



# PRE-SEPARATION COUNSELING RESOURCE GUIDE

Effective

October 2021



Access Service-specific websites by  
clicking on the seals above.

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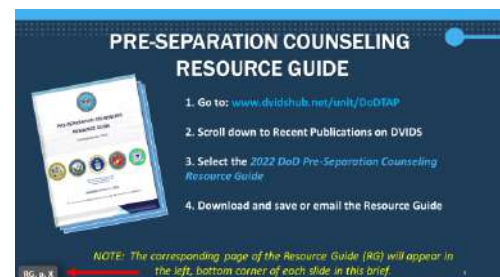
**Disclaimer:**

The information provided herein does not constitute a formal endorsement of any company, its product, or services by the U.S. Department of Defense (DoD). Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the DoD of the linked websites or the information, products, or services contained therein. The DoD does not exercise any editorial control over the information you may find at these locations. While this information provides informational resource materials to assist military personnel and their families in identifying or exploring resources and options, the resources provided are not exhaustive.

On behalf of the Department of Defense (DoD) and Department of Homeland Security (DHS), THANK YOU for your Service to the Nation. As a result of your dedication and commitment, you have earned various benefits and services outlined in this Pre-Separation Counseling Brief. These benefits are for Armed Forces members, Reserve Components (RC), and their families.

Although various DoD programs are outlined, most of these programs also apply to Coast Guard members. If there is a question on whether or not a Coast Guard member can participate in a specific program, please contact your local Transition Office.

There is a lot of information about your benefits, services, and resources covered during Pre-Separation Counseling in a short amount of time. This guide is intended to provide you with additional information, including hyperlinks, to conduct further research. Information contained in this guide is made available to assist you in obtaining your benefits in accordance with Title 10, U.S. Code (U.S.C.), Chapter 58, Section 1155. Your understanding of these benefits will prepare you to make informed decisions when you transition, retire, or are released from active duty.



You can also click on your Service seal on the cover page to be directed to your Service-specific benefits page.

These benefits are for Service members who have been discharged or released, and have served **180 continuous days or more on active duty** in the Armed Forces in accordance with Title 10, U.S.C., Chapter 58, Section 1142.

The Pre-Separation Counseling Brief has been divided into ten categories, or steps. These steps are divided by topic areas specific to transition and to help you transition into the next phase of your life:

STEP 1: Plan for Your Transition

STEP 2: Build Your Transition Team

STEP 3: Know Your VA Benefits

STEP 4: Plan for Health/Mental Care and Health Insurance

STEP 5: Plan for Civilian Employment/Vocational Training

STEP 6: Learn about Federal Employment

STEP 7: Plan for Further Education

STEP 8: Consider Starting a Business

STEP 9: Explore Additional Information and Benefits

STEP 10: Know Where to Go for Assistance



Throughout the RG, you will find a small version of the icon below that is hyperlinked to the *My Transition "To Do" List* and a "Notes" page. Click on the icon to be taken directly to those pages where you can list action items and collect information on benefits and resources to explore later.



## STEP 1: Plan for Your Transition

### Effects of Career Change

Whether you are retiring or separating from the military or leaving active-duty status, this is a major change in your life. Just as any major change, it will be exciting as well as have challenges to overcome.

Transitioning can be stressful or seem as though you are losing a part of your identity, but it also opens up a whole range of new possibilities. By approaching your transition as an opportunity for personal and professional growth, you will take a giant step toward reframing your identity and moving forward with a positive transition experience. As you start the process, it is a good time to begin thinking about the changes that lie ahead and make a plan for those that you know will cause stress. This list may include finding employment, finding a place to live, covering the financial gap between separations and getting the first paycheck, and understanding non-TRICARE insurance. The first step is to plan for your transition in order to decrease the stress or apprehension that may accompany your transition to civilian life.



### Transition Assistance Program (TAP)

TAP is a congressionally mandated program. In 2011, Congress enacted legislation, Title 10 U.S.C., to ensure the provided transition assistance was consistent to all transitioning Service members. Over time, those laws were reviewed and adapted to ensure relevancy in content, process and program.



Current TAP legislation and policy documents:

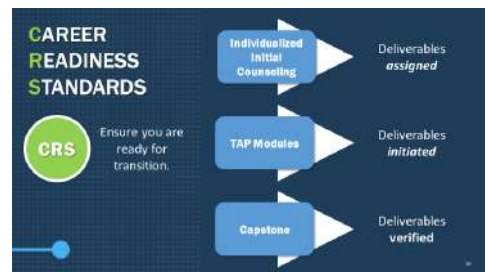
- Title 10, U.S.C, Sections 1142, 1143, and 1144
- National Defense Authorization Act (NDAA) Fiscal Year (FY) 19 – John S. McCain – Section 552 – Improvements to TAP
- NDAA FY20 – Sections, 570c, 570f
- Department of Defense Instruction (DoDI) 1332.35 – Transition Assistance Program (TAP) for Military Personnel

## TAP Overview

TAP is an outcome-based, multi-part curriculum with standardized learning objectives that prepares you to transition to the Reserves, National Guard, or civilian life by providing support to meet the required Career Readiness Standards (CRS).



**Career Readiness Standards (CRS):** CRS are the deliverables, developed by the TAP interagency partners, which demonstrate you are prepared to transition effectively. During TAP, you will complete the CRS identified in your Initial Counseling (IC). Some CRS are completed by attending a TAP workshop or briefing while others will require you to complete an activity. A review of the CRS occurs during Capstone to determine if the CRS has been completed or if a warm handover is required. The CRS for the individual TAP curriculum are with the identified module. The CRS you will be required to complete will be dependent upon the specific tier you were assigned to during your IC.



## TAP Components and Modules:

**Initial Counseling (IC):** During your individualized one-on-one counseling session with a TAP/Transition counselor, you or your counselor should have:

- 1) Completed a personal self-assessment,
- 2) Begun development of your Individual Transition Plan (ITP),
- 3) Initiated the "Service member Pre-Separation/Transition Counseling and Career Readiness Standards e-Form for Service Members Separating, Retiring, Released from Active Duty (REFRAD)," more commonly referred to as the "DD Form 2648."
- 4) Determined tier level.



The DD Form 2648, in either print or electronic form, will be signed at various points during the process to document your progress towards completing your required components of TAP. You will sign the eForm after you complete your Pre-Separation Counseling and then again after completion of CAPSTONE.



A tier level is determined based on the conversation with the counselor, the self-assessment, and the ITP. This will guide which courses and Career Readiness Standards (CRS) are mandatory for your personal transition from military service.

If none of the 4 tasks were completed, or you are unsure, contact your TAP Counselor immediately to ensure your completion of TAP requirements is identified and captured accurately.

**Self-Assessment/Individual Transition Plan (ITP):** The self-assessment provides an awareness of topics and areas beneficial in transition which you may not have considered. The ITP includes the steps required by you to necessary to complete the TAP process. This document is a roadmap for you to use to guide you through YOUR transition process. Due to the differences in the culture between the Services, each branch of Service has a Service-specific ITP based on standard mandated requirements.

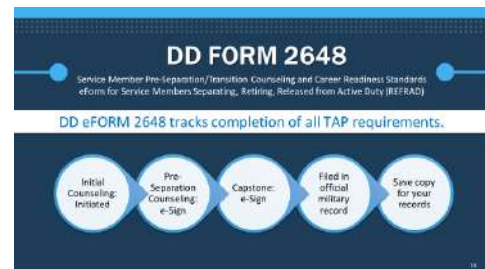
It will be beneficial for you to return to your ITP frequently throughout the transition process to be sure you are on track to complete all the required elements.

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**CRS:** Complete a Self-Assessment and initiate the ITP

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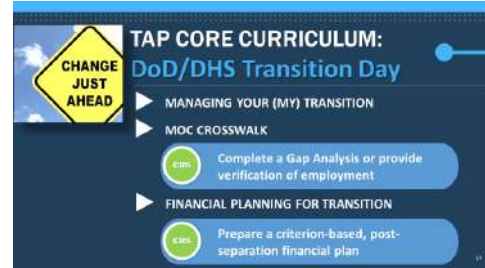
**Pre-Separation/Transition Counseling:** Consists of a brief provided by the TAP/Transition counselor during which you're informed of various services, benefits, and resources available to you during and after transition.



**ACTION:** You will sign your DD form 2648 to acknowledge receipt of this counseling.

**TAP Core Curriculum:** Your tier level assigned during IC determined which courses and CRS you are required to attend and complete. However, you are able to attend any or all of the TAP courses more than once to ensure retention of information, content, and resources.

- **DoD/DHS Transition Day** contains three different courses — Managing Your Transition (MYT), MOC Crosswalk (MOC), and Financial Planning for Transition (FP). Each provides information and resources used during and after transition.



- **Managing Your Transition (MYT)** presents a review of the TAP process, curriculum, and mandatory components followed by topics important to acknowledge and understand during transition and some associated resources. This course will discuss common transition concerns such as the loss of purpose and how to find a new purpose, stress as a positive aspect of transition and ways to mitigate negative stress, cultural differences between military and civilian worlds, importance of a mentor throughout the transition process, and reliable resources available during and after transition.
- **MOC Crosswalk (MOC)** assists with identifying skills obtained in the military, how to translate those skills to the civilian workplace, and resume. Using the O\*NET Interest Profiler, you will determine a potential career and align your current skills with skills required for that career. This exercise will reveal gaps in knowledge, skills, and experience for the career you wish to pursue and assist with completion of the Gap Analysis, the CRS for this module.

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**CRS:** Complete a Gap Analysis or provide verification of employment

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- **Financial Planning for Transition (FP)** is the final touchpoint for the financial literacy program mandated by law for all Service members. This course builds upon the knowledge already obtained from the previous courses but focuses on changes in finances, which may occur due to transition.

Within FP, you will:

- Compare current military salary to predict future salary requirements
- Understand the changes which will affect your taxable income and tax liability
- Review the importance of having savings during transition
- Understand how credit, debt, and loans can affect your finances
- Review options for the Thrift Savings Plan (TSP) after transition
- Review other topics, which are affected by transition

- Review or build a current spend plan/budget; the CRS for this module

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**CRS:** Prepare a criterion-based, post-separation financial plan

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- DoD curriculum participant guides can be downloaded from:
  - [www.divdshub/net/DoDTAP.mil](http://www.divdshub/net/DoDTAP.mil) (Scroll down to Recent Publications)
  - [www.DoDTAP.mil](http://www.DoDTAP.mil)

- **Department of Veterans Affairs (VA) Benefits and Services** course provides information, resources, and understanding of how to navigate VA and the benefits and services you have earned through your military career to support your successful transition.



- The VA Benefits and Services Participant Guide is available at <https://benefits.va.gov/transition/tap.asp>.

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**CRS:** Register on VA.gov

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- **DOL Employment Fundamentals of Career Transition (EFCT)** provides a high-level overview of the process used to find and obtain employment and information to develop a resume, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.



- DOL curriculum participant guides are available at <https://www.dol.gov/agencies/vets/programs/tap>.

**Two-Day Tracks:** These tracks are designed to provide topic specific information on a possible path for transition—Employment, Vocational, Higher Education, and Entrepreneurship.



- **Employment Track: DOL Employment Workshop (DOLEW)** covers emerging best practices in career employment including the use of emerging technology to network and search for employment. During the employment track, you will draft a resume, the CRS for this module.

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**CRS:** Complete a resume or provide verification of employment

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- **Vocational Track: DOL Career and Credential Exploration (C2E)** offers an opportunity to complete a personalized career development assessment of occupational interest and ability and to be guided through a variety of career considerations. During the vocational track, you will conduct a comparison of two schools, training programs, or credentials, the CRS for this module.

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**CRS:** Complete a comparison of technical training institution options.

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- **Education Track: Managing Your (MY) Education (MYE)** assists with identifying the education requirements that support personal career goals. During the education track, you will conduct a comparison of two colleges or universities, the CRS for this module.

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**CRS:** Complete a comparison of higher education institution options.

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- **Entrepreneurship Track: Small Business Administration (SBA) Boots to Business (B2B)** provides an introductory understanding of business ownership.

### **Continuum of Military Service Opportunity**

If you served **8 years or more** of active duty and no longer have a military service obligation, you are not obligated to join the National Guard or Reserve. However, you may choose to continue serving the nation in this capacity. Consider joining a Reserve Component or National Guard unit. This opportunity is available for both separating and retiring Service members depending on your situation.

If you served **less than 8 years** of active military service, you must complete the remainder of your contractual obligation.

You can complete your obligation by becoming a member of the Ready Reserve in one of the following categories:

- **Selected Reserve (SELRES):** As a member of the SELRES, 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. Participation in training is as required by the Reserves category to which you belong, generally 1 weekend a month, and 2 weeks a year.
- **Individual Ready Reserve (IRR):** Those who choose to not become a member of the SELRES will automatically be assigned to IRR. IRR members 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.

Be sure to explore the Reserve and Guard options, in the geographic area where you plan to reside, as well as nearby. It is possible to live in one location and be part of a Reserve/Guard unit in another. For more information, contact a prior service recruiter or a Reserve recruiter on your installation.

For those separating from Active Duty, attendance at the complete continuum of military training is mandated as a CRS. Contact your installation TAP counselor if you require this training and have not received attendance information.

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**CRS:** Complete a continuum of Military Service Opportunity counseling (AD only)

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**Capstone/ITP Review:** No later than 90 days before you transition from active duty, you will participate in Capstone to verify you have met the CRS and have completed an ITP.

