February 2007

Preseparation Guide

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Active Duty

Transition Assistance Program

www.TurboTAP.org

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February 2007

PERSONNEL AND
READINESS

MEMORANDUM FOR TRANSITION STAFF AND PERSONNEL
ARMY CAREER AND ALUMNI PROGRAM STAFF
COMMAND CAREER COUNSELORS
SEPARATING AND RETIRING SERVICE MEMBERS AND FAMILIES

SUBJECT: *Preseparation Counseling Guide*

The February 2007 edition of the Department of Defense (DoD) *Preseparation Guide* replaces the previous version dated October 22, 2001. This on-line guide provides information on the various services and benefits available to separating and retiring Service members and their families.

The content of this guide is a result of collaboration among the Department of Defense, the Military Services, the Department of Labor, the Department of Veterans Affairs, the Department of Homeland Security, the Small Business Administration and the National Veterans Business Development Corporation.

The Military Departments, Transition Staffs, Command Career Counselors, separating and retiring Service members and their spouses are authorized to download the guide in its entirety or any portions thereof. Active duty military personnel are reminded to forward any comments or recommendations through their Service chain of command. All other agencies and organizations with policy oversight for content contained in the February 2007 edition of the guide, should forward their comments and recommendations to the Office of the Deputy Under Secretary of Defense for Military Community and Family Policy, ATTN: DoD Transition Assistance Program Manager, 4000 Defense Pentagon, Washington, DC 20301-4000.

The Department hopes that all separating and retiring Service members and their families find the information and resources in the Preseparation Guide to be helpful towards a smooth transition back into the civilian community.

The Web sites are particularly useful and you are encouraged to use them.

On behalf of the Secretary of Defense and the Military Departments, thank you for your service to our Nation.

PREFACE

In recognition of the contributions patriotic men and women have made by volunteering to serve our country, the Department of Defense (DoD) extends its heartfelt gratitude to each of you and thanks you for your service to our Nation.

This guide, a product of the Transition Assistance Program (TAP), provides information on the many services and benefits available to you. You will be presented with information that will provide you with options, and help you make informed decision about the choices for you and your family.

If you have not already made an appointment and visited your Transition/ACAP Office or Command career Counselor, you should do so immediately. You can start the transition process 12 months prior to separation or 24 months prior to retirement. The sooner you start the better. There is a lot of information to absorb and you need time to plan and decide what is in the best interest for yourself and your family. A dedicated and highly trained transition staff is available to assist you. Use the *Preseparation Guide* as a ready reference to guide you as you begin the process of transitioning back into the civilian community.

The Transition Assistance Program demonstrates the Department of Defense, the Department of Labor, the Department of Veterans Affairs, and the Department of Homeland Security's continued commitment to our men and women in uniform.

Special transition benefits information, employment workshops, automated employment job-hunting tools and job banks, veteran benefits information, disabled veterans benefits information and many other types of transition and other related information is available to you. AND IT'S ALL FREE. Take full advantage of TAP and all it has to offer.

Start by reading the guide. It is designed to familiarize you with the scope of the many transition resources accessible to you.

Get connected with the Transition Assistance Program – It's the smart thing to do.

For additional information on transition, go to http://www.TurboTAP.org.

GENERAL INFORMATION

The Department of Defense Transition Assistance Program (TAP) for Active Component Service members (including AGR, AR and FTS) consists of four components:

1. Preseparation Counseling – mandatory and conducted by the Military Services

2. Department of Labor (DOL) Transition Assistance Program Employment Workshops – facilitated and sponsored by DOL

3. Veterans Benefits Briefings – facilitated and sponsored by VA

4. Disabled Transition Assistance Program (DTAP) – facilitated and sponsored by VA

The transition process begins with the completion of the DD Form 2648, "Preseparation Counseling Checklist." This is a mandatory legal requirement and a copy of your DD Form 2648 is required to be filed in your personnel file.

The *Preseparation Guide* was developed primarily to augment the four components of TAP with special emphasis on the preseparation counseling component. The guide provides information on the various services and benefits available to separating and retiring Service members and their families. Information contained in the guide may also be used by Department of Defense civilian employees affected by downsizing, reductions in force (RIFs), base closures, and base realignments.

All separating and retiring Service members should make an appointment to see their local Transition Counselor[1] for information on transition services and benefits. Transition Counselors are located in the following offices at local military installations:

- **Army:** Army Career and Alumni Program (ACAP)
- **Air Force:** Airman and Family Readiness Center
- **Navy:** Fleet and Family Support Center
- **Marine Corps:** Career Resource Management Center (CRMC)/Transition & Employment Assistance Program Center
- **Coast Guard:** Worklife Division – Coast Guard Worklife staff can be found at the nearest Integrated Support Command.

Information Accuracy: The material contained in the guide is current as of May 2007. Subsequent changes in laws, policies, and regulations are not addressed herein. It is important to check with your local counselor to ensure you have the most up to date information.

Supplementation: Supplementing the Preseparation Guide or establishing Military, command, or local forms is prohibited without prior approval from the Office of the Under Secretary of Defense for Personnel and Readiness. Requests to supplement the guide or produce additional forms should be forwarded

[1] A Transition Counselor is a person responsible for conducting the transition program. Personnel may be military, civilian or a contractor. Transition counselors may be assigned to family centers, Army Career and Alumni Program Centers, military personnel offices, on ships, and transition centers. The term "Transition Counselor" is used throughout the guide. Individual Military Services may use a different title (see below) for a Transition Counselor.

- Army: ACAP Transition Counselor
- Air Force: Transition Assistance Staff or Career Consultant
- Navy: Command Career Counselor
- Marine Corps: Career Resource Management Center Specialist
- Coast Guard: Worklife Staff

U.S. Coast Guard: The Coast Guard has its own version of the Preseparation Guide. Coast Guard personnel should contact the nearest Worklife Transition and Relocation Manager for a copy of the Coast Guard guide.

through military Service chain of command to the address below the section on "Comments and Suggestions."

Comments and Suggestions: Comments, suggestions and recommendations from active duty military personnel must be forwarded through the respective Service's chain of command. Specific comments concerning Websites listed in this document should be addressed to the address listed below.

Office of the Under Secretary of Defense (Personnel and Readiness)
ATTN: DoD Transition Assistance Program Manager
4000 Defense Pentagon
Washington, DC 20301-4000

Copies of the *Preseparation Guide:* The Office of the Under Secretary of Defense for Personnel and Readiness does not stock copies of the guide. The guide is available electronically and can be downloaded.

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Chapter 1 – Introduction to Transition Assistance

Returning to civilian life is an exciting time, one full of hope for what the next chapter might bring. But the transition is also a complex undertaking. You have many steps to take, and many questions to get answered. Transition assistance staff, personnel office staff, relocation specialists, education counselors, and many others can help, but only you and your family can make the critical decisions that must be made. So where should you start?

This Preseparation Guide will help you work through the sections listed on DD Form 2648, "Preseparation Counseling Checklist." The checklist allows you to indicate the benefits and services that you wish to receive additional counseling as you prepare your ITP. In those cases where the Transition Counselor cannot answer questions, you will be referred to subject matter experts that will provide you the information that you need. Work through each element of the guide, but take advantage of your opportunity to request the specific resources that are appropriate for you.

If you are uncertain about your future plans, now is the time to obtain all the assistance and information you need. Professional guidance and counseling are available at your Transition Assistance Office, as are workshops, publications, information resources, automated resources, and government programs. Take advantage of each one that pertains to your unique situation. It is your Individual Transition Plan: It is your responsibility and your life.

Independent research has found that on average, Service members participating in the Transition Assistance Program find their first post-military job three weeks sooner than those who do not participate in TAP.

A. Preseparation Counseling: Your Best Beginning

Your first step in the separation process is to go to your installation's Transition Assistance Office. Each service has its own way of doing things; so too with the Transition Assistance Offices. In most cases, you will find the Transition Assistance Office located inside your installation's Family Center.

Listed below is the name of each service's Transition Assistance Program:

- **Army**: Army Career and Alumni Program - The Army Career and Alumni Program (ACAP) is a military personnel function and the Centers are found under the Director of Human Resources (DHR) or the Military Personnel Office (MILPO). http://www.acap.army.mil/
- **Air Force**: Airman and Family Readiness Center. You can find the nearest office using the military installation finder at: http://www.militaryinstallations.dod.mil
- **Navy**: Fleet and Family Support Center. Navy personnel should make an appointment with their Command Career Counselor for a preseparation counseling interview at least 180 days prior to separation. http://www.fssp.navy.mil/
- **Marines**: Career Resource Management Center (CRMC)/Transition & Employment Assistance Program Center. http://www.usmc-mccs.org/tamp/index.cfm
- **Coast Guard**: Worklife Division – Transition Assistance. Coast Guard Worklife staffs can be found at your nearest Integrated Support Command. http://www.uscg.mil/hq/g-w/g-wk/wkw/work-life_programs/transition_assistance.htm

Some Terminology and Notes on Your New Status

Discharge: Complete severance from all military status gained by the enlistment or induction concerned.

Separation: A general term that includes discharge, release from active duty, release from custody and control of the Armed Forces, transfer to the Individual Ready Reserve, and similar changes in active or reserve status.

Transition Benefits: Benefits provided to assist Service members during the transition process. Eligibility for certain types of transition benefits will depend on the nature and characterization your discharge.

Transition Services: All separating members are eligible for services one year prior to separation. Retiring Service members are eligible for transition services two years prior to and one year after retirement. Eligibility for services is not affected by length or character or service.

Step 1. Schedule Your Preseparation Counseling Appointment

You may schedule your preseparation counseling appointment at your installation Transition Assistance Office any time within a year before your planned separation date. However, since it takes time to prepare for an effective transition, be sure to contact your Transition Assistance Office at least 180 days before your separation. By law preseparation counseling (completion of DD Form 2648, "Preseparation Counseling Checklist") must occur no later than 90 days prior to separation; therefore, **if you have not had an appointment 90 days before separation, call the Transition Assistance Office or your Navy Command Career Counselor and schedule a visit immediately.** However, it is strongly recommended that you set up your preseparation counseling appointment at least 180 days prior to separation.

Step 2. Review the Preseparation Counseling Checklist

Your Transition Counselor or Command Career Counselor will walk you through the Preseparation Counseling Checklist, which helps ensure that you will receive the necessary assistance and advice to benefit fully from the wide range of services and entitlements available to you. The checklist is required by law to be filed in the official military personnel record of each Service member receiving the counseling.

At this meeting, the Transition Assistance Office or Command Career Counselor will:

- **Assist** you in developing an individual needs assessment.
- **Identify** helpful relocation resources.
- **Offer** immediate and long-range career guidance.
- **Provide** benefits counseling.
- **Refer** you to other service providers for any additional assistance you may require.

Step 3. Draft Your Individual Transition Plan

Information on drafting your Individual Transition Plan (ITP) is available through the Transition Assistance Office. You may choose to use your Preseparation Counseling Checklist as a guide for developing your own unique ITP. Once you have created your ITP, show it to your Transition Counselor or Command Career Counselor. They will provide you further assistance or refer you to a subject matter expert to assist you. Full participation in this process by you and your spouse is encouraged.

B. Phases of Individual Transition Planning

All military personnel transitioning out of the service go through the same fundamental stages. These stages can be divided into the following seven different phases: Self-Assessment, Exploration, Skills Development, Intern Programs, Job Search, Job Selection, and Support.

Phase One: Self-Assessment

Ask yourself: Who am I? What are my talents and experiences? Why would someone want to hire me?

In this phase, document your portfolio of knowledge, experience, skills, talents, and abilities. For starters, create a list using your personal DD Form 2586, "Verification of Military Experience and Training." Your VMET outlines the training and experience you received during your military career. It is designed to help you, but it is not a resume.

To get your verification document, go to the VMET website at http://www.dmdc.osd.mil/vmet. All separating military personnel can electronically download and print their VMET document and personal cover letter from your military service from the VMET website. Simply click the "Request Document" and "Request Cover Letter," tabs and print each of these documents after their downloaded.

You can get your verification document online as long as you have a current DoD Common Access Card (CAC) or have a current Defense Finance, Accounting Service (DFAS) myPay Personal Identification Number (PIN). However, you should retrieve it within 120 days prior to your separation. If you have problems getting your VMET and need assistance, check with your local Transition Counselor.

Add anything else you can think of to this list. In essence, you are now creating an "asset bank" from which you can draw later when called upon to write a resume or attend a job interview. If you need help, use the professional guidance available through your local installation Transition Assistance Office or Education Center. Or refer to the self-help section of your local library or bookstore for useful career planning books.

In addition you can get an official transcript of your education and training credits from your service branch. Each branch has their own system for recording your military (and civilian) education and experience. The following explains how to:

Army

- The **Army's AARTS** (Army/American Council on Education Registry Transcript System) automatically captures your military training, your Military Occupational Specialty (MOS) and college level examinations scores with the college credit recommended. AARTS Home Page: http://aarts.army.mil/

Navy and Marines

- The **Navy and Marine Corps use the SMART system**. This system automatically captures your training, experience and standardized test scores. SMART Homepage: https://www.navycollege.navy.mil/transcript.html

Air Force

- The **Community College of the Air Force** (CCAF) automatically captures your training, experience and standardized test scores. Transcript information may be viewed at the CCAF website: http://www.au.af.mil/au/ccaf/

Coast Guard

- The **Coast Guard Institute** (CGI) requires each Service member to submit documentation of all training (except correspondence course records), along with an enrollment form, to receive a transcript. Transcript information can be found at the Coast Guard Institute Home Page: http://www.uscg.mil/hq/cgi/index.html

Veterans

- Under most circumstances, Veterans are eligible to use their former service branches transcript program. However if you are not eligible for AARTS, SMART, CCAF, or CGI systems, you will need to fill out DD Form 295, "Application for the Evaluation of Learning Experiences During Military Service." and provide your DD Form 214, "Certificate of Release or Discharge from Active Duty," to receive credit or your experience.

The investment you make now in conducting your assessment is crucial. It will bring the "professional you" into clearer focus, and it will have a major impact on your career decisions.

The key to a smooth transition is to be prepared well before you separate from the military. Start early. Make connections and build networks that will help you transition into the civilian world.

Phase Two: Exploration

Ask Yourself: What are the current and emerging occupational areas that are attractive to me? Do these jobs coincide with my values and aptitudes? How do I find these jobs?

With your assessment in hand, you probably have some ideas about what you want to do. Now is not the time to limit your opportunities. Expand the list of job titles and career paths that appeal to you. Broaden your geographic horizons to include several places where you might like to pursue your career. Many resources are available to help you explore your expanded set of options.

The Transition Assistance Office can help you focus on jobs that employers need to fill today and will need to fill in the near future. Transition staff can help you identify the geographic areas that have opportunities in your fields of interest.

Your state employment office is another good resource during this phase, offering such services as job interviewing; selection and referral to openings; job development; employment counseling; career evaluation; referral to training or other support services; and testing. Your state office can also lead you to information on related jobs nearby and introduce you to the Department of Labor database, DoD Job Search, which has listings of thousands of jobs across the nation.

And don't forget your local library's reference section. Most of them are full of helpful publications relating to job searches.

Phase Three: Skills Development

Ask Yourself: How do I prepare myself to be an attractive candidate in the occupational areas that I have chosen? Do I need additional education or training?

As you continue through the exploration phase, you may find some interesting opportunities for which you feel only partially qualified. Your local Transition Assistance Office and Education Center can help you determine the academic credentials or vocational training programs you will need and how to get them.

Phase Four: Intern Programs

Ask Yourself: Do I have the aptitude and experience needed to pursue my occupational interests? Are there internships, volunteer jobs, temporary services, or part-time jobs where I might try out the work that interests me?

To learn about intern programs, inquire at your Transition Assistance Office, your local civilian personnel office, or the state employment office. Some government-sponsored programs, such as obtaining teaching credentials, can provide income and training in exchange for guaranteed employment. Check local and base libraries and the education office for books containing intern program information. Temporary agencies are also a great way to become familiar with a company or industry. Explore internship possibilities with private employers: Many companies have such programs but do not advertise them. Don't necessarily turn down an interesting volunteer position. Volunteering increases your professional skills and can sometimes turn into a paid position.

Phase Five: The Job Search

Ask Yourself: How do I identify job requirements and prospective companies, find networks and placement agencies, and generally increase my knowledge and experience in the job market? How do I write a resume, develop leads, conduct an interview, and complete a job application?

Once you have selected your future career, you must now begin the challenge of finding work. Millions of people are hired all across the country every year. Employee turnover opens up existing positions, and entirely new jobs are created every day. Nevertheless, the job market is competitive. The best way to improve your odds is to play your best hand: Seek the opportunities for which you are best prepared.

Work hard at finding a job. Network! The vast majority of jobs are filled by referrals, not the want ads. Use your network of friends, colleagues, and family; as well as the job listings provided by your installation's Transition Assistance Office, the local personnel office, or even the nearest community college. Take advantage of job-hunting seminars, resume-writing workshops, and interviewing techniques classes too. Attend job fairs and talk to as many company representatives as possible.

Phase Six: Job Selection

Ask Yourself: How do I select the right job?

Although it might be tempting, you don't have to take the first job that comes along. Consider the type of work, location, salary and benefits, climate, and how the opportunity will enhance your future career growth. Even if you take the first job offer, you are not necessarily locked into it. Some experts say employers are biased against hiring the unemployed. A shrewd move might be to look for a job from a job. Take a suitable position-and then quickly move on to a better one.

Phase Seven: Support

Ask Yourself: How do I make a smooth transition to a new career?

For your transition to be truly successful, you should manage the personal affairs side of your career change with the same professionalism and care as your job search. Things like out-processing, relocation, financial management, taking care of your family, and coping with the inevitable stress are important too.

Your Transition Assistance Office can offer support as you go through this process. In addition your ITP provides an opportunity to integrate these issues with the career-oriented activities that are the central focus of your transition effort.

Note: You are eligible for continued transition assistance for up to 180 days after separation.

A Journey

Think of your transition as a journey. The Individual Transition Plan is your map. Use it to chart your course and set your destination. You choose the best route; select the landmarks that will be important to you. This document, the Preseparation Guide, serves as your guidebook, offering insight and information as you travel along your route. Use the Transition Assistance Office as a trusty compass to guide you in the right direction. Throughout your journey, ***you*** *remain in charge of where you are going and how you will get there.*

Chapter 2 – Effects of a Career Change

You have been in the military for a number of years, and you are now making the transition back to civilian life. Understanding stress, and coping with it, are essential skills you will need to get through this difficult time. The following information and resources will help you prepare for a successful transition.

A. Leaving the Military Challenges Your Identity

You have worked hard to become a Captain, Sergeant, or Petty Officer. When asked what you do, you probably replied, "I'm in the Army (Air Force, Navy, Coast Guard, or Marines)." Now you must start over as a civilian. Now you are just another civilian.

Changing careers is a stressful undertaking, perhaps even more so for those leaving military service after many years. A service member may have worked for 30 years to achieve a rank or grade, but upon leaving the Armed Forces, he or she leaves this rank behind—and with it, a large portion of his or her identity.

Some people find it easier than others to adopt new identities. Transition is traumatic and stressful, but it also opens up a whole range of possibilities. If you approach your transition as an opportunity to grow, you will have already taken a giant step toward reestablishing your identity.

B. What Is Stress?

Everybody knows what stress feels like. But what is it really? The experts tell us that stress is a state of being. It is not an attitude; it is not a sign of being unable to handle things. Stress is a physical response, which, left unchecked, can lead to mental and physical exhaustion and illness.

Natural stress in our lives is considered good. It allows our bodies to respond to danger. You know the expression, "Fight or flight." *Unnatural* stress comes from continued threats or dangers over which we have no control. The body is alert for long periods of time with no chance to relax. It is important to remember that the body, like any good machine, begins to wear out if it runs in high gear for too long.

Life's Most Stressful Events

In his book, *Winning Life's Toughest Battles*, Dr. Julius Segal outlines three broad categories of very stressful events. These include the following:

- Events that lead to the loss of a special relationship, such as divorce
- Events you cannot control that make you feel helpless, such as an accident
- Events with lasting consequences, such as a terminal illness or the loss of your job

Transitioning from the military can have aspects of all three categories. In a sense, you lose many special relationships by losing the daily interaction with your co-workers. If you are transitioning involuntarily, you may be in a situation that is beyond your control. Transition, obviously, has permanent consequences and being involuntary separated may bring on some unforeseen stresses. When you change jobs, your life changes.

The Stress-Health Connection

It is important to look for signs of stress overload. Here are some of the symptoms:

- Constant fatigue
- Headaches

- Trouble sleeping or sleeping too much
- Stomach problems
- More frequent colds or other illnesses
- Smoking or drinking more than usual
- Feeling nervous
- Being irritable or angrier than you want to be
- Desire to be alone, away from other people
- Inability to eat or eating more than usual

If you are suffering from any of these symptoms, it is likely they are stress related.

C. The "Grieving Process" Is Normal

Research has shown that most people go through major life changes in stages. These stages are present in a wide variety of major life traumas:

- **Denial**: "This is not really happening," or "This is not happening to me."
- **Anger**: Directed either at yourself or at others.
- **Depression**: Often accompanied by a sense of helplessness.
- **Acceptance**: The turning point, when you begin to accept your situation.
- **Resolution**: Begin to take the steps necessary to return to a normal state.

Proceeding through each step is normal, and the process should not be rushed. Often however, people may progress out of a stage and then drop back into it. If uncontrolled, the bouncing back and forth between stages can continue for a long time. As you make your transition to civilian life, look for these stages in yourself and acknowledge your movements from one step to the next.

D. Coping With Transition-Related Stress

The experiences of thousands of service members who have recently separated suggest that this transition is likely to be stressful for you and your family. Those that have transitioned in the past have found several tactics extremely important in dealing with the stress related to separation from the military:

- **Get going**: It is your transition; no one can do it for you. Work through the transition process and do not procrastinate. Put your situation in perspective and get on with your life. After all, you are not the first person to go through transition, and you will not be the last. You'll do okay too.
- **Sell yourself**: You have a great product—YOU! So sell yourself! Now is not the time to be modest about your accomplishments. No one will come looking for you unless they know you are available. Once you let them know, you will find many people who will help you.
- **Work at it**: Work at planning your transition as if it were a job. However, if you spend every waking hour working on it, you will burn out. Take time for yourself and your family.
- **Lighten up**: This is probably the most important piece of advice. Do not lose your sense of humor. An upbeat disposition will see you through.
- **Keep your family involved**: Your family has a large stake in your transition. They are experiencing many of the same feelings, worries, and uncertainties as you are. Do not keep your plans to yourself; get your family involved in this process. Let them in on your plans and ask for their input throughout the process. It's their life too.
- **Volunteer**: Consider doing volunteer work. Your charitable actions will help others and assist you in getting to know the community beyond the military installations and enhance your networking.
- **Take a change management course**: Consider taking a change management course before stress appears, or at the first signs of stress.

E. Where to Go for Help

We all deal with stress everyday. However, during a major life transition stress can manifest itself in unforeseen and undesirable ways. Fortunately, help is only a phone call away. Various agencies on and off base provide counseling for personal issues, marital issues, parent-child conflicts, stress-related concerns, and alcohol and drug abuse. Remember, while you are on active duty, these services are free on military installations.

For information, assistance, and referrals, contact any of the following:

- Local Assistance at:
  Family Center, Chaplain's Office, and Military mental health care facility.
  Which can be found online at: http://www.nvti.cudenver.edu/resources/militarybasestap.htm

- The Dept. of Veterans Affairs at 1-800-827-1000
  (VA locator website: http://www1.va.gov/directory/guide/home.asp?isFlash=1)
- Military OneSource 24/7 Support at 1-800-342-9647
  http://www.militaryonesource.com

- Marine for Life at http://www.mfl.usmc.mil
- Military Family Network at http://www.emilitary.org

Chapter 3 – Employment Assistance

Many Service members have never written a resume, filled out a job application, or attended a job interview. Fortunately, these skills can be learned. The following section will give you the resources and information you need to launch your new civilian career.

A. Skilled Veterans Will Meet Labor Needs in the 21st Century

Today's job market demands increasingly sophisticated and technological skills – skills that are well suited for those leaving military service. American veterans are superbly qualified and capable of meeting the needs of the current and future civilian labor force. Today's defense occupations are diverse and numerous: senior management, executives, civil engineers, medical specialists, auditors, caseworkers, nuclear engineers, food service managers, mechanics, heavy equipment operators, qualified and skilled people in information technology and telecommunications, to name a few.

Most positions correspond closely to private sector occupations. It is true that a few military specialties have no direct application. However, the training and discipline required to master those specialties clearly demonstrate the potential to learn and master other skills required in the private sector. Look at it from an employer's point of view:

- Today's Soldiers, Sailors, Airmen, Marines and Coast Guardsman are the highest quality military personnel in our nation's history.
- The men and women serving the Department of Defense (DoD) and Department of Homeland Security are competent, positive, selfless, and oriented toward mission accomplishment.
- They perform skillfully using today's sophisticated military equipment: computers, electronics, avionics, etc.
- They demonstrate their ability to learn sophisticated skills on short notice.

Look at yourself. You have several things going for you. You are well trained, healthy, disciplined, and team oriented. What employer wouldn't want an employee like you?

Check out the *"21st Century Workforce Initiative"* sponsored by the Department of Labor at http://www.dol.gov/21cw/.

B. Where to Look for Great Jobs

Several places offer you the help you will need to find the job that's right for you. Check out these websites for more information:

http://www.bls.gov

http://www.hirevetsfirst.gov

http://www.doleta.gov/programs

http://www.doleta.gov/jobseekers/building_your_career.cfm

The following program and services are available to all transitioning Service members.

Transition Assistance Offices

You might be reluctant to start your transition because you dread the thought of finding a job. Career changes are, however, a common part of American life. Most people change careers at least three times in their lives.

Transition Assistance Offices have programs and counselors to assist you and your family members in seeking employment in government and the private sector. Examples of some employment assistance services available at your Transition Assistance Office are listed below:

- **Counseling**: The Transition staff provides individual career development counseling, comprehensive assessment of employment skills, and identification of employment opportunities.

- **Services**: Transition Assistance Offices offer computerized listings of jobs, career workshops, and training opportunities, as well as automated resume writing. Many Transition Assistance Offices also provide access to a mini-reference library, word processing, and copying equipment to assist in job search preparation.

- **Job banks**: Job banks provide information and referrals on temporary, permanent, part-time, and full-time positions in the federal, State, and private sectors. Separating service members are strongly encouraged to start their job search by using the following websites:
  - http://www.TurboTAP.gov – look for job banks/boards under the employment hub
  - DoD Transportal at http://www.dodtransportal.org/
  - Transition Bulletin Board at http://www.dmdc.osd.mil/ot.
  - http://www.usajobs.opm.com
  - http://www.go-defense.com/

Whatever you do, start by putting your resume online in the Department of Labor's job bank under the DoD Job Search Website.

Employers who are registered with the Department of Labor's job bank and looking to hire former military personnel go to this website to search for resumes.

You can also visit these websites for more employment assistance: http://www.careeronestop.org

Army Career and Alumni Program (ACAP) website http://www.acap.army.mil

The DoD offers Service members the opportunity to take free "Career Assessment" questionnaires designed to help you determine the career that best fits your skills and interests. Contact your Education Service Office or Navy College to learn how you can take advantage of this great opportunity.

- **Workshops and seminars**: A variety of workshops and seminars are available through your Transition Assistance Office to help you and your spouse become more competitive in the job market. Topics include enhancing job search skills, goal setting, and preparation of standard and optional forms for federal civil service employment, resumes, and interviewing techniques. One of the most popular job-hunting workshops is sponsored by the Department of Labor. Their 2 ½ day Transition Assistance Employment Workshop is one component of the overall Transition Assistance Program (TAP). You can sign up for this important workshop through your Transition/ACAP Office, or through your Command Career Counselor.
- **Training**: Some locations offer occupational skills training for those seeking entry-level classes in typing, word processing, and data entry. In addition you'll find helpful articles about writing resumes, dressing for success, interviewing techniques, and how to work a job fair at http://www.military.com/careers

Employment Assistance and Credentialing Programs

Army and Navy COOL. The Army and Navy both offer Credentialing Opportunities Online (COOL). These programs give you the opportunity to find civilian credentials related to your rating, or military occupational specialty. You can learn what it takes to get the credentials and learn about programs that will help pay credentialing fees. Check out the Army COOL website at**:** https://www.cool.army.mil/ **or** Navy COOL website at: https://www.cool.navy.mil/ to learn more.

Helmets to Hardhats. The Helmets to Hardhats (H2H) program lets your military service speak for itself. The program will help you find career opportunities that match your military background. Congressionally funded, H2H is the fastest, easiest way for transitioning military, Reservists, and Guardsmen to find a rewarding career in the construction industry. Visit: http://helmetstohardhats.org/ to learn more.

USMAP. USMAP (United Services Military Apprenticeship Program) is available to members of the Navy, Marine Corps, and Coast Guard who participated in this program are eligible to receive a Department of Labor (DOL) Certificate of Completion, which gives them a definite advantage in getting better civilian jobs since employers know the value of apprenticeships. Visit https://usmap.cnet.navy.mil to learn more.

Library

Your local public and military libraries can be an excellent source of job search information. Most information of interest to job seekers is located in the reference section. Most public and military libraries offer access to the Internet. Helpful library resources include the following:

- ***Occupational Information Network the Dictionary of Occupational Titles (O*NET)***: This provides detailed descriptions of most occupations. Available online at: http://online.onetcenter.org/
- ***The Encyclopedia of Associations***: This lists the addresses of professional and industry associations. http://library.dialog.com/bluesheets/html/bl0114.html
- ***National Trade and Professional Associations of the United States***: This provides information on professional and industry associations. http://www.associationexecs.com
- ***Dun and Bradstreet* and *Standard and Poor's Register of Corporations***: Both documents offer information on individual companies and organizations. No Website is available. Check the reference section of your local public library.
- ***The Occupational Outlook Handbook***: This book addresses the projected needs for various occupations. It may help you choose a career or open the door to a new one. You can also view the handbook online at: http://www.bls.gov/oco/home.htm.

