. Crystal Housman



U.S. Air Force photo by Airman 1st Class Brieana E Boling



U.S. Air Force photo by Airman 1st Class Emily Saxton



U.S. Navy photo by Mass Communication Specialist First Class Marcus Meredith

Veteran Readiness and Employment (VR&E):

Empowering veterans to achieve their career goals

The Veteran Readiness and Employment (VR&E) program provides job training, employment accommodations, resume development and job-seeking skills to veterans and service members with service-connected disabilities that make it hard to find or keep suitable employment. If you are a veteran or service member with severe service-connected disabilities that keep you from employment, VR&E provides benefits and programs to improve your ability to live as independently as possible.

How do VR&E benefits work?

In the VR&E program, veterans work with a Vocational Rehabilitation Counselor (VRC) to select one of the five tracks of employment based on their individual needs. These tracks are designed to help you find and keep a job or live as independently as possible. If a training program is selected, VA pays the cost of the approved training and services (except those coordinated through other providers) that are outlined in a plan created with the VRC.

Veterans can also meet with their VRCs via tele-counseling, in which the veteran and VRC meet over a video call. This technology expands access to counseling services for veterans by reducing travel time, costs and increasing VA's responsiveness to their needs. Through VRC tele-counseling, VA is reaching more veterans than ever before, including those who face transportation barriers due to cost, medical condition or reside in a rural area.

What are the five tracks?

1. **Reemployment:** By law, veterans cannot be disadvantaged in a civilian career because of their military service. VR&E's Reemployment track helps you return to a civilian job and assists employers in providing workplace adjustments and

reasonable accommodations to you based on your service-connected disability.

2. **Rapid Access to Employment:** If you want to follow an employment path using an existing skill set, this track is the right place to look. This track provides you with the professional counseling, resume writing and interview preparation tools you need to successfully navigate the job application process.
3. **Self-Employment:** If you want to start your own business, this track helps you analyze a business concept, develop a proposed business plan, put a business plan into action and learn about small business operations.
4. **Employment Through Long-Term Services:** Service-connected disabilities sometimes make it hard to succeed in a current employment path. That is why this track allows you to pursue formal education and training that helps you find work in a new field that better suits your current abilities and interests.
5. **Independent Living:** This track helps improve the daily independence of veterans who are not currently able

to return to work. This track includes benefits such as referrals to support services and guidance on VA's adaptive housing programs.

Who is eligible for VR&E programs?

Veterans and service members who have a service-connected disability that was caused, or made worse, by active-duty service and limits their ability to work may qualify for VR&E programs.

Specifically, veterans must:

- Have a disability rating of at least 10% and be determined to have an employment handicap, **and**
- Be discharged or released from active military service under conditions other than a dishonorable discharge.

Service members who are still on active duty must receive an honorable discharge upon separation and:

- Obtain a memorandum rating of 20% or more from VA, **or**
- Be participating in the Integrated Disability Evaluation System (IDES) process or awaiting discharge due to

a medical condition resulting from a serious injury or illness that occurred in the line of duty.

How is entitlement determined?

A VRC works with you to determine if an employment handicap exists and if you are entitled to VR&E benefits. An employment handicap exists if a service-connected disability impairs your ability to prepare for, obtain and maintain suitable employment.

Once an entitlement is granted, program orientation begins. You will be provided with an assessment of your interests, aptitudes, abilities and vocational exploration. You and your VRC will then work together to develop an individualized rehabilitation plan that outlines the necessary services to be provided.

Is there a time limit on this benefit?

If you were discharged from active duty **before** January 1, 2013, your basic period of eligibility ends 12 years from one of these dates, whichever comes later:

- The date you received notice of your active-duty separation date, **or**
- The date you received your first VA service-connected disability rating.

If you were discharged from active duty **on or after** January 1, 2013, the 12-year basic period of eligibility does not apply to you. There is no time limit on your eligibility.

You receive up to 48 months of full-time services, or the part-time equivalent, based on the extent of services needed to complete the rehabilitation program. Rehabilitation plans that provide services to achieve the maximum level of independence cannot exceed 24 months unless extended by certain circumstances.