**ACTION:** Sign the DD Form 2648 to acknowledge completion of the required components of TAP.

## Career Readiness Standards



Completed	CRS	Course/Brief
	Start a personal self-assessment/Individual Transition Plan (ITP)	IC/Pre-Separation Counseling
	Complete a Gap Analysis or provide verification of employment	MOC Crosswalk
	Prepare a criterion-based, post-separation financial plan	Financial Planning for Transition
	Register on VA.gov	VA Benefits and Services
	Complete a resume or provide verification of employment	DOL Employment Workshop
	Complete a comparison of higher education or technical training institution options	DoD Managing Your Education/ DOL Career Credential Exploration
	Complete a continuum of Military Service Opportunity counseling (Active-component only)	By Installation

Completed	CRS	Course/Brief
	Start a personal self-assessment/Individual Transition Plan (ITP)	<b>IC/Pre-Separation Counseling</b>
	Complete a Gap Analysis or provide verification of employment	<b>MOC Crosswalk</b>
	Prepare a criterion-based, post-separation financial plan	<b>Financial Planning for Transition</b>
	Register on VA.gov	<b>VA Benefits and Services</b>
	Complete a resume or provide verification of employment	<b>DOL Employment Workshop</b>
	Complete a comparison of higher education or technical training institution options	<b>DoD Managing Your Education/ DOL Career Credential Exploration</b>
	Complete a continuum of Military Service Opportunity counseling (Active-component only)	<b>By Installation</b>

Not meeting one of these criteria requires you to receive a warm handover to create a connection between you and the appropriate partner or agency with the resources to assist you in your transition. Generally, this indicates a meeting or phone call between you and the designated POC.

While there are some instances which require a warm handover, you also have the ability to request one from your Transition Counselor. Possible warm handovers include:

- Assistance with **employment** – Employment Navigators and American Job Centers
- Assistance with **housing** – VA Benefits Advisors
- Assistance with **peer support/community reintegration** – Military OneSource

## DoD & VA Beneficiary Access Post-Transition

Before you fully transition and turn in your CAC card, you will should create a DS Logon in order to have continued access to your DoD & VA accounts. Many websites you will need access to post-transition require a method of authentication to access. To maintain continued access to some of these websites and the associated benefits post-transition, it is necessary to create a DS Logon. This will allow access without a CAC.



**DS Logon:** Provides a secure means of authentication for websites containing personally identifiable information (PII) and personal health information (PHI). This is necessary for individuals with a continuing connection with DoD (e.g., access to VA benefits, DFAS, etc.). A DS Logon is easier to create while on active duty, using your CAC. This is an activity conducted during the VA Benefits and Services briefing. However, if you need to create a DS Logon before attending the briefing or forgot your information, you can use the following website:

DMDC myAccess site <https://myaccess.dmdc.osd.mil/>.

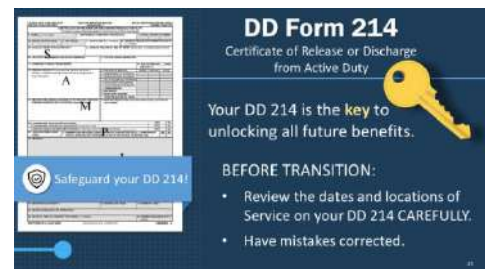
Websites requiring DS Logon:

- MilConnect
- VA.gov
- DFAS
- TRICARE OnLine

**Remember**, once you finally separate or retire from active duty, you turn in your CAC. Without a DS Logon, you will be unable to access many necessary and useful websites. When you create your DS Logon, be sure to record your log in name, password, and verification image selected.

## DD Form 214 (DD 214)

The DD Form 214 is a complete and thorough document that verifies your proof of military service. The *Certificate of Release or Discharge* form is issued through the Department of Defense and is typically provided during the final out processing appointment or after retirement or separation has occurred.



The DD 214 generally provides the following information:

• Date and place of entry into AD	• Home address at time of entry
• Date and place of release from AD	• Home address after separation
• Last duty assignment and rank	• Military job specialty
• Military education	• Foreign service credited
• Decorations, medals, badges, citations, and campaign awards	• Total creditable service

As well as:

Separation information:	<ul style="list-style-type: none"> <li>• type of separation</li> <li>• character of service</li> <li>• authority and reason for separation</li> <li>• separation and reenlistment eligibility codes</li> </ul>
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Due to the amount of personal information included on your DD214, it is recommended you safeguard this document just as you would other personal documentation such as your birth certificate.

Each Service has different procedures for how you will receive your DD 214. Check with your TAP Counselor if you are unsure of this process.

### Documents to Assist with Planning Your Transition

- **Managing Your (MY) Transition Timeline (MYTT):**

This is not a required component of TAP but is a great resource to help with your transition planning. This basic timeline indicates when you should be considering topics such as applying for VA healthcare and when you should be attending the portions of TAP, such as Capstone. This document is comprehensive, interactive, and developed with input from the Services, DOL, VA, and SBA, along with other program partners.



- **Service-Specific timeline or checklist:** Also, as part of your planning for your transition, each Service may have a Service-specific checklist relevant to your Service or installation. This would have been included as part of the IC or possibly within this Pre-Separation brief.



To determine if your Service has a Service-specific timeline or checklist, or for more information, talk with your local TAP office.

- **Pre-Separation Counseling Resource Guide:** This guide contains a vast amount of information. To assist with understanding and to provide more information, this resource guide is intended to supplement the brief. This document provides the additional information, resources, and websites/links to reference.

**DON'T FORGET** to take a minute to review the information presented in STEP 1 and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Identify the CRS you are required to complete and list them.
- Have your DD2648 and ITP been initiated? If not, add this task.
- List the tracks or courses you are interested in exploring or completing.
- Write down any questions you have about specific topics or tasks.



Task
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## STEP 2: Build Your Transition Team

### Effects of Career Change

During your time in the Service, you most likely had a team to provide guidance, support, energy, and have your back. The same is true in your transition. You need a team! Your team during transition will provide you with guidance, support, information and enlarge your network, which is key to finding employment. Ideally this team will be made of individuals from within the transition space, individuals who have transitioned recently, and those who are fully engaged in the civilian life. Each of these groups provides valuable insight, information and resources to ensure you have a successful transition. Exactly who should be on your team is up to you, but below is a list of possibilities.



### TAP Staff and Counselors

There are many resources available to you, both in and out of the Service. TAP staff and counselors lead the list with their extensive knowledge in the transition space. These professionals are available to you throughout your transition.



- **Military and Family Support Centers** (Army Community Service Center, Airman and Family Readiness Center, Navy Fleet and Family Support Services, Marine Corps Career Resource Centers, Coast Guard Health, Safety, and Work-Life Centers)
- **Service Transition or TAP Offices:**
  - **Army** – Transition Assistance Program Centers; [www.armytap.army.mil](http://www.armytap.army.mil)
  - **Navy** – Fleet and Family Support Centers; [https://www.cnic.navy.mil/ffr/family\\_readiness/fleet\\_and\\_family\\_support\\_program/work-and-family-life/transition\\_assistance.html](https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/transition_assistance.html)
  - **Air Force** – Airman/Military and Family Readiness Centers; <https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/>
  - **Marine Corps** – Marine Career Resource Center; <https://usmc-mccs.org/services/career/transition-readiness/> / <https://usmc-mccs.org/services/family/>

- **Coast Guard** – Health, Safety and Work-Life Services Center;  
<https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Work-Life-Field-Offices/>

### Installation Resources beyond TAP Counselor/Office

- Military and Family Life Counselors
- Chaplains
- Medical Clinic professionals
- Behavioral Health Teams
- Education Office (for assessment and college credit information)

These on-installation resources have professional staff, programs and services to assist you and your family members in counseling, career workshops, resume writing, reference libraries, training, and job search assistance.

### Off Installation Resources

- American Job Centers (AJCs)
- Department of Veterans Affairs (VA) Vet Centers
- Military OneSource
- Military and Veteran Service Organizations (MSO/VSO)
- Additional Support Sources

**American Job Centers (AJCs)** provide free help to job seekers for a variety of career and employment-related needs. Nearly 2,400 AJCs, funded by the U.S. Department of Labor’s Employment and Training Administration, are located throughout the United States. Veterans are provided priority of service at many AJCs. To find an AJC at your location, visit:

<https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx>.

**VA Vet Centers** were established by Congress for the provision of readjustment counseling as a resource available to you and your family during and after your military service. VA Vet Centers are staffed with professionals--many of whom are Veterans--and are experienced and trained in providing mental health and readjustment counseling to Veterans, active-duty Service members, and their families. Vet Centers are separate from VA Medical Centers. For information go to [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

**Military OneSource** is a Department of Defense-funded program that is both a call center (800-342-9647) and a website (MilitaryOneSource.mil) providing comprehensive information, resources and assistance on every aspect of military life at no cost to Service members and their families. Transitioning Service members, including Coast Guard and their immediate family, can access Military OneSource up to 365 days post separation or retirement. Trained consultants and counselors provide support for a wide range of topics, such as:

- Financial Counseling and Tax Filing
- Non-medical Counseling
- Spouse Education and Career Opportunities
- Relocation
- Health and Wellness Coaching
- Elder Care
- Peer-to-Peer Support
- Adoption
- Special Needs
- Document Translation
- Transitioning Veterans
- Wounded Warrior and Caregivers
- Building Healthy Relationships

You can call Military OneSource toll-free at 800-342-9647. International calling options are available online at [www.militaryonesource.mil](http://www.militaryonesource.mil).

**Military and Veteran Service Organizations (MSO/VSO)** are valuable resources for assistance and guidance. MSO and VSO provide advocacy, education, and other support for the unique issues facing Veterans. Many have their own job referral and registration services, sponsor job fairs, and provide networking opportunities. These organizations also offer a wide variety of services, including scholarships for dependents of military personnel, and other support functions. Find more information about MSOs/VSOs at <https://www.va.gov/vso/>.

## Additional Support Sources

Additional support is available through your local community, as well as from your own network.

- **Family Members** are an integral part of your transition team. Keep in mind that they are also transitioning into a new life, and you will go



through this together. They can be a source of comfort and encouragement during this time.

- **Military Colleagues** can provide support as you transition through the process.
- **Veterans and Mentors** are all a valuable resource for transition. Those who have been through the transition process will have a lot of wisdom to share to help you through your transition, provide guidance, and valuable assistance.
- **Social Network** is anyone in your group of friends and relatives. This group has far-reaching employment potential that you may not be aware of. Be sure this group is aware you are transitioning and seeking employment.
- **National Resource Directory (NRD)** is a searchable database of resources vetted for Service members, Veterans, family members, and caregivers. For more information, visit <https://nrd.gov>.
- **VA Benefits Advisors (BA)** work at military installations around the world. VA Benefits Advisors are available to inform Service members, Veterans and loved ones about benefits and services they can use while still in uniform; have One-On-One Assistance sessions to explain benefits and provide connections to local support; help Service members prep for transition through VA's portion of TAP, as well as support other transition-related activities.
- **Military Life Cycle (MLC) Modules** provide Service members, including members of the reserve components, Veterans, families, caregivers, survivors and other loved ones with information on planning for the future. MLC modules can be taken at any time throughout your career and cover important topics such as education benefits, home loans and life insurance and offer connections to VA. To access MLC modules, visit [TAPevents.org/courses](https://TAPevents.org/courses). Available courses include:



- Transitioning to Federal Employment
- Reserve Component Dual Payments
- Social and Emotional Health Resources
- Survivor and Casualty Assistance Resources
- VA Benefits 101
- VA Education Benefits
- VA Home Loan Guaranty Program
- VA Life Insurance Benefits
- VA Vet Centers

- **Transition Online Learning (TOL)** TAP curriculum courses are available at any time during and after transition in the TAP Transition Online Learning (TOL) virtual environment. These courses and the accompanying Participant Guides and handouts can be accessed without a CAC at:



<https://TAPEvents.org/courses>. Available courses include:

- Managing Your Transition
- MOC Crosswalk
- Financial Planning for Transition
- VA Benefits and Services
- Employment Fundamentals for Career Transition
- DOL Employment Track: Employment Workshop
- DOL Vocational Track: Career and Credential Exploration
- DOD Education Track: Managing Your Education
- SBA Entrepreneurship Track: Boots to Business

**DON'T FORGET** to take a minute to review the information presented in STEP 2 and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.)

Below are some actions to consider:

- Explore resources available on your installation.
- Research resources available off installation.
- Consider additional support resources.



## STEP 3: Know your VA Benefits

### Effects of Career Change

A major change once you transition is the change in your benefits. Understanding these benefits is crucial to ensure you are utilizing all the benefits, which you have earned as part of your military service. If you are unsure about any of the VA benefits, ask the VA Benefits Advisors on the installation, call the 1-800 number, or send an email. Don't wait for someone to tell you. You need to be your own advocate and ask.



### VA Benefits and Services

This section will cover many, but not all, of the VA benefits and services you have earned through your military career.