Libraries also offer newspapers, trade journals, magazines, audio and video cassettes, and computer software packages that aid in career identification and planning. You also may find information on state training, employment, and apprenticeship programs as well as statistics regarding employment availability, economic climate, and cost of living. Your librarian can show you where to find these resources and how to use them.

Networking with others, especially other veterans, is one of the best ways to begin your search for a job.

Fraternal Military Associations and Veterans' Services Organizations

Fraternal military associations and veterans' services organizations are good sources of employment information, assistance, and services. Many provide their own job referral and registration services; others sponsor events such as job fairs to expose you to prospective employers. All provide networking opportunities to learn about job requirements and opportunities.

Your Transition Counselor can help you locate local Veteran Service Organization offices. In addition, lists of Military and Veteran Service Organizations can be found at: http://www.military.com/Community/Subpage/1,14746,GENERAL,00.html

Industry Associations

Industry associations are a source of industry-specific information. You can learn what an industry is all about from material provided by these associations. You can also learn the jargon and get insight into how people in the industry think. You also may find salary ranges, qualification requirements, locations of jobs, and the names and addresses of individual companies through these associations. More information can be found at http://www.BLS.GOV.

The "Hidden" Job Market

More than 70 percent of the jobs in the United States are never advertised or listed with employment agencies. They are simply announced (and filled) by word-of-mouth. This is the "hidden" job market. Following are some steps you can take to tap this market.

Step 1. Make a list: List everyone you know who might have a job lead for you—friends of the family, people you went to school or church with, clubs you belong to, etc. Your friends who have recently left the military are likely to be a step ahead in the job-hunting process and may know who's hiring. Your colleagues may even have leads on job openings that would suit you perfectly.

Step 2. Send your resume: Send your resume to each person on your list and attach a cover letter explaining that you are looking for a job in your area of interest. Ask them to keep their eyes and ears open. They will help you; they are your friends.

Step 3. Make calls: Call each person to whom you send a resume and ask for his or her suggestions and guidance.

> Some experts believe Step 3 should be done before Step 2. Your Transition staff can assist you in making the best decision. But the final decision is yours.

Step 4. Follow up: After you call, send each person a letter thanking him or her for the help. Call them periodically to see if they have heard of anything. Using this approach, you will have dozens of people helping you find the right job.

Step 5. Develop and maintain a network: The preceding steps have helped you develop a network. Networking is the most effective way to land the job you want.

C. Assessing Your Skills

To find a good civilian job, you need to clarify your skills. Skills assessment helps you answer the question "What do I do best?" A skills assessment can:

- Help you determine the types of jobs in which you are likely to excel (manager, mechanic, nurse, salesperson, teacher, etc.)
- Help you prepare a focused resume (one that only includes the aspects of your background that specifically relate to the job or career you are looking for)
- Help you answer job interview questions such as, "What do you like to do in your spare time?"

Hint: Relate your spare-time activities to the job for which you are interviewing.

Translating military experience into civilian language is one of the most common stumbling blocks in the skills assessment process. One way to tackle this problem is to talk to friends who have already left the service. Ask them to tell you the do's and don'ts of what civilian employers want to hear. You should also consider attending workshops and seminars. Here's a good approach to assessing skills:

Step 1. Assignments: List the projects you have worked on, problems you have solved, situations you have helped clarify, and challenges you have met.

Step 2. Actions: List the actions you have taken to carry out these tasks.

Step 3. Results: List the results that your actions helped to achieve.

The skills that appear on these three lists should be incorporated into your resume and job interviews.

Skill assessment for many service members and their families requires assistance. The staffs at the Transition Assistance Office and Education Center can provide that assistance.

For more assistance in skills assessment, go to http://www.hirevetsfirst.gov and http://www.Military.com/careers.

D. Resume Writing for the New Millennium

In the current job market, managers receive dozens of resumes. They do not have time to read lengthy listings of skills and complete life histories. For them, "less is more." Here are some tips on creating the most effective resumes:

- **Know the goal**: The goal of your resume should be to motivate employers to call you in for an interview. *Then* during your interview, you can discuss your background in as much detail as the employer desires.

Begin With a Career Objective or a Summary?

There are pros and cons to placing a career objective at the top of your resume. For example, a career objective statement clearly and unambiguously tells potential employers what you are looking for; on the other hand, it limits your flexibility by locking you into a specific position. After you have attended a Transition Assistance Program workshop, you will be able to decide what is best for you.

If you decide not to write an objective, consider using a three- to five-line summary of qualifications that concentrates on the skills and past experience you have that the employer wants. This summary can show an employer your efforts to assess your background and match it as closely as possible to his or her needs. "Targeting" your resume to the employer's current needs will increase your rate of success in getting an interview. A "one-size-fits-all" resume will not work in today's job market.

- **Focus on skills**: Employers are more interested in what you *can* do than in what you want to do. Today's resume emphasizes skills, allowing the employer to compare your skills to those required for the job. (Remember, volunteering is considered real work experience, so don't forget to include

appropriate volunteer work when preparing your resume.) Writing a skills-oriented resume is easier after you have completed your skills assessment.

- **Don't fuss over format**: Don't get hung up on which type of resume to use—functional, chronological, or whatever. Most employers appreciate a job history that tells them what you did and when. You should also state your accomplishments. Again, performing a skills assessment will help you do this.
- **Create a "scan-able" resume**: More and more, companies are scanning—rather than reading—resumes, especially if they get a great number of them. There are many books available to help you design a "scan-able" resume. Research the company. Use their language where you can.

There is no "perfect" resume, but you have to feel comfortable with the format you choose and be familiar with what you have written. The employer will use your resume as the basis for asking detailed questions during your interview.

Create a one-minute verbal resume that quickly highlights your experience and skills. Then, practice delivering your one-minute resume aloud until you're comfortable. This will give you the confidence to answer the "Tell me something about yourself…" interview question.

E. Workshops Help Separatees "TAP" Into Good Jobs

The Department of Labor-sponsored Transition Assistance Program Employment Workshops are sponsored in conjunction with the installation Transition Assistance staffs. The DOL TAP Employment Workshops normally run 2 ½ days. However, some local installations may combine this workshop with other specialty workshops. During your first visit to the Transition Assistance Office, or with your Command Career Counselor, you should ask to be scheduled to attend the next available workshop (your spouse should attend if space is available). You should plan to attend employment workshops at least 180 days prior to separation.

Note: Not all installations and bases offer the Department of Labor TAP Employment Workshop. If the workshops are not available at your installation or base, the Transition Counselor will refer you to other sources where similar information is available.

TAP addresses such useful subjects as the following:

- Employment and training opportunities
- Labor market information
- Civilian workplace requirements
- Resume, application, and standard forms preparation
- Job analysis, job search, and interviewing techniques
- Assistance programs offered by federal, state, local, military, and veterans' groups
- Procedures for obtaining verification of job skills and experience
- Obtaining loans and assistance for starting a small business
- Analysis of the area where you wish to relocate, including local employment opportunities, the local labor market, and the cost of living (housing, child care, education, medical and dental care, etc.)

At the TAP workshops, you will receive a participant manual. Among other valuable information, this manual contains points of contact around the nation for many of the services you will need after your separation.

Job-Hunting Workshops Provide Fresh Perspective

Besides the Department of Labor **TAP Employment Workshop,** you will find other job-hunting programs sponsored by organizations in and out of your service. Use them! By taking advantage of workshops and seminars, you will gain information about the same subject from different points of view. Different workshops emphasize different things. There are many good methods for finding a job and many good programs to teach you how.

F. Military Experience and Training Help You Win That Job

Verification of your military experience and training is useful in preparing your resume and establishing your capabilities with prospective employers. Verification is also helpful if you are applying to a college or vocational institution. These institutions want information on your military training and experience, as well as how this might relate to the civilian world.

As a Service member, you have had numerous training and job experiences, perhaps too many to recall easily and include on a job or college application. Fortunately, the military has made your life a little easier in this regard. The DD Form 2586, "Verification of Military Experience and Training," is created from your automated records on file. It lists your military job experience and training history, recommended college credit information, and civilian equivalent job titles. This document is designed to help you, but it is not a resume!

To Obtain Your Verification of Military Experience and Training Document

To get your verification document, go to the VMET website at http://www.dmdc.osd.mil/vmet. All separating military personnel can electronically download and print their VMET document and personal cover letter from your military service from the VMET website. Simply click the "Request Document" and "Request Cover Letter," tabs and print each of these documents after their downloaded.

You can get your verification document online as long as you have a current DoD Common Access Card (CAC) or have a current DFAS myPay PIN; however, you should retrieve it within 120 days prior to your separation. If you have problems getting your VMET and need assistance, check with your local Transition Counselor.

Once You Receive Your Verification Document

Identify the items that relate to the type of work or education you are pursuing and include them in your resume. If there are problems with information listed on the form, follow the guidance indicated below for your respective service:

- **Army:** Review and follow the guidance provided by the Frequently Asked Questions (FAQs) listed on the VMET On-line Website.
- **Air Force:** Follow the instructions in the verification document cover letter or contact your Transition Counselor.
- **Navy:** Contact your Command Career Counselor or review and follow the guidance provided by the Frequently Asked Questions (FAQs) listed on the VMET On-line Website.
- **Marine Corps:** Follow the instructions in the verification document cover letter. If you need further assistance, contact your administrative office.

G. DoD Job Search

The Department of Defense (DoD) and the Department of Labor activated a new veterans and service member Website called DoD Job Search. This Website features job announcements, resume writing, and referral systems geared to transitioning military personnel and their spouses, DoD federal civilian employees and their spouses, and the spouses of relocating active-duty members. There are over 1 million jobs available on this website. Check out the website at http://www.dod.jobsearch.org for additional information and assistance.

H. DoD Transportal

DoD has created a web portal for military transitioners. This Website is sponsored by the Department of Defense and is designed specifically to assist Service members and their spouses leaving active duty. While DoD TRANSPORTAL contains valuable information and resources, you should use this site as part of a comprehensive program of transition and employment assistance. The best place to start is your installation Transition Assistance Office. The DoD Transportal is another tool to assist you in your transition back into the civilian community. You can access this Website at http://www.dodtransportal.org.

This Website has three features that can be accessed using the buttons on the left of the Web page screen:

- **Transition Assistance**: This feature is a brief overview of the DoD Transition Assistance Program. Here you will find a general discussion of all benefits and services available to you.
- **At your Service**: This feature provides the locations and phone numbers of all Transition Assistance Offices as well as links to transition assistance related websites.
- **Your Next Career**: This feature provides:

    - Getting ready: A mini-course on conducting a successful job search campaign including instructions on creating winning resumes.
    - Tips on Using the Internet: A mini-course on using the Internet to find a job including instructions on creating electronic resumes and avoiding Internet scams.
    - Internet Career Links: Links to the best job search websites on the net.
        - Websites with up to 1.5 million job listings
        - Websites where you can post your resumes for employers to view
        - Links to state job search websites

    - Corporate Recruiting Websites: Links to recruiting websites operated b Fortune 500 companies.

        — Links to 100 corporate recruiting sites selected among the Fortune 500 companies.

    - Suggested Reading: A list of books that you can use as job search resources.

I. Public and Community Service (PACS) Registry Program

The 1993 National Defense Authorization Act, P L. 102-484, [10 USC, 1143 a(c)] requires the Secretary of Defense to maintain a registry of public and community service organizations. Service members selecting early retirement under the Temporary Early Retirement Act (TERA) are registered on the Public and Community Service Personnel Registry prior to release from active duty. Service members looking for employment in the public and community service arena to include those retiring under TERA, can access the PACS Organization Registry to see which organizations have registered for the purpose of hiring separating military personnel in public and community service jobs. In addition, Service members

with approved retirement under TERA to earn additional credit towards full retirement at age 62 by working in a public or community service job.

Employers who wish to advertise job openings in the public and community service arena on the DoD Operation Transition Bulletin Board (TBB) at http://www.dmdc.osd.mil/ot will complete the DD Form 2581, "Operation Transition Employer Registration" and DD Form 2581-1, "Public and Community Service Organization Validation." Then, the organization will be included in the Operation Transition employer database and also be listed on the PACS organization registry. Completing the DD Forms is a requirement for posting employment opportunities (want ads) on the TBB.

PACS employers hiring Service members who retired under the TERA program are required to complete both DD Forms 2581 and 2581-1. TERA retirees who are employed by approved PACS organizations during their enhanced retirement qualification period (ERQP) enables them to earn additional retirement credit and enhanced retirement pay beginning at age 62. Retirees interested in gaining the additional credit towards full retirement can go to the TBB to look for PACS employment opportunities as well as see a list of approved PACS organizations. Please refer to the website at http://www.dmdc.osd.mil/ot.

The Public and Community Service organizational registry program is just another tool separating service members can use to get their names in front of nonprofit, public and community service organizations such as schools, hospitals, law enforcement agencies, social service agencies and many more for employment opportunities.

J. Transition Bulletin Board (TBB) Makes Job Hunting Easier

Searching through the employment section of the newspaper is not the only way to find work. Internet Websites provide a quick and easy way to find the latest job openings and up-to-the-minute information useful to your job search. DoD's Transition Bulletin Board lists jobs, as well as registered Public and Community Service (PACS) organizations, and a list of business opportunities. Search ads are listed by job type and/or location; jobs are located both stateside and overseas. In addition, individuals retiring under the Temporary Early Retirement Authority (TERA) can fulfill the mandatory requirement to register for Public and Community Service (PACS) online at the TBB. Simply log onto the Operation Transition/TBB website, and click "TERA Individual Registration for PACS."

Accessing the TBB

Your access to this resource is through any PC having Internet access. Access TBB from home, office, library, or your Transition Assistance Office. You can perform your own automated job search, tailored to your individual needs.

The TBB can be accessed via the Internet at http://www.dmdc.osd.mil/ot.

How to Use the TBB

Once you find a position that interests you, pursue the opportunity by following the employer's instructions listed in the TBB ad. Call or write the employer directly and send a copy of your full resume.

To access the TBB, go to http://www.dmdc.osd.mil/ot. Click "Login as a Job Seeker." Enter your SSN, last name, and date of birth and click "Login." At the moment you click "Login," the information entered is encrypted so it is protected as it is transmitted over the Internet. Your information is matched against up-to-date personnel information at the Department of Defense

K. Troops-to-Teachers Program

Background: Troops to Teachers (TTT) was established in 1994 as a Department of Defense program. The National Defense Authorization Act for FY 2000 transferred the responsibility for program oversight and funding to the U.S. Department of Education but continued operation by the Department of Defense. The No Child Left Behind Act provides for the continuation of TTT as a teacher recruitment program. TTT is managed by the Defense Activity for Non-Traditional Education Support (DANTES), Pensacola, Florida.

Goals and objectives: Reflecting the focus of the No Child Left Behind Act, the primary objective of TTT is to help recruit quality teachers for schools that serve students from low-income families throughout America. TTT helps relieve teacher shortages, especially in math, science, special education and other critical subject areas, and assists military personnel in making successful transitions to second careers in teaching.

Troops to Teachers Adds New Program

The Troops to Teachers' new **Hire in Advance Program**, which has launched in Las Vegas, Denver, and Newark, N.J., guarantees teaching jobs for eligible military up to three years before they retire or separate from active duty. Troops who qualify for the Hire in Advance program can send in applications and interview with school officials, who can officially hire them up to three years before they leave active duty. The Troops to Teachers and the Hire in Advance Program are both open to military spouses as well. For more information, visit http://www.proudtoserveagain.com/

Function: TTT assists eligible military personnel to transition to a new career as public school teachers in targeted schools. A network of State TTT Offices has been established to provide participants with counseling and assistance regarding certification requirements, routes to state certification, and employment leads. Pending annual appropriation of funds, financial assistance is available to eligible individuals as stipends up to $5,000 to help pay for teacher certification costs or as bonuses of $10,000 to teach in schools serving a high percentage of students from low-income families. Participants who accept the Stipend or Bonus must agree to teach for three years in targeted schools in accordance with the authorizing legislation. The TTT link (http://www.proudtoserveagain.com) leads to the home page, which provides information, and resource links, including links to state Departments of Education, state certification offices, model resumes, programs leading to teacher certification and job listing sites in public education. An Internet Referral System has been established to enable participants to search for job vacancies online and post resumes for view by school districts searching for teachers. A “Mentor Connection” site provides access to TTT participants who have made the transition to teaching and are available to respond to questions from prospective teachers.

Eligibility: Military personnel within several years of retirement are encouraged to register with Troops to Teachers. Counseling and guidance is available to help individuals assess academic background, identify programs that will lead to state teacher certification and identify potential employment opportunities.

Financial Assistance: Individuals eligible for immediate financial assistance are:

- Retired military personnel, active and reserve
- Personnel within one year of retirement
- Active duty personnel separating with six years active duty and join a Selected Reserve component unit
- Current reserve component members with 10+ years of active and/or Selected Reserve service creditable toward retirement

- Veterans separated due to service-connected disability

Educational Requirements: Those interested in elementary or secondary-teaching positions must have a bachelor's degree from an accredited college. Individuals who do not have a baccalaureate degree, but have experience in a vocational/technical field may also submit an application. There is also a growing need for teachers with backgrounds in areas such as electronics, construction trades, computer technology, health services, food services and other vocational/technical fields.

Self-Determination Eligibility Guide: A guide to determining eligibility is available at: http://www.proudtoserveagain.com

Registration: Registration forms may be downloaded from the Troops to Teachers link at: http://www.proudtoserveagain.com

Current Information: The Troops to Teachers website is updated as new or revised information becomes available. The website also provides a standard Power Point briefing and other promotional materials.

L. Reemployment Rights Can Get You Your Old Job Back

Under certain circumstances, veterans have the right to return to their pre-service jobs after discharge or release from active duty. Your former employer must rehire you if you meet all of the following requirements:

- You must have left other-than-temporary employment to enter military service.

AND

- You must have served in the Armed Forces (either voluntarily or involuntarily) no more than five years, unless at the request of and for the convenience of the government.

AND

- You must have been discharged or released under honorable conditions.

AND

- You must still be qualified to perform the duties of the job. If you became disabled while in military service, you must be able to perform some other job in your employer's organization (with comparable seniority, status, and pay).

Contact the U.S. Department of Labor, Veterans' Employment and Training Service (VETS), for assistance under the Uniformed Services Employment and Reemployment Rights Act of 1994. A complete list of VETS state directors is available on the Internet at http://www.dol.gov/vets/.

Your reemployment rights also protect you against being discharged by your employer without cause for one year (six months in the case of a Reservist or National Guard member returning from training).

M. Private Employment Agencies

Overall, private employment agencies are responsible for approximately 3 to 5 percent of all hires nationally. If your skills and experience match those fields in which the agency specializes, you can

expect some assistance. For example, a separatee with computing skills should seek an agency specializing in computer-related placements.

Most private employment agencies are reputable. They possess an extensive list of employers, and they charge those employers a fee for their services. Before registering with a private agency, confirm that all fees will be paid by the employer, and not by you.

N. Finding Federal Employment Opportunities

Opportunities for employment with the U.S. Government are available in all parts of the nation as well as overseas. Here are some ways to find out about different types of federal job listings.

- **Government jobs near you:** Openings may be available at the installation from which you are separating. You can find out about these from your local civilian personnel office.
- **Opportunities overseas:** To assist you in finding out about federal job opportunities elsewhere in the world, the Office of Personnel Management (OPM) maintains federal job information/testing offices in each state. A listing of these offices is located on the Transition Bulletin Board **(see Section J).**
- You can view federal employment opportunities on the Internet at http://www.usajobs.opm.gov/. You can also:

  Call OPM at 912-757-3000.

  Call the OPM Computer Bulletin Board at 912-757-3100.

- **Unique positions:** OPM maintains an automated job referral system for hard-to-fill jobs. This system, to be expanded in the future, presently focuses on those positions requiring special skills. Applicants may register directly with the OPM computer center in Macon, Georgia. Write to:

  Office of Personnel Management

  Staffing Service Center

  Macon, Georgia 31297

- **Other Federal Employment Websites:**

  - http://www.fedworld.gov
  - http://www.goDefense.com
  - Federal Employment Portal at: http://www.opm.gov
  - Army Civilian Personnel Online at: http://www.cpol.army.mil/

O. Working for the DoD

The Department of Defense (DoD) welcomes veterans to join the DoD civilian workforce and continue serving the Defense mission! The DoD is the nation's number one employer of veterans, offering nearly 700 challenging occupations.

As a DoD civilian, you can serve with the Army, Navy, Air Force, Marines or any one of the many other Defense agencies. Career opportunities exist in research laboratories, manufacturing facilities, office complexes, hospitals, military bases, and schools in almost every major population center in the United States and in numerous countries throughout the world.

The Department offers preference in employment to eligible veterans, along with world-class benefits, and many opportunities for personal and professional growth, travel, and advancement.

You have served our nation with honor and distinction. Now, the Department of Defense invites you to become part of the Department's rich and proud tradition of civilian service.

goDefense.com
The Department of Defense (DoD) website, http://www.goDefense.com, offers veteran job seekers assistance with pursuing DoD civilian careers by providing online career opportunity information and resources. In addition, Recruitment Assistance Division (RAD) career counselors are available Monday through Friday, 7:00 a.m. to 5:00 p.m. EST to provide assistance with completing required forms and advisory guidance on how to respond to vacancy announcements.

For more information visit http://www.goDefense.com or call toll-free: 1-888-DOD4USA (1-888-363-4872); TTY for Deaf/Hard of Hearing: 703-696-5436 or send request by e-mail to daao@cpms.osd.mil

Applying for Federal Jobs

You apply for most federal jobs by preparing and submitting the documents requested in the federal job announcement. If you have any questions, contact the civilian personnel office and/or the point of contact listed on the job announcement. If you believe our veterans' preference rights have been violated when applying for federal jobs, contact the U.S. Department of Labor, Veterans Employment and Training Service for assistance under the Veterans' Employment Opportunities Act of 1998. A complete list of VETS state directors is available on the Internet at http://www.dol.gov/dol.vets.

P. Employment Preferences

Involuntarily & Certain Voluntarily Separated Members: Under chapter 58, Section 1143 (d) of title 10, U.S. Code, eligibility applies to members of the Armed Forces, and their dependents, who were on active duty on Sept. 30, 1990 and who were involuntarily separated under honorable conditions on or after Oct. 1, 1990. Preference eligible veterans shall be identified by possession of a DD Form 1173, "Uniformed Services Identification and Privilege Card," overstamped with "TA."

Preference applies to jobs graded at NF-3 and below, and to positions paid at hourly rates. Preference applies to any job that is open to competition in accordance with merit staffing practices. Spouse preference may be used once for each permanent relocation of the military sponsor. The spouse must have been married to the military sponsor before relocation to the duty station.

Military Spouses: Under DoD Instruction 1404.12, "Employment of Spouses of Active Duty Military Members Stationed Worldwide," eligibility applies to spouses of active duty military members of the Armed Forces. Under this basic policy, preferences for military spouses are the same as the involuntarily and certain voluntarily separated members, except that military spouse preference has priority over that preference.

Visit the DoD's Spouse Career center at http://www.military.com/spouse to learn more about military spouse employment preferences.

Family Members in Foreign Areas: In accordance with DoD Instruction 1400.23 and DoD 1402.2-M, Chapter VII, family members of active duty military members and civilian employees stationed in foreign areas eligible. Basic policy allows preference for all NAF jobs. Preferences apply when not at variance

with the Status of Forces Agreements, country-to-country agreements, treaties, or as prescribed by DoD Instruction 1400.23.

Q. Federal Jobs Through the Non-Appropriated Fund and the Veterans Readjustment Act

Because of your military service, you may have an advantage over others when applying for federal employment. Congress provided this advantage by enacting veterans' hiring preference laws.

These laws do *not* imply guaranteed placement of a veteran in every federal job. The veterans' hiring preference laws are not applicable to Non-Appropriated Fund (NAF) employment. Veterans applying for NAF jobs may be given preference at time of hire only.

If you are a Vietnam or post-Vietnam-era veteran: The Veterans Readjustment Appointment (VRA) program provides special employment opportunities and job training to veterans who were honorably discharged and who served for more than 180 days on active duty.

- If you are an eligible involuntary separatee: You and your family members are authorized a one-time employment preference for NAF positions you are qualified to perform. For details, ask your installation's Transition Office to refer you to the local NAF personnel office.
- Eligible Vietnam-era veterans qualify for appointments under Veterans Readjustment Appointment **(**VRA) until 10 years after their last discharge or separation from active duty or until December 31, 1995, whichever is later.
- Eligible post-Vietnam-era veterans qualify for 10 years after the date of discharge or release from active duty or until December 31, 1999, whichever is later.
- Eligible veterans with a service-connected disability of 30 percent or more have no time limit.

For information about specific VRA job opportunities, contact the personnel office at the federal agency where you would like to work.

The Veterans' Preference Point System for Federal Employment

A "point system" is used to determine veterans' hiring preference:

- **Five-point preference:** Basically, five points are given to honorably separated veterans who have served more than 180 consecutive days of active duty before October 14, 1976 (including service during training under the six-month Reserve or National Guard programs), or during any war or expedition for which a campaign badge has been authorized (such as Desert Shield/Storm) and served continuously for 24 months or the full period called or ordered to active duty (including for training). Retired members of the Armed Forces above the rank of Major or Lt. Commander are no longer eligible for the five-point preference. Their preference is contingent upon a disability.
- **Ten-point preference:** Ten points are given to disabled veterans and veterans who are awarded the Purple Heart and honorably separated.

The point system program is administered by OPM. The VA issues letters to OPM indicating the degree of disability for veterans' preference purposes. The more points you have, the closer you get to the front of the line for possible job consideration with the federal government.

Hiring preference is not limited to veterans alone. It is also granted to the spouse of an unemployable disabled veteran, the unmarried widow or widower of a veteran, or the mother of a deceased or disabled veteran. Any federal agency personnel officer can give you more information on the point system.

Visit the USAJOBS website at: http://jobsearch.usajobs.opm.gov/veteranscenter/ to learn more about Veteran Employment opportunities.

R. Veterans Get Priority at State Employment Offices

As a veteran, you receive special consideration and priority for referral, testing, and counseling from your state employment office. Your state employment office can provide many additional services, as noted below.

Veterans Employment and Training Service Office: There is at least one Veterans Employment and Training Service Office in every state. Veterans' employment representatives may also be found at local employment offices with large numbers of veteran job applicants. Their job is to monitor and oversee veterans' employment services, administer veterans' training programs, and protect the reemployment rights of veterans. They will assist you with any employment problem you may have.

Make sure you take your Certificate of Release or Discharge from Active Duty, DD Form 214, "Certificate of Release or Discharge from Active Duty" (certified copy) with you for your first appointment with the state employment office.

DoD Job Search: This job bank, sponsored by the Department of Defense and the Department of Labor, lists millions of jobs across the nation that are not readily filled. Check out the Website at http://www.dod.jobsearch.org for further detail and assistance.

Training opportunities: State employment offices can offer you seminars on subjects such as resume writing, interviewing skills, and career changes; information on vocational training opportunities; and proficiency tests in typing and shorthand for positions requiring such certification.

Information: At your state employment office, you will find data on state training, employment, and apprenticeship programs; and statistics regarding employment availability, economic climate, and cost of

living. Some offices even have extensive information about the things you should know before moving to the state.

To locate State Employment Offices visit: http://www.naswa.org/links.cfm and http://www.hirevetsfirst.gov/onestop_vet.asp.

S. Family Members Get Job Assistance Too

Family members can take advantage of many of the outplacement services offered to transitioning Service members. Most of these services are coordinated from the Transition Assistance Office at your installation. Family members can get help in developing their own Individual Transition Plans; they also have access to the following employment services:

Department of Labor TAP Employment Workshops: These 2 ½ day, Department of Labor sponsored workshops, are coordinated through the Transition Assistance and ACAP Offices can help you with your employment objectives before you leave the military. Contact your Transition/ACAP Office or Command Career Counselor immediately to get scheduled for an appointment.

Spouses are highly encouraged to attend the DoL Employment Workshop in order to prepare themselves for the transition from an active duty life style to a civilian one.

TBB: The Transition Bulletin Board is an electronic listing of job vacancies and transition information. The Transition Bulletin Board is an electronic listing of job vacancies and transition information located at http://www.dmdc.osd.mil/ot.

Career counseling: The Transition Assistance Office will provide individual job/career development counseling, assist in assessing employment skills, and identify employment opportunities.

Job training: These services include workshops and seminars on enhancing job search skills; goal setting; preparing federal employment applications, resumes, interviewing techniques, and occupational skills training for family members.

Job banks: National job banks and local job banks provide information and referral on temporary, permanent, part-time, full-time, and volunteer positions in both the federal and private sectors.

In addition, family members of separating personnel can receive a one-time priority for Non-Appropriated Funds jobs in the federal government. Ask your local civilian personnel office for details.

Chapter 4 – Entrepreneurship/Business Ownership

The Entrepreneurship/Business Ownership chapter is divided into sub-chapters. Chapter 4A contains information provided by the Small Business Administration, which explains the federal programs, loans, and contact information.

Chapter 4B contains information and resources provided by the National Veterans Business Development Corporation, a federal contracted program for assisting veterans in starting a business or purchasing a franchise. This chapter will help you develop a business plan, find financing and determine if starting a franchise is your best option.

Chapter 4A – The U.S. Small Business Administration

Since 1953, the U.S. Small Business Administration has helped Veterans start, manage and grow small businesses. Today, we provide specific programs for Veterans, Service-Disabled Veterans, and Reserve and National Guard Members, and we offer a full range of entrepreneurial support programs to every American, including Veterans. Our job is to help you successfully transition from world's finest warrior to world's finest small business owner.

On August 17, 1999, Congress passed **Public Law 106-50, The Veterans Entrepreneurship and Small Business Development Act of 1999.** PL 106-50 is the most important entrepreneurial legislation for Veterans since the original 1944 G.I. Bill. This law established the SBA Office of Veterans Business Development, under the guidance and direction of the *Associate Administrator for Veterans Business Development,* to conduct outreach, be the source of policy and program development for the government, and to act as an Ombudsman for veterans within the Administration.