U.S. Air Force photo by Nicholas Pilch

Learn More



For more information about VR&E, eligibility requirements and how to apply, visit www.va.gov/vre.

SkillBridge

All transitioning service members gain valuable skills during their service that directly translate into civilian life, no matter their branch of service or military occupation specialty. Just as military occupational training is mission-critical to your service, job training tailored to your skills and career goals is critical to your success after separation—and SkillBridge offers just that.

A partnership between the Departments of Veterans Affairs and Defense, SkillBridge provides service members, veterans and their families with opportunities to participate in training and development programs that target specific industries. SkillBridge eases your transition as an

active-duty service member by matching your training and work experience with civilian job openings and opportunities.

Participation in SkillBridge typically occurs during the last 180 days of service. Once enrolled in the program, you can receive employment training as well as internship and apprenticeship opportunities at over 1,000 organizations across the country, in both the private and public sector.

Industry partners craft SkillBridge programs to meet their needs and then match them to your skills and abilities. Opportunities are available in a variety of fields, such as energy, information technology, manufacturing, retail,

transportation, civil service and more.

Participating organizations have developed these programs specifically for separating service members because they value your expertise, dedication and service.

VA SkillBridge Spotlight

Warrior Training Advancement Course (WARTAC)

This 10-week VA SkillBridge program provides training to wounded warriors and transitioning service members to prepare for roles as Veterans Service Representatives (VSR) and Rating VSRs (RVSRs) at a Veterans Benefits Administration regional office.

Military Transition and Training Advancement Course (MTTAC)

This VA SkillBridge program provides training to transitioning service members to prepare for roles as medical support assistants, logisticians and biomedical technicians at VA medical centers.

Eligibility

Transitioning service members of all ranks and branches, including the Coast Guard, are eligible to participate in SkillBridge if you have 180 days or fewer of service remaining prior to

your date of separation and you have at least 180 continuous days of active service. You must have approval from your chain of command to participate.

Each military service may have other requirements for active-duty service members and members of the National Guard or Reserves. These may include physical fitness standards, character of discharge and/or completion of the Transition Assistance Program.



U.S. Navy photo by Mass Communication Specialist First Class Marcus Meredith



U.S. Army photo by Sgt. Preston Malizia

Learn More

For more information about SkillBridge, eligibility requirements and how to apply, visit

<https://dodskillbridge.uslearning.gov/>.

VA Home Loans:

A lifetime benefit that help veterans and service members build wealth for their families

If you're looking to purchase a home, you should know that Department of Veterans Affairs (VA) home Loans are often the best home loan product for veterans and service members. The loans provide cost savings up front and over the life of the loan, which can put you in a better financial position to build wealth for your family, make improvements on your home, and even save up for the next home purchase. VA-guaranteed home loans have exceptionally competitive interest rates, do not

require a down payment, and do not charge any penalties for prepayments.

VA home loans do not require a down payment because they are guaranteed by VA which means that VA will reimburse a lender if the borrower is unable to meet their payment obligations. Since VA guarantees a portion of the loan, lenders can provide veterans, service members and eligible surviving spouses with more favorable terms than many conventional loans.

VA offers multiple types of home loans

As an eligible service member or veteran, you can choose from three types of VA-backed home loans. These loans are a lifetime benefit and can even be used multiple times, depending on your remaining entitlement:

- Purchase Loans allow applicants to buy, build or remodel a home with a VA-guaranteed loan.
- Interest Rate Reduction Refinance Loans can lower the interest and reduce the monthly payment on an existing VA-guaranteed loan.
- Cash-out Refinance Loans allow applicants to take cash out of the home's equity or replace a non-VA loan with a VA-guaranteed loan.

Native American veterans and their spouses can apply for a loan direct from VA to buy, build or improve a home on federal trust land through the Native American Direct Loan (NADL) program. NADL is a direct home loan from VA, meaning no private lender is needed. More information on NADL, eligi-

bility requirements and how to apply is available at www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan.

Certificates of Eligibility are required to obtain VA home loans

VA loans are obtained through the lender of your choice once you have obtained a Certificate of Eligibility (COE).