As part of TAP, you will participate in a one-day, course led by VA Benefits Advisors called VA Benefits and Services. The course offers interactive exercises, real

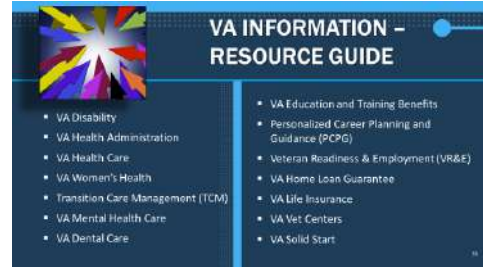
examples and covers important topics like family support, disability compensation, education and health care benefits. The VA Benefits and Services course is broken out into six different modules that align with the major themes of a Service member's transition journey:



1. Navigating Your Journey – What do I want to do and what will my quality of life be like?
  - Personal goals and priorities
2. Supporting Yourself and Your Family – How will I support myself and/or my family?
  - Disability compensation
  - Life Insurance
  - Burial and memorial benefits
3. Getting Career Ready – Am I prepared to obtain my preferred career?
  - Personalized Career Planning
  - GI Bill Benefits
  - Employment Resources
4. Finding a Place to Live – Where will I live?
  - VA Facility locator
  - VA Home Loan Guaranty Program

5. Maintaining Your Health – How will I maintain the health of myself and that of my family?
  - VA health care facilities, services, and tools
  - Community based VA Vet Centers
6. Connecting with Your Community – How will I connect with my community?
  - Local Resources
  - VSO/MSO

The following is an overview of some of the benefits and services detailed during the VA Benefits and Services course. For more specific information, review the VA Benefits and Services Participant Guide found at <https://benefits.va.gov/transition/tap.asp>, or schedule a one-on-one session with a VA Benefits Advisor available at most installations within the TAP office.



As the VA programs available to you could be affected by your contract, the amount of time you served in the military, and the characterization of your discharge, it is important to ask if there is anything you are unsure of or do not understand.

### **Petitioning VA for reinstatement of benefits due to Less than Honorable Discharge**

If your character of discharge does not allow for full utilization of VA Benefits, it is important to be aware you may petition the Veterans Benefits Administration of the Department of Veterans Affairs to receive certain benefits under the laws administered by the Secretary of Veterans Affairs. For those who may anticipate a less than honorable characterization, this is an especially important topic to discuss with a Services VA Benefits Advisor.

### **VA Disability Benefits**

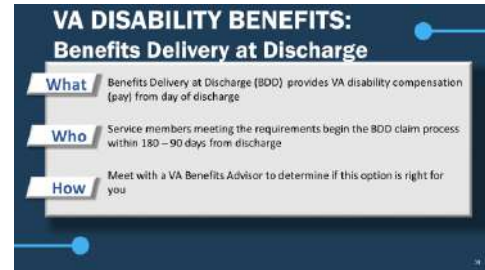
VA disability compensation (pay) offers a monthly tax-free payment to Veterans who were wounded, ill, or injured while serving in the military and to Veterans whose existing condition has worsened due to their Service. You must apply for this benefit and be found qualified to receive disability benefits, according to VA. VA disability benefits are provided for physical conditions (such as a chronic illness or injury) and mental health conditions (such as PTSD) that developed before, during, or after Service.

For more information visit <https://www.va.gov/disability/>.



## Benefits Delivery at Discharge (BDD)

If you plan to file for disability, you can do this prior to separation through the VA Benefits Delivery at Discharge (BDD) program. There are requirements to utilize this program, be sure to research carefully to ensure you meet the requirements. One such requirement is claims must be filed between 180-to-90 days prior to separation.



For more information visit <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/>.

## VA Health Administration

The Veterans Health Administration (VHA) is America’s largest integrated health care system, providing care at 1,255 health care facilities, including 170 medical centers and 1,074 outpatient sites of care of varying complexity (VHA outpatient clinics), serving 9 million enrolled Veterans each year.

## VA Health Care

VA’s whole health approach is a comprehensive, patient-centered approach rooted in forming continuous healing partnerships to help you achieve your greatest wellbeing. VA health care includes all the necessary inpatient hospital care and outpatient services to promote, preserve or restore your health. Veterans can receive coverage for most care and services, but only some will qualify for added benefits like dental care. Each Veteran’s medical benefits package is unique. Yours will include care and services to help:

- Treat illnesses and injuries
- Prevent future health problems
- Improve your ability to function
- Enhance your quality of life

With VA health care, you are covered for regular checkups with your primary care provider and appointments with specialists such as cardiologists, gynecologists and mental health providers. You can access Veterans health care services like home health and geriatric (elder) care, medical equipment, prosthetics, and prescriptions. VA offers many types of health benefits and services. Our primary care provides services such as inpatient care and preventative care, as well as a range of specialty care services that can help safeguard your whole health.

VA Primary Care is driven by Patient Aligned Care Teams, or PACTs. PACTs are built around the idea of a team approach to health-based care. This comprehensive, patient-centered approach

is similar to what you had in the military. Your PACT is made up of you, those that support you (like your family members and caregivers), and your health care providers. This better serves you as a Veteran due to having an entire team focusing on your health care.

The VA offers many services and programs for Veterans with specific unique needs, such as women Veterans, Veterans with mental health issues concerns, and elderly or disabled Veterans. Specialty care may include mental health and trauma-related needs, conditions of the eyes, ears, and teeth, illness and injuries such as Traumatic Brain Injury (TBI), spinal cord injuries and disorders, and cancer screenings. The VA also offers specialized health care services too, such as complex care coordination that provides services to Veterans that live with spinal cord disorders, blindness, amputations, and cognitive, psychological, and emotional disorders.

More detailed information on VA health care, to include the opportunity to enroll in VA health care, will be covered in the VA Benefits and Services briefing.

For more information visit <https://www.va.gov/health-care/>.

### **VA Women's Health**

Women Veterans are part of the fastest growing group within the Veteran population, and the VA is dedicated to meeting your health care needs. If you qualify for VA health care, you have access to high-quality women's health services. VA offers primary care services including gynecologic care, birth control, preconception counseling, menopausal support and screenings (like cervical and breast cancer screenings). VA also provides reproductive and fertility health services, maternity care and other specialty services. Additionally, VA provides confidential (private) counseling and treatment for mental and physical health conditions related to military sexual trauma (MST).

### **Women's Health Transition Training (WHTT)**

VA also offers an online, self-paced course on the women's health care services available from VA post-separation from the military. Participants learn about a wide range of health care services (including mental health and military sexual trauma) eligibility requirements, how to connect with other women Veterans through women-specific networks and programs post-service and how to find local VA facilities and points of contact for additional support.

The course is open to all women who either are currently serving or have previously served in the military. Servicewomen who will be transitioning to civilian life or the reserve components within the next calendar year are strongly encouraged to participate, as the training is designed to complement the VA Benefits and Services course.

For more information about VA women's health care visit <https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/>.

In addition, all transitioning Servicewomen and women Veterans can learn more about the Women's Health Transition Training at <https://www.va.gov/womenvet/whtt/>.

### **Transition and Care Management (TCM)**

The Transition and Care Management, or TCM program can assist you in connecting with the appropriate VA health care and resources as needed to help ease your transition from active duty to Veteran status.

Every VA medical center has a TCM team ready to welcome Post-9/11 Veterans into the VA health care system. TCM teams help coordinate your care and help you navigate your way through the VA system. Case Managers, who are either nurses or social workers, ensure you maximize your VA benefits and help tailor health care services to your individual needs. The TCM team will talk with you to see if you can benefit from ongoing case management services to address physical, emotional, and social concerns associated with being a new Veteran readjusting to civilian life.

The best way to get information about what VA benefits and services you may be eligible for and how to apply for VA health care is to speak with a VA Benefits Advisor. Medical coverage can be very expensive, so it is important to be aware of what is available to you so that you can make the best choice for your situation.

**Note:** VA Benefits Advisors are not clinicians or case managers and cannot provide information on personal health conditions.

For more information visit <https://www.oefoif.va.gov/caremanagement.asp>.

### **VA Mental Health Care**

VA offers specialized treatment of mental health concerns, such as post-traumatic stress disorder (PTSD), psychological effects of military sexual trauma (MST), depression, grief, anxiety, substance use disorders, and other needs. Treatments may include short-term inpatient or outpatient care, rehabilitation treatment and residual programs, pharmacotherapy, psychotherapy, and group therapy. VA recently changed its policy regarding the eligibility of former Service members with less than honorable discharges, and separated Service members with urgent mental health or substance use problems are now considered a high priority for VA care. You do not necessarily need to have a service-connected disability to be eligible for VA care.

Community alcohol, drug, and mental health treatment facilities and programs around the country may be found via the Behavioral Health Treatment Services Locator at <https://www.samhsa.gov/find-treatment>. This website has information on locating physicians and treatment programs authorized to treat substance abuse such as prescription pain relievers or opioids.

### **VA Dental Care**

Some separating Service members may be eligible for VA dental care.

You may be eligible for a one-time free dental exam if you served on active duty for 90 days or more, and box 17 of your DD Form 214 is checked “No” for receiving a complete dental examination and all appropriate dental care prior to your separation. You must apply to VA for this free dental care within 180 days after discharge.

VA provides dental care to Veterans who meet certain eligibility requirements. Covered services may include cleaning and x-rays, fillings, crowns, bridges, and more.

If you experienced “dental trauma” while in an active duty status, you may be eligible for lifelong dental care associated with this trauma and receive a service-connected disability rating.

If you don’t meet any of these criteria and you still need dental care, VA has a reduced cost dental care insurance program you may wish to apply for. VA offers all eligible Veterans and family members the opportunity to purchase dental insurance at reduced cost through the VA Dental Insurance Program.

For more information visit <https://www.va.gov/health-care/about-va-health-benefits/dental-care/>.

### **VA Education and Training Benefits**

VA provides education benefits that are second to none. You have earned these benefits, whether you choose to use them for yourself or you have them transferred to a dependent, it is important to understand your VA education benefits.

- Post-9/11 GI Bill® is for individuals who served on active duty after September 10, 2001 and received an honorable discharge.
- Montgomery GI Bill (MGIB) includes two programs: MGIB-AD for active duty and MGIB-SR for selected reserves.

## Post-9/11 GI Bill (Chapter 33)

Post-9/11 GI Bill benefits are available to active duty Service members, National Guard, Reservists, Veterans, and family members. Under the Post-9/11 GI Bill, there are various types of training and assistance available, including institutions of higher learning undergraduate and graduate degrees, flight training, vocational/technical training, and more.

To be eligible, you must:

- have served honorably for at least 90 days on active duty after September 10, 2001 or
- have been honorably discharged from active duty for a service-connected disability and served 30 continuous days after September 10, 2001.

To receive 100% of the benefit, you must have served a total of 36 months of active duty service or have been discharged for a service-connected disability after 30 days of continuous service.

For those who served fewer than 36 months, the percentage of benefit ranges from 50% to 90%. Specific benefit eligibility information can be found in Table 12 of the VA Benefits and Services Participant Guide or online at

[https://gibill.custhelp.va.gov/app/answers/detail/a\\_id/947](https://gibill.custhelp.va.gov/app/answers/detail/a_id/947).

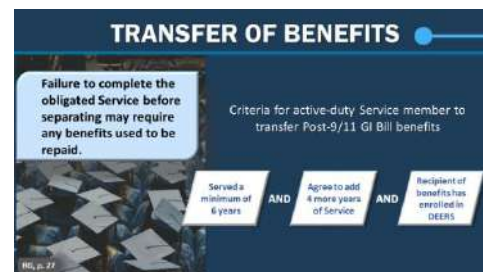
Benefits are also available to members of the Army National Guard and Air National Guard based on qualifying Service under Title 32. This includes members who had full-time Service in the National Guard for the purpose of organizing, administering, recruiting, instructing, or training; those who were activated in support of a national emergency; and those members under Title 10 active duty supporting named contingency operations.

The Forever GI Bill is recent legislation that contains several changes that affect Post 9/11 GI Bill recipients, past and future. Most of the changes enhance or expand education benefits.

If eligible for the Post-9/11 GI Bill program, you may be able to transfer unused educational benefits to your spouse or children, if you meet certain criteria.

### Transferring your GI Bill Benefits

Transferability of education benefits is a retention incentive, and therefore, DoD determines the eligibility requirements to transfer GI Bill benefits to your eligible dependents. Before applying to transfer your benefits, you should ensure you meet the eligibility requirements.



To transfer you **MUST** meet all the following criteria:

- Be on Active Duty – transfer of benefits **CANNOT** happen after you separate or retire
- Served a minimum of 6 years
- Agree to an additional 4 years of Service
- Previously elected to change your benefits from the MGIB to the Post 9/11
- The person getting the benefits is enrolled in DEERS

When transferring benefits to family members, all Service members **MUST** acknowledge the following statement:

“I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that Service may lead to an overpayment by the Department of Veterans Affairs for any payment made.” (Service documentation will remain on file with the Service.)

If you have transferred educational benefits to a dependent, log into milConnect and ensure you have completed the required obligated Service before separating. The Obligation End Date is reflected at the top of the page under “Sponsor” and on the “Approval Form.”

For more information on the transfer of GI Bill Benefits, visit <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>.

**Failure to complete ANY of the service obligation will cause your transferred benefits to be revoked and will result in a required repayment of used portions of the Post 9/11 GI Bill.**

### **Montgomery GI Bill Active Duty (MGIB-AD)**

When you joined the Service, you may have chosen the Montgomery GI Bill Active Duty or MGIB-AD program for your educational benefits.

You can use these benefits for a variety of trainings, such as college degrees and certificate programs, technical or vocational courses, licensing and certificate tests, and much more. You can also convert your MGIB to the Post-9/11 educational benefit, but know that once this change is made, it is permanent and cannot be undone.

You may be eligible for education benefits through this program if you were honorably discharged and meet the requirements of one of the MGIB categories listed on the MGIB-AD website.

For more information, visit <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>.

## **Montgomery GI Bill Selected Reserve (MGIB-SR) (Chapter 1606)**

If you're a member of the Reserves, Army National Guard or Air National Guard; you may be able to get up to 36 months of education and training benefits under the Montgomery GI Bill Selected Reserve (MGIB-SR) program.