In addition, this law created the National Veterans Business Development Corporation, set goals for federal procurement for Service-Disabled Veterans and Veterans, established the Military Reservists Economic Injury Disaster Loan, initiated new research into the success of Veterans in Small Business, and brought focus to Veterans in the full range of SBA Capital, Entrepreneurial, and Government Contracting programs.

SBA has established Veterans Business Outreach Centers, special loans and Surety Bonding programs for Veterans and Reservists, government procurement programs for Veterans, Veterans Business Development Officers in every District Office, and special outreach, counseling and training at more than 1,500 Business Development Centers.

A. Special Localized Programs

Special local initiatives target Veterans, Service-Disabled Veterans and Reserve and National Guard members to aid in starting, managing, maintaining and growing successful small businesses. On line and printed Business Planning Guides are available, including: ***Balancing Business and Deployment*** for self-employed members of the Reserve and National Guard to prepare for mobilization, and ***Getting Veterans Back to Business*** to assist in restarting or reestablishing your business upon return from active duty. These manuals include an interactive CD ROM with a wealth of information on preparing your business and your employees for your absence, re-establishing a small business upon return from Title 10 activation and information on various business assistance resources available to assist Reservist and National Guard member entrepreneurs. The CD's also contain down loadable and printable information on loans, government procurement and information describing the full range of SBA's assistance to any veteran. In addition SBA has established an online Business Matchmaking program that may prove useful to Veterans and Service-Disabled Veterans, as well as self-employed members of the Reserve and National Guard who have interest in competing in the Federal marketplace.

In carrying out our mission, SBA offers programs and services designed to assist small business owners and entrepreneurs in starting, managing and growing successful small business concerns, in part to ensure the maximum involvement and capability of small business in supporting the Global War On Terror, and to ensure they are a source of competitive American strength in the global economy.

To learn more about the programs, services and business assistance tools SBA offers as well as business and technical assistance specific to Veterans, Service Disabled Veterans and Reservists, please explore the links below, or follow-up to our local offices and programs located in or near the community you return home to.

B. The Patriot Express Pilot Loan Program

Patriot Express Pilot Loan is the latest program created by the SBA, which offers financial, procurement, and technical assistance programs to the military community. Patriot Express is a streamlined loan product with enhanced guarantee and interest rate characteristics.

Patriot Express is available to members of the military community including veterans, service-disabled veterans, active-duty Service members participating in the military's Transition Assistance Program, Reservists and National Guard members, current spouses of any of the above, and the widowed spouse of a Service member or veteran who died during service, or of a service-connected disability.

The new Patriot Express Loan is offered by SBA's network of participating lenders nationwide. It features SBA's fastest turnaround time for loan approvals. Loans are available up to $500,000 and qualify for SBA's maximum guaranty of up to 85 percent for loans of $150,000 or less and up to 75 percent for loans over $150,000 up to $500,000.

The Patriot Express Loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express Loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Local SBA district offices will have a listing of Patriot Express lenders in their areas. More details on the initiative can be found at http://www.sba.gov/patriotexpress.

C. District Office Veterans Business Development Officers (VBDOs)

As a new veteran, we realize you may not know a lot about the assistance available to you from SBA. To ensure that every aspiring veteran entrepreneur has access to the full range of SBA programs, and to receive the specific assistance and guidance you may be seeking, SBA has established a Veterans Business Development Officer (VBDO) in every one of the 68 SBA District Office around the nation. These Officers are responsible for providing prompt and direct assistance and guidance to any Veteran or reservist seeking information about or access to any SBA program. To identify your local VBDO, please contact either your local SBA district office (see Blue Pages) or contact OVBD at 202-205-6773 or visit http://www.sba.gov/VETS/reps.html

D. Veterans Business Outreach Centers

OVBD provides operational funding to five Veterans Business Outreach Centers (VBOC) specifically established to offer and coordinate business development assistance to Veteran, Service-connected Disabled Veteran and Reservist entrepreneurs. Services are provided include – face-to-face and online - outreach, concept development, business training, counseling and mentoring. Please contact them directly at:

- The Research Foundation of the State University of New York
  41 State Street
  Albany, NY 12246
  518-443-5398
  Webpage: http://www.nyssbdc.org/vboc
  Email:brian.goldstein@nyssbdc.org

- The University of West Florida in Pensacola
  2500 Minnesota Avenue
  Lynn Haven, FL 32444
  1-800-542-7232 or 850-271-1108
  Webpage: http://www.vboc.org
  Email: vboc@knology.net

- The University of Texas - Pan American
  1201 West University Drive
  Edinburg, TX 78539-2999
  956-292-7535
  Webpage: http://www.coserve.org/vboc
  Email: vboc@panam.edu

- Vietnam Veterans of California

  7270 E. Southgate Drive, Suite 1
  Sacramento, California 95823
  916-393-1690
  Webpage: http://www.vboc-ca.org
  Email: cconley@vboc-ca.org

- Robert Morris University
  600 Fifth Avenue
  Pittsburgh, PA 15219
  (412) 397-6842
  Webpage: **http://www.rmu.edu/vboc**
  Email: **vboc@rmu.edu**

E. Small Business Development Centers

SBA provides core funding, oversight and management to 1,100 Small Business Development Centers in all 50 states and US territories. This program provides a broad range of specialized management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information, guidance, linkages, training and counseling in easily accessible branch locations, usually affiliated with local educational institutions.

The SBDC Program is designed to deliver up-to-date counseling, training and technical assistance in all aspects of small business management. SBDC services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering and technical problems, and feasibility studies.

To Find your local SBDC: http://www.sba.gov/sbdc/sbdcnear.html or contact your district office VBDO.

F. SCORE "Counselors to America's Small Business"

SCORE is the best source of free and confidential small business advice to help you build your business—from idea to start-up, to success. The SCORE Association, headquartered in Washington, D.C., is a nonprofit association dedicated to entrepreneurial education and the formation, growth and success of small businesses nationwide.

More than half of SCORE's extensive, national networks of 10,500 retired and working volunteers are Veterans, and they are experienced entrepreneurs and corporate manager/executives. They have worn the uniform and they have succeeded in business. They provide free business counseling and advice as a public service to all types of businesses, in all stages of development. SCORE is a resource partner with the U.S. Small Business Administration, and a resource asset for you.

- SCORE offers Ask SCORE email advice online at: (http://www.score.org/). Some SCORE e-counselors specifically target Veterans, Service-Disabled Veterans and Reserve Component members.
- Face-to-face small business counseling at 389 chapter offices.
- Low-cost workshops and seminars at 389 chapter offices nationwide.
- A great on line web based network.

SCORE is a nonprofit organization, which provides small business counseling and training under a grant from the U.S. Small Business Administration (SBA). SCORE members are successful, retired business men and women who volunteer their time to assist aspiring entrepreneurs and small business owners. There are SCORE chapters in every state.

Find your local SCORE Chapter at http://www.score.org/findscore/chapter_maps.html

G. Women's Business Centers

The Office of Women's Business Ownership provides women-focused (men are eligible as well) training, counseling and mentoring at every level of entrepreneurial development, from novice to seasoned entrepreneur, through representatives in the SBA district offices and nationwide networks of women's business centers (WBCs) and mentoring roundtables. Additionally, WBCs provides online training, counseling and mentoring.

Women's Business Centers represent a national network of more than 80 educational centers designed to assist women start and grow small businesses. WBCs operate with the mission to level the playing field for women entrepreneurs, who face unique obstacles in the world of business. To find your local WBC: http://www.sba.gov/wbc.html

H. Financial Assistance

SBA administers three separate, but equally important loan programs. The Agency sets the guidelines for the loans while our partners (Lenders, Community Development Organizations, and Micro lending Institutions) make the loans to small businesses. SBA backs those loans with a guaranty that will eliminate some of the risk to our lending partners. The Agency's Loan guaranty requirements and practices can change as Government alters its fiscal policy and priorities to meet current economic conditions. Therefore, past policy cannot always be relied upon when seeking assistance in today's market.

The loan guaranty which SBA provides transfers the potential risk of borrower non-payment, up to the amount of the guaranty, from the lender to SBA. Therefore, when a business applies for an SBA Loan, they are actually applying for a commercial loan, structured according to SBA requirements, but provided by our cooperating lending partner, which receives an SBA guaranty.

Basic 7(a) Loan Guaranty

The 7(a) Loan Guaranty Program serves as the SBA's primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels.

Loan proceeds can be used for most sound business purposes including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets. SBA does target Veterans specifically in some of our loan programs. To find out more, visit http://www.sba.gov/financing/sbaloan/7a.html, or contact your district office, or any of the Centers or Chapters mentioned previously.

Certified Development Company 504 Loan Program

The Certified Development Company-504 loan program (CDC/504) loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide. Each CDC covers a specific geographic area.

Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the CDC (backed by a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent equity from the small business being helped.

Microloan Program

Microloan Program provides very small loans to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of $35,000. The average loan size is about $13,000. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

Terms, Interest Rates, and Fees:
The maximum term allowed for a microloan is six years. However, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the intermediary lender, and the needs of the small business borrower. The maximum loan amount is $35,000, however, the average loan amount is around $13,000. Interest rates vary, depending upon the intermediary lender and costs to the intermediary from the U.S. Treasury. Generally these rates will be between 8 eight percent and thirteen percent.

International Trade

The Office of International Trade works in cooperation with other federal agencies and public- and private-sector groups to encourage small business exports and to assist small businesses seeking to export. Through 16 U.S. Export Assistance Centers, SBA district offices and a variety of service-provider partners, we direct and coordinate SBA's ongoing export initiatives in an effort to encourage small businesses going global.

I. SBA's Investment Programs

In 1958 Congress created The Small Business Investment Company (SBIC) program. SBICs, licensed by the Small Business Administration, are privately owned and managed investment firms. They are participants in a vital partnership between government and the private sector economy.

All SBICs are profit-motivated businesses. A major incentive for SBICs to invest in small businesses is the chance to share in the success of the small business if it grows and prospers.

Equity (venture) capital or financing is money raised by a business in exchange for a share of ownership in the company. Ownership is represented by owning shares of stock outright or having the right to convert other financial instruments into stock of that private company. Two key sources of equity capital for new and emerging businesses are angel investors and venture capital firms.

Typically, angel capital and venture capital investors provide capital unsecured by assets to young, private companies with the potential for rapid growth. Such investing covers most industries and is appropriate for businesses through the range of developmental stages. Investing in new or very early companies inherently carries a high degree of risk. But venture capital is long term or "patient capital" that allows companies the time to mature into profitable organizations.

Surety Bond Guarantee Program

The Surety Bond Guarantee (SBG) Program was developed to provide increased bonding opportunities to small Veteran and minority contractors to support contracting opportunities for which they would not otherwise bid. If your small construction, service or supply company bids or performs projects requiring surety bonds, the U.S. Small Business Administration has a program that could help make you more competitive.

Small business contractors and manufacturers can overcome challenges they face in winning government or private contracts by using the SBA's Surety Bond Guarantee Program. A surety bond is a three-way agreement between the surety company, the contractor and project owner. The agreement with the SBA guarantees the contractor will comply with the terms and conditions of the contract. If the contractor is unable to successfully perform the contract, the surety assumes the contractor's responsibilities and ensures that the project is completed.

The SBA Surety Bond Guarantee Program covers four types of major contract surety bonds:

- **Bid Bond** – guarantees the project owner that the bidder will enter into the contract and furnish the required payment and performance bonds.
- **Payment Bond** – guarantees the contractor will pay all persons who furnish labor, materials, equipment or supplies for use on the project.
- **Performance Bond** – guarantees the contractor will perform the contract in accordance with its terms, specifications and conditions.
- **Ancillary Bond** – bonds that are incidental and essential to the performance of the contract.

The overall surety bond program has two programs:

- **The Prior Approval Program** – The SBA guarantees 80 or 90 percent of a surety's loss. Participating sureties must obtain SBA's prior approval for each bond.
- **The Preferred Surety Bond Program** – Selected sureties receive a 70 percent guarantee and are authorized to issue, monitor and service bonds without the SBA's prior approval.

Program eligibility requirements

In addition to meeting the surety company's bonding qualifications, you must qualify as a small business concern, as defined by SBA. For federal prime contracts, your company must meet the small business

size standard for the North American Industry Classification System (NAICS) Code that the federal contracting officer specified for that procurement. For more information about the Surety Bond Guarantee Program, visit http://www.sba.gov/osg/

J. Business Planning and Disaster Assistance For Small Businesses who Employ or are Owned by Military Reservists

All of the technical assistance programs referenced above can provide pre and post mobilization business counseling and planning assistance to any Reservist who owns their own business or to the business they work for. We also offer assistance to the caretaker of the business who may manage the business while the reservist is activated.

Our Office of Disaster Assistance also offers the Military Reservist Economic Injury Disaster Loan (MREIDL) program at very favorable rates and terms. The purpose of the MREIDL is to provide funds to eligible small businesses to meet its ordinary and necessary operating expenses that it could have met, but is unable to meet, because an essential employee was "called-up" to active duty in their role as a military reservist. These loans are intended only to provide the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty. The purpose of these loans is not to cover lost income or lost profits. MREIDL funds cannot be used to take the place of regular commercial debt, to refinance long-term debt or to expand the business. Contact your district office or visit: http://www.sba.gov/disaster_recov/loaninfo/militaryreservist.html

K. Government Procurement

The Office of Government Contracting (GC) works to create an environment for maximum participation by small, disadvantaged, woman, Veteran and Service-Disabled Veteran-owned small businesses in federal government contract awards and large prime subcontract awards. GC also advocates on behalf of small business in the federal procurement arena.

The federal government purchases billions of dollars in goods and services each year. To foster an equitable Federal procurement policy, it is the policy of the Congress and it is so stated in the Small Business Act, that all small businesses shall have the maximum practicable opportunity to participate in providing goods and services to the Government. To ensure that small businesses get their fair share of Federal procurements, the President has established an annual 23 percent Government-wide procurement goal to small business concerns, small businesses concerns owned and controlled by service disabled veterans, qualified HUBZone small business concerns, small business concerns owned and controlled by socially and economically disadvantaged individuals and small business concerns owned and controlled by women. The individual program goals are: 5 percent of prime and subcontracts for small disadvantaged businesses; 3 percent of prime and subcontracts for Hubzone businesses; and 3 percent of prime and subcontracts for service-disabled veteran-owned small businesses. The SBA negotiates annual procurement preference goals with each Federal agency and reviews each agency's results. The SBA is responsible for ensuring that the statutory government-wide goals are met in the aggregate. In addition, large business prime contractors are statutorily required to establish subcontracting goals for veteran-owned small businesses as part of each subcontracting plan submitted to the Government in response to a prime Federal contract opportunity.

GC administers several programs and services that assist small businesses in meeting the requirements necessary to receive government contracts, either as prime contractors or subcontractors. These include the Certificate of Competency, the Non-Manufacturer Rule Waiver, and the Size Determination programs. The office also oversees special initiatives such as the Women's Procurement program, the Veteran's Procurement program, the Procurement Awards program, and the Annual Joint Industry/SBA Procurement Conference.

Resources and Opportunities – Contact your local SBA district office of visit: http://www.sba.gov/GC/indexwhatwedo.html

Federal Agency Procurement Forecast: http://www.sba.gov/GC/forecast.html

L. SBA Contacts and Representatives:

Subcontracting Opportunities Directory Contains a listing of Prime Contractors doing business with the federal government: http://www.sba.gov/GC/indexcontacts-sbsd.html

Procurement Technical Assistance Centers (PTACS)
The Defense Logistics Agency, on behalf of the Secretary of Defense, administers the DoD Procurement Technical Assistance Program **(PTAC)**. PTA Centers are a local resource available that can provide assistance to business firms in marketing products and services to the Federal, state and local governments. http://www.dla.mil/db/procurem.html

Procurement Center Representatives
SBA's Procurement Center Representatives (PCR), who are located in area offices, review and evaluate the small business programs of federal agencies and assist small businesses in obtaining federal contracts and subcontracts.

TPCR – Traditional Procurement Center Representative – TPCRs increase the small business share of Federal procurement awards by initiating small business set-asides, reserving procurements for competition among small business firms; providing small business sources to Federal buying activities; and counseling small firms.

BPCR – Breakout Procurement Center Representative – BPCRs advocate for the breakout of items for full and open competition to effect savings to the Federal Government.

CMRs – Commercial Marketing Representatives - CMRs identify, develop and market small businesses to large prime contractors and assist small businesses in identifying and obtaining subcontracts.

Contact your local SBA district office or visit: http://www.sba.gov/GC/pcr.html

M. Office of Small and Disadvantaged Business Utilization

The OSDBUs offer small business information on procurement opportunities, guidance on procurement procedures, and identification of both prime and subcontracting opportunities. OSDBUs also have Veteran Small Business Representatives. If you own, operate or represent a small business, you should contact the Small Business Specialists for marketing assistance and information. The Specialists will advise you as to what types of acquisitions are either currently available or will be available in the near future.

Contact your local SBA Office or visit site: http://www.osdbu.gov/Listofmembers.htm

N. GC Programs

Section 8(a) Program/Small Disadvantaged Business Certification Program

The SBA administers two particular business assistance programs for small disadvantaged businesses (SDBs). These programs are the 8(a) Business Development Program and the Small Disadvantaged Business Certification Program. While the 8(a) Program offers a broad scope of assistance to socially

and economically disadvantaged firms, SDB certification strictly pertains to benefits in Federal procurement. Companies which are 8(a) firms automatically qualify for SDB certification.

Contact your local SBA Office or visit: http://www.sba.gov/8abd/

Small Disadvantaged Business

While the 8(a) Program offers a broad scope of assistance to socially and economically disadvantaged firms, SDB certification strictly pertains to benefits in federal procurement. SBA certifies SDBs to make them eligible for special bidding benefits. Evaluation credits available to prime contractors boost subcontracting opportunities for SDBs. We have become, in effect, the gateway to opportunity for small contractors and subcontractors.

Qualifications for the program are similar to those for the 8(a) Business Development Program. A small business must be at least 51% owned and controlled by a socially and economically disadvantaged individual or individuals. African Americans, Hispanic Americans, Asian Pacific Americans, Subcontinent Asian Americans, and Native Americans are presumed to quality. Other individuals can qualify if they show by a “preponderance of the evidence" that they are disadvantaged. All individuals must have a net worth of less than $750,000, excluding the equity of the business and primary residence. Successful applicants must also meet applicable size standards for small businesses in their industry.

HUBZone Empowerment Contracting Program

The HUBZone Empowerment Contracting Program stimulates economic development and creates jobs in urban and rural communities by providing Federal contracting preferences to small businesses. These preferences go to small businesses that obtain HUBZone (Historically Underutilized Business Zone) certification in part by employing staff who live in a HUBZone. The company must also maintain a "principal office" in one of these specially designated areas. A principal office can be different from a company headquarters, as explained in our section dedicated to Frequently Asked Questions.

Contact your local SBA Office or visit: https://eweb1.sba.gov/hubzone/internet/

Service-Disabled Veteran-Owned Small Business Concern Program
website: http://www.sba.gov/gc/indexprograms-vets.html

On May 5, 2004, the U.S. Small Business Administration (SBA) issued regulations in the Federal Register as an Interim Final Rule implementing Section 36 of the Veterans Benefits Act of 2003 (Public Law 108-183).

Section 308 of PL 108-183, amended the Small Business Act to establish a procurement program for Small Business Concerns (SBCs) owned and controlled by service-disabled veterans. This procurement program provides that contracting officers may award a sole source or set-aside contract to service-disabled veteran business owners, if certain conditions are met.

Finally, the purpose of this procurement program is to assist agencies in achieving the 3 percent government-wide goal for procurement from service-disabled veteran-owned small business concerns.

O. Important Definitions

- Veteran – a person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.
- Service-Disabled Veteran – a person with a disability that is service-connected which was incurred or aggravated in line of duty in the active military, naval, or air service.

- Service-Disabled Veteran with a Permanent and Severe Disability – a veteran with a service-connected disability that has been determined by the U.S. Department of Veterans Affairs to have a permanent and total disability for purposes of receiving disability compensation or a disability pension.
- Permanent Caregiver – a spouse, or an individual 18 years of age or older, who is legally designated, in writing, to undertake responsibility for managing the well-being of a service-disabled veteran, to include housing, health and safety.

Service-Disabled Veteran-Owned Small Business Contracts

SDVO contracts are contracts awarded to an SDVO SBC through a sole source award or a set-aside award based on competition restricted to SDVO SBCs. The contracting officer for the contracting activity determines if a contract opportunity for SDVO competition exists.

SDVO SBC Set-Aside Contracts:

The contracting officer may set-aside acquisitions for SDVO SBCs if:

- the requirement is determined to be excluded from fulfillment through award to Federal Prison Industries, Javits Wagner-O'Day, Orders under Indefinite Delivery Contracts, Orders against Federal Supply Schedules, Requirements currently being performed by 8(a) participants, and Requirements for commissary or exchange resale items.
- the requirement is not currently being performed by an 8(a) participant, and unless SBA has consented to release of the requirement from the Section 8(a) Program
- SBA has not accepted the requirement for performance under the 8(a) authority, unless SBA has consented to release of the requirement from the Section 8(a) Program
- there is a reasonable expectation that at least two responsible SDVO SBCs will submit offers
- the award can be made at a fair market price

SDVO SBC Sole Source Contracts:

A contracting officer may award a sole source contract to a SDVO SBC if the contracting officer determines that none of the SDVO SBC set-aside exemptions or provisions apply and the anticipated award price of the contract, including options, will not exceed:

- $5.5 million for manufacturing requirements
- $3.5 million for all other requirements
- the SDVO SBC is a responsible contractor able to perform the contract
- award can be made at a fair and reasonable price

SDVO SBC Simplified Acquisition Contracts:

If a requirement is at or below the simplified acquisition threshold, a contracting officer may set-aside the requirement for consideration among SDVO SBCs using simplified acquisition procedures or may award a sole source contract to a SDVO SBC.

Contact your local SBA Office or visit: http://www.sba.gov/gc/indexprograms-vets.html

What follows is a basic synopsis of the full range of SBA programs and services, designed to help you through the process of determining is small business ownership is for you, and if after you determine you do want to establish your own small business, what steps may be appropriate for you to follow, and what services are available to help you.

Chapter 4B – National Veteran's Business Corporation

The following information and resources will help you develop a business plan, find financing and determine if starting a franchise is your best option. This information is provided by the National Veterans Business Development Corporation., a federal contracted program for assisting veterans in starting a business or purchasing a franchise.

Many service members never consider small business ownership as a career when they transition out of the military, but you may discover that entrepreneurship is just the path for you.

A. What Does it Take to be an Entrepreneur?

The skills and strengths arising from military experience, such as leadership, organization, and the ability to work under pressure, lend themselves naturally to entrepreneurship, and as a result, many Veterans find themselves attracted to business ownership when they leave the military. If you are considering entrepreneurship, it is important to assess your strengths and weaknesses to determine whether you are cut out to be a business owner. Although there are no guarantees in business, successful entrepreneurs tend to share many similar characteristics. The following is a guide to help you determine if you share the entrepreneurial characteristics of other successful business owners.

Step 1: Think about why you want to be an entrepreneur

There are many reasons people take the plunge into entrepreneurship, but not all reasons are the right reasons for opening your own business. Below are the most common reasons people consider business ownership as a career.

1. You want to be your own boss

Although this is the number one reason given by new entrepreneurs when making the change from employee to self-employed, there are a few important things to consider. Without a boss watching over you, do you have the self-discipline to get things done, to do them right, and to finish them on time? Without a boss to blame, are you willing to take responsibility for mistakes and fix problems yourself? If you eliminate the demands of your boss, will you be able to handle demands from customers and clients, suppliers and vendors, partners, and even yourself?

2. You are tired of working 9 to 5

As an entrepreneur, you can usually set your own hours but that does not necessarily mean shorter hours. Many entrepreneurs are forced to put in 12-18 hours a day, six or seven days a week. Are you ready to work that hard, and is your drive for entrepreneurial success strong enough to get you through the long hours? You may be able to sleep in and work in the comfort of your home in your fuzzy slippers on occasion, but probably not initially and probably not all the time.

3. You are looking for an exciting challenge

Entrepreneurship is full of decisions that can affect your company's success. Everyday is a new adventure, and you can learn from your mistakes as well as from your successes. Many successful entrepreneurs claim they are adrenaline junkies, motivated by the excitement of business ownership. That excitement requires risks, however, and you must know your own tolerance for risk. Entrepreneurship, as exciting as it may be, means putting everything on the line for your business. Sound too risky to you? Or maybe it sounds like just the adventure you are craving.

4. You want to make more money

Entrepreneurship can be an escape from structured pay charts and minimal growth opportunities, and, as a small business owner, your hard work directly benefits you. Despite the potential of big payoffs, however, entrepreneurs sometimes have to work months—even years—before they begin to see those profits. Oftentimes, entrepreneurs take a pay cut when they start out on their own. Are you willing to sacrifice your current level of pay until your business becomes a success?

5. You really want to become an entrepreneur

This is perhaps the most important reason people should enter entrepreneurship. Entrepreneurship takes time, energy, and money, but it also takes heart. It must be something you want to do in order to succeed because it takes drive and motivation, even in the face of setbacks. If you are considering entrepreneurship just because you haven't found anything else that suits you, make sure you are honest with yourself about whether or not you are ready to be an entrepreneur.

Step 2: Assess your skills

Do your skills apply to entrepreneurial success? Many of the skills needed in entrepreneurship are those gained through military experience, including:

- Leadership
- Ability to get along with and work with all types of people
- Ability to work under pressure and meet deadlines
- Ability to give directions and delegate
- Good planning and organizational skills
- Problem-solving
- Familiarity with personnel administration and record keeping
- Flexibility and adaptability
- Self-direction
- Initiative
- Strong work habits
- Standards of quality and a commitment to excellence

Think about your other skills that might help you become a successful entrepreneur. Are you good with money with a strong credit history? Do you have a high energy level? Do you see problems as challenges and enjoy trying new methods for success? Listing your skills will not only help you assess yourself as an entrepreneur, but it might also tell you what kind of business you should start!

Step 3: Define your personality

Your personality often helps determine what type of work best suits you. People preferring structure might find the corporate environment most suitable while creative types might enjoy flexible jobs with relaxed policies. Like any job, there are certain types of personalities that thrive in entrepreneurship.

- Goal-oriented
- Independent
- Self-confident
- Innovative and creative
- Strong commitment
- Highly reliable
- Competitive
- Desire to work hard
- Problem solver
- Good manager
- Organized
- Honest
- Tolerance for failure, but a drive to achieve
- Idea-oriented

- Motivated by challenge
- Calculated risk-taker
- Courageous
- Persistent
- Adaptable
- Positive

Even if you do not have all of these characteristics, you can still be a great entrepreneur. Every entrepreneur is a blend of skills and strengths. Think about the skills or traits you don't have, and learn to improve them or work to overcome them on the road to entrepreneurship!

> "Change is the law of life. And those who look only to the past or the present are certain to miss the future." – John F. Kennedy, 35th President of the United States of America and Navy Veteran

B. Franchise Ownership

If you are considering business ownership but are hesitant to venture out on your own, you may want to consider becoming a franchisee, or franchise owner. Becoming a business owner can be an intimidating process, but when you purchase a franchise, you get a team of support, which includes marketing assistance, HR tools, and training. Having others who are committed to your success as a business owner and who are willing and able to help when you run into problems is just one of the many advantages to franchise ownership.

Advantages of Franchises

1. Higher rate of business success

Perhaps the number one reason people become franchise owners is because franchises have a higher likelihood of succeeding than do traditional start-up businesses. In fact, according to the U.S. Department of Commerce, 95% of franchsies are still in business after five years. Franchisors (the companies who sell or grant franchises to individuals) evaluate each prospective franchisee (individual franchise owners) and invest in those they think will thrive as franchise owners for their company. They look for specific skills, experience, motivation, financial capacity and more to choose people who will be able to afford the franchise, follow the business operational model, and become successful.

2. Established brand identity

One of the key advantages of operating a franchise is the ability to give consumers a brand they know, quality they trust, and a consistency they have come to expect. Purchasing a franchise means purchasing the reputation of the brand, an established customer base, and a set of products or services that have been successfully tested in communities. While new business start-ups must work at building a reputation and generating awareness of the product or service they offer, franchises are often preceded by their reputation and can make an immediate impact.

3. The dirty work is done

Perhaps the most difficult thing new business owners face when opening a business of their own is the burden of starting from scratch. The tasks of starting a business can be lengthy and expensive. In a franchise system, however, the work has already been done to develop a product or service, identify and reach a target market, build a reputation, and create a replicable, business model. While many new business owners spend the first year (or longer!) testing products, sales tactics and marketing avenues, franchise owners already know exactly what works and how to effectively reach their target audience.

4. **Business support**

Business owners who start their own business take on a great deal of responsibility: they must market to new customers, provide products and services to existing customers, hire employees, and train those employees to do their jobs properly. In other words, new business owners must be sales representatives, accountants, human resource managers, marketing experts, and more. That is a lot of responsibility! While some individuals may thrive in the multiple roles business owners must take on, others need support in some or all of the aspects of business ownership. Franchisees get the support they need in the form of training and even on-site assistance. In addition, most franchisors provide human resources tools, specialized software, marketing materials, and other valuable resources that independent business owners must find or develop for themselves.

5. **Easier to finance**

If you are looking to start a business with less than perfect credit and need to apply for a business loan, the established history of a franchise may help you get your loan. Because new business start-ups are extremely risky, banks are often hesitant to hand out loans without a history of business management and credit management in your past. Prospective franchisees applying for a business loan have the advantage of a tested product or service, a successful business model, and a core of support from the franchisor. Banks know that franchises have a higher likelihood of success than other new businesses; as a result, it is often easier to secure a business loan for a franchise than for a business start-up.

Disadvantages of franchises

Does owning a franchise seem too good to be true? Although there are many advantages to owning a franchise, there are downsides as well. While these disadvantages may seem minor to some, they may turn others away from the notion of franchise ownership entirely. Read on to learn the negatives of franchise ownership and decide if it is the path for you.