A COE confirms that you have the military service requirements needed to apply for a VA-guaranteed home loan. To qualify, applicants must meet certain credit and income standards and plan to occupy the home being financed by the loan. Applicants must also meet the following eligibility criteria:

- Currently serving on active military duty, or a veteran who was honorably discharged and met the minimum service requirements, or
- Served at least 90 consecutive active days during wartime or at least 181 consecutive days of active service during peacetime or
- Served for more than six years in the National Guard or Reserve.

Certain surviving spouses may also be eligible for a VA home loan, as well as the spouses of veterans who are missing in action or being held as a prisoner of war. Unlike GI Bill® benefits, VA home loan programs cannot be transferred to dependent children.

A COE can be obtained VA.gov, by mail, and directly by lenders. Most COE's are issued

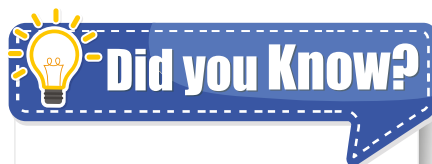


online in seconds. To learn more about a COE and eligibility requirements for VA home loan programs, visit www.va.gov/homeloans.

Learn More

For more information about VA housing benefits, eligibility requirements and how to apply, visit

www.va.gov/housing-assistance.



- More than **90% of requests for Certificates of Eligibility are approved in less than 24 hours.**
- Since 1944, VA has guaranteed over **26 million home loans worth nearly \$3 trillion.**
- Over **1.2 million home loans have been guaranteed by VA in fiscal year 2020, totaling \$375 billion.**
- Since 2009, nearly 1.1 million borrowers in default avoided foreclosure.
- Since 1948, VA has provided almost **45,000 housing grants totaling nearly \$1.7 billion.**

Military Transition: Preparing to Lead as a Civilian

How do you successfully transition from leading in the military to leading as a civilian? Like any critical mission, the key lies in being prepared.

"I've accompanied hundreds of military and veteran professionals through transitions, and the one constant is that momentum matters," says Frank Goertner, a retired naval officer and personnel chief now serving as the director of military and veteran affairs at the University of Maryland's Robert H. Smith School of Business.

"As you acquire skills in the military, you should always have a second eye on how those skills are relevant to the market outside the military," says Goertner. "The more deliberately a military professional starts planning to become a veteran professional, whether transition is two or 20 years ahead, the more market momentum they will have when they get there."

For many future veterans, this can be a challenge on several fronts. Active-duty service is a full-time affair. Service members rarely have access to transition courses until their final tour. Finding a job is just one of a range of demands to process with their DD214. Finally, it is easy to get lost trying to navigate the sea of veteran employment benefits offered by government, non-profit, and corporate enterprises today.

The first key to success, Goertner believes, is that no veteran prepares alone. "In the military, no victory, or accomplishment, or even promotion is a solo achievement. It's always a team effort. Transitioning to civilian accomplishments should be seen the same way," he says.

His second key to success is to keep learning to keep leading. "I spent more than nine thousand days in uniform, and up to half were spent in some form of training or education. Military professionals are learning professionals and should plan to stay that way as veterans," Goertner says.

One approach popular among military transitioners is to use the Department of Veteran Affairs' (VA) education benefits to pursue formal education. Since 1944, the GI Bill® has enabled access by qualifying veterans and their family members to America's institutions of higher learning. In response, some U.S. universities have embraced support to transitioning veterans and veteran families as a mission of their own.

At Maryland Smith, for example, Goertner also directs an Initiative for Veteran Lifelong Leadership, or "IVL2" for short. The initiative aligns resources from across the University of Maryland, the Maryland Smith School of Business, and national capital region community partners to promote military and veteran professionals as lifelong learners and strategic assets for America's economy.

"Military transition is serious business," adds Neta Moye, Maryland Smith's assistant dean for career services. She and her team of professional career coaches have worked closely with Goertner as well as alumni and top-tier employers to support IVL2 outcomes.