You can use these benefits for a variety of trainings, such as college degrees and certificate programs, technical or vocational courses, licensing and certificate tests, and much more.

Eligibility for this program is determined by the Selected Reserve components, and VA makes the payments. Eligibility ends on the day of separation from the Selected Reserve, unless you were mobilized.

You will also retain MGIB-SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

The VA Education Benefits link is <https://www.va.gov/education/about-gi-bill-benefits>.

### **Personalized Career Planning and Guidance (PCPG)**

Personalized Career Planning and Guidance (PCPG) offers free educational and career guidance, planning, and resources to Veterans and their dependents who are eligible for a VA education benefit. These services may be available to you or a family member within six months of separation and up to one year post-separation.

To learn more about this program, visit <https://www.va.gov/careers-employment/education-and-career-counseling/>.

### **Veteran Readiness and Employment (VR&E)**

If you have a service-connected disability that limits your ability to work or prevents you from working, Veteran Readiness and Employment can help. VR&E helps you explore employment options and address training needs through 5 support-and-service tracks to help you find and keep a job, as well as live as independently as possible. In some cases, your family members may also qualify for certain benefits.

To learn more about this program, visit <https://www.va.gov/careers-employment/vocational-rehabilitation/>.

### **VA Home Loan Guaranty Program**

VA Home Loan program is a VA benefit which can help you purchase or refinance your home. You are eligible for this benefit while on Active Duty, as well as when you become a Veteran.

VA helps you (or eligible surviving spouse) become a homeowner. Under the VA Home Loan Guaranty program, you can get a home loan through a private lender — like a bank or a mortgage company — and VA guarantees a portion of the loan. You can use the VA Home Loan Guaranty program to:

- Buy, build, repair, alter, renovate or improve a home.
- Refinance an existing home loan to reduce the interest rate.
- Buy or refinance an existing loan on a manufactured (mobile) home.
- Improve a home by installing energy-efficient features like solar heating and cooling systems, water heater insulation, storm windows and doors or other approved improvements.

For more information on VA Home Loans, visit <https://www.va.gov/housing-assistance/>.

### **VA Life Insurance**

VA has many different types of life insurance to assist military Veterans and their families.

#### **Veterans' Group Life Insurance (VGLI)**

During the VA Benefits and Services course, you will receive information on converting your Servicemembers' Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI). With VGLI, you will be able to keep your life insurance coverage after you leave the military for as long as you continue to pay the premiums. You will need to apply for VGLI within one year and 120 days of leaving the military.

#### **Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI)**

TSGLI (also known as Servicemembers Group Life Insurance Traumatic Injury Protection) provides short-term financial support to help eligible Service members recover from a severe injury. If you were covered by SGLI and experienced a traumatic injury while serving in the military, you can apply for TSGLI. The insurance is provided by the Service, but VA Life Insurance Service can show you how to file a claim for TSGLI or appeal a past decision.

#### **Family Servicemembers Group Life Insurance (FSGLI)**

Family SGLI, also known as Family Servicemembers' Group Life Insurance (FSGLI), offers coverage for the spouse and dependent children of Service members covered under full-time SGLI. Just as with SGLI to VGLI, you have the option to convert FSGLI coverage to a permanent, individual insurance policy. This conversion must take place within 120 days from the date of your separation.



## **Service-Disabled Veterans Life Insurance (S-DVI)**

Service-Disabled Veterans' Life Insurance (S-DVI) provides low-cost coverage to eligible Service members who have a service-connected disability rated by the VA.

## **Veterans' Mortgage Life Insurance (VMLI) - VA**

VMLI provides mortgage protection insurance to help your family in the event of your death. This insurance can pay off the mortgage on a home that has been adapted to meet your needs. To be eligible for this insurance, you must have a severe service-connected disability that was determined by VA to be caused — or made worse — by your Service.

For more information on VA life insurance options, visit <https://www.va.gov/life-insurance/>.

## **State VA Benefits**

State VA Offices are there to assist you in identifying and accessing benefits after you separate. In addition, there are a wide range of county, state, and federal benefits related to education, employment, finance, health care, housing, legal assistance, recreation, taxes, and more. The State VA office is there to guide you to the benefits you are interested in or learn about some of the most-used benefits.

Each State manages its own State VA Office and benefit programs; therefore, some State VA Offices have a greater ability to assist.

For more information on your state's VA benefits, visit <https://www.va.gov/statedva.htm>. Click on your state for the locations of State VA Offices.

## **VA Vet Centers**

Vet Centers are community-based centers that offer readjustment counseling in a safe and confidential environment to eligible veterans, active duty Service members, Reservists, National Guard personnel and their families. These are small, intimate facilities located off base and comfortably located in your community.

A core goal of Vet Centers is to promote access to care by helping you and your family overcome any barrier that you might be experiencing. For example, Vet Centers maintain non-traditional appointment schedules and after normal business hours to accommodate your busy schedule. Some communities even have mobile Vet Centers that travel to places where there is no permanent local Vet Center.

For more information, visit <https://www.vetcenter.va.gov/>.

## VA Solid Start

The VA Solid Start program provides early, consistent, and caring contact to newly separated veterans – regardless of service branch, character of discharge or service history – at three key stages during the first year of transition to civilian life (around 90-, 180-, and 365-days post-separation). VA Solid Start representatives assist veterans with learning more about VA benefits and services, filing claims, obtaining status updates on benefits applications and locating additional resources from federal and community partners.



For more information about VA Solid Start, visit <https://benefits.va.gov/transition/solid-start.asp>.

**DON'T FORGET** to take a minute to review the information presented in STEP 3, and add action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider

- If you transferred your GI Bill benefits, make a note to confirm that you will meet your Service obligation before you separate or retire.
- If you did not transfer your GI Bill benefits, make a note to research the amount of your VA education benefit.
- Research VA benefits and services that are of interest to you.
- Write down questions for the VABS brief.



## STEP 4: Plan for Health/Mental Care and Health Insurance

### Effects of Career Change

Understanding and finding mental health resources, quality healthcare and health insurance is one of the most stressful areas for transition. While in the military, you were provided comprehensive healthcare at little or no cost to you or your family. Once you transition, you may be able to use TRICARE, which is familiar, or you may need to find your own doctors and insurance to cover the cost. No matter your options, it is important to understand the basics as you begin to research the best healthcare options for you and your family.



### Separation History and Physical Examination (SHPE) – provided by DoD

All separating active duty Service members and Reserve and National Guard members (if they served a minimum of 180 days on active duty or 30 days in a contingency operation) must complete a Separation History and Physical Examination (SHPE) prior to separation (or release from active duty). This requirement can be met by a DoD performed exam called the Separation History Physical Exam (SHPE). Additionally, Reserve Component Service members who deployed within two years may request a SHPE in order to document duty-related health conditions that may not have been captured during other physical exams.



### Separation Health Assessment (SHA) – provided by VA

If you are applying for VA disability, VA will also require an exam. To reduce the burden on the Service member, the DoD will accept the SHA conducted by the VA provider in lieu of the SHPE.

#### The SHPE and SHA facilitates:

- Documentation of the health status of separating Service members
- Transfer of care from the DoD to the VA
- Support for the evaluation of VA disability claims.

The purpose of the SHPE or SHA examination is to make sure that medical conditions you developed during your Service that require ongoing care, or that may require care in the future,

are identified and documented in your military medical or Service Treatment Record (STR). Prior to your DoD physical exam, you will need to complete a Mental Health Assessment (MHA) DD Form 2978 and a Medical History Form DD Form 2807-1.

It is essential that your STR is up to date prior to your medical exam. The STR is a chronological record documenting the medical and dental care and treatment received primarily outside of a hospital (outpatient). The STR should also include summaries of any inpatient hospital care and mental health treatment provided during periods of active military Service or related to conditions caused by military Service. The Military Health System (MHS) must maintain your STR per DoD policy and U.S. health care laws. When you file a claim for benefits, a copy of the STR will be provided to VA using electronic systems. You should review your record, especially if you had care outside of the MHS, as you prepare for the SHPE or SHA. You are entitled access to your entire record, and to ask for a printed copy or digital copy.

Convenient, online access to your medical record, to include all the content of the STR, is available through the TRICARE Online Patient Portal and the MHS GENESIS Patient Portal. The system provides access to all of the notes written in the electronic health record, as well as all of the documents stored in the “electronic filing cabinet”, that includes the scanned copies of your old paper STR. As you prepare for the SHPE you should review your “Problem List” to make sure that important conditions are listed there, as well as review the “Documents” section to make sure that any material from other health care systems sent to your record room are captured. Call your Primary Care Manager (PCM) or visit your Military Treatment Facility (MTF) records room to address any missing information.

In addition to health record access, TRICARE Online has a Service Separation page with instructions, forms, and links to VA sites to help prepare for the SHPE or SHA. The site can be reached at <https://www.tricareonline.com/>.

**NOTE: What happens to your medical records when you separate or retire from the Military?**

When you separate or retire from the military, your personal medical records are digitized, validated, and archived. After being digitized, the hard copies of your medical records will be destroyed and no longer available.

Personal medical records are protected against unauthorized access and loss throughout this process.

Learn how to access your medical records at <https://www.tricare.mil/Resources/MedicalRecords>.

Service members are required to complete a SHPE and MHA prior to separation.

The requirement can be completed:

- During Service member's scheduled DoD-performed SHPE and MHA.
- As part of Integrated Disability Evaluation System (IDES) process.
- During VA disability exam (SHA) as part of BDD.

### **Mental Health Assessment (MHA):**

As part of the separation process, you are required to take the Mental Health Assessment prior to attending your SHPE or SHA appointment. The results of this online self-assessment will be addressed during the SHPE or SHA.

### **Medical History Form, DD form 2807-1**

The Medical History Form is used during your medical examinations for multiple purposes. One of those purposes is for when you are separating, retiring, or released from active duty. Failure to fully complete the forms according to the instructions will delay your medical clearance. The form will be provided to you prior to your SHPE or SHA to complete.

Forms are also available at [https://dcp.psc.gov/ccmis/forms/FORMS\\_medical\\_m.aspx](https://dcp.psc.gov/ccmis/forms/FORMS_medical_m.aspx).

## **DoD inTransition**

DoD's inTransition is a free, confidential program that offers specialized coaching and resources for Service members who are transitioning between mental health care providers and health care systems, or for those who wish to initiate mental health care for the first time.



inTransition coaches work with the Service member to identify available treatment options in their area and provide information about transition-related resources. inTransition coaches help the Service member to secure an appointment with a mental health provider at their new location.

All Service members who have had mental health contact within one year of separation from active duty are automatically enrolled in inTransition. Service members may opt-out of the program when contacted by inTransition or at any point during the coaching process. For more information, visit <https://www.pdhealth.mil/resources/intransition>.

## Suicide Prevention Resources

If you, or anyone you know, are experiencing thoughts of suicide, please reach out for help immediately.



The **Veteran and Military Crisis Line** is a toll-free, confidential resource. With support 24/7, to connect veterans, Service members, including members of the National Guard and Reserve, and their family members in crisis with qualified, caring responders.



The Veterans and Military Crisis Line, text-messaging service and online chat, provide free support for all Service members and veterans, even if they are not registered with the Department of Veterans Affairs (VA) or enrolled in VA health care.

Service members, along with their loved ones, can:

- Call **1-800-273-8255** and Press 1
- Chat online at <https://www.veteranscrisisline.net/get-help/chat>
- Send a text message to 838255

The Veterans and Military Crisis Line is staffed by caring, qualified responders from VA. Many are veterans themselves. They understand what Service members have been through and the challenges members of the military and their loved ones face.

Need crisis assistance while overseas? The following overseas locations have direct crisis line numbers:

- In Europe: Call 00800 1273 8255 or DSN 118
- In Korea: Call 0808 555 118 or DSN 118
- In Afghanistan: Call 00 1 800 273 8255 or DSN 111
- Chat online at <https://www.veteranscrisisline.net/get-help/chat>

In case of an emergency, dial 911 or your local emergency number immediately.

## Sexual Assault Prevention and Response Program Office (SAPRO)

The Sexual Assault Prevention and Response Office (SAPRO) serves as the single point of authority, accountability and oversight of the DoD SAPR program. The Department's programmatic approach is prevention-focused with an uncompromising commitment to victim assistance.



SAPRO works closely with the Services to standardize victim response programs and resources across the Department. SAPRO promotes military readiness by reducing sexual assault through prevention, advocacy, and execution of SAPR Program policy, planning, and oversight across the DoD Community. DoD's approach ensures that Service members receive the protections to which they are entitled, and support through an integrated victim services network of care.

If you have been a victim of sexual assault, or for assistance, more information, and resources:

- Contact your unit or installation Sexual Assault Response Coordinator or SAPR Victim Advocate.
- Contact the DoD Safe Helpline: 1-877-995-5247, <http://safehelpline.org/>
- VA offers services regardless of disability rating

For more information, see <https://www.va.gov/health-care/health-needs-conditions/military-sexual-trauma/>.

## State and Local Health Care and Mental Health Services

In addition to mental health services provided by the military Service, each State's Department of Health promotes public health through policy initiatives, research, and service programs. Often, a State's public health administration is combined with the provision of Social Services. "Health" generally encompasses behavioral and environmental health as well as physical well-being, illness, and communicable diseases.

Social service websites may include information and programs dealing with healthcare, mental health, suicide prevention, sexual assault, welfare, poverty, juvenile delinquency, sex offenders, aging, public assistance, and rehabilitation. There may also be listings of private social service agencies.