1. **Factors beyond your control**

The value of a franchise lies in the value of the brand and the brand's reputation. When you purchase a franchise, you must take into account the reputation of the parent company and other branches of the franchise. If, over time, that reputation is damaged by factors beyond your control, the results on your business can be catastrophic. And because your franchise agreement is a long-term agreement, getting out of that franchise system may be more difficult than you thought.

2. **High costs**

Many people who pursue franchise ownership do so because they believe the costs associated with franchises will be less than those of a traditional start-up business. And for some franchises, that is true; for many others, however, the costs can soar when franchise fees, capital requirements, marketing fees, royalties and other fees add up. In fact, one of the reasons that new franchises fail is insufficient funding and a lack of working capital. There are hundreds of reputable, low-cost franchises, but you must know what to look for and be smart from the very beginning.

3. **Restrictions on business**

If you are going into business to be independent, creative, and entrepreneurial, franchise ownership may not be right for you. Franchises are based on previously-developed, successfully-tested business ideas and plans. Most franchisors have strict regulations on how individual franchises may operate, and deviations are rarely allowed. Franchise owners, for example, must sell a specific product or service and advertise with specific marketing materials and slogans. While this may appeal to business owners who are eager for structure and support, others may find this too regimented for their individual business style.

4. **Reduced profits**

One of the greatest appeals of business ownership is that you benefit personally from your hard work, and many people seek entrepreneurship as a way to increase their earnings and have greater control over their financial destiny. Franchise ownership is actually a middle step between the financial freedom of business ownership and the rigid pay structure of other jobs. As a franchise owner, your hard work will directly result in higher profits for your business, but most franchisors will require continuous monthly royalty payments equaling 5-10% of your profits.

C. Writing a Business Plan

Business plans are the face of your company, and can make the difference in whether or not you receive a loan or whether someone chooses to invest in your company. The importance of a good business plan cannot be overstated, as it defines your business, sets your objectives, and enhances your ability to make sound business decisions in line with your overall business goals. Although all business plans vary slightly, there are six primary sections that should be included in all plans.

Section 1: Executive Summary

The executive summary is perhaps the most critical part of your business plan, as it is sometimes the only section that will be read before deciding whether or not to consider your business for a loan. If a lender or investor likes what is written in the executive summary, he or she will continue reading; otherwise, you may not get another chance to impress them with your business idea. The executive summary should describe your business and highlight the key points from each section of your business plan. For example, the executive summary would not include an exhaustive list of your competitors and their products—that is for the marketing and sales section—but it would mention how your product differs from others on the market and what you have to offer that is special. The executive summary should be no more than one or two pages, and although it comes at the beginning of your business plan, it is recommended that you write this section last to ensure you highlight the most important points of each section.

Section 2: Business Opportunity

The business opportunity should answer the question, is my business idea viable? This section should first define the simple vision for your company. Provide an overview of your business, including its history, progress to date, and vision for the future. Questions to be answered in the overview of your business include: Have you started conducting business? If not, when? If so, what progress have you made? Did you acquire this business from a previous owner or start from scratch? If you acquired it, what is the history of the business previously?

Second, the business opportunity must address your product, including why it is different, why customers will buy your product, whether or not your product is already developed, and whether you hold or plan to hold any patents, copyrights, or trademarks. Questions to be answered in the overview of your product include: Have you already developed this product? If yes, have you begun selling the product, and how has it been received? If no, what are your plans and timeline for development? How is this product unique, and what are the benefits to using this product instead of a competitor's product?

Section 3: Marketing and Sales Plan

A marketing plan is critical to entrepreneurial success because it tells you who you need to reach and how you are going to reach them. Without customers, you have no business.

First, define your business and the product and/or service you are going to sell and create an overview of your market area. Identify your competition and the products or services they offer, what you can offer

that the competition does not, and how you will attract customers away from the competition. Include the price of your product, how it compares to the competition's price, and why you can offer it for less money or how you plan to attract customers despite a higher price. Finally, give an overview of how you will sell your product or service (online, face-to-face, etc.) and how that relates to the competition's sales methods.

Next, describe your customers, including their demographics, needs, patterns and preferences. Describe the size of your target market and what they will find attractive about your product opposed to products currently on the market. How does your product better respond to their needs and preferences?

Third, outline your marketing strategy by identifying the methods you will use to market your product to your customers. Will you advertise only on television? Will you place ads in the newspaper or local periodicals? Would billboards be appropriate, or should you send out bulk mailings? Include in your strategy whatever ways you see appropriate to reach your customer base, and identify what percentage of your total marketing dollars you will dedicate to each marketing method.

Last, create your marketing budget. Effective marketing is critical from the first day; otherwise, no one will know about your business! Research marketing costs in your area. If you plan to rent a billboard on the main interstate for three months, find out exactly how much it costs. Do not guess on marketing costs—research and determine the exact numbers it will take to market your product to your target audience. If costs seem too high, eliminate high-cost options or look for marketing strategies that reach fewer people overall but reach a higher number of people in your targeted customer base.

Section 4: Management Team and Personnel

It is important to demonstrate that your management team and/or staff have the skills and qualifications to handle every facet of your business. Is there evidence of expertise in marketing, finance, operations, and development? This section of your business plan should outline the structure and key skills of your staff. Define the positions of your staff, their role in the company, and a summary of each person's background, experience, and qualifications. Include the time commitment of each individual (e.g., full-time, part-time, one day a week); also include descriptions and qualifications for consultants and partners. If you have not begun hiring employees, include the structure and key skills of staff you plan to hire, a timeline for hiring, and the salaries you estimate to assign to each position. Identify recruitment and training procedures, timelines for doing so, and the costs of employee training.

Section 5: Operating Plan

Your business plan must include a section covering your operating capabilities and plans. The areas you should cover in this section include office space and location, production facilities, and information technology (IT) infrastructure.

Office space and location will include where you will house your office (e.g., in your home, an office building, etc.), the costs associated with this location, the benefits and disadvantages to being housed in that location, whether you rent or own the space, and (if you rent) the duration of your lease. If you have plans for upgrading your space or relocating, that should be included as well.

If your business requires you to create a product, you will have to include a paragraph on your production facilities. This should include whether you already have facilities and whether you plan to do your own production or outsource it to another company. It should describe the benefits and disadvantages to handling your own production versus outsourcing it, as well as the facilities you have or need, the capacity of the facilities versus anticipated demand, and whether you plan on making an investment into enhancing your production capabilities.

Finally, this section should include a description of your IT infrastructure, including the strengths and weaknesses of your system, your plans to upgrade the system, and how your system will be used as a business tool.

Section 6: Finances

The final component of your business plan should be your financial forecasts. The purpose of this section is to inform lenders and investors of how much capital you need, how secure their loans or investments are, how you plan to repay the loans, and what your projected sources of revenue and income will be. To do so, you should include detailed financial projections by month for the first year and by quarter for years two and three, as well as the assumptions upon which your projections were made, including the breakdown of anticipated costs and revenues for all three years. You should also include cash flow statements, loan applications, capital equipment and supply lists, and profit & loss statements.

> "Most new jobs won't come from our biggest employers. They will come from our smallest. We've got to do everything we can to make entrepreneurial dreams a reality. "
> - Ross Perot, Entrepreneur and Navy Veteran

D. Financing Your Small Business

One of the most common mistakes entrepreneurs make is underestimating the costs of their business and creating a financial plan based on low cost projections. Every entrepreneur has different costs associated with his or her business. For example, establishing a home-based business will have little to no cost for acquiring office space; renting office space will entail low to moderate costs; and building an office will require a high cost. Regardless of your specific needs, every entrepreneur must take two costs into account: start-up costs and recurring costs. Start-up costs are all of the one-time costs required to start your business, such as a security deposit on office space, furniture and equipment purchase, signage, etc. Recurring costs are all of the costs you encounter monthly, such as salary and benefit expenses, insurance fees, monthly rent, etc.

Once you have determined your costs, determine whether you will need to borrow money to start your business. If so, there are several different funding options to consider. Each funding source brings with it a series of pros and cons that should be weighed in order to find a lender to meet your start-up needs.

Option 1: Banks

Banks are usually the first place people look when they want to borrow money. Banks offer a variety of loans and can often advise you as to which type of loan would be best for your needs. Some loans, for example, require you to make set payments of both the principal and interest, whereas others require you to pay back only the interest with a lump payment of the entire principal at the end. The obvious advantage of approaching banks for loans is that banks are designed for just that purpose. The downside is that if you have a bad credit history or have accumulated debt, it can be difficult to get approval for a loan at most banks. The best way to determine whether bank loans are appropriate for your needs is to do your research: locate the banks in your region, find out what types of loans they offer, and learn what requirements they have for approving loans.

Option 2: Venture Capital Firms

Venture capital firms invest in small companies in return for equity. They look for companies with the potential for high-growth and high-profitability. Although some venture capitalists will invest in companies that are just beginning, they generally seek to fund companies that have been in business for some amount of time, in order to assess progress, growth, and earned revenues. For that reason, acquiring start-up funding from venture capitalists can be very difficult; also, the earlier the stage of investment, the more equity venture capital firms require. If you are serious about acquiring venture capital funds for your business start-up, look for firms that specifically cater to business in the start-up phase. If you have a thorough, viable business plan, and your management team has extensive experience fostering rapid

growth in small businesses and creating substantial profits, you will have a much higher chance of receiving venture capital funding.

Option 3: Angel Investors

Angel investors are individuals who invest their own money in entrepreneurial ventures in return for equity. Angel investors can be persons you know or persons you don't know, and can also work as an individual or be part of an angel group. Angel investors generally invest smaller amounts of money in companies than do venture capitalists, making them an ideal source for funding when you have exhausted funding from your friends, family, and self, but are not yet ready to approach a venture capital firm.

Option 4: Partners

In some cases, funding can be secured by current or potential partners seeking a share of the business. The advantages to partner financing are that partners considering investment are already knowledgeable about the business idea and have confidence in its future, and the approval process may be easier than with a bank or lending firm. The decision you as an entrepreneur must make is whether or not you are willing to give up a portion of your company in order to obtain this funding, or whether you would rather go to banks or other lenders and maintain your control?

Option 5: Friends & Family

Many people warn against the risks of borrowing money from friends and family, but there are also benefits to acquiring loans this way, and it is an extremely popular source of funding for small businesses. Friends and family already know you, your character, and your history of credit, debt, and financial management. Nevertheless, even friends and family considering making a loan should ask to see a business plan to make sure it is well thought out. The terms on which you must pay back loans from friends and family will likely be more relaxed, and they may not demand interest on the repayment of the loan. The obvious downside to borrowing from friends and family is the potential inability to repay the loan, damaging not only your finances but their finances and the relationships you share with those individuals.

Option 6: Self-Financing

Self-financing is the most popular form of financing for small business owners, and it can serve to be extremely advantageous when you approach other lenders. By investing your own money and assets into your business, it demonstrates your faith that your business will succeed. Different forms of self-financing include borrowing against your retirement fund, taking out personal lines of credit, and utilizing a home equity loan. The disadvantage to financing your business this way is that if your business flounders and you are unable to repay the money, you can lose a lot more than your business. Before putting your home on the line for your business or risking your personal credit history, carefully consider whether self-financing is the right option for you.

E. Entrepreneurship Resources

The Veterans Corporation

The National Veterans Business Development Corporation, doing business as The Veterans Corporation, is a Federally-chartered 501(c)(3) organization that was created by Public Law 106-50, the Veterans Entrepreneurship and Small Business Development Act of 1999. This Act recognized that America "has done too little to assist Veterans…in playing a greater role in the economy of the United States". The Corporation is charged with creating and enhancing entrepreneurial business opportunities for Veterans, including Service-Disabled Veterans. Toward this mission, TVC provides Veterans with the tools and resources they need to be successful in business, including:

- Access to Capital
- Access to Business Services
- Entrepreneurial Education
- Surety Bonding
- Insurance and Prescription Coverage
- Veterans Business Directory

Contact TVC toll-free at 866-283-8267 or on the web at http://www.veteranscorp.org.

Small Business Administration (SBA)

The primary federal agency providing financial and business development assistance to small firms and aspiring entrepreneurs is the U.S. Small Business Administration, an independent agency chartered in 1953. SBA encourages participation by qualified veterans in all of its various financial and business development programs. A variety of special outreach programs for veterans are coordinated by SBA's Office of Veterans Business Development (OVBD), established for this and other purposes pursuant to Public Law 106-50. OVDB supports Veteran Business Outreach Centers and it further leverages its resources and extends its outreach efforts throughout the Nation by the use of designated Veteran Business Development Officers in each of SBA's 70 district offices. SBA provides financial assistance, business development counseling, procurement assistance and other support to Veteran entrepreneurs.

Contact SBA toll free at 800-827-5722 or on the web at http://www.sba.gov.

Center for Veterans Enterprise (CVE)

The Department of Veterans Affairs established the Center for Veterans Enterprise (CVE) in 2001. CVE is dedicated to helping Veterans succeed in business and specializes in assisting with procurement opportunities. To help coordinate prime and subcontracting business opportunities with Veterans for Government and private-sector buyers, CVE maintains an electronic business registry. All veteran entrepreneurs, including reservists and members of the National Guard who have been called to active duty of any duration, are encouraged to register their firms and capabilities in this database which is called the VETBiz Vendor Information Pages (VIP). In addition to procurement assistance, CVE provides business coaching, networking, outreach, and other business assistance to Veterans.

Contact CVE toll free at 866-584-2344 or on the web at http://www.vetbiz.gov.

SCORE

Score is a 501(c)(3) nonprofit organization headquartered in Washington D.C. that provides a public service to America by offering small business advice and training. Score was formed in 1964 to help small businesses flourish, and Score now has more than 10,000 volunteers who can assist business owners with more than 600 business skills. Volunteers are working or retired business owners, executives, and corporate leaders who share their wisdom and lessons learned in business. As a result, SCORE "Counselors to America's Small Business" is America's premier source of free and confidential small business advice for entrepreneurs. To date, SCORE has helped more than 7.5 million small businesses through face-to-face small business counseling, low-cost workshops nationwide, and online support and business guidance.

Contact SCORE toll free at 800-634-0245 or on the web at http://www.score.org.

Association of Small Business Development Centers (ASBDC)

The mission of the Association of Small Business Development Centers is to represent the collective interest of our members by promoting, informing, supporting and continuously improving the SBDC network, which delivers nationwide educational assistance to strengthen small/medium business

management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. ASBDC is dedicated to the sound development of small business throughout America. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance and advocacy of America's small business community. Over 500,000 businesses are assisted by ASBDC member programs on an annual basis. A sizeable number of them are in the dynamic start-up mode, while most are existing businesses searching for stability of planning for growth. The mission of ASBDC is to continuously improve the SBDC network, which delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

Contact ASBDC by phone at 703-764-9850 or on the web at http://www.asbdc-us.org.

International Franchise Association (IFA)

The International Franchise Association, founded in 1960, is a membership organization of franchisors, franchisees and suppliers. IFA's website is dedicated to providing members and guests with a one-stop shopping experience for franchise information. For more than 40 years, the International Franchise Association has protected, enhanced, and promoted franchising worldwide. IFA is the official "Spokesperson for Responsible Franchising." Franchisors join for the legislative, educational and networking benefits available as an IFA member. IFA's government and public relations programs are designed to educate and influence public policy makers, and to reduce or eliminate regulations that threaten responsible franchise development. IFA provides information necessary to stay abreast of the changes facing the global franchise community through our educational programs, annual convention, legal symposium, and regional and local meetings. For Veterans, IFA's Veterans Transition Franchise Initiative program is comprised of more than 100 franchise companies that offer Veterans financial incentives to buy and operate their franchises.

Contact IFA by phone at 202-628-8000 or on the web at http://www.franchise.org.

Chapter 5 – Relocation Assistance

Planning your final move is a critical part of your transition from the military. In this section you will be given a great deal of information and counseling to assist you with this planning. Knowing about the basic procedures and your rights is essential to helping you make informed decisions and ensures your last move will be a smooth one.

A. Choosing Where to Live

Think about where you'd like to live and then consider the realities. For example, if you were a ship navigator during your military career, you could have a difficult time finding a similar job in Idaho. On the other hand, if you were an Army nurse, you may find several excellent opportunities in Idaho's many fine hospitals.

Most career placement specialists recommend that job applicants choose the type of job they want first, *then* go where the jobs are. In making a decision to relocate, you might prioritize as follows:

1. **Job potential:** Which community is most likely to offer job opportunities that match your skills, experience, and career goals?
2. **Affordability:** Consider the not so obvious expenses in addition to the cost of living. Compare local, state income, property, and sales taxes. Does the state tax your military retirement pay? Does the location have income and career potential?
3. **Community:** Do you have family or friends there? Can you count on them to help make your transition easier? Do you need to be close to your aging parents for economic or medical reasons? Are you seeking upward mobility with the potential to move, or are you looking for a community to settle for the long term?
4. **Environment:** Would you be happiest living in a city, the suburbs, a small town, or a rural area? Does the climate suit you?

B. Moving Out of the Area

Before moving consult your nearest Family Center, the best source of relocation information and planning assistance. Other useful resources include local chambers of commerce, libraries, bookstores, and the Internet. Use them to find out what you need in order to make informed moving decisions.

Family Centers

Family Centers can refer you to offices, programs, and services that may be of assistance as you prepare to leave the military. Examples include the Relocation Assistance Program (RAP), the Personal Financial Management Program, Information and Referral, Spouse Employment Assistance Program, and the Exceptional Family Member Program (EFMP).

The term "Family Centers" is used here to refer to the following Service-specific entities:

- **Army:** Army Community Service Center
- **Air Force:** Airman & Family Readiness Center
- **Navy:** Fleet and Family Support Center
- **Marine Corps:** Marine and Family Services

See section C to learn about communities where you might like to live; take advantage of the information and referrals available through Relocation Assistance Program.

Chambers of Commerce

Many communities across America have chambers of commerce. Each chamber of commerce promotes its community and is a good source of information about the surrounding area: the local job market, housing costs, local realtors, cost of living, local taxes, climate, schools and availability of recreation or child care. Ask for the chamber's booklet – much like the relocation packet you received about a new installation when you changed stations.

You can find any chamber of commerce office in the nation at http://www.chamberofcommerce.com

Libraries and Bookstores

Each of the Service Library Programs provides electronic content through their respective portals (http://www.nko.mil; http://www.army.mil/ako; http://www.my.af.mil). The electronic content provides information on relocating, career opportunities, and educational opportunities.

The reference section of your nearest ***installation library,*** public library or bookstore may offer atlases, maps, and geographical information that provide useful information. Tour books and guides in the travel section may provide insights into the community you may someday call home. Military libraries and public libraries also have many other free resources. Libraries also offer customer use computers which can help you keep up to date on the latest news in your new community, apply for a job, check your e-mail, or just chat with friends.

Some helpful websites on following topics:

Relocation:

http://www.rileyguide.com

http://www.relo.usa.com

http://www.militaryonesource.com

Education:

http://www.voled.doded.mil

http://www.collegeboard.com

http://education.military.com

Jobs:

http://www.ajb.dni.us

http://www.acinet.org/acinet

http://www.careersingovernment.com

http://www.khake.com

http://www.military.com/spouse

Make full use of the library databases that are behind Army Knowledge Online (AKO) – Army personnel only. Go to the "My Library" site under self-service on the first page of AKO. It is easy navigation from there to the library reference databases that will help folks find business information on companies (Newsbank), college information (Peterson's), resume preparation (Peterson's), and help in making financial decisions (Morningstar).

C. Relocation Assistance Program Gives You the "RAP"

Your upcoming relocation is not a normal move; it is your final move out of military life. Specialists within the Relocation Assistance Program want to make sure that you are fully prepared for this unique transition.

RAP services include:

- Needs assessment and planning for individuals and families tailored to their personal circumstances and requirements.
- Extensive automated information on military and civilian communities worldwide can be obtained through the Military Installations and Plan My Move features of MilitaryHOMEFRONT (http://www.militaryhomefront.dod.mil). These features provide research and information, housing directories and services, employment, education, health and wellness, and family issues available near military installations.
- Help in developing a relocation plan – providing information specifically related to your unique situation, linking you with special programs, and referring you to other offices that can provide assistance.
- Workshops and individual sessions on managing relocation stress for all family members, planning a moving budget, how to buy, sell, and rent smart, settling into a new community, and a variety of other programs tailored to adults and children.
- Special re-entry services and programs if transitioning from an overseas installation.

A visit to your RAP specialist will help you identify exactly what you need so that you can ask the right questions as you navigate through the rest of the relocation process.

As Soon as You Know Your Departure Date…

Visit the Relocation Assistance Program office at your Family Center. RAP staff will make you a "smart consumer." They will tell you the questions you need to ask so you can get the most out of your move.

D. Authorized Leave/Permissive Temporary Duty (PTDY) and Travel for Job-Hunters

Under regulations prescribed by the Secretary of Defense, the Secretary of the Military Department concerned may authorize administrative absence for any of the purposes outlined below for Service members:

Participation in pre-separation job search and house hunting activities that facilitate relocation of members. The permissive temporary duty (PTDY) authority to facilitate transition into civilian life for house and job hunting for military members being involuntarily separated under honorable conditions or retiring from active duty is extended indefinitely.

The Secretary concerned:

Shall grant members being discharged or released from active service as involuntary separatees under honorable conditions as defined in section 1141 of Title 10 of the United States Code such excess leave for a period not in excess of 30 days, or such transition PTDY not to exceed 10 days, as members require to facilitate relocation, unless to do so would interfere with military missions; and may authorize for members described above and for those being retired:

- An additional 20 days up to a total of 30 days transition PTDY for those members stationed outside the Continental United States (CONUS).
- An additional 10 days up to a total of 20 days transition PTDY for those members stationed in the CONUS.
- An additional 20 days up to a total of 30 days transition PTDY for those members who were domiciliaries before entering active duty and continue to be domiciliaries of States, possessions or territories of the United States located outside the continental United States (CONUS), including domiciliaries of foreign countries, and are stationed at a location other than the State, possession, territory or country of their domicile. Members may be authorized up to a total of 30 days transition PTDY only for house and job-hunting to the State, territory, possession or country of their domicile.

Regulations permit you to use excess leave or permissive temporary duty (PTDY) in accordance with the following guidance:

- **If you are an eligible involuntary separatee or a retiree:** Your spouse may take one round trip on the military aircraft for house and job hunting, on a space-available basis and unaccompanied by a military spouse.
- **If you are attending a Department of Defense-approved transition assistance seminar:** If you are using excess leave, PTDY, or temporary additional duty to attend the seminar, you are authorized to use military air transportation, if available.
- Service members separating at the end of a normal term of service (ETS – Expiration Term of Service) or (EAOS – End of Active Duty Obligated Service) are not eligible for PTDY.

If you are traveling from overseas to CONUS to attend such a seminar, your spouse can accompany you on military air transportation on a space-available basis. Your spouse is *not* authorized to travel within CONUS.

Unless a service member falls into one of the above categories, he/she is not eligible.

E. Transportation to Your New Home

Once you have chosen your new hometown, you should arrange for transportation counseling.

Schedule an appointment with your installation's Transportation Office as soon as you have your orders. This is extremely important, because the availability of movers is limited.

The reimbursement amount is determined by the regulations pertaining to your particular entitlement. Entitlements vary with individual situations. Your exact entitlement and the time limits for its use will be explained to you during your appointment.

For example: If you are overseas, you may be authorized to ship an automobile to the United States. Motorcycles may be shipped as part of your personal property.

Note: Airline tickets must be purchased from the Commercial Travel Office (CTO) under contract to your respective organization.

For more information, please go to: https://secureapp2.hqda.pentagon.mil.perdiem/.

F. Housing

The following is important guidance about making the transition from your old housing to your new.

If you live in government quarters: You must arrange a time for a member of the Housing staff to come to your home to perform a pre-inspection and explain the requirements for cleaning and vacating quarters, as well as options available for you to accomplish them.

If you live in government housing, you must make an appointment with the Housing Office as soon as your departure date is established.

If you are moving from a rental property: Notify your landlord as soon as possible. The Housing Office can assist you with any landlord problems you may have in conjunction with your separation – e.g., breaking a lease or early termination of a lease.

G. Shipment and Storage of Household Goods

The following guidance applies to the shipment and storage of household goods:

- **Eligibility Involuntary Separatees and retirees:** You are authorized storage and shipment of household goods for up to one full year. Your items may be shipped to:
    - Any destination within the United States
    - Your home of record outside the United States - Your home of record is the place you lived when you entered the military.
    - The place from which you were initially called to active duty

- **All Others:** You are authorized storage and shipment of household goods up to six months. Your items may be shipped to which ever of the following points for which you collected separation travel pay:

    - Your home of record - Your home of record is the place you lived when you entered the military.
    - The place from which you were initially called to active duty.

"It's Your Move" Be sure to download the latest version of the "It's Your Move" pamphlet (http://www.usapa.army.mil/pdffiles/p55_2.pdf). It will give you the basic information you need to get started planning your household goods shipment.

H. Special-Needs Family Members

Families with special needs members can find information on the services available in your new hometown through the Family Center, the United Way/Community Chest, the community social services office listed in the local telephone directory, or the closest veterans' hospital. Information is also available through the "Special Needs" website at http://www.militaryhomefront.dod.mil/.

Chapter 6 – Education/Training

Service members leaving the military sometimes find a gap between the civilian careers they want and the specific education or training they need to achieve it. The following section will help you identify the resources to assist you in getting the training and education needed to help close that gap.

A. Your Education Benefits: Montgomery GI Bill, VEAP, and More

Several programs administered by the Department of Veterans Affairs (VA) provide financial assistance to veterans for education programs. This includes enrollment in degree programs, technical and vocational programs, correspondence courses, flight training courses, and on-the-job training and apprenticeship programs. To be eligible programs must be approved, usually by a State-approving agency, for VA purposes, before VA education program benefits are paid.

Two of these programs are the Post-Vietnam-era Veterans' Educational Assistance Program (VEAP) and the Montgomery GI Bill (MGIB). Both programs are intended to help you develop skills that will enhance your opportunities for employment. As a rule, the benefits under either of these programs must be used within 10 years of separation from active duty.

Tip: Be sure to fill out and submit VA Form 22-1990, "Application for Education Benefits" (http://www.vba.va.gov/pubs/forms/22-1990.pdf) as soon as possible, even if you are not ready to begin school. You will reduce the processing time later by doing this now.

Veterans' Education Assistance Program (VEAP) Eligibility

With the exception of some people who signed delayed entry contracts before January 1, 1977, VEAP is for people who first entered active duty during the period January 1, 1977 through June 30, 1985, and who made a contribution to a VEAP account before April 1, 1987. If you participated in VEAP and withdrew your contribution, you may start a new allotment, or make a lump-sum contribution, at any time while you are on active duty.

MGIB Eligibility

MGIB eligibility is straightforward for most veterans, but it can be complex for others. If you have questions about MGIB eligibility, check with your Education Center, or call the VA toll-free education number, 1-888-GI Bill-1 (1-888-442-4551). You may also get information at the VA Education Service website http://www.gibill.va.gov/.

With the exception of some officers who received a commission, after December 31, 1976, as a result of graduating from a service academy, or after completing a Reserve Officer Training Corps (ROTC) scholarship program, the MGIB is for people who first came on active duty on July 1,1985, or later, and who did not decline – in writing – to participate in the MGIB program.

To be eligible for the full 36 months of MGIB benefits, veterans must normally meet the character of service, and minimum length of service requirements. Some veterans who are separated from active duty early for the convenience of the government may also receive the full 36 months of MGIB benefits. Depending on the reason for separation, other veterans who are separated from active duty early may be eligible for prorated – reduced - MGIB benefits; one month of benefits for each full month of active duty.

Some veterans who were eligible for the Vietnam Era GI Bill (VRA) have increased MGIB eligibility. They must have had some remaining VRA entitlement on December 31, 1989, when all benefits under the VRA

expired. With some exceptions, they must have served on active duty from July 1, 1985 through June 30, 1988. For these veterans, the 10-year period of time in which they must use MGIB benefits is reduced by any time, from January 1, 1977 through June 30, 1985, that they were not on active duty.

Individuals who are involuntarily separated from the military and who were not originally eligible for the MGIB may have a second opportunity to receive MGIB benefits. This includes officers not normally eligible for the MGIB because they were commissioned after December 31, 1976 as a result of graduating from a service academy or after completing a ROTC scholarship, and people who declined to participate in the MGIB. Contact your Education Center or VA for details.

$600 Buy-up Program: You can get up to $150 per month added to your standard MGIB "payment rate." This could increase your total GI Bill benefit by up to $5,400. To take advantage you must be on active duty and elect to contribute up to $600 (in $20 increments) before you leave the service. Each $300 dollars contributed earns an additional $75 a month in benefits. You can use form DD Form 2366-1, "Increased Benefit Contribution Program," to process your request through your local payroll or personnel office (http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2366-1.pdf).

For More Information

The VA can provide you with educational counseling after you leave the Service. Contact the VA GI Bill Regional Processing Office by dialing toll-free 1-888-GI Bill-1 (1-888-442-4551) or go to the MGIB website at http://www.gibill.va.gov. To contact the VA Regional Office closest to you, go to http://www1.va.gov/directory/guide/home.asp and click on "Type of Facility." Then, click on your State to locate the Regional Office nearest you. In addition, information on MGIB and other veterans' educational benefit programs is available from your installation's Education Center or from the admissions office and/or veterans' coordinator at most colleges and universities.

Did You Know? You qualify for Federal Financial Student Aid such as Pell Grants and the Stafford Loan Program even if you are still on active duty. Visit http://www.fafsa.ed.gov/ to learn how to apply.

B. Additional Educational or Training Options

The transition from military to civilian life is an excellent time to take a serious look at your options for future success. Now is the best time to evaluate your educational options.

Guidance Counseling

Before you leave the military, go to your local Education Center, Navy College Office, or Marine Corps LifeLong Learning Center. The counselors can provide assistance in determining the goals that are right for you. If you feel you need additional education or training, the Education Counselor will guide you to the appropriate curriculum and institution, and help you with the paperwork necessary to enroll in an academic or vocational program.