Even the youngest modern veteran typically has five to ten years of service. As a result, they must compete with non-veteran peers for the same jobs but with vastly different resumes, experiences and connections.

"Veterans have proved their competency in very high stress environments, but they generally haven't done so in the competitive markets

where they want a job. They have also learned from failure, but only within the context of the military. This puts them at a disadvantage we can't wish away," Goertner says.

Wherever they are, Goertner advises that military and veterans in pursuit of lifelong leadership seek ways to acquire "three C's" for a strategic transition: Credentials, Community and Confidence.

"I'm a fan of public brick-and-mortar business schools. They provide cross-disciplinary credentials, inclusion in a large alumni community, ties to regional nonprofit and for-profit organizations, and they have a clear understanding of their mission," says Goertner. "They are not the only option, but I've seen them be a great platform for literally thousands of transitioners, including myself."

Regardless of where you chose to prepare, consider these top tips from recent IVL2 veteran transition events:

Brand for business: Be proud of your service, but be respectful of new peers who have served in other ways and be prepared for the hard work of earning their business. This starts with an honest and acronym-free accounting of the skills you have, the skills you need, and how each relates to revenue in the industry you want to serve next.

Forecast your future: Accounting for past and present skills acquired in the military will only

get you so far. To be hired as a leader, a veteran needs to know who and where they aim to lead. This is more than an elevator pitch – this is your story about your future. It is who you are beyond your service record, where you want to go beyond the uniform, and how you will produce value in your new chosen field.

Network and network: No matter how automated markets get, business and employment decisions still revolve around human relationships. Build and use networks, both in veteran and non-veteran professional communities, to research opportunities, cultivate mentors, secure referrals, and connect to other lifelong leaders.

Never stop learning: Veteran lifelong leadership is a journey, not a destination. Get close to people further along the learning continuum in your target industry than you. Show them that you are as hungry to learn as they are to lead, and then combine that hunger with your military discipline and experience to become indispensable for your profession.

Beyond this, there's one final thing Goertner and his colleagues at Maryland Smith like to emphasize. "Military transition is about far more than individual veterans finding employment or any individual program trying to help," he says. "America trusts our veterans, and our communities and free markets need that trust. The prosperity and security of our United States depends on all of us enabling veteran lifelong leadership."



New Marine veteran Brandon Owens shares his journey in military transition with Navy veteran and IVL2 Director Frank Goertner, Air Force veteran Scott McGillivray and Army officer Kyle Rau at Maryland Smith.



Army combat veterans Shah Chowdhury, Joe Himplemann, and Josh Mendoza combined the credentials, community and confidence from a Maryland Smith MBA to found Assault Forward, a military apparel company promoting veteran lifelong leadership that is dressed to impress and made in America.

Veterans in Lifelong Leadership

Five new veterans describe how they transitioned from military to civilian careers.



Sarah Beckwith

Flying High into Business Consulting

Sarah Beckwith had done it all in her time with the U.S. Army, and then she set her sights on her civilian career.

After graduating from flight school in 2011 as a rated UH60 Blackhawk pilot, Beckwith deployed to Afghanistan where she served as a flight platoon leader. She's also held roles as an assistant operations, logistics and budget officer and company commander during her Army career.

Her most recent assignment from the Army brought her to the University of Maryland (UMD) Reserve Officers' Training Corps (ROTC) program as an assistant professor of Military Science. From there, she culminated her military service and matriculated in Maryland Smith's full-time MBA program.

Now a senior associate at PricewaterhouseCoopers, she credits her MBA experience for helping her navigate the intricacies of the civilian job search.

"The Smith School helped me translate my military experiences into relatable skill sets, perfect my resume and tackle a variety of interviews," says Beckwith, who earned her MBA in 2020. "The supportive environment UMD cultivates, coupled with their plethora of resources, allowed me to expand my career search into areas I did not initially consider. Thanks to the personal attention and care that both I and all students receive, I feel confident entering the civilian workforce."

"The Smith School helped me translate my military experiences into relatable skill sets, perfect my resume and tackle a variety of interviews."