A resource for what is available in your State is [www.statelocalgov.net](http://www.statelocalgov.net).

## TRICARE

As soon as you transition, you and your family will no longer be eligible for TRICARE as it covers active-duty Service members and their families. It will be necessary for you to find health care either through your employer or on your own. TRICARE is one option, which may still be available depending upon your type of discharge or if you retired from military Service. TRICARE provides many different types and plans to provide insurance, including mental health, substance abuse, dental, and medical plans.



TRICARE program options can be found at [www.tricare.mil](http://www.tricare.mil).

**Generally, changes to a health care plan are only made during the annual Open Enrollment season held for 3 weeks beginning mid-November. Outside of Open Enrollment, you can only start or change plans after a Qualifying Life Event (QLE) such as a change in status, birth, marriage, change in location, etc. Separating or retiring from the military qualifies as a change in job status, and therefore is a QLE. You have 90 days after a QLE to take action. For more information, use the links below:**

**Separating:** <https://www.tricare.mil/LifeEvents/Separating>

**Retiring:** <https://www.tricare.mil/LifeEvents/Retiring>

**Deactivating:** <https://www.tricare.mil/LifeEvents/Deactivating>

### TRICARE Mental Health Care

For active-duty family members seeking outpatient mental health and substance use disorder treatment, referral and preauthorization are not required if the family member seeks care within the network from an individual professional provider of care (e.g. psychiatrist, psychologist, clinical social worker, licensed mental health counselor, etc.). TRICARE will review the course of treatment and ensure it is medically necessary (TRICARE Operations Manual 6010.56-M, February 1, 2008, Chapter 16, Addendum B; TRICARE Policy Manual 1610.57-M, February 1, 2008, Chapter 7, Section 3/10).

### TRICARE Health Plans

When seeking insurance through TRICARE, it is recommended you schedule an appointment with the nearest TRICARE Representative to go over your benefits. You can also visit the



TRICARE website's Plan Finder to learn about options based on your status, including TRICARE options for retirees. The Plan Finder allows you to enter specific information, answers questions and explains your options.

Explore:

- Plan Finder at [www.tricare.mil/planfinder](http://www.tricare.mil/planfinder)
- TRICARE program options can be found at [www.tricare.mil](http://www.tricare.mil).

If you are retiring from Military Service and are under age 65, you may be eligible for the plans listed below. For more information on any of the plans listed below, visit <https://www.tricare.mil/Plans/Eligibility/RSMandFamilies>.

### **TRICARE Prime (for Retirees)**

Must be enrolled and pay annual enrollment fee. A beneficiary may enroll outside of a Prime Service Area, more than 30 minutes (but less than 100 miles) from a Military Treatment Facility (MTF)/enhanced Multi-Service Market (eMSM), so long as they waive primary and specialty Access to Care (ATC) standards and MTF Commander/eMSM Manager, or designee, approves the enrollment. TRICARE Prime is not offered to retirees outside of the 50 United States and the District of Columbia.

### **TRICARE Select (for Retirees)**

Must be enrolled and pay an annual enrollment fee. Currently only option available both CONUS and outside of the 50 United States and the District of Columbia.

### **US Family Health Plan (USFHP)**

The US Family Health Plan is an additional TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. As a retiree, you must enroll, pay the annual premium, network co-payments and use doctors in the network. This is only available in certain locations.

### **TRICARE Young Adult (TYA)**

TRICARE Young Adult is an option for unmarried, adult children of active duty and retired Service members who have "aged out" of regular TRICARE coverage. The plan provides comprehensive medical and pharmacy benefits. Must be enrolled, pay monthly premiums, and network co-payments. TYA is available with TRICARE Prime or TRICARE Select plans.

**Members who fail to enroll in TRICARE Prime or TRICARE Select will lose all TRICARE coverage and default to direct care, space available only coverage, provided in a military hospital or clinic.**

**Any other health care delivered outside of a military facility will not be covered.**

## **TRICARE Retired Reserve**

TRICARE Retired Reserve may be the right option for you and your family if you qualify. The plan provides comprehensive health care coverage upon your retirement, and you do not have to wait until you reach age 60 and begin drawing retired pay to purchase the plan. Plus, because you can see any provider, you don't have to change providers if you already have one.

Retired and over age 65 or otherwise qualified for Medicare:

### **TRICARE for Life (TFL):**

A Medicare-wraparound coverage option for TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence. Medicare does not pay for health care outside of the 50 United States, District of Columbia, and the US Territories; however, Medicare Part B still needs to be purchased to be TFL overseas. TFL beneficiaries are also eligible for FEDVIP dental and vision insurance coverage. All premiums and copays apply.

## **Federal Insurance**

Certain types of federal insurance are available to veterans. These are programs offered to other federal government employees and retirees.

### **Dental and Vision Coverage for Retirees**

As a retiree, you are eligible to obtain both dental and vision insurance through the Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP offers a choice of 12 dental and 5 vision insurance carriers. Retirees may choose a dental or vision plan that best meets your family's needs. If you are eligible, you may enroll 31 days prior to your military retirement date and 60 days following your retirement date. To prevent a gap in dental coverage between your active duty or reserve dental plan and your new FEDVIP plan, you must enroll prior to your military retirement date.

Enrollment or changes in FEDVIP plans can only occur during Federal Benefits Open Season from mid-November to the second full week in December, or if you experience a Qualifying Life Event (QLE). Please note that QLEs that apply to FEDVIP differ from TRICARE's QLEs.

Further information about FEDVIP plan options, eligibility and QLEs can be found:

- Online at [www.benefeds.com](http://www.benefeds.com)
- By calling 1-877-888-FEDS (1-877-888-3337).

## **Federal Long Term Care Insurance Program (FLTCIP)**

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management (OPM), insured by John Hancock Life & Health Insurance Company, under a group long-term care insurance policy, and administered by Long Term Care Partners, LLC.

The Federal Long Term Care Insurance Program (FLTCIP) is available to eligible federal employees, to include active and retired uniformed Service members, and certain qualified relatives. This includes:

- Active members of the uniformed services on active duty or full-time National Guard duty for more than 30 days
- Active members of the Selected Reserve (members of the IRR are not eligible)
- Retired members of the uniformed services entitled to retired or retainer pay; this includes gray area reservists, even if not yet receiving retired pay.

Eligible individuals must have their medical history reviewed as part of the application process. Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage.

For more information, go to [www.LTCFEDS.com](http://www.LTCFEDS.com).

## **Transitional/Temporary Health Care Coverage**

Transitional health care coverage is available if you separate from the military and meet the eligibility requirements. Two such programs are listed below.



### **Continued Health Care Benefits Program (CHCBP)**

Continued Health Care Benefits Program or CHCBP is available for those who are not eligible for VA, any of the TRICARE options, and do not yet qualify for an employer-based program or who need coverage for a family after separating, or are losing TAMP coverage.

The Continued Health Care Benefit Program (CHCBP):

- Provides temporary health coverage for 18-36 months for the former Service member and family when you lose eligibility for TRICARE or TAMP.

- Reserve and National Guard members as well as adult children and un-remarried former spouses are also eligible for CHCBP.
- Acts as a bridge between military health benefits and your new civilian health plan to maintain health care coverage in a time of transition.
- Provides the same coverage as TRICARE Select, including prescriptions, coverage for pre-existing conditions, and pregnancy.
- CHCBP is a temporary solution for health care. You should be actively considering your options for when CHCBP ends.

To obtain this coverage, you must apply and pay premiums to CHCBP within 60 days after loss of eligibility for military health care, i.e. TRICARE Prime/Select or TAMP. In addition to the premiums, there are additional cost-shares for some covered services.

The CHCBP is a contracted service provided by Humana Military. Humana Military provides services for enrollment, authorization, claims processing and customer service. For more information about CHCBP or to see if you qualify, visit <https://www.humanamilitary.com/beneficiary/benefit-guidance/special-programs/chcbp/>.

### **Transitional Assistance Management Program (TAMP)**

If you are separating from active duty, deactivating/demobilizing, then you may be eligible for the Transitional Assistance Management Program (TAMP). TAMP provides 180 days of premium-free TRICARE transitional health care benefits after regular TRICARE benefits end.

To be eligible for the 180-day transitional medical and dental benefits, you must be:

- Involuntarily separated from active duty for a reason that designates transitional benefits; or
- A Reservist separated from active duty after serving more than 30 days in support of a contingency operation; or
- Separated from active duty after being involuntarily retained on active duty in support of a contingency operation; or
- Separated from military Service following a voluntary agreement to remain on active duty for one year or less in support of a contingency operation; or
- A member who receives a sole survivorship discharge; or
- Separated from active duty and agree to become a member (affiliate) of the Selected Reserve of the Ready Reserve of a Reserve Component the day immediately following last day of active duty (If there is a gap in affiliation, the member will not qualify for TAMP).

TAMP eligibility is determined by the Services and documented in DEERS. If you qualify under one of the eligibility requirements listed above, you must ensure you and your family members are enrolled in DEERS and that your eligibility status is reflected in DEERS. Review your TAMP status in MilConnect prior to separation. Contact your personnel office if you have questions about TAMP or regarding your TAMP eligibility.

Once DEERS is updated to authorize the 180-day TAMP coverage, you and your eligible family members will be automatically enrolled in TAMP to receive coverage effective the day after your discharge date.

For those who qualify, the 180-day TAMP period begins upon the sponsor's separation. While on TAMP, sponsors and family members are eligible to use one of the following health plan options in addition to military hospitals and clinics:

- TRICARE Prime (where locally available, enrollment required)
- TRICARE Select
- US Family Health Plan (if you live in a designated location, enrollment required)



**TAMP offers 180 days of premium-free health care to you and your eligible family members after you separate from the military. If you're eligible, TAMP starts the day after you separate from service. TAMP eligibility is not automatic, as individuals must meet one of the six qualifying criteria.**

For questions about your eligibility for TAMP, contact your personnel office. For general information on TAMP, visit <https://www.tricare.mil/TAMP>.

### **Dental Coverage During TAMP**

During TAMP, dental care is provided on a space-available basis to the Service member in military dental treatment facilities. However, understand that space-available dental care is very limited and not available for dependents.

Family members are still eligible for the TRICARE Dental plan for the duration of TAMP, but premiums must continue to be paid.

## Health Insurance Marketplace

If you are a veteran who is not enrolled in VA benefits or other veteran's health coverage, you can get coverage through the Health Insurance Marketplace. View Health care coverage options for military veterans at [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans).



In addition, you may have dependents who are not eligible for a VA health care program. They can also get coverage through the Health Insurance Marketplace.

When you fill out the Marketplace application, you will be shown the plans for which you qualify within the Marketplace, which are considered private insurance plans. The system will also let you know if you qualify for lower costs based on your household size and income. If you do not qualify for lower costs, you can still use the Marketplace to buy insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.

As a Service member separating or retiring from the Service, you are entitled to a Special Enrollment Period (SEP), which allows you to enroll in a Marketplace plan outside of the annual Open Enrollment Period. Transition from the Service qualifies you for SEP due to a “loss of qualifying health coverage” as you will no longer be eligible for health care from the military. Documentation is required to utilize SEP. Your DD 214 qualifies as accepted documentation, as do other options.

To apply or learn more, visit:

- Online at: [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans)
- Call the eMarketplace Call Center at 1-800-318-2596
- TTY users should call 1-855-889-4325
- Find someone nearby to help you apply at <https://localhelp.healthcare.gov/#>

**DON'T FORGET** to take a minute to review the information presented in STEP 4, and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Determine eligibility for TRICARE healthcare.
- Explore healthcare options.
- Research mental health resources.



The image shows a form titled "My Transition 'To Do' List". It features a column of checkboxes on the left side, each corresponding to a horizontal line for writing a task. The word "Task" is printed at the top of the list area.

## STEP 5: Plan for Civilian Employment/Vocational Training

### Effects of Career Change

from the Services is the ultimate career change. For many, finding employment or a new career path is the first and most important area of concern. DOL takes the lead for this topic providing information on employment, vocational training, certifications, licensure, and various other avenues by which you can find your next employment or career. The topics covered in this section will be covered in depth during one of the three DOL curricula. For more information, use the links provided and download the Participant Guides for the DOL curricula at <https://www.dol.gov/agencies/vets/programs/tap>.



### DOL Veterans Employment and Training Service (VETS) Website and Curricula

The DOL website helps you translate military skills and experience into civilian terms, build a resume, search for jobs, and provides essential interview tips and resources to link you to job search websites and databases. You can visit the DOL website at [www.veterans.gov](http://www.veterans.gov).

The DOL provides you access to the tools and best practices that will help you transition from military service to a civilian career. This includes helping you evaluate career options, prepare for success in the employment process, and apply, interview, and evaluate a job offer. The Veteran and Military Transition Center, located at [www.careeronestop.org/veterans](http://www.careeronestop.org/veterans) is a one-stop website for employment, training and financial help after military service.



DOL TAP Curriculum includes:

- DOL One-Day, Employment Fundamentals for Career Transition (EFCT)
- DOL Employment Workshop (DOLEW) – a 2-day track
- DOL Career and Credential Exploration (C2E) Workshop – a 2-day track



The DOL One-Day, EFCT, is mandatory unless you qualify for an exemption. This workshop will provide you with a greater understanding of what it takes to transition to a civilian career. The DOLEW provides greater detail on transitioning to a civilian career, to include identifying your career goals and skills, developing and building your personal brand, exploring federal hiring, preparing for interviews, receiving a job offer, and negotiating that offer. The C2E workshop is for those who want to explore the interests, values, and aptitudes to make informed career. C2E is ideal for those seeking to identify credentials and qualifications needed for your occupations of interest and understand the opportunities and benefits of apprenticeships.