Career Assessment

If you are not sure what you want to do upon leaving the military, then you should talk to a counselor at your local Education Center, Navy College Office, Marine Corps LifeLong Learning Center or Transition Office. The counselor can recommend aptitude tests or vocational interest inventories to help clarify your career goals. These tests can help you pinpoint job skills in which you might excel and then relate them to specific occupations and careers in the civilian world.

Your installation's Education Center, Navy College Office, or Marine Corps LifeLong Learning Center may offer the Strong Interest Inventory, Self-Directed Search, or Career Assessment Inventory, as well as

computerized counseling systems like Discover. These can help you select jobs and careers that more closely match your personality, background, and career goals.

Academic Planning

Once you have identified your career goal, you may find you need a formal education to achieve it. Your Education Counselor can explore the possibilities with you. Counselors can also advise you on non-traditional educational opportunities that can make it easier for you to get a diploma, vocational certificate or college degree. These non-traditional opportunities include the following:

- **Take "challenge exams," such as a college-level equivalency exam:** You can convert knowledge learned outside the classroom into credits toward a college program. This can save you time and money.

- **Go to school part time while continuing to hold down a full-time job:** This approach might make adult education more practical.

- **See the veterans' coordinator at the college, university or vocational school of your choice:** The coordinator can help you understand your VA educational benefits and might lead you to special programs offered to former Service members.

- **Determine if your military learning experiences can translate to course credit:** Check with your service Education Center, Navy College Office or Marine Corps LifeLong Learning Center well in advance of your separation date to request copies of your transcripts.
- **Take advantage of distance learning opportunities:** With today's technological advances, you can enroll in an educational program in which courses are offered by accredited educational institutions in a variety of formats, i.e., CD-ROM, the Internet, satellite TV, cable TV, and video tapes.

Vocational Services

The Education Center, Navy College Office or Marine Corps LifeLong Learning Center can tell you about vocational and technical school programs designed to give you the skills needed to work in occupations that do not require a four-year college degree. The counselors at these centers can also show you how to get course credits for non-traditional learning experience (such as military certifications and on-the-job training). The counselors can help you explore these options.

The counselors may also help you find out about certification and licensing requirements – for example, how to get a journeyman card for a particular trade. The counselors can give you information on vocational and apprenticeship programs.

Note: Local trade unions may also offer vocational training in fields that interest you.

Licensing and Certification

Your military occupational specialty may require a license or certification in the civilian workforce. There are several resources available to assist you in finding civilian requirements for licensing and certification:

- http://www.acinet.org/: Department of Labor website. Go to "Career Tools" section to look up licenses by state, requirements for the license, and point-of-contact information for the state licensing board.
- http://www.dantes.doded.mil/dantes_web/danteshome.asp: DANTES website has information on certification programs.
- https://www.cool.army.mil/: Find civilian credentials related to your military occupational specialty, learn what it takes to obtain the credentials, and see if there are available programs that will help pay credentialing fees.

- https://www.cool.navy.mil/: Find civilian credentials related to your Navy rating, learn what it takes to obtain the credentials, and see if there are available programs that will help pay credentialing fees.

C. Testing Available Through Your Education Center

Testing can be an important first step in your career development. Some colleges and universities may require you to provide test results as part of your application. Prior to your departure from military service, you are encouraged to take advantage of the testing services offered by the Education Center, Navy College Office and Marine Corps LifeLong Learning Center. These services include the following:

- **Vocational interest inventories:** Most Education Centers, Navy College Offices and Marine Corps LifeLong Learning Centers offer free vocation interest inventories that can help you identify the careers most likely to interest you.
- **Academic entry exams:** Before applying for college or other academic programs, you may want to take a college admission test such as the Scholastic Aptitude Test (SAT) , ACT, or the Graduate Record Examination (GRE). Some schools may require that you do so. Information on these tests is available from your Education Center, Navy College Office or Marine Corps LifeLong Learning Center. You must start early. These exams are offered only a few times each year.
- **Credit by examination:** Your Education Center, Navy College Office and Marine Corps LifeLong Learning Center offers a variety of "challenge" exams that can lead to college credit. If you score high enough, you may be exempt from taking a certain class or course requirements – resulting in a big savings of time and money as you earn your degree. The College Level Examination Program (CLEP) and the DANTES Subject Standardized Tests (DSST) are also free to Service members on active duty.

Save Time and Money: You can get up to 30 college credits by taking the five CLEP General Exams. If you are currently serving in the Armed Forces, you can take these exams for free.

- **Certification examinations:** As a Service member working in an important occupational field, you have received extensive training (service schools, correspondence course, OJT) which has proved valuable in developing your professional skills. Your local Education Center, Navy College Office or Marine Corps LifeLong Learning Center can provide you information on certification examinations that "translate" military training into civilian terms. Examinations are available in many skill areas and upon successful completion the documentation you receive is readily understood and received in the professional occupational civilian community.

Contact your installation Education Center, Navy College Office, or Marine Corps LifeLong Learning Office to ensure that they have the capability to offer examinations you need in paper and pencil or Computer-base-testing (CBT) format.

D. DoD Voluntary Education Program Website

For separating service members, the Department of Defense Voluntary Education Program website, http://www.voled.doded.mil, offers a wide variety of educational information of interest and use. The website was originally established to provide support for military education center staffs worldwide. As the website developed, it took on the mission of providing direct support to active and reserve components' Service members and their families. This support includes information on all programs provided by the Defense Activity for Non-Traditional Educational Support (DANTES) including the Distance Learning Program, Examination Program, Certification Program, Counselor Support Program, Troops to Teachers, and a wide variety of educational catalogs and directories.

Troops to Teachers
More information on the Troops to Teachers (TTT) program can be found in **Chapter 3** of this guide, or by visiting the TTT website at: http://www.proudtoserveagain.com/

Links are provided to each of the services' education programs and to a wide variety of education-related resources. There is also a Directory of Education Centers on the website, which contains information on all of the services' education centers worldwide, to include addresses, phone numbers and E-mail addresses.

The primary goal of the website is to provide on-site, or through links, all information for Service members to select, plan and complete their program of study, either while on active duty or upon separation.

E. Service Unique Transcripts

Army: For everything you want to know about the free AARTS transcript (Army/American Council on Education Registry Transcript System), go to http://aarts.army.mil. This free transcript includes your military training, your Military Occupational Specialty (MOS), and college level examination scores with the college credit recommended for those experiences. It is a valuable asset that you should provide to your college or your employer and it is available for Active Army, National Guard and Reserve Soldiers. You can view and print your own transcript at this website.

Save time and Money: Unless you know for sure that you need to take a particular course, wait until the school gets ***all*** your transcripts before you sign up for classes. Otherwise you may end up taking courses you don't need.

Navy and Marine Corps: Information on how to obtain the Sailor/Marine American Council on Education Registry Transcript (SMART) is available at http://www.navycollege.navy.mil. SMART is now available to document the American Council on Education (ACE) recommended college credit for military training and occupational experience. SMART is an academically accepted record that is validated by ACE. The primary purpose of SMART is to assist Service members in obtaining college credit for their military experience. Additional information on SMART can also be obtained from your nearest Navy College Office or Marine Corps Education Center, or contact the Navy College Center.

Air Force: The Community College of the Air Force (CCAF) automatically captures your training, experience and standardized test scores. Transcript information may be viewed at the CCAF website: http://www.au.af.mil/au/ccaf/

Coast Guard: The Coast Guard Institute (CGI) requires each Service member to submit documentation of all training (except correspondence course records), along with an enrollment form, to receive a transcript. Transcript information can be found at the Coast Guard Institute Home Page: http://www.uscg.mil/hq/cgi/forms.html

Chapter 7 – Health Care Insurance

Many Service members are caught by surprise when they realize the actual cost of providing health care insurance for themselves and their families. Before you leave military service, you need to arrange for health insurance to protect you and your family. This section will help you learn about your options and plan for your health care insurance needs.

A. Health Care Insurance Planning Is Critical

Most people leaving the military get civilian jobs that provide health care insurance. The result is continuous coverage.

Sometimes, however, there is a gap between the time your service-provided coverage ends and your new employer's coverage begins. During this time, you alone are responsible for paying all the medical bills that you and your family might acquire. This could be devastating. A one-day stay in the hospital could cost thousands of dollars!

Fortunately, several resources are available to ensure continuous, comprehensive, quality health care for you and your family. Your options will be explained to you during your appointment at your Transition Office. For specific health insurance questions, call the Health Benefits Advisor at your military medical treatment facility.

Expecting a Baby?

If you and your spouse are expecting a baby, make sure your insurance covers the infant from the date of birth, as opposed to 12 or 13 days after birth. Medical expenses within these first two critical weeks can be costly and should be covered.

Expecting parents should meet with their local health benefits advisor early in the transition process to get additional information regarding health care and health insurance for the period following the service member's separation. Separating Active Duty Service members who separate from the military prior to delivery may be eligible to deliver the child in a military treatment facility after separation. Again, check with the Commander at your Military Treatment Facility and your health benefits advisor before you separate to see if you are eligible.

B. "Check Up" on Your Health Before You Leave

While you are in the service, you and your family have health care coverage. The range of health care services is vast, yet your out-of-pocket expense is minimal. Use this time wisely and make an appointment early. Remember:

- **Get a physical**: If military treatment facilities, personnel resources, and local policy permit, you and your family members should arrange for your separation physicals as early as possible. Any problems can be treated while your medical expenses are still fully covered by the service. Take care of as much as you can prior to separation.
- **Get your records:** Even if you are in good health, get a copy (certified, if possible) of your medical records from your medical treatment facility. These records will provide useful background information to the health care professionals who will assist you in your upcoming civilian life. Your military health records will be transferred (with your consent) to the VA regional office nearest your separation address.

C. Posttraumatic Stress Disorder

Posttraumatic Stress Disorder can occur following a life-threatening event like military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults like rape. Most survivors of trauma return to normal given a little time. However, some people have stress reactions that don't go away on their own, or may even get worse over time. These individuals may develop PTSD.

People who suffer from PTSD often suffer from nightmares, flashbacks, difficulty sleeping, and feeling emotionally numb. These symptoms can significantly impair your daily life.

In addition PTSD is marked by clear physical and psychological symptoms. It often has symptoms like depression, substance abuse, problems of memory and cognition, and other physical and mental health problems. The disorder is also associated with difficulties in social or family life, including occupational instability, marital problems, family discord, and difficulties in parenting.

If you think you may be suffering from PTSD, the following list of resources and information will help you find help in dealing with PTSD and related conditions.

Online PTSD Resources:

National Center for Post-Traumatic Stress Disorder (PTSD)
A special center within Veterans Affairs create to advance the clinical care and social welfare of America's veterans through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders. http://www.ncptsd.va.gov/index.html

Ameriforce Deployment Guide
Fact sheets and information for service members and their families on post-deployment including home, finances, career, and more. http://www.ameriforce.net/deployment/

Courage to Care
A site created by Uniformed Services University for the Health Sciences, which belongs to the Center for Traumatic Studies and includes a wealth of additional information. 'Courage to Care' is an electronic health campaign for military and civilian professionals serving the military community, and for military men, women and families. http://www.usuhs.mil/psy/courage.html

Courage to Care: “The Helping National Guard and Reserve Reenter the Workplace” fact sheet, is specific to Reservists returning to the workplace can be found at:
http://www.usuhs.mil/psy/GuardReserveReentryWorkplace.pdf

Military OneSource
This free 24-hour service, provided by the Department of Defense, is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. You can reach the program by telephone at 1-800-342-9647 or through the website at http://www.militaryonesource.com/.

D. Transitional Health Care for You and Your Family

The Transitional Assistance Management Program (TAMP) offers transitional TRICARE coverage to certain separating active duty members and their eligible family members. Care is available for a limited time. TRICARE eligibility under the TAMP has been permanently extended to 180 days.

There are four categories of eligibility for TAMP:

- Members involuntarily separated from active duty and their eligible family members;

- National Guard and Reserve members, collectively known as the Reserve Component (RC), separated from active duty after being called up or ordered in support of a contingency operation for an active duty period of more than 30 days and their family members
- Members separated from active duty after being involuntarily retained in support of a contingency operation and their family members; and
- Members separated from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency mission and their family members.

Active duty sponsors and family members enrolled in TRICARE Prime who desire to continue their enrollment upon the sponsor's separation from active duty status are required to reenroll. To reenroll, the sponsor or family member must complete and submit a TRICARE Prime enrollment application. Contact your servicing personnel center prior to separating to see if you are TAMP eligible.

Under TAMP, former active duty sponsors, former activated reservists, and family members of both are not eligible to enroll or reenroll in TRICARE Prime Remote or in TRICARE Prime Remote for Active Duty Family Members because both programs require the sponsor to be on active duty. Under the TAMP, the sponsor is no longer on active duty and is treated as an active duty family member for benefits and cost sharing purposes.

***Note:* Transitional health care does not apply to retirees.**

Once your initial transitional health care ends: After this 180-day period, you and your family are no longer eligible to use military treatment facilities or TRICARE. However, you may purchase health care coverage, known as the Continued Health Care Benefit Program (CHCBP). You have 60 days after your initial transitional health care ends to enroll in CHCBP.

You and your family members will be issued over-stamped identification cards that will allow you to use military treatment facilities after your separation. The cards will be marked with the dates you are eligible for transitional health care

You can learn more about TRICARE at http://www.tricare.osd.mil.

All Others

If you separate voluntarily, you and your family are not eligible to use military treatment facilities or TRICARE. However, you may purchase extended transitional health care coverage (CHCBP) for up to 18 months of coverage. You have 60 days after separation to enroll in CHCBP. Your coverage will start the day after your separation.

E. CHCBP: Your Option to Purchase Temporary Medical Coverage

Following the loss of eligibility to military medical benefits, you or a family member may apply for temporary, transitional medical coverage under the Continued Health Care Benefit Program (CHCBP). CHCBP is a premium-based health care program providing medical coverage to a select group of former military beneficiaries. CHCBP is similar to, but not part of, TRICARE. The CHCBP program extends health care coverage to the following individuals when they lose military benefits:

- The service member (who can also enroll his or her family members)
- Certain former spouses who have not remarried
- Certain children who lose military coverage

DoD contracted with Humana Military Healthcare Services, Inc. to administer CHCBP. You may contact Humana Military Healthcare Services, Inc., in writing or by phone for information regarding CHCBP. This

includes your eligibility for enrolling in the program, to request a copy of the CHCBP enrollment application, to obtain information regarding the health care benefits that are available to CHCBP enrollees, and to obtain information regarding the premiums and out-of-pocket costs once you are enrolled.

Humana Military Healthcare Services, Inc.

Attn: CHCBP
P.O. Box 740072
Louisville, KY 40201
1-800-444-5445

A copy of the CHCBP enrollment application can also be found on the web at http://www.humana-military.com/chcbp/pdf/dd2837.pdf, http://www.tricare.mil and http://www.humana-military.com.

CHCBP Basics

Continuous coverage: CHCBP is a health care program intended to provide you with continuous health care coverage on a temporary basis following your loss of military benefits. It acts as a "bridge" between your military health benefits and your new job's medical benefits, so you and your family will receive continuous medical coverage.

Preexisting condition coverage: If you purchase this conversion health care plan, CHCBP may entitle you to coverage for preexisting conditions often not covered by a new employer's benefit plan.

Benefits: The CHCBP benefits are comparable to the TRICARE Standard benefits.

Enrollment and Coverage

Eligible beneficiaries must enroll in CHCBP within 60 days following the loss of entitlement to the Military Health System. To enroll, you will be required to submit:

- A completed DD Form 2837, "Continued Health Care Benefit Program (CHCBP) Application."
- Documentation as requested on the enrollment form, e.g., DD Form 214, "Certificate of Release or Discharge from Active Duty;" final divorce decree; DD Form 1173, "Uniformed Services Identification and Privilege Card." Additional information and documentation may be required to confirm an applicant's eligibility for CHCBP.
- A premium payment for the first 90-days of health coverage.

The premium rates are approximately $930 per quarter for individuals and $2,000 per quarter for families. Humana Military Healthcare Services, Inc. will bill you for subsequent quarterly premiums through your period of eligibility once you are enrolled.

The program uses existing TRICARE providers and follows most of the rules and procedures of the TRICARE Standard program.

Depending on your beneficiary category, CHCBP coverage is limited to either 18 or 36 months as follows:

- 18 months for separating Service Members and their families
- 36 months for others who are eligible (in some cases, former spouses who have not remarried may continue coverage beyond 36 months if they meet certain criteria)

You may not select the effective date of coverage under CHCBP. For all enrollees, CHCBP coverage must be effective on the day after you lose military benefits.

All Others

If you separate voluntarily, you and your family are not eligible to use military treatment facilities or TRICARE. However, you may purchase extended transitional health care coverage (CHCBP) for up to 18 months of coverage. You have 60 days after separation to enroll in CHCBP. Your coverage will start the day after your separation.

For more information about CHCBP, write to Humana Military Healthcare Services, Inc., visit their website at http://www.humana-military.com/chcbp/main.htm or call their toll-free line at 1-800-444-5445.

F. Medical Care Overview for Retirees

TRICARE offers Retiree beneficiaries three options in obtaining medical care.

1. TRICARE Prime: This is a health maintenance organization-type managed care program for which retirees are required to pay an annual enrollment fee. Enrollees are assigned a primary care manager, who determines the most appropriate, available source of care—either a military treatment facility or a civilian network provider. Enrollees pay little or no co-payment, and usually are not required to file claims for their care.
2. TRICARE Extra: This is a preferred provider organization-type program; no enrollment is required, however care has to be provided by a TRICARE network provider. You will be responsible for paying the annual deductible and cost shares at a reduced rate. The network provider will file your claim.

3. TRICARE Standard: This is a fee for service option that requires an annual deductible and cost shares after the deductible has been reached. Under TRICARE Standard you are responsible for filing your claim.

Beneficiaries should contact their Health Benefits Advisors/Beneficiary Counselor and Assistance Coordinators (BCAC) at MTFs or stop in at your TRICARE Service Center for more assistance. You can locate the BCAC for your state at http://www.tricare.mil/bcacdcao/.

TRICARE For Life
If a member or family member becomes entitled to Medicare Part A, whether due to a disability or when they turn 65, they are eligible for TRICARE For Life (TFL). There are no TFL enrollment fees, but you are required to pay Medicare Part B premiums (unless the sponsor is on active duty). When using TFL, TRICARE is the second payer after Medicare in most cases. For more information about TFL visit http://wwww.tricare.mil/tfl or search on “TRICARE For Life; you may also call Wisconsin Physicians Service-TFL at 1-866-773-0404 (1-866-773-0405 TTY/TDD for the hearing impaired).

Survivors
Family members are entitled to TRICARE benefits as transitional survivors or survivors if their active duty service sponsor who died while serving on active duty for a period of more than 30 days. TRICARE pays transitional survivor claims at the active duty family member payment rate and pays survivor claims at the retiree payment rate for surviving spouses while eligible children claims process at the active duty family member rate. Transitional survivors pay no enrollment fees or co-payments when they use TRICARE Prime. They will, however, pay cost shares and deductibles at the active duty family member rate to use TRICARE Standard or TRICARE Extra. Contact your regional contractor or visit http://www.tricare.mil/.

G. Department of Veterans Affairs (VA) Medical Care

Recent legislation has changed the eligibility requirements for VA medical care. In some cases, veterans and their families may still be eligible to receive medical benefits through VA. However, VA's medical care system is set up to provide quality medical care to those who need it most and can afford it least.

This means that the least fortunate veterans may receive unlimited medical care at no cost. On the other hand, most veterans will find their VA medical benefits are limited. Therefore, these "typical" veterans should *not* rely on the VA as their sole source of medical services.

If you served in the Gulf War, the Office of the Special Assistant for Gulf War Illnesses has established a website http://www.gulflink.osd.mil/ to provide information to you. In addition to the website, you may also call the Gulf War/Agent Orange Hotline at 1-800-749-8387 for additional information.

VA Health Care Eligibility

Eligibility for VA health care is dependent upon a number of variables, which may influence the final determination of the services for which you qualify. These factors include the nature of your discharge from military service (e.g., honorable, other than honorable, dishonorable), length of service, and the VA determination on any service-connected disability claims, income level, and the available VA resources.

Generally, you must be enrolled in the VA health care system to receive benefits offered in the Medical Benefits Package. To apply for VA health care benefits, including enrollment you must fill out an application. Enrollment forms and instructions can be found at: https://www.1010ez.med.va.gov/sec/vha/1010ez/.

The application process is used to determine:

1. Whether you have qualifying service as a veteran
2. What your veteran status is so that you can be placed into one of the eight priority groups

Eligibility for health care through VA is a two-step process:

1. VA must determine your eligibility status as a veteran by reviewing your:

   - Character of Discharge from active military service, and your
   - Length of active military service

2. VA must determine whether you qualify for one of eight enrollment priority groups

Go to http://www.va.gov/healtheligibility/ for more information.

Call your VA regional office toll free at 1-800-827-1000.

Disabled Veterans

The VA makes an important distinction among veterans with disabilities. Veterans whose disability is service connected fall under the mandatory classification of VA medical care. Veterans whose disability is non-service connected fall under the discretionary classification. For more information, **see Chapter 12 for further details.**

Family Members and Survivors

The VA may provide medical care for the children and spouse of a veteran with a service-connected disability, even after the veteran's death. For information, see the section on CHAMPVA**.**

Lower Income Veterans

Lower income veterans receive benefits similar to those in the mandatory classification. To contact the VA for details call 1-800-827-1000 or visit http://www.va.gov/ to find the nearest VA facility.

H. Dental Care

Dental care is distinct from medical care. As a result, the types and amounts of coverage are different, as noted below.

Many fraternal associations provide access to group life, health, and dental insurance at competitive rates.

- **Before you separate:** Early in your transition process, you and your family should have routine dental checkups. You should also ensure that your family members obtain necessary treatment under the TRICARE Family Member Dental Plan prior to your expiration of eligibility for the program. If problems are found early enough, work can be completed prior to separation, at little or no cost to you. Emergencies will also be taken care of until your separation.

Shortly after you separate: **The VA provides one-time dental care for veterans if you apply within 90 days after separation. However, you will not receive dental care if the military provided a dental examination and treatment within 90 days prior to your separation.**

TRICARE Dental Program

The TRICARE Dental Program (TDP) is offered by the Department of Defense (DoD) through the TRICARE Management Activity (TMA). United Concordia Companies, Inc., administers and underwrites the TDP for the TMA. The TDP is a high-quality, cost-effective dental care benefit for eligible family members of all active duty uniformed Service members; as well as members of the Selected Reserve and Individual Ready Reserve (IRR) and their eligible family members.

TRICARE Retiree Dental Program. The TRICARE Retiree Dental Program (TRDP) is offered by the Department of Defense (DoD) through the TRICARE Management Activity (TMA). The Federal Services division of Delta Dental Plan of California, located in Sacramento, California, administers and underwrites the TRDP for the TMA. The TRDP offers comprehensive, cost-effective dental coverage for uniformed services retirees and their eligible family members.

The TRDP will also make available a premium-based dental insurance program for military retirees, members of the Retired Reserve receiving a retired pay, un-remarried surviving spouses, and dependents. Eligible beneficiaries will pay the full cost of the dental insurance coverage. TRDP will feature a basic dental care and treatment, to include diagnostic services, preventative services, basic restoration services, endodontics, surgical services, and emergency services. Retiring members should explore this program, depending on their future employer's health benefits package.

Retirees: You should check with your local military dental facility regarding dental services.

- **Following separation:** You will need to obtain dental insurance from your new employer or through a private insurer.

DELTA Dental terminates upon separation from the Service. To learn more about your entitlement to dental care, contact your VA regional office. For more information regarding the Retiree Dental Program: consult the TRICARE website http://www.tricare.osd.mil or call 1.800.866.8499.

Chapter 8 – Life Insurance

Your current Servicemember's Group Life Insurance (SGLI) will only continue to cover you for the first **120 days after your separation**. The following section will give you information on how to meet your life insurance needs after you leave the military.

A. Servicemembers' Group Life Insurance (SGLI)

Servicemembers' Group Life Insurance is low-cost term insurance protection for members of the uniformed services. All service members on active duty, ready reservists, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps are eligible for SGLI.

SGLI will continue to cover you for the first 120 days after your separation, just as if you were still in uniform. If you are totally disabled at the time of your separation, your SGLI coverage can continue, free of charge, for up to two years from the date of your separation. Following expiration of your coverage extension under your SGLI, you must make your own arrangements for life insurance. One option is Veterans' Group Life Insurance (VGLI), offered by the VA which is discussed in the next section.

Traumatic Injury Protection Program (TSGLI) is a disability rider to the SGLI program that provides automatic traumatic injury coverage to all service members covered under the SGLI program who suffer losses due to traumatic injuries. TSGLI payments range from $25,000 to a maximum of $100,000 depending on the type and severity of injury.

Family SGLI (FSGLI) coverage is available for the spouses and dependent children of active duty service members and members of the Ready Reserve insured under Servicemembers' Group Life Insurance program.

The service member's' spouse may obtain coverage up to $100,000 or an amount equal to the Service members' coverage, whichever is less. Age based premiums are charged for spouses. Each dependent child of the Service member is automatically insured for $10,000 free of charge. A member can decline or elect lesser spousal coverage in increments of $10,000, but may not decline coverage for a dependent child.

For more information call toll-free 1-800-419-1473 or visit http://www.insurance.va.gov

B. Veterans' Group Life Insurance (VGLI)

Once your SGLI coverage extension ends, you must make your own arrangements for life insurance. One option is Veterans' Group Life Insurance, offered by the VA.

Veterans' Group Life Insurance (VGLI) provides for the conversion of Servicemembers' Group Life Insurance (SGLI) to a renewable term life insurance policy. This policy is renewable every five years, regardless of health, and can be retained for life.

You are eligible to apply for VGLI if you are insured under SGLI ***and:***

- You are being released from active duty or the Reserves or were released within the last year and 120 days.
- You are a member of the Individual Ready Reserve (IRR) or Inactive National Guard (ING).
- You are a reservist who suffers an injury or disability during active duty or inactive duty for training for a period of less than 31 days and becomes uninsurable at standard premium rates.

Remember: You can apply for VGLI within the first 120 days without evidence of good health. After the initial 120 days you have an additional year to apply, but good health requirements must be met.

VGLI provides for the amount of SGLI coverage a member had in force at the time of separation from active duty or reserves. VGLI is issued in multiples of **$10,000** up to a maximum **$400,000**. VGLI can be converted at any time to an individual permanent (i.e. whole life or endowment) plan with any of 54 participating commercial insurance companies.

Applying for Veterans' Group Life Insurance

Since SGLI coverage continues at no cost for 120 days after discharge, VGLI will not take effect until the 121st day. VGLI applications are mailed to eligible members on three occasions:

- Generally within 60 days after separation.
- Within 120 days after separation when the SGLI free coverage period ends.
- Before the end of the 16-month application period.

Note: VGLI applications VA Form SGLV 8714 "Application for Veterans' Group Life Insurance" (http://www.insurance.va.gov/sgliSite/forms/8714.htm) should be mailed to the address shown on your DD Form 214 or equivalent separation orders. It is your responsibility to apply within the time limits even if you do not receive an application in the mail.

Applications for VGLI coverage should be mailed to:

The Office of Servicemembers' Group Life Insurance
P.O. Box 5000
Millville, New Jersey 08332-9928

For more information call toll-free 1-800-419-1473 or visit http://www.insurance.va.gov

C. Service-Disabled Veterans Insurance (S-DVI)

Service-Disabled Veterans Insurance is life insurance for veterans who receive a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible veterans for up to $10,000 of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If waiver is granted, totally disabled veterans may apply for additional coverage of up to $20,000 under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived.

To learn more about this and other Disabled Veteran programs go to Chapter 12 of this guide.

D. Veterans' Mortgage Life Insurance (VMLI)

Veterans Mortgage Life Insurance (VMLI) is an insurance program that provides insurance coverage on the home mortgages of veterans with severe service-connected disabilities who:

- Receive a Specially-Adapted Housing Grant from VA for assistance in building, remodeling, or purchasing an adapted home; ***and***
- Have title to the home; ***and***
- Have a mortgage on the home.

To learn more about VMLI and other Disabled Veteran programs go to Chapter 12 of this guide.

E. What to Look for in a Life Insurance Policy

Explore the various life insurance options, including those offered by VGLI. By checking each, you will be able to pick what is best for you. When shopping for life insurance, the program you choose should pay:

- Funeral expenses and related bills
- Debts or loans owed by the insured person at the time of death
- Lost earnings

Lost earnings are what the person would have made over the rest of his or her working life had he or she not died. There are a variety of ways to calculate lost earnings. For example: The sole wage earner for a family of four dies at age 45. He made $30,000 a year at the time of his death. Because the household has been reduced from four to three, three-fourths (75 percent) of his income needs to be replaced for 20 years (when he would have turned age 65). This method shows lost earnings which need to be recovered through insurance as $450,000: 75% x ($30,000 x 20 years) = $450,000.

Chapter 9 – Personal Finances

Your financial situation can change drastically during your transition. Without proper budgeting and planning you could find yourself in deep financial trouble. The following section will give you the information and resources you need to plan for your financial transition from the military.

A. Family Centers Offer Financial Planning Assistance

When you take off your uniform once and for all you might be living on a reduced budget for a while. Careful financial planning is the key to successful management of a limited income. The earlier you look at your financial needs and come to terms with them, the more time you will have to lessen their impact.

If you are having financial problems now or think you may have them in the future, go to your Family Center for assistance. Help can range from individual counseling on money matters to emergency loans. In addition, the Family Center usually offers group seminars and workshops on several topics:

- Financial planning for transition
- Family budgets and spending plans
- Recordkeeping
- Insurance
- Credit
- Debt liquidation
- Consumer rights
- Taxes
- Investments

B. Your Crash Course in Financial Management

Among the most popular courses offered by the Family Centers are the financial planning seminars. The content of these courses varies from place to place, but you are almost certain to walk away having learned some basic financial planning guidelines.