— Sarah Beckwith



Jeremy Stratton

Charging into the Tech Industry

After 12 years as a U.S. Army Cavalryman, Jeremy Stratton understood the value of military reconnaissance and tactical skills. And after two years spent studying for his MBA, Stratton knew he was more than equipped for the transition to civilian life.

Stratton, now a senior consultant at IBM, used two years at Maryland Smith to immerse himself in an experiential, data-focused business education program. Being able to examine business problems from a quantitative perspective and recognize the extent to which data can inform decision-making was incredibly important to a successful transition, Stratton says.

"While the Army offered unique opportunities to develop leadership skills at a young age, the business school ultimately served as the perfect catalyst to transition into a civilian career requiring superior quantitative skills," says Stratton. "This is where Maryland Smith truly shines."



Octavia Davis

Picturing a Civilian Future

Octavia Davis couldn't imagine going to college right after high school. She hadn't yet decided what she wanted to do with her life. Joining the military, she thought, would give her time to

decide what she wanted, while giving her a rich, worldly experience. "The Marine Corps had much more to offer me than just time to think about what I wanted to be when I grew up," Davis says. "It was an opportunity to transform in ways I never thought I could."

She was enlisted for six years—the first three doing photojournalism and social media management; the later three doing diplomatic security. The many skills she learned—among them: adaptability, responsibility, change management—have stayed with her, even as she moved on.

After leaving active duty as a Marine sergeant, she spent three years working as a fitness coach and earning her bachelor's in kinesiology. She was already a successful businesswoman. But she soon decided it was time to adapt again, and set her sights higher, just as she always had in the military.

She enrolled in Maryland Smith's full-time MBA program in 2020, was selected for a competitive brand-management internship at Church & Dwight (maker of Oxi Clean, Arm & Hammer, and other products), and has found a whole new level of private sector passion. "It truly is a great program," she says, "and one that I would recommend to anyone wanting to further their career in the business world—or make a career switch like I did."



Karthik Venkatraman

Charting New Horizons

When Karthik Venkatraman transitioned out of his U.S. Navy career as a submarine division officer, his captain gave him some advice—have a hundred cups of coffee.

"What he meant by that was to make sure I networked and shared ideas with others because that's how I would best understand what I was getting myself into," says Venkatraman. "Just like in any military operation, you need to know what's at stake and you need to understand yourself as well."

Venkatraman found the insight to be particularly helpful as he pivoted into his new career as a government affairs specialist and corporate tech strategist for Epirus, where he is leveraging his expertise to promote energy efficiency and deliver electronic warfare systems to the U.S. Department of Defense.

Along the way, Venkatraman sought to complement his military background by enrolling in a working professional MBA program at the

University of Maryland's Robert H. Smith School of Business and learning more about the leadership side of the business world.

"It was extremely valuable, especially with Smith's entrepreneurship resources and professors," says Venkatraman. "All of it was applicable from day one for me, and it's still applicable to this day."



Zachery Black

Securing a Pivot to Risk Analysis

After completing his service in the U.S. Navy as a Master-at-Arms First Class Petty Officer and beginning the next chapter of his professional career as a civilian, Zachery Black knew precisely what he wanted to master next.

"I've always had a passion for finance and while I served in the military I was seeking out professional development opportunities and reading to learn as much as I could on my own," says Black. "But I always had a desire to get a more professional education."

That's when Black made the decision to pursue a Master of Business Administration at the University of Maryland's Robert H. Smith School of Business. The experience, he says, helped him better understand how to apply the skills he developed during his military service to new business contexts, like his new position as a financial risk analyst at Freddie Mac. One of those skills, that Black says all veterans possess, is the ability to persevere.

"That determination and grit are our foundation," says Black. "Even when things were a little tougher than I expected, I just kept at it and knew good things would come."

"We know that one of the best ways to support the economic success of transitioning service members and veterans is to ensure they receive the right education and career guidance, especially at critical times during their military lifecycle."

— Tom Murphy, Acting Under Secretary for Benefits

Preparing professionals for new leadership opportunities is what Maryland Smith does best. Every year, we help hundreds of U.S. uniformed services veterans and families fearlessly navigate career transitions.

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