REMEMBER, spouses or caregivers of eligible transitioning Service members may be eligible to receive job assistance through their local transition office. They should contact the installation Military and Family Support Center, Spouse Employment Program Office, which has an employment program. Spouses are strongly encouraged to participate in the DOL TAP Curriculum workshops.

### **Transition Employment Assistance for Military Spouses (TEAMS)**

In addition to the DOL TAP curricula, DOL is now hosting monthly workshops for former and current military spouses, known as Transition Employment Assistance for Military Spouses (TEAMS). These workshops are focused on empowering military spouses to tackle their special employment needs, such as unemployment and underemployment, frequent moves, lack of education, as well as licensure and credential portability. These workshops include:



- **Your Next Move:** This 2-hour workshop provides the opportunity to use DOL online resources to define and explore career opportunities. Labor market information research is used as a basis for selecting a career path or developing a job search plan.
- **Marketing Me:** A 2-hour workshop is focused on using marketing techniques for your job search, exploring networking opportunities and using multiple resources to develop an action plan for your job hunt.
- **Career Credentials:** This 2-hour workshop defines professional credentials and their importance, illustrates pathways for credentialing, and identifies license and credential portability resources.
- **Resume Essentials:** A 4.5-hour workshop designed to create a participant's most effective resume. Trained facilitators will provide guidance and teach participants to evaluate their resume and understand job application techniques.

- **Federal Hiring:** This 2-hour workshop provides an introduction to the federal hiring process, reviewing federal employment opportunities, the availability of special hiring authorities for military spouses and differences between federal and private sector resumes. Additionally, participants set up accounts on USAJOBS and review features to assist in identifying and applying for federal jobs.
- **Interview Skills:** This 2-hour workshop provides tips and coaching for job interviews and handling those hard-to-answer questions.
- **Salary Negotiations:** This 2-hour workshop explains basic knowledge of salary, compensation, job offers and negotiation skills. Included exercises and resources help participants understand their worth to their next employer.
- **LinkedIn Profiles:** This 2-hour workshop walks participants through building their LinkedIn profiles. Participants learn how to create a profile that markets their professional brand; uses keywords to attract recruiters; utilizes LinkedIn for skill endorsements and recommendations from their networks. This workshop is a prerequisite for the LinkedIn Job Search Workshop.
- **LinkedIn Job Search:** This 2-hour workshop offers insider knowledge to utilize LinkedIn's job search features. Participants learn how to set job alerts, connect with new people, and grow their networks by joining groups and following organizations. This workshop also shares a rare sneak peek into the recruiter's view on LinkedIn, providing invaluable insight into LinkedIn job searches.

These workshops are free for former and current military spouses and provided virtually by trained facilitators at a variety of times. The variability of times is to increase accessibility to military spouses no matter where they are located throughout the world. Participants can take these workshops in any order and as many times as they would like. For more information on the workshops, to access participant guides, or to register for a workshop, please visit [www.Veterans.gov/MilSpouses/Events](http://www.Veterans.gov/MilSpouses/Events).

## DOL Resources

DOL provides for a multitude of resources available during and post-transition. Services provided by these resources include online websites, local job centers, and local or state level job banks.



## **Career One Stop**

DOL sponsors the Career One Stop website in partnership with American Job Center (AJC). Utilize the Career One Stop website, as it is a beneficial resource for finding career information. Its resources and information can help you identify potential careers using your current military occupation, explore training opportunities for certifications and licenses, examine typical job-related duties, and search employers and jobs, in addition to providing tools to research labor market information and explore civilian careers.

Visit Career One Stop at [www.CareerOneStop.org](http://www.CareerOneStop.org).

## **America Job Centers - Priority of Service**

While you are on Active Duty, and once you separate or are released, you can find employment assistance at the DOL American Job Center (AJC) in your local community. They can provide a full array of employment and training related resources and services. In addition, veterans receive Priority of Service (POS) in all DOL funded employment and training programs and services provided through the AJC.

AJCs are connected to employment, education, and training services provided through local, State, and Federal programs. Each of these centers serves as a one-stop resource that links Service members to the national network.

As a veteran, you receive Priority of Service (POS) over other individuals seeking assistance. This means, if you seek employment assistance at an AJC or other employment service within DOL, you go to the head of the line. If the resources are limited, you will receive access ahead of other applicants. The Workforce Innovation and Opportunity Act of 2014 requires all States to develop policies for the delivery of POS in their State workforce plan. To receive POS, you must first identify as a veteran when seeking assistance.

AJC networks partner with DOL, however, each State manages their AJCs. Therefore, the name of your local AJC may be slightly different.

To locate your nearest AJC, visit [www.careeronestop.org](http://www.careeronestop.org).

## **State Job Banks**

As part of the State Workforce Agency or AJC, each State has its own job banks. These job banks have postings for jobs within a specific city and/or state. You can search for job openings, post your resume for employers to find, and request to be notified when positions that meet your criteria are posted. Employers post jobs at no charge to their state's job bank. Job banks can be a good research tool. You can learn what skills employers are looking for and

typical pay to expect for different jobs. The state job banks serve as a place where individuals seeking employment and businesses seeking employees can connect based on each other's needs. These job banks are free resources for employers and job seekers.

To explore State job banks, go to <https://www.careeronestop.org/JobSearch/FindJobs/state-job-banks.aspx> and select your state to search by job type or location.

## Unemployment Compensation

Whether retiring, separating, or being released from active duty, you may qualify for Unemployment Compensation for ex-Service members (UCX). The UCX program provides unemployment compensation benefits to eligible individuals transitioning from military service to the civilian labor market. The program is administered by the States as agents of the Federal government. If you were on active duty with a branch of the U.S. military, you may be entitled to benefits based on that service, but you must have been separated under honorable conditions and meet other eligibility requirements. The law of the State (under which the claim is filed) determines benefit amounts, number of weeks benefits can be paid, and other eligibility conditions. You can access the Unemployment Benefits Finder for the state under which you are filing a claim at [www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx](http://www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx).

## O\*NET Online and My Next Move for Veterans

Another useful resource developed under the sponsorship of the DOL Employment and Training Administration (ETA) is O\*NET. It is the Nation's primary source of civilian occupational information.

The O\*Net database contains hundreds of standardized and occupation-specific descriptors on almost 1,000 occupations covering the entire U.S. economy. The database is continually updated from input by a broad range of workers in each occupation.

O\*Net information is used by millions of individuals every year, including those taking advantage of O\*Net Online, My Next Move, and other publicly and privately developed applications.



The O\*NET database contains:

- Information on hundreds of different occupations
- Job descriptions and functions
- Lists of tools used in specific jobs
- Knowledge, skills, abilities, training, and education required for the positions

During MOC Crosswalk, you will take the Interest Profiler within O\*NET, which will provide you an understanding of your skills, abilities, and interests and to which careers those best matched to your skills and abilities. In addition, O\*NET helps with identifying industry standard keywords you can use when writing your resume.

For more information, go to <https://www.onetonline.org/>.

My Next Move for Veterans ([www.mynextmove.org/vets/](http://www.mynextmove.org/vets/)) is a site within O\*NET specifically geared toward aligning military occupation codes with the civilian equivalents. This resource can be a useful tool to assist you in researching potential occupations similar to your current military specialty, provide possible skills you may have attained while in the military and identify industry standard keywords to assist when writing your resume. My Next Move also allows you to browse careers by keywords, branch of Service and the military occupational code (MOC). You will learn more about this and other tools during the MOC Crosswalk module.

### **Verification of Military Experience and Training (VMET), DD Form 2586**

A useful document to have during transition is your Verification of Military Experience and Training (VMET), DD Form 2586. This provides documentation and verifies your military experience and training. Your VMET is a useful tool that will help you in:

- Determining your skills
- Identifying your next career path
- Writing your resume and discussing civilian occupations related to your military Service
- Translating military terminology and training into civilian terms

The VMET form is available to all eligible transitioning Service members, including eligible National Guard and Reservists.

You can access your VMET by signing on to MilConnect, using CAC or DS Logon, at <https://milconnect.dmdc.osd.mil/milconnect/>.

- Select the "Correspondence/Documentation" banner

- Click on "DoD Transition Assistance Program (DoDTAP)"
- Locate the "VMET" tab
- Select the VMET Document (DD-2586) option to retrieve and save your copy.

Verify the information on your VMET is accurate at least 120 days prior to separation. This will allow for time to have the information corrected or to add missing information.

To correct errors on your VMET, visit your local personnel office, or call DMDC at 1-800-538-9552.

## Credentialing Information

Credentialing is the “umbrella term” for licenses and certifications. Some Federal, State, or local laws may require specific credentials to legally perform some jobs. Some employers may choose to hire only employees who have certain credentials or offer a higher salary to those currently holding the credential. In addition, having credentials may improve your prospects for promotion with a civilian employer. Having a credential demonstrates to prospective civilian employers that your technical skills are on par with their civilian peers.



### Licenses

Governmental agencies (Federal, State, or local) grant licenses to individuals to practice a specific occupation, such as a medical license for doctors, or State license requirements for school teachers. State or Federal laws or regulations define the standards that individuals must meet to become licensed. Licenses are typically mandatory for Federal and State professions.

### Certifications

Unlike a license, a certification is issued by a non-governmental agency, associations, and even private sector companies. These organizations or companies may grant certifications to individuals who meet predetermined qualifications. These qualifications are generally set by professional associations (for example, the National Commission for the Certification of Crane Operators), or by industry and product-related organizations (for example, Certified Information Systems Security Professional (CISSP)). Certification is typically optional; however, some employers may require them.

A certification may be required by the employer, city, state, or to work professionally in the field. You will need to research the certification you may seek, along with the profession, and location to ensure you are seeking the correct version for your location and occupation.

Even with all of your military training, experience, and/or military licenses you have earned, many civilian jobs require the transition of military credentials to civilian ones. Be sure to check with the credentialing authorities, as some may grant credit for your military training or experience.

By obtaining the civilian license or certification, you will have a clear advantage in applying for jobs especially when your experience and knowledge gained in the military is considered.

To explore credentialing requirements for various career opportunities, visit American Job Centers at [www.careeronestop.org/FindTraining/](http://www.careeronestop.org/FindTraining/).

In addition, DOL VETS is another website that can assist you in understanding, finding, and obtaining credentials. The DOL VETS website is <https://www.dol.gov/agencies/vets>.

### **Credentialing Opportunities On-Line (COOL)**

Another online resource which can assist with industry certifications and licensure is the Services' COOL websites. The COOL websites consolidate information from numerous sources at the federal, state, and local levels on certifications, licenses, apprenticeships, and growth opportunities that correspond with each military occupation, several collateral duties, and leadership/management roles. Armed with that information, COOL provides the means for you to learn about and obtain civilian licenses and certifications that are closely aligned with your current or former military occupations, academic degrees, or civilian jobs for Reservists.

On the COOL website, you can:

- Get background information about civilian certifications and licensure
- Identify certifications and licenses relevant to your military MOS, AFSC, or Rating
- Learn how to fill gaps between military training and experience and civilian credentialing requirements associated to your MOS, AFSC, or Rating,
- Learn about resources available to help gain civilian job credentials.

If you know you will need a certification or license for employment, or a certification or license can enhance hiring considerations, see how your military training and/or experience has prepared you for the certification or State/Federal license. Industry-recognized certifications and licenses can be key to success in transition to civilian employment.

Each branch of the military has a COOL website geared toward their Service members.

- Dept. of Defense Credentialing Opportunities On-Line (DoD COOL)
  - <https://www.cool.osd.mil>
- U.S. Army Credentialing Opportunities On-Line (Army COOL)
  - <https://www.cool.osd.mil/army/index.htm>
- U.S. Marine Corps Credentialing On-Line (Marine Corps COOL)
  - <https://www.cool.navy.mil/usmc>
- U.S. Navy Credentialing On-Line (Navy COOL)
  - <https://www.cool.navy.mil/usn/>
- U.S. Air Force Credentialing On-Line (AF COOL)
  - <https://afvec.us.af.mil/afvec/Public/COOL/>
- U.S. Coast Guard Credentialing Opportunities On-Line (Coast Guard COOL)
  - <https://www.cool.osd.mil/uscg/>

### **MilGears**

A one-stop-shop for career and credentialing pathways is MilGears - Powered by COOL. While COOL can provide you the information, MILGEARS can provide you the path. This online suite of tools can help you identify and produce career pathways based on your unique career inputs, as well as pathways found by using the quick search tools. MilGears uses your military occupation, on and off-duty learning, and civilian credentialing to offer easy and accurate mapping to civilian occupations, and the associated required civilian credentials (certifications, licenses, apprenticeships, and academic degrees) towards a post-Service career.

MilGears guides you through a series of questions regarding your military training, duty assignments, off-duty education, credentialing, and in-Service and post-Service goals. The results will provide you with a personalized assessment of what civilian credentials and career opportunities may be immediately achievable or achieved quickly. The results will also provide details on how to fill any gaps and next steps to accomplish your credentialing or career goals. Similar to O\*NET, MilGears will also show “best-fit” post-Service occupations and resources to explore those post-Service occupations.

For more information, go to <https://milgears.osd.mil/>.



## Gaining Experience

Having experience in your chosen career area is very important. There are multiple ways to gain experience including apprenticeships, job training through USMAPS, DoD SkillBridge, and volunteering.