Here is an eight-step crash course in financial planning. Get a pencil and paper, and pull out your checkbook and recent bank account statements. Find your credit card statements, auto loan payment books or other loan coupons, your federal tax return from last year, and any other relevant documentation.

As you go through the "course," use conservative figures and time frames when planning for periods of unemployment. A healthy dose of pessimism is useful here. Should things ultimately turn out much better than you had planned, you will be pleasantly surprised.

> Once you understand your budget clearly, you can then concentrate on getting it under control. This will help to make your transition less stressful.

Step 1. List Your Income

Make a list of all the sources of income you expect to have during your transition and when you expect to receive the income (weekly, monthly, quarterly, etc.). Include your pay, if any, as well as any unused vacation, severance pay, and unemployment compensation. Also list any interest income (interest from a bank savings account, for example), spouse's income, alimony or child support, and other income you expect to receive on a regular basis.

Next, compute all of the sources on a monthly basis: If the income is weekly, multiply it by four. If it is quarterly, divide it by three.

Be conservative. Estimate the lowest amount you expect to receive from each source of income.

Step 2. List Your Expenses

On a separate list, write down all of your expenses: mortgage; rent; taxes; utilities; food; clothing; insurance (life, health, automobile, homeowners or renters, etc.); car or motorcycle expenses (payments, insurance, registration, gas, maintenance, and repairs); credit card bills; other loans; magazine subscriptions; cable TV; club dues; gifts; job-hunting costs (stationery, printing, drycleaning, etc.); entertainment and hobby expenses; children's spending money; alimony or child support payments; groceries; personal items; and all other expenses. When listing expenses, take time to think of everything—all the way down to medicines and toothpaste.

Next, list the expense for each item and an average monthly cost. When figuring your average, keep in mind that this is your transition budget. Assume that you will be temporarily unemployed. If the cost is not "fixed" (such as rent or mortgage payments that cannot be avoided), plan on the smallest realistic amount you can get by on.

Step 3. Prioritize Your Expenses

After listing all of your expenses, rate them as high, medium, or low priority. High-priority items are things you and your family cannot do without: food, shelter, clothing. Medium-priority items are important to you, but you can exist without them. Low-priority items should be weeded out of the budget process.

Example: Rent or mortgage is an "H"(high priority), while piano lessons for your 10-year-old daughter may be an "M" (medium priority), and cable TV fits into the "L" (low-priority) range.

Step 4. Assign Budget Responsibilities

If you are married, determine who is going to be in charge of staying within the budget for each item on the expense list.

Example: You may take responsibility for the rent and clothing, while your spouse may be responsible for the food budget and music lessons.

Step 5. Establish a Monthly Budget

Subtract your total monthly expenses from your monthly income. If you have more income than expenses, put the extra money in a savings account for emergencies.

If your monthly expenses are more than your income, look over the low- and medium-priority items. Work to reduce some and eliminate others.

Step 6. Identify Additional Sources of Income

If, after all possible cuts have been made, expenses are still greater than income, consider ways to bring in additional money. If your spouse does not currently work, he or she may need to begin working at least part time.

Step 7. Seek Help

Even after you have cut your expenses to the bone and uncovered additional income possibilities, you may still be unable to make ends meet. This is sometimes due to outstanding loan amounts and heavy credit payments. As a final measure, talk to the free Consumer Credit Counseling Service in your area to find ways to work with your creditors to delay payments or extend the time for loan repayment. This will assure your creditors that you do intend to pay them off over time, and it will help prevent you from going into bankruptcy.

Step 8. Obtain an Up-to-Date Credit Report

It is important to have an up-to-date credit report on you and your spouse. You should obtain one at least six months before separation or retirement. Go to http://www.annualcreditreport.com/ to get your credit report. Through this website you can receive one free credit report from each of the credit reporting companies every 12 months. (See page 76 for further information)

C. You May Get Separation Pay

You may be eligible for additional separation pay. The Finance Office at your installation can compute the actual amount, if any, owed you.

This benefit is computed on the basis of 10 percent of your yearly base pay when you separate, multiplied by the number of years active service you have.

Requirements

- If you have finished your first term of enlistment or period of obligated service
  AND
- You have at least six years of service
  AND
- You are separating involuntarily
  AND
- You are not yet eligible for retirement
  AND
- You are not separating under adverse conditions
  THEN
- You may be eligible for separation pay.

Separation pay must be listed on the separation orders to be payable. The type of separation and conditions under which you are being separated will determine if you qualify for separation pay. To find out if you qualify, talk with your unit Commander and local personnel and finance offices.

Separation pay is taxable - Example: $10,000 base pay x 6 years x 10% = $6,000.

D. Separatees May Qualify for Unemployment Compensation for Military

Unemployment compensation for separatees is referred to as Unemployment Compensation for Ex-Service Members (UCX). Service members separating from active duty may qualify for unemployment

compensation if they are unable to find a new job. Unemployment compensation is handled by each state. Receiving separation pay may influence your receipt of unemployment compensation.

The unemployment compensation program provides a weekly income check for a limited period of time.

Administration

The program is administered by your state employment office. The requirements and benefits vary from state to state. Because of this, only the office where you apply will be able to tell you the amount and duration of your entitlement. The nearest state employment office is listed in your local telephone directory.

How to Apply

You must apply for UCX shortly after separation. The best time to do this is when you register for work through your state employment office. To speed the process, have the following information available:

- Your DD Form 214, "Certificate of Release or Discharge from Active Duty"
- Your Social Security card
- Your civilian and military job history or resume

E. Social Security Provides Protection

Everyone in the military pays into Social Security. Social Security provides protection in four areas:

- **Retirement income:** Retirement benefits may be paid as early as age 62.

Checking Your Account Status

Transition is a good time to ensure that your Social Security account has been properly posted. Check your account now, and check it again every few years. Here's how:

Information on Social Security benefits is available from any local Social Security office; these are listed in the telephone book under "U.S. Government." You can also go to http://www.ssa.gov/ or call 1-800-772-1213. Explain that you would like to check your account balance. The Social Security office will send you a form. Fill it out and mail it back. You will receive your account information in a few weeks. Read the statement closely. If there are errors, this is the time to get them corrected.

- **Disability insurance:** Disability benefits are paid at any age to those who qualify.
- **Medicare medical insurance:** Medicare coverage is available at age 65. If you're disabled, then you may be eligible earlier.
- **Survivors' insurance:** Upon your death, benefits are paid to your survivors at any age, assuming they qualify.

F. Uncle Sam Offers Special Loan Programs

Several government agencies help veterans get loans for homes, farms, and businesses. Although the loans are generally made by commercial lenders, government programs make it easier for veterans to borrow the money.

Note: Loan amounts are usually based on highest income being earned at the time of loan approval; therefore, you may want to consider making large purchases (home, farm, or business) prior to separation if your active duty income would be higher than your post-Service income.

VA Home Loans

Eligible veterans, including active duty veterans, discharged veterans, and reservists, may obtain loans guaranteed by the Department of Veterans Affairs (VA) to purchase or refinance homes, condominiums, and manufactured homes. Unmarried surviving spouses may also be eligible. VA home loans feature a negotiable interest rate, choice of loan types, limited closing costs, no monthly mortgage insurance premium, and no down payment is required in most cases.

- **Down payment:** A traditional feature of VA home loans is that they typically require no down payment. A down payment is required if the home's purchase price exceeds the reasonable value of the property, the property being purchased is a manufactured home not permanently affixed, or the loan type is a Graduated Payment Mortgage.
- **Verification:** You will find many lenders to choose from, since most mortgage companies, banks and credit unions participate in this program because the VA guarantees a portion of the loan amount, which protects them from loss if the loan should ever go to foreclosure. The lender will ask you to provide evidence, in the form of a Certificate of Eligibility (COE), that you are eligible to apply for a VA home loan. In many instances your lender will be able to obtain your COE online in seconds. However, since not all COE requests can be processed online, there will be instances in which the veteran needs to apply for a COE through the Winston-Salem Eligibility Center. To obtain a COE in that manner, VA Form 26-1880, "Request for Certificate of Eligibility," would need to be completed. The form and specific instructions can be accessed at http://www.vba.va.gov/pubs/forms/26-1880.pdf.
- **Realtors:** Most real estate agents are also familiar with the VA home loan program and would be happy to answer your questions.

This benefit may be used more than once. More detailed information on VA Home Loans is available on the Internet at http://www.homeloans.va.gov/veteran.htm .

FHA Mortgage Insurance

The Federal Housing Administration (FHA) of the Department of Housing and Urban Development (HUD) insures mortgage loans for the construction, purchase, and improvement of homes. FHA-insured mortgages allow veterans to borrow with minimum down payments and over longer periods of time. Application is made directly to any FHA-approved lender; the lender usually serves as the homebuyer's contact with FHA throughout the loan approval process.

Any local HUD field office can provide additional information; look in your local telephone directory for the office nearest you.

Business Loans

Business loans are available to veterans through programs of the Small Business Administration (SBA). In addition, SBA offers loans specifically to Vietnam-era and disabled veterans. Contact the nearest SBA office for details.

Rural Loans

The Farmers Home Administration is the rural credit agency of the Department of Agriculture. This agency has both direct and guaranteed loan programs that give preferential processing to veterans' loan applications.

To obtain information and applications, contact the nearest office of the Farmers Home Administration. Most are located in rural county seats.

Bad Credit Reports

Before you separate or retire, obtain a copy of your credit report. Review it thoroughly. This can be accomplished—for free—by going to http://www.annualcreditreport.com/, calling 1-877-322-8228, or writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you find any mistakes on your credit report, resolve them before you leave the military. Once you leave the military, you should obtain a copy of your credit report, and review it thoroughly, at least once a year.

Here is additional information on each of the National Credit Reporting Companies:

Experian National Consumer Assistance
(Address can be found on credit report)
1-888-397-3742
http://www.experian.com

EQUIFAX Credit Information Service
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
http://www.equifax.com

TRANSUNION
PO Box 2000 Chester,
PA 19022-2000
1-800-916-8800
http://www.transunion.com

After receiving your credit report, take steps to correct any incorrect information and to add any omitted favorable information. You can do this by pointing out the errors and providing the credit agency with supporting documentation that it may not have in your file.

G. The Thrift Savings Plan

If you participated in the Uniformed Thrift Savings Plan while you were in the service, then you have several options:

- *Leave your money in the TSP*. If your money remains in the TSP, it will continue to accrue earnings. Although you will not be able to make additional contributions, you will be able to make interfund transfers. You must begin withdrawing from your account no later than April 1 of the year following the year you turn age 70.
- *Receive a single payment*. All or a portion of your account can be transferred to a traditional IRA or eligible employer plan (e.g., a 401(k) plan or your civilian TSP account)*
- *Request a series of monthly payments based on a dollar amount or your life expectancy.* All or a portion of certain monthly payments can be transferred to a traditional IRA or eligible employer plan;*

- *Request a TSP annuity*. You must have at least $3,500 in your account in order to purchase an annuity;

*Tax-exempt contributions to the TSP are eligible for transfer to a traditional IRA or eligible employer plan only if the financial institution or plan will accept the funds. Funds not accepted will be paid directly to you. If you transfer balances from your uniformed service TSP account to your civilian TSP account, the TSP will not accept tax-exempt money.

H. Legal Assistance for Separatees

If you have legal problems, either on or off the installation, help is available at your place of separation. Contact your installation's Transition Office for referral to a Legal Assistance Officer.

This service is not available to you once you leave the military. Use it while you have it.

Depending on local installation guidance, Legal Assistance Officers can help you with:

- Will preparation
- Power-of-attorney arrangements
- Loan contract review (home mortgage, auto loan, etc.)
- Debt/credit problems
- Landlord/tenant issues
- Family law
- Tax law
- Estate planning

You may think that you have little or no "estate." However, you may not realize that your car, household goods, and GI insurance are all part of your estate. Talk to your Legal Assistance Officer about reviewing your will, if you have one. If you do not already have a will, now is a good time to make one. Legal Assistance Officers are well-versed in the special issues of military separatees and their families. Ensuring the financial security of your loved ones before you leave the military will not be time wasted.

Retirees can use the base legal office on a space available basis. Depending on the location, there could be a lengthy wait to see a legal representative. Retirees should contact the base legal office as far in advance as possible to ensure services will be available.

I. Federal Income Tax: Notes for Service Members

Almost everyone has to pay federal income taxes, but special considerations apply to those in the Service.

Filing Extensions

Any U.S. citizen outside the United States or Puerto Rico on April 15 (the tax filing deadline) is allowed an extension until June 15 for filing a federal income tax return for the previous calendar year. This includes filing a joint return by a Service member and spouse. However, the Internal Revenue Service charges interest on any unpaid amount due on the April 15 deadline.

Where to Obtain a W-2 Form

You can view and print your W-2 from the MyPay website at https://mypay.dfas.mil/mypay.aspx

You will be able to access myPay and view your W-2 for one (1) year after you are no longer in a pay status or separated.

Chapter 10 – Reserve Affiliation

When you leave active duty service you have the opportunity to earn cash bonuses and retain many of your military benefits by joining the Selected Reserve or National Guard. The following section will explain your opportunities and possible obligations in the Reserve.

A. Obligation to Service Continues for Eight Years

When you entered the service, you incurred a military service obligation of eight years. If you are separating prior to fulfilling eight years of service, then some of that obligation probably remains even though you are returning to civilian life. You *must* satisfy that obligation by becoming a member of the Ready Reserve in one of the following categories:

- **Selected Reserve:** You may voluntarily affiliate with the Selected Reserve, either with a National Guard or Reserve unit, or a Reserve individual program.

- **Inactive National Guard:** If you served in the Army, you may become a member of the Army National Guard and request transfer to the Inactive National Guard if unable to participate in regular unit training.

- **Individual Ready Reserve (IRR):** If you do *not* affiliate with one of the above programs, your service will automatically or involuntarily assign you to the Individual Ready Reserve.

B. Opportunity for Continued Military Service Beyond Eight Years

If you *have* served eight years or more of active duty, you may no longer have a military service obligation and do not have to affiliate with the National Guard or Reserves. You may however, elect to continue your military service by affiliating with a Reserve component in one of these categories.

Before you depart, explore your Reserve options in the geographic area in which you plan to live after separation.

Selected Reserve

You may volunteer to sign an agreement to serve for between one and eight years in a National Guard or Reserve unit, or a Reserve individual program. Upon becoming a member, you may be recalled to active duty in time of war or national emergency. You may also be ordered to active duty involuntarily for up to 270 days, for any single contingency operation, without a declaration of a national emergency.

Members participate and train as required by the Reserve category to which they belong. For National Guard and Reserve unit programs, this usually means a minimum of one weekend a month and two weeks of annual training per year. For Reserve individual programs, the training requirement may be somewhat less.

Inactive National Guard

Currently, only the Army maintains an Inactive National Guard. This consists of National Guard personnel in an inactive status; they are attached to a specific National Guard unit but do not participate in training. As a member of the Inactive National Guard, you would be recalled to active duty with your unit. To remain a member, you must muster once a year with your assigned unit.

Individual Ready Reserve

The Individual Ready Reserve consists mainly of individuals who have had training and who have served previously in the active component. Other IRR members come from the Selected Reserve and have some of their military service obligation remaining. As an IRR member, you may be involuntarily recalled upon declaration of a national emergency. Otherwise, participation requirements may include an annual day of muster duty to satisfy statutory screening requirements. IRR members may participate in voluntary temporary tours of active duty and military professional development education programs.

C. Benefits of Joining a Selected Reserve Unit

You have gained many valuable and unique job skills through formal and on-the-job training while in the service. You should consider using these skills in the National Guard or Reserves. The benefits of joining the Selected Reserve include the following:

- Extra pay
- Opportunity for promotion
- Full-time employment opportunity
- Military retirement opportunity
- TRICARE Reserve Select
- Exchange and commissary privileges
- Morale, welfare, and recreation programs
- Education assistance
- Officer and Non-Commissioned Officer clubs
- Travel (on a space-available basis)
- Servicemen's Group Life Insurance
- Reserve Component Survivors Benefits Plan
- Legal assistance
- Family Centers
- Opportunities for contacts in the civilian community
- Continuation of military ties
- Reserve Component Dental Plan

Priority Placement

Priority placement in a Selected Reserve unit is authorized for "Eligible Involuntary" separatees who apply within one year after their separation. Your installation's retention or personnel office can assist you. If you have already separated, contact the Reserve or National Guard recruiter listed in your local telephone directory.

D. Standby Reserve

If you have not completed your eight-year military service obligation, you will be transferred to a Reserve component in either the Ready Reserve (Selected Reserve, Individual Ready Reserve, or Inactive National Guard), discussed above, or possibly in the Standby Reserve, under certain conditions.

You may be placed in the Standby Reserve if you still have time remaining to complete your military service obligation and are either:

a) filling a "key" position in a civilian occupation, or

b) have a temporary hardship or disability.

Members of the Standby Reserve have no participation or training requirements, but, in the event of a national emergency, may be involuntarily recalled to active duty. As the term "standby" implies, these reservists will only be mobilized once it has been determined that there are insufficient numbers of qualified members in the Ready Reserve to do the job. There are no other participation or training requirements.

Contact the Reserve Component Transition Office at your installation to see if you qualify for assignment to the Standby Reserve. If you cannot locate this office, contact your installation's personnel office for assistance.

E. Where to Sign Up for the Reserves

If you are interested in joining the National Guard or Reserves, keep in mind that there are a limited number of positions available. The sooner you review your options, the better your chances of finding a good position by the time you separate.

While you are in the military: Contact your installation's Reserve Component Transition Office. The staff will provide you with information about your obligations and benefit. In most cases, they will put you in touch with an active duty recruiter. You can access information about opportunities in the Reserve and National Guard online at the websites listed below.

Once you are out: Contact the nearest Reserve or National Guard unit listed in your local telephone directory. Any recruiting office will be happy to refer you to the appropriate recruiter.

Other resources: Many overseas and stateside installations have National Guard and Reserve recruiters located on their facilities.

Reserve Websites:

U.S. Air National Guard:	http://www.goang.com
U.S. Air Force Reserves:	http://www.afreserve.com
U.S. Army National Guard:	http://www.1800goguard.com
U.S. Army Reserves:	http://www.army.mil/usar
	http://www.goarmyreserve.com
U.S Coast Guard Reserves:	http://www.uscg.mil/hq/reserve/reshmpg.html
U.S. Marine Corps:	http://www.marforres.usmc.mil
	http://www.mfr.usmc.mil
U.S. Navy Reserve:	http://www.navyreserve.com

Chapter 11 – Veterans Benefits

The Department of Veterans Affairs (VA) is responsible for ensuring that you, as a veteran, receive the care, support, and recognition that you have earned. The DVA along with state and local agencies are ready to assist you in your transition. The following section will give you an overview of the types of benefits you are eligible for and where you can find further information within the Preseparation Guide.

A. Department of Veteran Affairs Provided Benefits

The Department of Veterans Affairs is responsible for ensuring that you receive the care, support, and recognition that you have earned. You may be eligible for the following federal veterans' benefits:

Health Care

In October 1996, Congress passed the Veterans' Health Care Eligibility Reform Act, paving the way for the Medical Benefits Package plan, available to all enrolled veterans. The Medical Benefits Package emphasizes preventive and primary care, offering a full range of outpatient and inpatient services. **See chapter 7 for further details**.

Education & Training – GI Bill

Up to 36 months of Education benefits that can be used for education, training, certification, apprenticeship, and on-the-job training programs. National Guard and Selected Reserve may be eligible under previous active duty enlistment. **See Chapter 6 for further details**.

Home Loan Guaranty

Enables eligible veterans and Service members to purchase a home without making a downpayment. **See Chapter 9 for more details.**

Veterans Group Life Insurance (VGLI)

VGLI is a life insurance program that allows Service members to convert their SGLI coverage to renewable term insurance. **See Chapter 8 for further details.**

If you are unable to visit a VA counselor at your installation, call the nearest VA regional office at the toll-free number listed below. A Veterans Service Representative will be happy to provide information about specific benefits and how to file a claim.

Call your VA regional office toll free at 1-800-827-1000.

To get complete information concerning all the VA benefits to which you and your family members may be entitled, please visit our website at http://www.va.gov.

You can also submit a specific question at the above website by sending an inquiry through the VA Inquiry Routing & Information System (IRIS). This application provides VA customers with secure communication of personal data, should they voluntarily choose to send it to VA.

Veteran Service Officers (VSO)

Your State, County, or local Veteran Service Organizations have specially trained individuals who can offer transition assistance. A VSO can give you counseling and help with everything from filling out VA

claims and enrollment forms to assisting with claims appeals. You can call the VA toll free number for assistance with contacting the nearest VSO.

Veteran Centers

Vet Centers provide readjustment counseling and outreach services to all veterans who served in any combat zone. Services are also available for their family members for military related issues. Veterans have earned these benefits through their service and all are provided at no cost to the veteran or family.

Readjustment counseling is wide range of services provided to combat veterans in the effort to make a satisfying transition from military to civilian life. Services include:

- Individual counseling
- Group counseling
- Marital and family counseling
- Bereavement counseling
- Medical referrals
- Assistance in applying for VA Benefits
- Employment counseling
- Guidance and referral
- Alcohol/drug assessments
- Information and referral to community resources
- Military sexual trauma counseling & referral
- Outreach and community education.

Contact your nearest Vet Center through the Vet Center Directory at http://www1.va.gov/directory/guide/vetcenter.asp or listings in your local blue pages. The Vet Center staff is available toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific).

B. State Provided Veteran Benefits

Many states offer veterans benefits. These benefits may include educational grants and scholarships, special exemptions or discounts on fees and taxes, home loans, veteran's homes, free hunting and fishing privileges, and more.

Each state manages its own benefit programs. Go to http://www1.va.gov/vso/index.cfm?template=view&SortCategory=3 to view the directory of websites for each of the individual states that offer veterans benefits.

Chapter 12 – Disabled Veterans

The Department of Veterans Affairs is responsible for ensuring that you, as a disabled veteran, receive the care, support, and recognition that you have earned. The following information will help you gain access to the benefits and services you deserve.

A. Disabled Transition Assistance Program (DTAP)

DTAP is a briefing sponsored by the Department of Veteran Affairs, in conjunction with the Department of Defense. It may be offered following a VA Benefits Briefing, a Department of Labor Employment Workshop, or separately. Contact your local Transition/ACAP Office or Command Career Counselor to find out when a DTAP briefing is scheduled on your installation. If DTAP briefings are not available at your facility, the Transition Office or Family Center staff will refer you to other sources where similar information is available.

DTAP provides separating service members with specialized information about the Department of Veterans Affairs' (VA) Vocational Rehabilitation and Employment (VR&E) Program, eligibility, and how to apply for benefits. Separating service members who believe they have a service-connected disability are strongly encouraged to request admission to the DTAP class through their unit commander. DTAP is also available online at http://www.vetsuccess.gov/**.** Some service members who are pending medical separation may be eligible to receive VR&E services prior to separation.

Service members being separated with a service-connected disability, or being referred to a Physical Evaluation Board, or placed in a "medical hold" status by their Service should attend DTAP.

B. VA Vocational Rehabilitation Program

Vocational Rehabilitation and Employment (VR&E) is a program whose primary function is to help veterans with service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living.

The program offers a number of services to help each eligible disabled veteran reach his or her rehabilitation goal. These services include vocational and personal counseling, education and training, financial aid, job assistance, and, if needed, medical and dental treatment. Services generally last up to 48 months, but they can be extended in certain instances.

If you need training, VA will pay your training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. While you are in training, VA will also pay you a monthly benefit to help with living expenses, called a subsistence allowance. For details, visit http://www.vetsuccess.gov/.

Eligibility

Usually, you must first be awarded a monthly VA disability compensation payment. In some cases, you may be eligible if you aren't getting VA compensation. For example, if you are awaiting discharge from the service because of a disability you may be eligible for vocational rehabilitation.

***Eligibility is also based on you meeting the following conditions**:*

- You served on or after September 16, 1940 ***AND***
- Your service-connected disabilities (SCD) are rated at least 20 percent disabling by VA ***AND***
- You need Vocational Rehabilitation to overcome an employment handicap ***AND***

- ***It has been less than 12 years since VA notified you of your qualified SCD***

Note: You may be entitled to Vocational Rehabilitation (VR) services if you are rated 10% disabled; however it must be determined that you have a serious employment handicap (SEH).

Regardless of your SCD rating percentage, you may have longer than 12 years to use your VR benefit if certain conditions prevented you from participating in a VR program or it is determined that you have a SEH.

Contacting VA

There are 58 VA regional offices and 171 VA medical centers located through the nation, in addition to numerous outpatient clinics, vet centers, and national cemeteries. **The toll-free telephone number for VA regional offices is 1-800-827-1000.** Also, visit the VA website at http://www.va.gov.

How to Apply

You can apply by filling out VA Form 28-1900, "Disabled Veterans Application for Vocational Rehabilitation," and mail it to the VA regional office that serves your area. *You can also apply online at* http://vabenefits.vba.va.gov/vonapp

C. VA Disability Benefits

Recent laws passed by Congress have made several changes in veterans' eligibility for VA medical care. Basically, these laws ensure that VA care will be continued for disabled veterans with service-connected disabilities.

Veterans with non-service-connected disabilities will also continue to receive VA medical care, but on a space-available basis and a co-payment may be charged. Laws are subject to change, and there are many applicable details. Contact the VA for the latest information on disability benefits.

Classifying Disabled Veterans

The VA makes an important distinction among veterans based on the nature of their disability. This distinction determines the cost and availability of VA medical services.

- **Service-connected disability:** Any veteran who was disabled by injury or disease incurred or aggravated during active military service in the line of duty will receive VA medical care on a mandatory basis. In general, this means that service will be provided as needed, at no cost to the veteran.
- **Non-service-connected disability:** Any veteran whose disability originated outside of active service will receive VA medical care on a discretionary basis. Examples of such disabilities might include disabling arthritis that you inherited from your parents, loss of the use of your legs after a fall during a ski vacation, contracting malaria, etc. The VA generally provides medical care to those in the discretionary category on a space-available basis, so long as the veteran agrees to make a co-payment.

Veterans With Service-Connected Disabilities

If your disability is service connected, your benefits fall within the mandatory category.

- **Outpatient care:** If you have a single disability or a combined disability rating of 50 percent or more, the VA will furnish outpatient care without limitation. If your disability rating is less than 50 percent, the VA will treat at no cost only those conditions that are service connected.
- **Hospital care:** The VA is required to provide hospital care at no cost. All medical services are covered while you are hospitalized. This coverage also may include transportation under certain circumstances.
- **Nursing home care:** The VA may or may not provide nursing home or domiciliary care, depending on your income and disability. For more information, call the VA.

Veterans With Non-Service-Connected Disabilities

If your disability is not service connected, the benefits you can receive are in the discretionary category.

- **Outpatient care:** With very few exceptions, outpatient care is provided to veterans with service-connected disabilities only. Contact your local VA office for details.
- **Hospital care:** Hospital care in VA facilities may or may not be provided to veterans in the discretionary category, depending on whether space and resources are available. However, you must agree to pay a deductible of what you would pay under Medicare.
- **Nursing home care:** The VA may or may not provide nursing home care, depending on whether space and resources are available. However, you must pay a co-payment. Contact the VA for details.

D. Department of Veterans' Affairs Compensation and Pension Programs

The Department of Veterans' Affairs offers the Veteran Disability Compensation and Veteran Pension programs, which may provide you with assistance based on your personal circumstances.

Veteran Disability Compensation

If you are a military veteran with a service-related disability you may qualify for monthly benefit payments. These benefits are paid to veterans who are disabled by an injury or disease that occurred while on active duty, active duty for training, or was made worse by active military service. These benefits are tax-free.

You may be eligible for disability compensation if you have a service-related disability and you were discharged under other than dishonorable conditions.

The amount of compensation that can be paid through this program ranges from $115 to $2,471 per month, depending on the severity of your disabilities.

Your monthly compensation rate is also based on other circumstances. For example you may receive an increased payment if you have any of the following:

- very severe disabilities or loss of limb(s)
- a spouse, child(ren), or dependent parent(s)
- a seriously disabled spouse

You can apply for compensation benefits by filling out VA Form 21-526, *Veterans Application for Compensation and/or Pension* (http://www.vba.va.gov/pubs/forms/21-526.pdf). Be sure to attach copies of any of the following documents to your application:

- Discharge or separation papers (DD214 or equivalent)
- National Guard service members should also include a copy of their military orders, presidential proclamation or executive order that clearly demonstrates the federal nature of the service
- Dependency records (marriage & children's birth certificates) - as applicable

- Medical evidence (doctor & hospital reports)

You can also apply online through our web site at http://vabenefits.vba.va.gov/vonapp.

Veteran Pension

If you are a wartime veteran with limited income **and** you are permanently and totally disabled **or** age 65 or older you may be eligible for a Veteran Pension. The Veteran Pension (also known as VA Pension) is a non-service-connected benefit that provides a monthly payment to supplement your income.

You may be eligible if you meet the following criteria:

- you were discharged from service under other than dishonorable conditions,
  AND
- you served 90 days or more of active duty and at least one day of that service had to occur during a period of war *,
  AND
- your countable family income is below a yearly limit set by law,
  AND
- you are permanently and totally disabled,
  OR
- you are age 65 or older.

***Note**: Anyone who enlists after September 7, 1980, generally must have served at least 24 months or the full period for which called or ordered to active duty. Military service from August 2, 1990, through a date to be set by law or Presidential Proclamation is considered to be a period of war (Gulf War).

VA Pension pays you the difference between your countable family income and the yearly income limit. This difference is generally paid in 12 equal monthly payments rounded down to the nearest dollar.

Example: Joe (a single veteran) has an annual income of $5,000. His annual income limit is $10,929. To determine Joe's pension, subtract his annual income of $5000 from the $10,929 income limit, which gives him an annual pension rate of $5,929. This translates into a monthly pension check of $494.

You can apply for this benefit by filling out VA Form 21-526, *Veterans Application for Compensation and/or Pension* (http://www.vba.va.gov/pubs/forms/21-526.pdf). Be sure to attach copies of any of the following documents to your application:

- Discharge or separation papers (DD214 or equivalent)
- Dependency records (marriage & children's birth certificates) - as applicable
- Medical evidence (doctor & hospital reports)

You can also apply online through our web site at http://vabenefits.vba.va.gov/vonapp.

E. Life Insurance Coverage for Service-Connected Disabled Veterans

In addition to the extended SGLI coverage and VGLI programs mentioned in Chapter 8 of the Preseparation Guide, veterans with service-connected disabilities are eligible for two additional life insurance programs. The following information will help you determine if you are eligible for these programs and how to apply.

Service-Disabled Veterans Life Insurance (S-DVI)

Service-Disabled Veterans Insurance is life insurance for veterans who receive a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible veterans for up to **$10,000** of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If waiver is granted, totally disabled veterans may apply for additional coverage of up to **$20,000** under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived.

You are eligible for S-DVI if:

- You were released from service under other than dishonorable conditions on or after April 25, 1951 **and**
- VA has notified you that you have a service-connected disability **and**
- You are healthy except for your service-related disability **and**
- You apply within 2 years of being notified of your service-connected disability.

You are eligible for SUPPLEMENTAL S-DVI if:

- You have an S-DVI policy **and**
- The premiums on your basic coverage are being waived due to total disability **and**
- You apply within 1 year of being notified of the waiver **and**
- You are under 65 years of age.

The S-DVI premiums varies depending on your age, type of plan (term or permanent), and the amount of coverage you select.

Waiver of Premiums - you may be eligible for a waiver if you become totally disabled before your 65th birthday and stay that way for at least 6 consecutive months. (Premiums for Supplemental S-DVI can't be waived.)

You may apply for SDVI using the following forms:

- VA Form 29-4364, "Application for Service-Disabled Veterans Insurance" to apply for basic S-DVI (http://www.insurance.va.gov/inForceGliSite/forms/29-4364.pdf)
- VA Form 29-357, "Claim for Disability Insurance Benefits" to apply for a total disability waiver of S-DVI premiums (http://www.insurance.va.gov/inforceGLISite/forms/29-357.pdf)
- You can also use the Department of Veteran Affairs “Autoform” online application process to which can be found at: http://www.insurance.va.gov/inforceGLISite/forms/sdviQuest/Q1a.htm

For more information call toll-free 1-800-669-8477 or go to: http://www.insurance.va.gov.

Veterans’ Mortgage Life Insurance (VMLI)

Veterans Mortgage Life Insurance is an insurance program that provides up to $90,000 in mortgage life insurance coverage on the home mortgages of veterans with severe service-connected disabilities who:

- Receive a Specially-Adapted Housing Grant from VA for assistance in building, remodeling, or purchasing an adapted home; **and**
- Have title to the home; **and**
- Have a mortgage on the home.

The insurance is payable only to the mortgage lender, not to family members.

VMLI coverage is available on a new mortgage, an existing mortgage, a refinanced mortgage, or a second mortgage.

VMLI premiums are determined by:

- The insurance age of the veteran; **and**
- The outstanding balance of the mortgage at the time of application; **and**
- The remaining length of the mortgage.

Note: Now you can determine your premium rate online at: https://insurance.va.gov/inForceGliSite/VMLICalc/VMLICalc.asp.

Veterans can apply either by submitting VA Form 29-8636, "Veterans Mortgage Life Insurance Statement" (http://www.insurance.va.gov/inforceGLISite/forms/29-8636.pdf).

For more information on the VMLI program call toll-free 1-800-669-8477or go to: http://www.insurance.va.gov

F. CHAMPVA: Medical Care for Family Members and Survivors

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) helps pay for medical services and supplies that veterans' family members and survivors obtain for civilian sources. To qualify, family members and survivors must *not* be eligible for Medicare or TRICARE. The following are eligible for CHAMPVA:

- The spouse or child of a veteran who has a permanent and total service-connected disability
- The surviving spouse or child of a veteran who died as a result of a service-connected condition
- The surviving spouse of child of a person who died while on active military service in the line of duty

A surviving spouse who remarries may qualify for care under CHAMPVA after the subsequent marriage is terminated.

For details and submitting new healthcare claims, contact:

VA Health Administration Center
CHAMPVA
P.O. Box 65024
Denver, CO 80206-9024
Toll free: 1-800-733-8387

The CHAMPVA website is http://www.va.gov/hac/forbeneficiaries/champva/champva.asp.

Disability Compensation

The VA pays monetary benefits to veterans who were disabled by injury or disease incurred or aggravated during active military service in the line of duty. Filing a claim with the VA (VA Form 21-256, "Application for Disability Compensation or Pension Benefits") is very important. It serves to notify the VA about your health problems, so that service-connected disabilities can be evaluated.

Note: Service members who are medically separated from the military with severance pay, and who are subsequently awarded disability compensation from the VA, will have their disability compensation offset until their severance pay has been recouped. Call the VA for details. 1-800-827-1000

G. Veteran Centers

Vet Centers provide readjustment counseling and outreach services to all veterans who served in any combat zone. Services are also available for their family members for military related issues. Veterans have earned these benefits through their service and all are provided at no cost to the veteran or family.

Readjustment counseling is wide range of services provided to combat veterans in the effort to make a satisfying transition from military to civilian life. Services include:

- Individual counseling
- Group counseling
- Marital and family counseling
- Bereavement counseling
- Medical referrals
- Assistance in applying for VA Benefits
- Employment counseling
- Guidance and referral
- Alcohol/drug assessments
- Information and referral to community resources
- Military sexual trauma counseling & referral
- Outreach and community education.

VA's readjustment counseling is provided at community-based Vet Centers located near veterans and their families. There is no cost for Vet Center readjustment counseling.

Find you nearest Vet Center in the online Vet Center Directory at http://www1.va.gov/directory/guide/vetcenter.asp or check the your local blue pages.

The Vet Center staff is available toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific).

H. DisabilityInfo.gov – The Online Disability Resource

The federal government has created the http://www.disabilityinfo.gov/ website, which is designed to give people with disabilities and many others access to the information and resources they need to live full and independent lives in the workplace and in their communities. Managed by the U.S. Department of Labor's Office of Disability Employment Policy (http://www.dol.gov/odep), DisabilityInfo.gov offers a broad range of valuable information, not only for people with disabilities, but also their family members, health care professionals, service providers and many others.

Easy to navigate, DisabilityInfo.gov is organized by subject areas that include benefits, civil rights, community life, education, employment, health, housing, technology and transportation. By selecting a category from the tabs at the top of the home page, users are directed to valuable information covering state and local resources, news and events, grants and funding, laws and regulations and more. Several sections of the site link to disability-related programs geared toward veterans and the military community.

With 21 federal agencies contributing content to this website DisabilityInfo.gov contains extensive, frequently updated information on a host of crosscutting topics. Areas of particular interest to the military community and their families include information on the availability of assistive technologies for DoD employees and service members with disabilities, links to employment programs for transitioning wounded service members in addition to information on benefits, compensation and health care programs, links to relocation and employment services as well as special needs programs for military families, and many other Department of Defense programs serving troops and their families.

DisabilityInfo.gov also offers a free subscription service where you can sign up to receive *Disability Connection*, our quarterly newsletter, as well as other e-mail alerts covering information tailored to your individual interests. Just visit http://service.govdelivery.com/service/user.html?code=USODEP to sign up**.**

Chapter 13 – Retirees

Congratulations, you're retiring! All those years of service will now be paid back with extra benefits and programs. As a retiree you are eligible for all the same benefits as any other veteran or disabled veteran, in addition to the following retiree benefits.

Did You Know? Military enlisted retirees can work for virtually whomever they want (except for foreign governments) and work on any project or subject matter for their new employer. However a conflict of interest may exist if you begin to interact with certain departments or agencies of the federal government. For example, if you worked for procurement during your military career, you may be prohibited from working for a company that sells supplies to your former base. **See Chapter 14 of this guide for further details.**

A. Health Care for Retirees

As a retiree you have several health care benefits to choose from. These include VA provided medical benefits, TRICARE and other supplemental health care insurance options.

Retirees Receive Care at VA Facilities

Retirees continue to be eligible for Department of Veterans Affairs (VA) medical care on a space-available basis. There are many limitations and eligibility requirements. VA medical care should *not* be relied on as your only source of health care.

TRICARE: Health Care for Retirees

Retirees and their families remain eligible to use civilian health care facilities under TRICARE. TRICARE eligibility remains in force until you are 65 years old. Upon reaching age 65, TRICARE ends, and you become eligible for Medicare. For information on TRICARE, contact the Beneficiary Service Representative or Health Benefits Advisor at your nearest military treatment facility. You can learn more about TRICARE at http://www.tricare.osd.mil. Go to this website to find out more about TRICARE benefits for retirees age 65 and older.
See Chapter 7 of this guide for more details.

Supplemental Health Insurance for Retirees

One short stay in the hospital could offset the cost of several years of supplemental health insurance. Even though you are covered by TRICARE, a supplemental insurance policy is a good idea for retirees. Here's why:

- TRICARE does not cover all costs.
- TRICARE has a yearly deductible to be paid.
- TRICARE has a yearly cap on non-covered expenses; the cap is extremely high, and you are responsible for the cost of non-covered items up to that amount.

  If you are covered by health insurance with your new employer, you may use TRICARE as your supplemental insurance for that policy. Check with your TRICARE advisor concerning your particular circumstances.

The Supplemental Health Insurance Test

Private supplemental health insurance makes sense in a variety of situations:

- **Unemployed?** If you remain unemployed after retirement, you should ask yourself, "Do I have sufficient health insurance and coverage for me and my family?"
- **Under-insured?** After retirement, did you accept a job that does not provide full medical coverage for you or your family?
- **Not insured?** Do you rely on limited VA medical benefits as your only source of medical care?

If you answered *yes* to any of these questions, you should consider obtaining supplemental health insurance.

Shopping for Supplemental Health Insurance

There are many places to obtain supplemental health insurance. Several fraternal associations and many commercial insurance companies offer such plans, but you should look carefully for the one that is best for you. Insurance plans vary greatly with which medical procedures are covered and the percentage the policy will pay.

When shopping for health insurance, first consider the benefits you may have as a retiree or veteran. Then purchase supplemental insurance. The trick is to find a supplemental insurance plan that covers all your anticipated needs *without* paying for benefits that duplicate what you already have.

There are five basic types of health insurance coverage:

- **Hospital expense insurance** pays for hospital bills either in part or in full. Watch out for policies that do not pay for the first 8 to 10 days of a hospital stay (the average hospital stay is fewer than 8 days).
- **Surgical expense insurance** covers surgeon fees. Beware: for major surgeries, all of the fees may not be covered. Read the policy carefully before you sign.
- **Medical expense insurance** covers doctor's visits in the hospital, in the doctor's office or house calls.
- **Major medical insurance** pays practically every form of hospital and outpatient care as long as a licensed physician provides the care. Most people choose major medical because it is so comprehensive. However, the payments for this type of coverage are high.
- **Disability insurance** pays a percentage of your normal income if a disability prevents you from doing your job.

When looking at your health insurance coverage, take a moment to review your insurance on your automobile, personal property, real estate, and loan payments. Insurers sometimes offer discounts to customers who purchase several types of insurance from the same company.

B. Disability Compensation Programs

Military retirees who have service connected disabilities are eligible for disability compensation. The type and amount of disability compensation eligibility is based on several factors including the nature of the service-connected disability and the nature of your retirement. You may qualify for more than one program, however you may not receive benefits from more than one program at a time. The following will help you to determine which of these benefits you qualify for and which best suit your needs.

Veteran Disability Compensation

If you are a military retiree with a service-related disability you may qualify for monthly benefit payments. These benefits are paid to retirees who are disabled by an injury or disease that occurred while on active duty, active duty for training, or was made worse by active military service.
See chapter 11 for further eligibility payment rate details.

As a military retiree you may be required to waive a portion of your military retirement to receive these tax-free benefits. This reduction in military retirement pay is commonly referred to as a VA disability offset. Certain disabled military retirees may be eligible for one of the following programs that restore some or all of the VA disability offset.

Concurrent Retirement and Disability Pay (CRDP)

Concurrent Retirement and Disability Pay (CRDP) is a program that provides certain military retirees a monthly restoration of some or all of their VA disability offset. Qualified military retirees are those with 20 or more years of service who have a service-connected disability of 50% or more. When the CRDP program is fully implemented such members will no longer have their military retirement pay reduced by the amount of their VA disability compensation.

Unlike the Combat Related Special Compensation (CRSC), CRDP is being phased-in (except for those retirees that have a VA rated, service-connected disability rating of 100%). The program began in 2004 and the phase-in will be complete in 2014. The phase-in is progressive. In 2007, the restoration of the offset pay was approximately 50%, by 2009 it will be nearly 85% complete.

You are eligible for CRDP if you meet the following criteria:

- You must be a Military Retiree with 20 or more years of service, including:
    - Chapter 61 Medical Retirees with 20 years or more.
    - National Guard and Reserve with 20 or more - good years. (After drawing a retirement check at age 60)
    - Temporary Early Retirement Authority (TERA) Retirees with less than 20 years of service are also eligible.
- Have a Service Related VA disability rating of 50% or higher.

Your CRDP payment is a restoration of retired pay. It is taxed and, if applicable, subject to collection actions for alimony, child support, community property, garnishment and government debt just as your retired pay.

Your monthly CRDP amount cannot exceed the lesser of your monthly gross retired pay or VA waiver amount. If you are a disability retiree whose retired pay is calculated using a percentage of disability rather than your years of service, your CRDP cannot exceed the amount your gross retired pay would currently be had it been calculated at retirement using your years of service

Fortunately you do not need to apply, CRDP is automatic. If you qualify you will automatically see an increase in your monthly retirement check.

Additional information is also available at the Defense Finance and Accounting Service (DFAS) web site: http://www.dfas.mil/retiredpay.html or the Office of the Secretary of Defense for Personnel Readiness web site: http://www.defenselink.mil/prhome/mppveterans.html

As noted above, your personal CRDP payment rate is determined by several factors. If you have questions you can contact the DFAS by calling toll free 1-800-321-1080 to learn about your personal CRDP payment rate.

Combat Related Special Compensation (CRSC)

Combat-Related Special Compensation (CRSC) provides military retirees a monthly compensation that replaces their VA disability offset. Qualified military retirees are those with 20 or more years of service who have "combat related" VA-rated disability. Such members are now entitled to a payment that makes up for their military retirement pay being reduced by the amount of their VA disability compensation.

Combat Related Special Compensation includes disabilities incurred as a direct result of:

- Armed Conflict
- Hazardous Duty
- Conditions Simulating War
- An Instrumentality of War

Unlike Concurrent Retirement and Disability Pay (CRDP), CRSC has no phase-in period. Once a military retiree has been determined to be qualified they will receive their reduced retirement pay plus an additional sum that makes up for part or all of their offset retired pay.

Your CRSC payment is based on percentage of your disability that your Service determines to have been combat related as described above. This percentage may be less than your overall VA disability rating, and consequently the CRSC payment may be less than your offset retired pay.

Your CRSC payment is not a restoration of retired pay. It is a special entitlement payment and is not taxed.

Your monthly CRSC amount cannot exceed the lesser of your monthly gross retired pay or VA waiver amount. If you are a disability retiree whose retired pay is calculated using a percentage of disability rather than your years of service, your CRSC cannot exceed the amount your gross retired pay would currently be had it been calculated at retirement using your years of service

Unlike CRDP, CRSC is not automatic; you will need to apply to your military Service. If you qualify your Service will advise you of your status.

Your eligibility is determined by several factors. To learn more about the specific eligibility criteria and how to apply, visit one of the following websites:

AIR FORCE CRSC
United States Air Force
Disability Division (CRSC)
550 C Street West Ste 6
Randolph AFB TX 78150-4708
Phone: 1-800-616-3775
Website: http://www.afpc.randolph.af.mil

ARMY CRSC
Department of the Army
U.S. Army Physical Disabilities Agency/
Combat Related Special Compensation (CRSC)
200 Stovall Street
Alexandria, VA 22332
Phone: 1-866-281-3254
Email: crsc.info@us.army.mil
Website: http://www.CRSC.army.mil

COAST GUARD CRSC
Commander (adm-1-CRSC)
U.S. Coast Guard
Personnel Command
4200 Wilson Boulevard
Arlington, VA 22203-1804
1-800-772-8274
Website: http://www.uscg.mil/hq/cgpc/adm/adm1.htm

NAVY and MARINE CORPS CRSC
Secretary of the Navy Council of Review Boards
Attn: Combat-Related Special Compensation Branch
720 Kennon Street SE, Suite 309
Washington Navy Yard, DC 20374
Website: http://www.hq.navy.mil/ncpb/CRSCB/combatrelated.htm

Additional information is also available at the Defense Finance and Accounting Service (DFAS) web site: http://www.dfas.mil/retiredpay.html or the Office of the Secretary of Defense for Personnel Readiness web site: http://www.defenselink.mil/prhome/mppveterans.html.

C. Survivor Benefit Plan Provides for Your Family Members

The Survivor Benefit Plan is designed to provide ongoing income for your spouse and minor children should you die before them. Videos on pre-retirement planning and the Survivor Benefit Plan may be available for viewing at home. Check with your installation's Transition Program Office.

The Survivor Benefit Plan can be very confusing. You and your spouse will need to learn as much as possible before making your final decision. In addition, your spouse's signature is required on the form. The Defense Accounting and Finance Service (DFAS) offers a great resource to help you learn more about the cost and benefits of the SBP. Visit http://www.dod.mil/dfas/retiredpay/survivorbenefits.html to learn more.

The retiree identification card allows retirees to continue their commissary and exchange privileges – among others – without restriction. Be sure to have one issued to you as soon as your status changes.

D. Legal Assistance

Retirees should obtain legal assistance on most personal legal matters such as wills, powers-of-attorney, filing federal and state income taxes, and reviewing contracts. Military legal office priority is given to

active duty personnel. Retirees residing overseas may have restrictions' on privileges based upon Status of Forces agreements.

Chapter 14 – Employment Restrictions After Leaving the Military

Post Government (Military) Service Employment Restriction Counseling should be completed during the transition process. You will be informed about this requirement when completing your DD Form 2648, "Preseparation Counseling Checklist."

Post government (military) employment restriction information will be provided by the Military Services as appropriate. Transition/Command Career Counselors shall refer separating and retiring Service members to an installation legal office (Staff Judge Advocate or Counselor's Office) to ensure they receive a post government (military) employment restrictions briefing, counseling or appropriate information from an ethics official.

Additional information about employment restrictions after leaving the military is provided below.

A. Personal Lifetime Ban

SIMPLIFIED RULE: After you leave Government service, you may not represent someone else to the Government regarding **particular matters** that you worked on while in Government service.

RULE: Former service members may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court in connection with a **particular matter** in which the officer or employee *personally and substantially* participated, which involved a *specific party* at the time of the participation and representation, and in which the U.S. is a party or has a direct and substantial interest. (18 U.S.C. 207(a) (1)) **This rule does not apply to former military enlisted personnel.**

B. Official Responsibility 2 Year Ban

SIMPLIFIED RULE: For *2 years* after leaving Government service, you may not represent someone else to the Government regarding *particular matters* that you did not work on yourself, but were **pending under your responsibility** during your last year of Government service.

RULE: For a period of 2 years after termination of Government service, former Government officers and employees may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court, in connection with a particular matter which the employee reasonably should have known was actually pending under his or her *official responsibility* within 1 year before the employee left Government service, which involved a specific party at that time, and in which the U.S. is a party or has a direct and substantial interest. (18 U.S.C. 207(a) (2)) (This rule does not apply to former military enlisted personnel.)

C. Trade or Treaty 1 Year Ban

SIMPLIFIED RULE: For *1 year* after leaving Government service, you may not aid, advise, or represent someone else regarding trade or treaty negotiations that you worked on during your last year of Government service.

RULE: For a period of 1 year after leaving Government service, former employees or officers may not knowingly represent, aid, or advise someone else on the basis of *covered information*, concerning any ongoing *trade or treaty negotiation* in which the employee participated personally and substantially in his last year of Government service. (18 U.S.C. 207(b)) (This rule does not apply to former military enlisted personnel.)

D. Compensation for Representation to the Government By Others

RULE: After you leave Government service, you may not accept compensation for representational services, which were provided by anyone while you were a Government employee, before a Federal agency or court regarding particular matters in which the Government was a party or had a substantial interest. This prohibition may affect personnel who leave the Government and share in the proceeds of the partnership or business for representational services that occurred before the employee terminated Federal service. (Examples: Lobbying, consulting, and law firms). (18 U.S.C. 203). (This rule does not apply to former enlisted military personnel.)

E. Additional Restrictions for Retired Military Personnel and Reservists

SIMPLIFIED RULE: Foreign Employment - Unless you receive prior authorization from your Service Secretary and the Secretary of State, you may forfeit your military pay during the time you perform services for a foreign government.

RULE: The U.S. Constitution prohibits retired military personnel and reservists from receiving pay from *foreign governments* without Congressional authorization. This can extend to receipt of pay from a U.S. contractor or subcontractor for providing services to a foreign government. In 37 U.S.C. 908, Congress authorizes the Secretary of State and Secretary of the appropriate Military Department to approve such receipt of pay. Each military service has implementing directives. Retired personnel and reservists who violate this Constitutional proscription may forfeit pay equal in amount to their foreign pay.

Employment By DoD: To avoid the appearance of favoritism, 5 U.S.C. 3326 prohibits the appointment of retired military personnel to civil service positions (including a non-appropriated fund activity) in any DoD component for 6 months after retirement. (**This restriction has been temporarily waived during the current national emergency following the attacks of 9/11**).

The Secretary concerned may waive this prohibition. However, DoD Directive 1402.1 requires the Secretary concerned to conduct intensive external recruitment before granting the waiver.

F. Employment During Terminal Leave

Holding a civil office in state or local government: While on active duty (including terminal leave) military *officers* are prohibited by 10 U.S.C. 973(b) from holding a "civil office" with a state or local government.

Civilian position in the U.S. Government: Military personnel on terminal leave are authorized to accept a civilian position in the U.S. Government and receive the pay and allowances of that position as well as their military pay and allowances. (5 U.S.C. 5534a)

Note: Please remember that while on terminal leave, you are still an active-duty service member, and the restrictions that apply to you while on active duty still apply. For example: Restrictions on political activities.

Outside employment: If you are currently required to obtain permission prior to engaging in outside employment, that requirement will most likely carry over to you during terminal leave. Check with your supervisor.

Restriction on representing others to the Federal Government: You may not represent anybody outside the Government to the Government on any particular matter involving the Government. Military officers working on terminal leave (like all Federal employees) are prohibited by 18 USC 205 and 18 USC 203 from representing their new employer to the Government. In almost every case, this precludes a member from interacting or appearing in the Federal workplace as a contractor. Being present in

Government offices on behalf of a contractor inherently is a representation. Of course, military officers on terminal leave may begin work with the contractor, but only "behind the scenes" at a contractor office or otherwise away from the Government workplace. **Enlisted members are not subject to 18 USC 203 or 205**.

Prohibition on working for a foreign principal: Over and above the restriction of receiving compensation from a foreign government, there is also a specific prohibition of a public official from being or acting as an agent of a foreign principal required to register under the Foreign Agents Registration Act of 1938 (expanding the restriction beyond foreign governments to include persons, partnerships, and corporations (18 U.S.C. 219).

Chapter 15 – Individual Transition Plan

A carefully thought out Individual Transition Plan (ITP) is your game plan for a successful transition to civilian life-it is not an official form, but something you create by yourself, for yourself. Your Transition Assistance Office will give you a head start with your DD Form 2648, “Preseparation Counseling Checklist,” which can serve as an outline for your ITP. On this checklist, you indicate the benefits and services for which you want counseling. You then are referred to subject experts who will answer your questions. Your Transition Assistance Office will furnish additional information and emphasize certain points for you to consider.

> "You may be whatever you resolve to be."
> -Stonewall Jackson

A. Create Your Own Individual Transition Plan

The ITP should identify likely actions and activities associated with your transition. You can determine what these might be through consultation with your Transition/ACAP or Command Career Counselor and using a document called the DD Form 2648, “Preseparation Counseling Checklist.”

Contact your Transition/ACAP Office or Command Career Counselor and make an appointment to complete your preseparation counseling and the checklist.

Your Military Service has samples of ITPs that can help you. Check with your Transition or Command Career Counselor to review them. You can start developing your ITP by answering these simple questions:

a. What are my goals after I leave the military?
b. Where do I plan to live?
c. Do I need to continue my education or training?
d. Will the job market, where I plan to relocate, provide me the employment that I am seeking?
e. Do I have the right skills to compete for the job (s) I am seeking?
f. Will my spouse and family goals be met at our new location?
g. Am I financially prepared to transition at this time?

If you are uncertain about your future plans, now is the time to obtain all the assistance and information you need. Professional guidance and counseling are available at your Transition Office, as are workshops, publications, information resources, automated resources, and government programs. Take advantage of each one that pertains to your unique situation. It is your Individual Transition Plan: It is your responsibility and your life.

Chapter 16 – Leaving the Service

Next stop: civilian life! But before you go, make sure your military records are in order and double check them for errors. It is much easier to resolve problems before you leave the service. The following section will provide information on topics ranging from how to ensure the accuracy of your records to the dos and don'ts of wearing your uniform after you leave the military. Make a copy of your complete medical records and take them with you.

A. Keep Important Documents in a Safe Place

You should keep your performance ratings; service-issued licenses or certifications; DD Form 2586, "Verification of Military Experience and Training" and other service documents (such as your security clearance) in a safe and permanent file. Never give away the original copy of any of these documents.

DD Form 214, "Certificate of Release or Discharge from Active Duty:" This form is one of the most important documents the service will ever give you. It is your key to participation in all Department of Veterans Affairs (VA) programs as well as several state and federal programs. Keep your original in a safe, fireproof place and have certified photocopies available for reference. You can replace this record, but that takes a long time – time that you may not have. Be safe. In most states, the DD Form 214 can be registered/recorded just like a land deed or other significant document. So, immediately after you separate, register your DD Form 214 with your county recorder or town hall. If you register your documents, they can later be retrieved quickly for a nominal fee. You should check whether state or local law permits public access to the recorded document. If public access is authorized and you register the DD Form 214, others could obtain a copy for an unlawful purpose (e.g., to obtain a credit card in your name). If public access is permitted and you choose not to register your DD Form 214, you still should take steps to protect it as you would any other sensitive document (wills, marriage and birth certificates, insurance policies). You may wish to store it in a safe deposit box or at some other secure location.

In addition your local Vet Center can certify your DD214 and have a copy placed on file. Find your nearest Vet Center online at http://www1.va.gov/directory/guide/vetcenter.asp.

Other military service papers: Documents associated with any military service should be kept in your permanent file at home. This includes those documents mentioned above.

VA papers: All VA forms and correspondence also should be kept in your file, including certificates of eligibility for loans, VA file number records, and other VA papers.

Family records: Documents such as marriage licenses, birth and death certificates, and divorce and adoption papers are permanent records you will need on a recurring basis. Keep these in your permanent file as well.

Health records: You and your family members should know the location of your health records, including medical history and individual immunization records. Keep a copy in a file at home, and know where the original is kept (usually in a military medical facility or doctor's office).Don't forget to keep your family current with shots and immunizations as you transition.

Insurance documents: Insurance policies and premium payment records should be kept in your permanent file at home.

Where Are You?

When you leave the military, you are likely to have a change of address. During this time of transition, people – including prospective employers – will be trying to contract you. Tracking you down will be a slow or impossible task unless you provide the service with a forwarding address indicating where you can be reached up to 120 days following your separation. If you do not have a reliable forwarding address, provide the permanent address of a parent or trusted friend.

Wills: All service members and their spouses should have a will. Once prepared by your local legal services office or through your own private attorney, it should be placed in a safe location with your other important documents.

Need to Correct Your Military Record?

Each branch of military has its own procedures for correcting the military records of its members and former members. Correction of a military record may result in eligibility for VA and other benefits – such as back pay and military retirement – that the veteran (or survivors) could not otherwise get. Generally, a request for correction must be filed within three years after the discovery of the alleged error or injustice.

If you believe there is an error in your military record, apply in writing to the appropriate Service using a DD Form 149, "Application for Correction of Military or Naval Record." The form can be submitted by the veteran, survivor, or a legal representative. Get a copy from any VA office listed in the local telephone directory or download the form from

http://www.archives.gov/veterans/military-service-records/correcting-records.html

Replacing a Lost DD Form 214, "Certificate of Release or Discharge"

You or your next-of-kin can request a copy of your DD Form 214 online by going to the National Personnel Records Center website: http://www.vetrecs.archives.gov/

Or, you can request the DD Form 214 by mail by sending a SF 180, "Request Pertaining to Military Records" or letter to the National Personnel Records Center. Include the following information in your letter:

- Your full name
- Social Security number
- Current phone number (including area code)
- Approximate dates of service
- Place of discharge
- Return address
- Reason for request

Send this request to:

National Personnel Records Center
Attention: [Your Service, e.g., Army] Records
9700 Page Avenue
St. Louis, MO 63132-5000

Or you can fax your request to 314-801-9195.

* To obtain a SF 180 you can download it from http://www.vetrecs.archives.gov/, or request the form by fax by calling the Fax-on-Demand System at (301) 837-0990 **from a fax machine**, using the handset. Follow the voice instructions, and request document number 2255.

For immediate assistance you can call 314-801-0800

B. How to Get a Review of Your Discharge

The Department of the Army, Air Force, and Navy (including the Marine Corp), and the Coast Guard have their own discharge review boards. These boards have the authority to change or correct any discharge or dismissal from the Service, unless it was the result of a general court martial. A discharge board has no authority to address medical discharges.

If you feel your discharge decision was not fair or did not consider all the facts in the case, you may request a discharge review. Use an Application for Review of Discharge or Separation from the Armed Forces of the United States, DD Form 293, "Application for the Review of Discharge or Dismissal from the Armed Forces of the United States" (available at: http://www.veterans.ocgov.com/forms/DD-293.pdf). You may obtain a copy from your nearest VA office. Written application should be submitted by the veteran, next of kin, or a legal representative. Application must be made within 15 years after discharge.