### Apprenticeship



Apprenticeship is an industry-driven career pathway where employers can develop and prepare you, by providing paid work experience, classroom instruction, and a nationally recognized, portable credential. Combining paid work experience, training, and a portable credential is a powerful and proven recipe for employment success.

Apprenticeships are available in hundreds of occupations such as IT, cybersecurity, healthcare, energy, transportation, hospitality, financial services and many others. These high-growing and emergent industries can lead to meaningful employment.

Apprenticeships are “earn-while-you-learn” opportunities where you will be earning a paycheck from day one as you develop new skills working with an employer. A DOL Registered Apprenticeship typically lasts one to five years depending upon the occupation chosen, and apprenticeship graduates earn on average \$70,000 a year. There are over 25,000 programs available nationwide. 94% of apprentices retain employment after program completion, and graduates earn \$300,000 more over their lifetime compared to their peers who do not complete a program.

All high-quality apprenticeship programs include virtual or in-person classroom instruction, and many apprentices earn academic credit towards a college degree for the skills they learn, while avoiding college debt. Some apprenticeship programs are approved for GI Bill benefits, which allow the participant to receive a monthly housing stipend tax free, and a stipend for books and supplies, in addition to earning their wages.

For information on using your GI Bill for apprenticeship, visit <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/>.

For more information on or to locate an apprenticeship, visit [www.apprenticeship.gov](http://www.apprenticeship.gov).

### United Services Military Apprenticeship Program (USMAP)

Another option for job training is a Department of Labor (DOL) Registered Apprenticeship while serving. The United Services Military Apprenticeship Program (USMAP) is an apprenticeship

program registered with the Bureau of Apprenticeship and Training, Department of Labor. The program enables you (Active, Reserve, and Guard) to earn national certification as Journey Workers in specific occupational fields in accordance with standards established by the authority of the DoD and DOL. The program's major purpose is to document your training and skills learned while performing your military jobs. Completion of the program can qualify you for employment in a recognized civilian trade.

The United Services Military Apprenticeship Program (USMAP) is provided at no cost and requires no additional time or obligation. This formal military on-the-job training program that provides an opportunity to demonstrate and improve your job skills. Completion of the registered apprenticeship results in a DOL credential that is recognized by industry and labor employers.

The USMAP helps streamline and formalize different types of training in the military and civilian workforce, and also helps to bridge the gap between the two.

For more information about apprenticeships, please visit <https://usmap.netc.navy.mil/usmaps/static/index.htm>.

### **DoD SkillBridge**

The DoD SkillBridge is a job skills training program that offers opportunities in civilian apprenticeships, internships and job training. Program guidelines requires you to be within 180 days of your separation date and have gained approval from your first field-grade level Commander. In addition, each Service has individual guidelines and requirements for participation. Be sure to check with your local transition or education office to learn more about the Service SkillBridge program.

Currently, more than 700 programs are offered via SkillBridge, with more being added each year.

For more information, visit <https://dodskillbridge.usalearning.gov>.

### **Volunteering**

Volunteering can be valuable for your transition into civilian life. Regardless if you are employed or unemployed, volunteering will help improve your employment prospects, learn new skills, and become engaged in your community. Research shows that volunteering increases a person's likelihood of finding a job by 27% nationwide, and volunteers in rural communities have a 55% higher chance of finding a job.

Volunteering also helps you build your resume, experience and job network, which can lead to employment opportunities. Consider choosing a volunteer opportunity based on your skills, experience, and employment objectives. If you do not have the experience or network connections for the job you want, look for a volunteer opportunity that offers a chance to gain new skills and connections, as well as insight into the nature of the work you are interested in pursuing.

You can find volunteer opportunities in your community through your State's Service Commission, or through local organizations in your community. To locate volunteer opportunities in your local area, visit [www.VolunteerMatch.org](http://www.VolunteerMatch.org).

### **AmeriCorps**

One such opportunity for volunteering is with AmeriCorps. It is a national service program that enables people of all ages to help solve tough community challenges while building skills for future careers and connecting with their community. AmeriCorps provides an opportunity to gain hands-on experience, learn new skills, and build connections that can improve your resume, job, or school applications. AmeriCorps is a way to continue serving your country and make a real difference in peoples' lives.

AmeriCorps members provide peer-to-peer support to other veterans and military families; fight wildfires on public lands and other ecological conservation; help communities struck by disasters; teach, tutor, and mentor disadvantaged youth; build and weatherize houses; serve in the healthcare field with doctors, nurses, counselors, and social workers; and meet many other urgent community needs.

Volunteering with AmeriCorps members can be a full-time job. Full-time volunteers receive a modest living allowance, health care benefits, and childcare assistance, while all volunteers receive a flexible education award that compliments your GI Bill benefits. When completing your contract with AmeriCorps, you will be eligible for hiring by employers that prioritize hiring AmeriCorps alumni, including the federal government.

For more information, visit <https://www.americorps.gov/members-volunteers> to find an AmeriCorps position in your community and see profiles of veterans who served in AmeriCorps.

## Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA is a Federal law that establishes rights and responsibilities for uniformed Service members and their civilian employers. USERRA provides individuals who leave civilian employment for periods of covered military service. Those who meet the five eligibility criteria for reemployment must be promptly reemployed with their civilian employers following separation from that service. The returning Service members must be promptly reinstated in the same positions of status, seniority, and rate of pay they otherwise would have attained with reasonable certainty had they remained continuously employed. If a Service member was injured or incurred an illness while performing a period of covered military service and is unable to return to their civilian job, they may take up to two years for convalescence to recover following discharge from service. Please note that employers cannot require employees to resign their positions before leaving civilian employment to perform covered military service, and while employers may ask for orders or other official indicia of military service prior to the employee leaving for that service, the employer may not require it and cannot take any adverse action against the employee for failure to provide those orders.



In addition, USERRA generally prohibits adverse discrimination by employers against any current or prospective employee due in any part to that individual's past, present, or future military service, status, or obligations. USERRA also protects individuals from retaliation by employers. Employers may not take any adverse action against any employee—regardless of military affiliation—for having either asserted their USERRA rights or having assisted another individual assert their own USERRA rights.

The DOL Veterans' Employment and Training Service (DOL-VETS) interprets, administers, and helps enforce USERRA by investigating complaints filed with DOL-VETS. DOL-VETS investigates complaints received from individuals who believe their USERRA rights were violated and provide technical assistance and interpretative guidance to the general public, including members of the uniformed service, professional associations, and individuals as part of its outreach and education program.

The DoD Employer Support of the Guard and Reserve (ESGR) is another great resource. ESGR is a Department of Defense program that seeks to develop and promote supportive work environments for Service members in the Reserve Components through outreach, recognition, and educational opportunities that increase awareness of applicable laws. While it does not conduct investigations or actively collect evidence, ESGR also seeks to resolve employment

conflicts between the Service members and their employers through informal mediation efforts.

Additionally, individuals who believe their USERRA rights have been violated also have the right to pursue relief through private counsel at their own expense.

### **How Reemployment under USERRA works:**

USERRA reemployment rights apply to Active Duty, National Guard, and Reserve Members.

USERRA provides for prompt reemployment on completion of your uniformed Service as long as you meet the five eligibility criteria, regardless of the timing, frequency, duration, or nature of your Service. As a returning Service member employee, you are entitled to prompt reemployment if you:

- Left a civilian job to perform uniformed Service
- Provided your employer advance notice of your Service, either verbally or in writing, unless impossible, unreasonable, or precluded by military necessity
- Served for a total of less than five years while employed with the same employer, not including periods of exempt Service, such as Operation Enduring Freedom
- Did not receive a disqualifying discharge, such as a Dishonorable, Bad Conduct, or Other Than Honorable discharge
- Provided timely notice to your employer of your intent to return to work, either verbally or in writing, depending on the length of your absence.

Employers may ask for copies of your orders or other official documentation for proof of service, but you are only required to provide such documentation when you were absent for more than 30 days. It is strongly encouraged for you to provide your employer a copy of your drill schedule, point of contact for your unit, and notice of upcoming deployment or service as soon as possible.

USERRA requires that upon return, if you met the five eligibility criteria, you must be promptly reemployed in the job that you would have attained with reasonable certainty had you not been absent for uniformed Service. This is called the “escalator” principle, where you must be reinstated with the same seniority, status, and pay, as you would have attained had you remained continuously employed with the employer, in addition to any other rights and benefits of employment with the employer determined by seniority. Prompt reemployment means as soon as practicable and must occur within two weeks of applying for reemployment, absent unusual circumstances.

USERRA also requires that the employer make reasonable efforts (such as training or retraining) to enable you to refresh or upgrade your skills to help them qualify for reemployment in the escalator position.

### **Protection from Discrimination and Retaliation under USERRA**

USERRA also provides protection from discrimination and retaliation in civilian employment. If you are a past or present member of the uniformed Service, have applied for membership or are obligated to serve in the uniformed Service, then an employer may not deny you initial employment, reemployment, retention in employment, promotion, or any benefit of employment due in any part to this status. Additionally, your employer may not take any adverse employment action against you based at least in part on any actions by you to enforce your own or another's USERRA rights, to testify or make a statement in connection with a proceeding under USERRA, or to participate in an investigation or exercise a right under USERRA.

USERRA protection is only available if you do not quit your job prior to going on active-duty orders for deployment of 180 or more days. If you are injured while on a deployment and are unable to return to your civilian job, you will receive compensation. However, the level of compensation is different if you quit prior to deployment.

For more information, contact the DOL-VETS website at <https://www.dol.gov/agencies/vets/programs/userra>, the ESGR website at [www.esgr.mil](http://www.esgr.mil), or the VA website at [www.benefits.va.gov/guardreserve](http://www.benefits.va.gov/guardreserve).

**DON'T FORGET** to take a minute to review the information presented in STEP 5, and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.)

Below are some actions to consider

- Review DOL resources.
- Research current occupations and possible career choices.
- Download and review VMET for accuracy.
- Consider volunteering after transition.



## STEP 6: Learn about Federal Employment

### Effects of Career Change

Many who transition from the military may find employment in the federal, state, or local government. This may occur for various reasons, such as familiarity with the job, area or position, wanting to remain within the military space without being in the military, or to support those in the military. Finding employment in the federal government can be difficult. You are encouraged to take advantage of all the available resources provided in this section if you are seeking employment within the federal government.



### Federal Employment Opportunities

USAJOBS serves as the central place to find opportunities in hundreds of federal agencies and organizations. While this is the official job board for most Federal positions and many federal agencies are required to post positions on USAJOBS in order to hire, there are exceptions. If you are interested in excepted service positions, you should contact the Federal agencies directly, in addition to looking for such positions on USAJOBS. Although some agencies post excepted service positions on USAJOBS voluntarily, the employing agency may be the only source for application forms or information.



To begin, you will need to access USAJOBS website by creating a login.gov account. After you finish, you'll go back to USAJOBS to finish the process. Once established, you will be able to search for Federal jobs and upload your resume and other documents to your USAJOBS.gov profile. If you are interested in federal employment, check with your local installation to see if they are offering a federal hiring course or tips on federal resume writing workshops. Another option is to utilize the online course "Transitioning to Federal Hiring" at <https://tapevents.org/courses>. Office of Personnel Management (OPM) also offers workshops on federal hiring at [www.usajobs.gov/notification/events](http://www.usajobs.gov/notification/events).

For more information, visit: <https://www.usajobs.gov/Help/>.

## **Feds Hire Vets Website**

Another useful website in your search for federal employment is the Feds Hire Vets website. On this site, you will find 24 Federal Agencies interested in hiring veterans, each providing a directory listing the Veteran Representative. From this website, you can locate the veteran recruiter, obtain helpful tips on getting hired and even request an informational interview through the Veteran representative to obtain insight about the agency.

For more information, visit <https://www.fedshirevets.gov/>.

When applying for federal employment as a veteran, in addition to veterans' preference, there are three special hiring authorities to promote hiring of veterans within the federal government. These are:

- Veterans Employment Opportunities Act
- Veterans Recruitment Appointment
- Thirty Percent or More Disabled Veterans

## **Veterans Preference**

Veterans Preference gives eligible veterans preference in appointment over many other applicants. When applying for federal civil service, your resume and documentation is reviewed and, if you are found eligible and qualified, placed in quality categories such as "Best Qualified" and "Qualified".

To be considered preference eligible, you must meet the requirements detailed in title 5 U.S.C. 2108(3) and discharged under honorable or general conditions:

- On active-duty Service during specified dates
- Be in receipt of a campaign badge
- Have a service-connected disability

**Note:** Not all active-duty Service qualifies for Veterans Preference. A Service member retiring as an O4 or above is not eligible unless you have a disability rating OR you retired below the rank of O4.

You must provide acceptable documentation of your preference or appointment eligibility. Acceptable documentation may be a copy of your DD-214, "Certificate of Release or Discharge from Active Duty," which shows dates of Service and character of discharge under honorable conditions.



## **Special Appointing Authority for Veterans**

In addition to Veterans Preference, there are Special Appointing Authorities for Veterans, which provide veterans with a noncompetitive appointment. Eligibility under these types of special authorities gives the veterans advantage over non-veterans because there is no need to compete outside the special authority category. Be mindful that you may be competing against other eligible veterans.

The three authorities that are for veterans exclusively are:

- Veterans Employment Opportunities Act (VEOA)
- Veterans Recruitment Appointment (VRA)
- Thirty percent or more disabled veteran

### **Veterans Employment Opportunities Act (VEOA)**

VEOA permits preference eligible and certain eligible veterans the ability to compete for jobs that otherwise only would have been available to status employees. Eligible veterans can apply to a merit promotion announcement that is open to candidates outside the agency, but not open to the general public. When agencies recruit from outside their own workforce under merit promotion procedures, their announcements must state VEOA is applicable. The veteran competes against current and former Federal civil-service candidates only. A veteran with a VEOA appointment will be given a career or career conditional appointment in the Competitive Service.