C. Wearing Your Uniform: Do's and Don'ts

- **Always proper:** After separation, it is appropriate to wear your uniform during Reserve duty.
- **Sometimes proper:** Under certain conditions, you may wear your uniform as a civilian. Generally, if you served honorably, you may wear your uniform:
    - For military weddings, funerals, memorial services, or inaugural ceremonies.
    - For patriotic parades on national holidays and for any military parades.
    - For ceremonies in which a U.S. active or Reserve unit is taking part.

Voting

As you leave the Service and locate permanently in a community, make registering to vote a top priority. For more information, including contact information for your local election official and primary and general election dates, please visit http://www.canivote.org/. Responsibility has no borders - Vote."

- **Never proper:** Never wear the uniform under circumstances that would detract from its prestige or tend to discredit the Armed Forces (such as attending a totalitarian or subversive function or while engaging in a business activity). Also, it is against the law for unauthorized persons to wear a uniform of the U.S. Armed Forces.

D. Missing Medals, Ribbons, or Awards

Before you separate, look over your collection of military awards, medals, ribbons, badges, and other distinguished insignia.

If awards you have earned are missing: Speak with your unit personnel officer about obtaining replacements. You may also purchase lost ribbons and medals from the military exchange.

Note: Once you have left the service you may request issuance or replacement of military service medals, decorations, and awards through the specific branch of the military in which you served. Use the

Standard Form (SF 180), "Request Pertaining to Military Records," for requesting medals and awards. SF 180 can be downloaded from http://www.vetrecs.archives.gov.

If you believe you are eligible for awards that you did not receive: Ask your unit personnel office for the Service regulation outlining the eligibility requirements, or get the number of the Service regulation and pursue it yourself. No one knows better than you when or where you were assigned, what special training you took, or when you received special recognition. Replacement medals and ribbons can be obtained for a small fee from:

National Personnel Records Center
Attention: Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132-5000

See http://www.archives.gov/veterans/military-service-records/replacement-medals.html for more information.

Young Men Must Be Registered for Selective Service

Currently, young men must register under the Selective Service system within 30 days before or after their 18th birthday. This is true, even if the draft is not currently in effect. If you failed to register before entering the Service, now is the time to do so.

If you were born in 1960 or later and did not register before entering active service, you are still required to register for Selective Service after you separate, even if you are in a Reserve unit. You will find the necessary forms at the main branch of your local post office. Failure to register may disqualify you from enrolling in certain federal job and training programs.

E. Military Funeral Honors

You are about to depart from the Military Service and you are entitled to a number of benefits, one of which is Military Funeral Honors. Each veteran who desires Military Funeral Honors when they die should brief their family members on this benefit. Veterans are eligible for Military Funeral Honors if they served in the active military and were discharged under conditions other than dishonorable, or if they were a member or former member of the selected reserve. Upon request of the next of kin or authorized representative, the funeral director requests the honors from the Military Service in which the veteran served. The Military Service will provide the Military Funeral Honors to the eligible beneficiary, consisting of the ceremonial folding and presentation of the American flag and the sounding of "Taps." The ceremony is normally provided by two uniformed members of the armed forces, at least one of whom will be from the Service in which the veteran served. The Military Services, based on their traditions and resources, may render additional elements of Military Funeral Honors. The Nation is grateful for every veteran's service to the country. This is the Department of Defense's time-honored way to recognize those who faithfully served. For additional information on veterans burials benefits, go to the Internet at http://www.va.gov or the Department of Defense website at http://www.militaryfuneralhonors.osd.mil.

Appendix A – Preseparation Timeline

Two Years Prior to Separation (Retirees Only)

- ❑ Schedule your Preseparation Counseling appointment.
- ❑ Review the DD Form 2648, "Preseparation Counseling Checklist." Identify individual service providers who will provide assistance.

18 Months Prior to Separation (Retirees Only)

- ❑ Attend a Transition Assistance Program workshop. If your service-connected disability makes you eligible, attend the Disabled Transition Assistance Program workshop.
- ❑ Develop your Individual Transition Plan (at home, self-directed). Seek assistance from your ACAP Center counselor, if needed.
- ❑ Make fundamental life decisions (continue working, change careers, volunteer, etc.) and determine future goals.
- ❑ Capitalize on current career stability to prepare for future career goals. Identify training, education and/or certification requirements and determine how to achieve goals (e.g., use tuition assistance). Start classes.
- ❑ Evaluate family requirements (college tuition, eldercare for parents, etc.)
- ❑ Determine post-retirement income requirements. Project retirement take-home pay. Identify if you need to supplement retirement take-home pay.

12-24 Months Prior to Separation (Retirees Only)

- ❑ Continue training/education needed to qualify for your objective career/pursuit.
- ❑ Investigate health and life insurance alternatives, including long-term health care coverage.
- ❑ Consider whether you will take terminal leave or cash in unused leave.
- ❑ Consider retirement locations.
- ❑ Identify medical/dental problems and arrange treatment for yourself and/or your family.
- ❑ Begin networking. Track potential network contacts you have lost or may lose contact with.
- ❑ Research your Survivor Benefit Plan (SBP) options.
- ❑ Consider spouse education and career desires.
- ❑ Update legal documents (will, powers of attorney, etc.)

12 Months Prior to Separation (Retirees and Separatees)

- ❑ Continue training/education needed to qualify for your objective career/pursuit.
- ❑ Schedule your Preseparation Counseling appointment.
- ❑ Review the DD Form 2648, "Preseparation Counseling Checklist." Identify individual service providers who will provide assistance.
- ❑ Develop your Individual Transition Plan (at home, self-directed). Seek assistance from your ACAP Center counselor, if needed.
- ❑ Attend a Transition Assistance Program workshop. If your service-connected disability makes you eligible, attend the Disabled Transition Assistance Program workshop.
- ❑ Establish a financial plan to make ends meet during your transition to civilian life.
- ❑ Assess your job skills and interests. To determine how they relate to today's job market, take a vocational interest inventory. Contact your installation's Education Center and ACAP Center.
- ❑ Begin researching the job market. Develop a career plan, including a list of possible employers in your career field.
- ❑ If you need additional educational or vocational training to compete in the job market, explore your options for adult education.

- ❑ Learn about the education benefits you are eligible for under the Montgomery GI Bill (MGIB). If you enrolled in the Vietnam-era GI Bill, learn how you can convert to MGIB. Contact your local Department of Veterans Affairs (VA) representative for details.
- ❑ Visit the Education Center to take academic entrance exams, college admission test or challenge exam. Remember, this is free to service members on active duty.
- ❑ Discuss with your family possible options about your career and where to live next.
- ❑ If you need help with your finances, explore the options.
- ❑ Review and make a copy of your personnel records.
- ❑ Start developing a resume.
- ❑ Join a professional association in your chosen career field and become involved in it.
- ❑ **(Retirees Only)** Schedule Part I of your separation physical. Part II will be scheduled upon completion of Part I.

180 Days Prior to Separation (Retirees and Separatees)

- ❑ Continue training/education needed to qualify for your objective career/pursuit.
- ❑ Research specific job possibilities, job markets and the economic conditions in the geographic areas where you want to live.
- ❑ Contact friends in the private sector who may help you find a job. Actively network.
- ❑ Seek assistance from your ACAP counselor after completing the first draft of your resume.
- ❑ Attend job fairs to connect with potential employers.
- ❑ Develop an alternate plan in case your first career plan falls through.
- ❑ Review and copy your medical and dental records. Get a certified true copy of each.
- ❑ Schedule medical/dental appointments, as needed.
- ❑ Visit your ACAP Center to request your DD Form 2586, "Verification of Military Experience and Training" document.

150 Days Prior to Separation (Retirees and Separatees)

- ❑ Continue training/education needed to qualify for your objective career/pursuit.
- ❑ Start actively applying for jobs. Make contact with employers who you will interview with.
- ❑ Start assembling a wardrobe for interviewing. Check with the ACAP Center for Dress for Success information.
- ❑ Seek help if the stress of your transition to civilian life becomes too much to handle.
- ❑ If you are separating prior to fulfilling eight years of active service, you must satisfy your obligations by becoming a member of the Reserves.
- ❑ Start posting resumes to career websites.
- ❑ Research websites for posting resumes and conducting on-line job search (e.g., http://www.careers.org.)
- ❑ Schedule your separation physical examination.

120 Days Prior to Separation (Retirees and Separatees)

- ❑ Complete training/education needed to qualify for your objective career/pursuit.
- ❑ If you are considering federal employment, check online at http://www.usajobs.opm.gov to determine the appropriate documents to submit. Explore special federal programs and hiring opportunities for veterans.
- ❑ Consider using RESUMIX, an automated tool that allows you to use an online application to create a resume for applying for Federal jobs. You can print the resume for you use and save it to the system to retrieve and edit for future use. For some federal job, you may be able to submit your resume electronically. You may obtain more information from the USAJOBS website at http://www.usajobs.opm.gov/.
- ❑ Continue to network aggressively.
- ❑ Visit the Relocation Assistance Program Office located at your Army Community Service Center to learn about relocation options, entitlements and assistance.

- ❑ If you live in government housing, arrange for a pre-inspection and obtain termination information.
- ❑ Contact appropriate offices at your installation to discuss extended medical care (if eligible) or conversion health insurance. Learn about your options for transitional health care. If you have specific questions about veterans medical care, contact the VA, use the VA website or make an appointment with your local VA counselor.
- ❑ Research Reserve programs to continue to receive part-time benefits, earn a future retirement and continue to grow and train in your field. Even if you have fulfilled eight years of military service, you may want to explore the option of joining the Reserves or National Guard.
- ❑ Department of Veterans Affairs website containing valuable information for veterans: http://www.va.gov.
- ❑ Start a subscription to a major newspaper in the area to which you plan to move. Begin replying to want ads.
- ❑ Visit and evaluate the area to which you plan to move. Attend job interviews there. Visit a private employment agency or executive recruiter in the area.
- ❑ Send out resumes and make follow-up phone calls to check if they arrived. Submit your resume through the DoD Job Search website at http://dod.jobsearch.org.

90 Days Prior to Separation (Retirees and Separatees)

- ❑ Continue to post resumes to websites. Conduct an automated job search for you and your spouse using the ACAP On-Line, Transition Bulletin Board, DoD Transportal, DoD Job Search, the Federal Job Opportunities Listing, http://goDefense.com, and other available employment data banks.
- ❑ Continue to expand your network.
- ❑ Website that helps you locate a home, realtor or neighborhood (database of homes for sale) http://www.realtor.com.
- ❑ Once you have chosen where you will live next, arrange for transportation counseling. Learn about your options for shipment and storage of household goods.
- ❑ Schedule a final dental examination.
- ❑ Determine if you are eligible for separation pay.
- ❑ If you would like to update your will or if you have legal questions or problems, obtain free legal advice.

60 Days Prior to Separation (Retirees and Separatees)

- ❑ Begin planning additional visits to the area to which you plan to move.
- ❑ Continue to send out your resume. Include in your cover letter the date you plan to move to the area.
- ❑ Continue to network at all levels.
- ❑ Choose your transitional health care option: use military medical facilities or sign up for TRICARE, if eligible.
- ❑ For detailed information about disability compensation, benefits and programs, call the VA at 1-800-827-1000.
- ❑ **(Retirees Only)** Complete Survivor Benefit Plan paperwork.

30 Days Prior to Separation (Retirees and Separatees)

- ❑ Continue to network.
- ❑ Review your DD Form 214, “Certificate of Release or Discharge from Active Duty” worksheet.
- ❑ Several government agencies offer special loans and programs for veterans. Check with your local VA office.
- ❑ If you are unemployed, you may qualify for unemployment compensation once you are a civilian. See your local state employment office for eligibility.

- ❑ Decide whether to sign up for the optional Continued Health Care Benefit Program medical coverage.
- ❑ Complete your Veteran's Affairs Disability Application (VA Form 21-526) and turn it in to the appropriate office. Check with your local ACAP Center or VA representative.
- ❑ Consider converting your Servicemen's Group Life Insurance to Veteran's Group Life Insurance (optional).
- ❑ Website with worldwide relocation information on major military and associate installations for use by military personnel and their families who are relocating: go to http://www.militaryhomefront.mil then go to military installations
- ❑ Website on the Military Health System: http://www.tricare.osd.mil.

Appendix B – U.S. Small Business Administration

Guide to Entrepreneurship

The mission of the U.S. Small Business Administration (SBA) is to maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting the interests of small businesses and by helping families and businesses recover from national disasters.

The mission of the SBA Office of Veterans Business Development is to conduct comprehensive outreach to veterans, service-disabled veterans and Reserve and National Guard small business owners, formulate, execute and promote policies and programs of the Administration and act as an ombudsman for full consideration of veterans in all programs of the Administration.

In carrying out its mission, SBA offers programs and services designed to assist small business owners and entrepreneurs in starting, managing and growing successful small business concerns that are a source of competitive American strength in the global economy. These programs and services are defined by four distinctly identifiable phases of successful entrepreneurial development:

- Entrepreneurial self analysis
- Resources to assist entrepreneurs and small business owners
- Capital and Financing Resources
- Government Contracting Resources

To learn more about the programs, services and business assistance tools, SBA offers small business owners and entrepreneurs, as well as business and technical assistance specific to veteran and service-disabled veteran small business owners/entrepreneurs and Reserve Component members explore the links below.

Entrepreneurial Self Analysis

Phase 1 Entrepreneurial Self Analysis

This link provides access to entrepreneurial tests that will assist you in determining if owning a business is right for you.

- http://www.sba.gov/starting_business/startup/areyouready.html.

Entrepreneurial Development Resources

Phase 2 Resources to assist in starting, managing and growing successful small business concerns

This link provides access to SBA's network of resource partners that can assist you in starting, managing and growing successful small business concerns. Included in this network are Centers charged with providing assistance specific to veteran and service-disabled veteran business owners/entrepreneurs, as well as tools specifically designed to aid self-employed members of the Reserve and National Guard balance successful business ownership with Title 10 activations and deployment , including restarting or reestablishing their businesses upon de-activation from active duty.

- Veteran Business Outreach Centers (VBO Centers)
  http://www.sba.gov/VETS/vbop.html

- Veteran Business Development Officers (VBD Officers)
  http://www.sba.gov/VETS/reps.html

- Small Business Development Centers (SBDCs)
  http://www.sba.gov/sbdc/sbdcnear.html

- SCORE
  http://www.score.org/findscore/

- Women's Business Centers
  http://www.sba.gov/wbc.html/

- Native American Affairs
  http://www.sba.gov/naa/

- Small Business Training Network
  http://www.sba.gov/training/

- Reserve and Guard Tools
  http://www.sba.gov/reservists

- Hire a Veteran
  http://www.hirevetsfirst.gov/committee.asp
  PNHVC website

Phase 3 Capital and Financing Resources

This link provides access to the various loan programs SBA offers small business owners and aspiring entrepreneurs. By clicking the links, a synopsis on the Agency's loan programs follows along with information on how to apply for an SBA-backed loan and criteria for qualifying.

- Basic 7(a) Loan Program
  http://www.sba.gov/financing/index.html

- CDC/504 Loan Program
  http://www.sba.gov/financing/sbaloan/cdc504.html

- Micro-Loans
  http://www.sba.gov/financing/sbaloan/microloans.html

- Surety Bond
  http://www.sba.gov/financing/bonds/whatis.html

- International Trade
  http://www.sba.gov/oit

- Military Reservists Economic Injury Disaster Loans
  http://www.sba.gov/disaster_recov/loaninfo/militaryreservist.html

- Small Business Investment Corporations
  http://www.sba.gov/INV/

Phase 4 Government Contracting Resources

This link provides information on the various government contracting programs SBA offers in assisting small business owners and entrepreneurs in bidding on and winning federal government contracts.

- Government Contracting for Veteran Business Owners
  http://www.sba.gov/GC/indexprograms-vets-html

- HUBZone Program
  http://www.sba.gov/hubzone

- 8(a) Business Development Program
  http://www.sba.gov/8abd

- Technology – SBIR/STTR Program
  http://www.sba.gov/sbir

- Contract Assistance for Women-owned Businesses
  http://www.sba.gov/GC/indexprograms-cawbo.html

- Small Disadvantaged Businesses
  http://www.sba.gov/sdb/

- Procurement Center Representatives
  http://www.sba.gov/GC/pcr.html

- Commercial Market Representatives
  http://www.sba.gov/GC/indexcontact-crms.html

- Procurement Technical Assistance Centers
  http://www.aptac-us.org
  http://www.dla.mil/db/procurem.htm

OTHER RESOURCES

- SBA Office of Advocacy
  http://www.sba/gov/ADVO

- SBA Office of Ombudsman
  http://www.sba.gov/ombudsman

- Department of Veterans Affairs
  http://www.va.gov

- Vocational Rehabilitation and Employment Services
  http://www.vba.gov/bln/vre

- Department of Labor
  http://www.dol.gov

- Office of Veterans Employment and Training Services
  http://www.dol.gov/vets/programs/empserv/employment_services_fshtm

- Office of Disability Policy Initiatives

http://www.dol.gov/odep

- National Veterans Business Development Corporation
http://www.vetscorp.org

Appendix C – List of Helpful Websites

The following is a complete list of websites that can be found throughout this guide. The websites are divided according to nine major topics: General Transition, Employment Assistance, Entrepreneurship, Relocation, Education, Health Care, Life Insurance, Finance, and Veteran Benefits.

GENERAL TRANSITION RELATED WEBSITES

A Summary of Veteran's Benefits: http://www.vba.va.gov/bln/21/index.htm

Army Career and Alumni Program (ACAP): http://www.acap.army.mil

Civilian Assistance and Re-Employment (CARE): http://www.cpms.osd.mil/care/

Department of Veterans Affairs (DVA): http://www.va.gov

Dept. of Veterans Affairs Locations: http://www1.va.gov/directory/guide/home.asp?isFlash=1)

Department of Labor: http://www.dol.gov

Military Home Front: http://www.militaryhomefront.dod.mil

Military Installation Locator: http://www.militaryinstallations.dod.mil/ismart/MHF-MI/

Military OneSource: http://www.militaryonesource.com/skins/MOS/home.aspx

Operation Transition website: http://www.dmdc.osd.mil/ot

DoD Transportal: http://www.dodtransportal.org/

Temporary Early Retirement Authority (TERA) Program: http://www.dmdc.osd.mil/tera

National Guard Transitional Assistance Advisors:
http://www.guardfamily.org/Public/Application/ResourceFinderSearch.aspx

Air Force Airman and Family Readiness Center: www.militaryinstallations.dod.mil

Navy Fleet and Family Support Center: http://www.fssp.navy.mil/

Marines Career Resource Management Center (CRMC)/Transition & Employment Assistance Program Center: http://www.usmc-mccs.org/tamp/index.cfm

Coast Guard Worklife Division – Transition Assistance: http://www.uscg.mil/hq/g-w/g-wk/wkw/work-life_programs/transition_assistance.htm

Family Center, Chaplain's Office, and Related Resources Finder: http://www.nvti.cudenver.edu/resources/militarybasestap.htm

Marine for Life: http://www.mfl.usmc.mil/

Military Family Network: http://www.emilitary.org/

EMPLOYMENT ASSISTANCE WEBSITES

Employer Support of the Guard and Reserve (ESGR): http://www.esgr.org/

21st Century Workforce Initiative: http://www.dol.gov/21cw/

Department of Labor Resources:

- www.careeronestop.org
- www.bla.gov
- www.hirevetsfirst.gov
- www.doleta.gov/programs
- www.doleta.gov/jobseekers/building_your_career.cfm

One-Stop Career Center: www.ServiceLocator.org.

Transition Bulletin Board (TBB): http://www.dmdc.osd.mil/ot.

Federal Job Search: http://www.usajobs.opm.com

DoD Civilian Careers: http://www.go-defense.com/

DoD Job Search: http://www.dod.jobsearch.org

Fed World Job Resource: http://www.fedworld.gov

Federal Employment Portal: http://www.opm.gov

DoD Civilian Employment: http://www.go-defense.com

Army Civilian Personnel Online: http://www.cpol.army.mil/

Troops to Cops: http://www.cops.usdoj.gov

US Job Bank: http://www.ajb.dni.us

Career InfoNet: http://www.acinet.org/acinet

Careers In Government: http://www.careersingovernment.com

Vocational Information Center: http://www.khake.com

The Riley Guide: http://www.rileyguide.com

Veterans Employment and Training Service VETS:
http://www.dol.gov/vets/aboutvets/contacts/main.htm

A List of state VETS directors: http://www.dol.gov/dol.vets

DoD Spouse Career Center: http://www.military.com/spouse

Helpful Career Related Resources: http://www.military.com/careers

Army Credentialing Opportunities Online (COOL): https://www.cool.army.mil/

Navy Credentialing Opportunities Online (COOL): https://www.cool.navy.mil/

Helmets to Hardhats (H2H): http://helmetstohardhats.org/

Occupational Information Network (O*NET): http://online.onetcenter.org/

The Encyclopedia of Associations: http://library.dialog.com/bluesheets/html/bl0114.html

National Trade and Professional Associations of the United States:
http://www.associationsexecs.com

The Occupational Outlook Handbook: http://www.bls.gov/oco/home.htm.

Military and Veteran Service Organizations:
http://www.military.com/Community/Subpage/1,14746,GENERAL,00.html

Skills Assessment Resources: http://www.hirevetsfirst.gov and http://www.Military.com/careers.

DD Form 2586, "Verification of Military Experience and Training" (VMET):
http://www.dmdc.dod.mil/vmet

Troops to Teachers (TTT) Related Links:

- **TTT Home page:** http://www.proudtoserveagain.com/
- **TTT Self-Determination Eligibility Guide**: http://www.proudtoserveagain.com
- **TTT Registration:** http://www.proudtoserveagain.com

State Employment Office Locator: http://www.naswa.org/links.cfm

ENTREPRENEURSHIP/BUSINESS WEBSITES

U.S. Small Business Administration (SBA): http://www.sba.gov/

SBA Programs, Contacts, and Representatives:

- **Local SBA district office Locator:** http://www.sba.gov/GC/pcr.html
- **SBA Government Contract (GC) Office:** http://www.sba.gov/GC/indexwhatwedo.html
- **Subcontracting Opportunities Directory:** http://www.sba.gov/GC/indexcontacts-sbsd.html
- **Procurement Technical Assistance Centers (PTACS):** http://www.dla.mil/db/procurem.html
- **Simplified Acquisition Contracts:** http://www.sba.gov/gc/indexprograms-vets.html
- **Small Business Development Centers (SBDC):** http://www.sba.gov/sbdc/sbdcnear.html
- **Local Women's Business Center (WBC) Locator:** http://www.sba.gov/wbc.html
- **Basic 7(a) Loan Guaranty:** http://www.sba.gov/financing/sbaloan/7a.html
- **Section 8(a) Program:** http://www.sba.gov/8abd/
- **Surety Bond Guarantee Program:** http://www.sba.gov/osg/
- **Federal Agency Procurement Forecast:** http://www.sba.gov/GC/forecast.html
- **Military Reservist Economic Injury Disaster Loan (MREIDL) program:**

  http://www.sba.gov/disaster_recov/loaninfo/militaryreservist.html
- **HUBZone Empowerment Contracting Program:** https://eweb1.sba.gov/hubzone/internet/
- **Service-Disabled Veteran-Owned Small Business Concern Program:**

  http://www.sba.gov/gc/indexprograms-vets.html

Veterans Business Outreach Centers (VBOC):

- **The Research Foundation of the State University of New York**: http://www.nyssbdc.org/vboc
- **The University of West Florida in Pensacola:** http://www.vboc.org
- **The University of Texas - Pan American**: http://www.coserve.org/vboc
- **Vietnam Veterans of California:** http://www.vboc-ca.org
- **Robert Morris University:** www.rmu.edu/vboc

SCORE "Counselors to America's Small Business:" http://www.score.org/

Local SCORE Chapter Locator: http://www.score.org/findscore/chapter_maps.html

Office of Small and Disadvantaged Business Utilization: http://www.osdbu.gov/Listofmembers.htm

Center for Veterans Enterprise (CVE): http://www.vetbiz.gov/.

Association of Small Business Development Centers (ASBDC): www.asbdc-us.org.

International Franchise Association (IFA): www.franchise.org.

RELOCATION WEBSITES

Relocation Assistance Office Locator: http://www.militaryinstallations.dod.mil/smart/MHF-MI.

"Plan My Move:" http://www.militaryhomefront.dod.mil/pls.htmsdb/f?p=107:1:3267731230074301.

Chamber of Commerce Locator: http://www.chamberofcommerce.com

Military Personnel Portals:

Army Knowledge Online (AKO): http://www.army.mil/ako

Navy Knowledge Online (NKO): http://www.nko.mil

Air Force Portal: http://www.my.af.mil

USA Travel Source: http://www.relo.usa.com

Travel and Per Diem Information: https://secureapp2.hqda.pentagon.mil.perdiem/.

The "It's Your Move" Pamphlet: http://www.usapa.army.mil/pdffiles/p55_2.pdf

"Special Needs" Resources: http://www.militaryhomefront.dod.mil/.

EDUCATION/TRAINING WEBSITES

VA Education Services (GI Bill): http://www.gibill.va.gov/

VA 22-1990 Application for Education Benefits: http://www.vba.va.gov/pubs/forms/22-1990.pdf

VA Regional Office Finder: http://www1.va.gov/directory/guide/home.asp

The Defense Activity for Non-Traditional Education Support (DANTES): http://www.dantes.doded.mil/dantes_web/danteshome.asp

Department of Defense Voluntary Education Program: http://www.voled.doded.mil

Army (AARTS) Transcript: http://aarts.army.mil

Navy and Marine Corps (SMART) Transcript: http://www.navycollege.navy.mil

Air Force (CCAF) Transcript: http://www.au.af.mil/au/ccaf/

Coast Guard Institute Transcript: http://www.uscg.mil/hq/cgi/forms.html

Federal Financial Student Aid: http://www.federalstudentaid.ed.gov/

Application Pell Grants or Federal Stafford Loans (FAFSA): http://www.fafsa.ed.gov/

Veterans' Upward Bound: http://www.veteransupwardbound.org/vetub.html

HEALTH CARE WEBSITES

TRICARE Reserve Select (TRS) on the Guard/Reserve portal: https://www.dmdc.osd.mil/appj/esgr/privacyAction.do.

TRS Point of Contact Information: http://www.tricare.mil/reserve/reserveselect/index.cfm.

TRICARE: http://www.tricare.osd.mil.

TRICARE For Life (TFL): http://wwww.tricare.mil/tfl

TRICARE Health Benefits Advisors/Beneficiary Counselor and Assistance Coordinators (BCAC) Locator: http://www.tricare.mil/bcacdcao/.

Post-Traumatic Stress Disorder (PTSD) Resources:

DoD Mental Health Self-Assessment Program: http://www.pdhealth.mil/mhsa.asp

National Center for Post-Traumatic Stress Disorder (PTSD): http://www.ncptsd.va.gov/index.html

Ameriforce Deployment Guide: http://www.ameriforce.net/deployment/

Courage to Care: http://www.usuhs.mil/psy/courage.html

Returning Reservists Resources: http://www.usuhs.mil/psy/GuardReserveReentryWorkplace.pdf

Continued Health Care Benefit Program (CHCBP): http://www.humana-military.com/chcbp/main.htm

CHCBP enrollment application: http://www.humana-military.com/chcbp/pdf/dd2837.pdf

VA Home Page: http://www.va.gov/ .

VA Health Care Enrollment Resources: https://www.1010ez.med.va.gov/sec/vha/1010ez/.

VA Eligibility: http://www.va.gov/healtheligibility/

TRICARE Dental Program: http://www.tricaredentalprogram.com/

TRICARE Retiree Dental Program: http://www.trdp.org/

LIFE INSURANCE WEBSITES

VA Office of Servicemembers' Group Life Insurance (OSGLI): http://www.insurance.va.gov

OSGLI Contact Information: http://www.insurance.va.gov/sgliSite/miscellaneous/contact.htm

Form SGLV 8286, "Servicemembers' Group Life Insurance Election & Certificate"
http://www.insurance.va.gov/sgliSite/forms/8286.htm

Form SGLV 8286A "Family Coverage Election (FSGLI)":
http://www.insurance.va.gov/sgliSite/forms/8286a.pdf

Form SGLV 8714 "Application for Veterans' Group Life Insurance"
http://www.insurance.va.gov/sgliSite/forms/8714.htm

SGLI conversion policy: http://www.insurance.va.gov/sgliSite/conversion/convertingSGLI.htm

VA OSGLI Frequently Asked Questions: http://www.insurance.va.gov/sgliSite/SGLI/deployFAQ.htm.

FINANCE RELATED WEBSITES

Military Installation Finder: http://www.militaryinstallations.dod.mil/ismart/MHF-MI/

Military One Source: http://militaryonesource.com/skins/MOS/home.asps

AnnualCreditReport.Com: http://www.annualcreditreport.com

Experian National Consumer Assistance: http://www.experian.com

EQUIFAX Credit Information Service: http://www.equifax.com

TRANSUNION: http://www.transunion.com

VA Home Loan Resources http://www.homeloans.va.gov/veteran.htm

VA Form 26-1880, Request for Certificate of Eligibility: http://www.vba.va.gov/pubs/forms/26-1880.pdf

Get your W-2 from myPay: https://mypay.dfas.mil/mypay.aspx

VETERANS BENEFIT RELATED WEBSITES

Department of Veteran Affairs: http://www.va.gov.

Vet Center Directory: http://www1.va.gov/directory/guide/vetcenter.asp

State Veterans Benefits Directory: http://www1.va.gov/vso/index.cfm?template=view&SortCategory=3

Health Care Benefits: http://www1.va.gov/health/

Health Care Enrollment -Priority Groups: http://www.va.gov/healtheligibility/

Education Benefits: http://www.gibill.va.gov/

Compensation and Pension: http://www.vba.va.gov/bln/21/index.htm

Home Loan Guaranty: http://www.homeloans.va.gov/

Vocational Rehabilitation and Employment (VR&E): http://www.vba.va.gov/bln/vre/index.htm

DVA Life Insurance Programs: http://www.insurance.va.gov/