When applying under VEOA, veterans must rate and rank among the best qualified when compared to other applicants in order to be considered for appointment. Veterans' Preference is not applicable under this hiring authority.

### **Veterans Recruitment Appointment (VRA)**

VRA is a special authority for which agencies may appoint an eligible veteran without open competition. Veterans may be appointed to any position they are qualified for, up to GS-11 or equivalent.

Upon satisfactory completion of two years of continuous service, the veteran will be converted to the competitive service. However, if hired into a noncompetitive temporary or term appointment based on VRA eligibility, you will not be converted to the competitive service after two years.

Once hired, VRAs are treated like any other employee within the organization and may be promoted, reassigned, or transferred.

### **Thirty Percent or More Disabled Veterans**

Veterans who are thirty percent or more disabled may be granted a temporary or term position for which they are qualified. The agency would first place you on a time limited appointment of at least 60 days and could then convert that appointment to a permanent appointment at management's discretion. When the authority is used to meet a time-limited need, however, you will not be converted to a permanent appointment. Unlike VRA, there is no grade limitation for 30% or more disabled.

### **Veteran Employment Program Offices (VEPO)**

If you are interested in any of these special hiring authorities or would like more information on Veterans Preference, contact the VEPO where you are interested in seeking employment. The VEPO is responsible for promoting veterans' recruitment, employment, training and development, and retention within their respective agencies. A directory of VEPO can be found at <https://www.fedshirevets.gov/veterans-council/agency-directory/>.

For agencies not listed on the Feds Hire Vets website, locate the human resources office within the agency as an alternate source of information within the agency on veteran hiring.

### **180-Day Restriction on Department of Defense Employment of Military Retirees**



**REGARDING THE APPOINTMENT OF A RETIRED MEMBER OF THE ARMED FORCES TO A DEPARTMENT OF DEFENSE POSITION WITHIN 180 DAYS OF RETIREMENT (AUTHORITY: Section 1111, National Defense Authorization Act for Fiscal Year 2017).**

The FY17 NDAA placed a restriction on retiring members of the military being hired in the DoD. This restriction requires a 180-day waiting period before a military retiree may be hired into the DoD. This ONLY applies to civilian employment in the DoD, not civilian employment in other government agencies.

There are exceptions to this restriction as stated in Section 3326(b) of the title 5, United States Code. A retired member of the Armed Forces may be appointed to a position in the civil Service in or under the DoD (including a non-appropriated fund instrumentality under the jurisdiction of the Armed Forces) during the period of 180-days immediately after retirement if:



- The proposed appointment is authorized by the Secretary concerned or his designee for the purpose, and, if the position is in the Competitive Service, after approval by the Office of Personnel Management; or
- The minimum rate of basic pay for the position was increased under section 5305 of this title.
- Reservists and Guardsmen who retire but are not yet receiving retirement pay are excluded from the 180-day rule.

If you are interested in a position within the DoD, consult with the Human Resources office of the hiring agency to answer any questions.

For more information, go to [www.fedshirevets.gov/](http://www.fedshirevets.gov/) for on-line assistance and contact information.

### **Post-Government (Military) Service Employment Restriction Counseling**

Military Components are required to provide counseling on relevant Federal and DoD Government service employment restrictions to military members who are leaving active-duty Service. The guidance will provide you information on restrictions for employment after leaving the military, along with the bans that occur if restrictions are violated.

A brief summary of the most common post-government employment restrictions includes:

- Personal: Lifetime ban on representing another individual or company to the government regarding particular matters you worked on while in government service.
- Official Responsibility: Two year ban on representing someone else to the government regarding particular matters that were pending under your responsibility during the last year of government service.
- Trade or Treaty: One year ban to not aid, advise, or represent someone else regarding trade or treaty negotiations that you worked on during the last year of government service.
- Seeking or Negotiating for Post-Government Employment.
- Compensation for representation to the government by others.

You cannot decline this counseling, as it is required. Contact the installation legal office (Staff Judge Advocate or legal counselor's office) to ensure you receive a post-military employment restriction briefing or counseling from an ethics official.

Section 847 of the National Defense Authorization Act for Fiscal Year 2008 **requires** military officers who have a tentative offer of employment or compensation from a defense contractor to perform specific duties for that contractor within 2 years of leaving DoD to obtain written advice from their component Ethics counselor regarding the proposed employment if the following criteria are met:

- Military Officers serving in the grade of O-7 or above who participated personally and substantially in an acquisition valued in excess of \$10M.
- Military member in any grade who served as a program manager or deputy program manager for an acquisition program; procuring contracting officer; administrative contracting officer; source selection authority; member of the source selection evaluation board; or chief of a financial or technical evaluation team for a contract in excess of \$10M.

**For O-7 and Higher:**

In addition, NDAA 2018, Section 1045 imposed certain prohibitions on lobbying activities with respect to the Department of Defense by officers of the Armed Forces in the grade of O-7 or higher following separation from Military Service. If you currently serve in this grade band, you should contact your servicing component Ethics office for specific post-government employment advice.

**NOTE: Written acknowledgment of the restrictions are required by all Service members.**

**DON'T FORGET** to take a minute to review the information presented in STEP 6, and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.)

Below are some actions to consider:

- Visit the Feds Hire Vets website.
- Review special hiring authorities to determine eligibility.
- Receive counseling on government restrictions to employment.



## STEP 7: Plan for Further Education

### Effects of Career Change

If you are seeking a complete career change, you may need to complete the educational requirements prior to seeking employment. Explore the vast resources available to you as you transition in to a collegiate environment.



### Managing Your (MY) Education Track

If you are seeking to attend a college or university post-transition, you should attend the Education Track: Managing Your Education (MYE) as part of your TAP course selection. This 2-day course will provide you with an understanding of the collegiate environment and how to be successful, the application process, funding options beyond the GI Bill, admissions, etc. pertaining to gaining acceptance and achieving your post-transition educational goal.



You can take this course in-person through TAP or through the online portal at <https://TAPEvents.org/courses>.

### Educational Assistance Resources

#### Service/Installation Education Assistance

Each military Service has Education Services Specialists (ESS), Education Services Officers (ESO), or professional counselors who can provide you with information and guidance on the educational opportunities available and how to proceed along this path.



Those resources can include learning about the different undergraduate, graduate, or certificate programs available and the options you have through military programs. These programs include a variety of services, such as:

- College-level testing
- Professional military education
- Veterans benefits

- Tuition assistance
- Financial aid
- Deferments
- Distance learning

Speaking to an ESS / ESO about your career or educational path is an important part of preparing to transition from active military Service. Take advantage of the subject matter expertise and knowledge at the base education office while still on active duty.

### **Defense Activity for Non-Traditional Education Support (DANTES)**

The DANTES provides no-cost education and career-planning programs for all active-duty Service members, including the National Guard, Reserve components and the U.S. Coast Guard. DANTES-sponsored programs have helped Service members navigate the post-secondary learning experience and attain academic achievement throughout their military careers and beyond.

During every step of a Service member's military career, education programs and services help foster personal and professional growth through learning.

DANTES:

- Provides opportunities to prepare a Service member for college entrance and a successful learning experience.
- Equips education counselors with tools and resources to assist Service members with individualized guidance and face-to-face interaction.
- Expands the opportunities for obtaining college credits and completing degree requirements, leading to success in higher education.

DANTES programs ensure that Service members have the support necessary to identify post-secondary education goals, attain degree completion, and ultimately transfer valuable knowledge and skill sets to civilian life. DANTES' mission is to manage a portfolio of education programs that help Service members achieve their education and career goals.

### **Kuder Journey for Career & Education Planning**

By taking a few assessments, you will identify your skills, interests, and aptitude for different career areas. This program will then identify career areas that fit with your areas of interest and recommend an education and/or career path.

## **Academic Skills Training for College Preparation**

Academic Skills Training consists of the Online Academic Skills Course (OASC) and the College Placement Skills Training (CPST). OASC is a good place to start if you are unsure if you are academically prepared for college. OASC can help improve basic math, science, reading comprehension, and vocabulary skills. CPST prepares a member for college entrance and placement exams with interactive games and activities. CPST targets college-level English, math, science, and writing skills.

## **Military Training Evaluation Program (MTEP)**

DANTES works with American Council on Education (ACE) to determine the college credits you can receive from your military education and training. This information is detailed on your Joint Service Transcript (JST). Your JST is a no-cost benefit and a helpful tool for completing your college degree and writing resumes during transition to the civilian workforce.

## **College Credit-by-Examination: CLEP and DANTES**

College credit-by-Examination includes the College-Level Examination Program® (CLEP) and the Prometric 'DSST' Exam Series. Both offer you the opportunity to earn college credit for what you already know; including knowledge acquired during on-the-job training and outside of a traditional classroom.

To learn more about what DANTES offers, visit: [www.dantes.doded.mil](http://www.dantes.doded.mil) and [www.myvoled.com](http://www.myvoled.com)

## **Joint Services Transcript (JST)**

The JST details a list of military education and training you have completed and provides credit recommendations, course hours and descriptions. For off-duty education, if using Tuition Assistance (TA), the school is required to provide the information on courses and grades to the Service who in turn will supply the information for the JST. If you paid for your classes or have previous college courses and wish to have them added to your JST, you must send an official copy of your college transcript to your Service's JST or education office. You can access your JST at <https://jst.doded.mil/jst/>.

## **Community College of the Air Force (CCAF)**

The Community College of the Air Force (CCAF) is a regionally accredited college, sharing in Air University's accreditation through the Southern Association of Colleges and Schools – Commission on Colleges (SACSCOC).

For more information, go to <http://www.airuniversity.af.mil/Barnes/CCAF/>.

## State and Local Education Benefits for Veterans

If you are pursuing your educational goal post-transition, understand that you may be eligible for additional education benefits or assistance from the state or local area. To find state or local education benefits, you will need to research the area or state in which you will reside after your transition.

One website that provides information on State education benefits for veterans:

<https://www.military.com/education/money-for-school/state-veteran-benefits.html>.

## Department of Education Federal Aid Programs

The Federal Student Aid Programs are administered by the U.S. Department of Education and include grants, loans, and work-study programs. These Federally funded programs help provide money for college through the student's post-secondary institution. These programs can be used in addition to the GI Bill due to a Service member being eligible for both programs.



To learn more about these programs, visit the Department's website at <https://studentaid.ed.gov/sa/>.

### Veterans Upward Bound

The Department of Education also provides the Veterans Upward Bound Program. This program is available to help you refresh your academic skills so you can successfully complete your college program. For more information, you can visit <https://www2.ed.gov/programs/triovub/index.html>.



**DON'T FORGET** to take a minute to review the information presented in STEP 7, and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Consider taking the Education Track: Managing Your Education.
- Visit your Education Counselor.
- Utilize DAN TES resources (Kuder Journey, CLEP, College placement exam practice).
- Access your JST.
- Research state and federal education benefits.



My Transition "To Do" List	
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## STEP 8: Consider Starting a Business

### Effects of Career Change

Starting or running your own business may be all or part of your post-transition plan. To understand how to begin this process, the Small Business Administration (SBA) is the best possible resource.



### Small Business Administration (SBA) Entrepreneurship Track

#### Boots to Business (B2B)

For those considering starting a business after transition, the SBA conducts a 2-day course that provides an overview of entrepreneurship.



Many Service members and their spouses are interested in exploring opening new businesses, growing an existing business, or managing one as they transition from military to civilian life. The Boots to Business (B2B) program guides you through the benefits and challenges of entrepreneurship, identifying optimal business skills required and learning to access and use the numerous tools and resources available to launch and maintain a successful business.

B2B will teach you to identify business opportunities, understand how to construct a business plan, map out strategies for success, and launch new business enterprises. The course is taught by those who know and understand what it takes to be an entrepreneur, such as representatives from SBA, university professors, and industry. Other SBA resource partners, such as Veterans Business Outreach Centers (VBOC), Small Business Development Centers (SBDC), Women’s Business Centers (WBC), and SCORE Small Business Mentors, bring their specific expertise to class discussions along with valuable resources available to you beyond the 2-day B2B course.

If owning a business is part of your plan, you are encouraged to take advantage of follow-on services provided by SBA. These free resources include online courses offered by entrepreneurship professors and practitioners, or using individualized SBA resources, such as local SBA District Offices or the SBA network of VBOCs found at [www.sba.gov/vboc](http://www.sba.gov/vboc).

To register for the entrepreneur track on your installation, please see your transition assistance manager. You can find class schedules and more information on all of SBA's Entrepreneur Training Programs (ETP) on SBA's websites: [www.sba.gov/bootstobusiness](http://www.sba.gov/bootstobusiness), and <https://sbavets.force.com/s/>.

If you are unable to attend in-person or virtually, B2B is also available "24/7" through the TAP Transition Online Learning, <https://tapevents.org/courses>.

## Veterans Federal Procurement Opportunities and Assistance

### Small Business Administration

In 1999, the Small Business Development Act set an annual government-wide goal that 3% of all prime contracts/subcontracts should be awarded to small businesses owned and controlled by service-disabled veterans each fiscal year. This policy has the potential to increase your opportunities in the government marketplace.



In addition, Executive Order 13360 requires Federal procurement officials and prime contractors to provide small businesses owned and controlled by veterans or service-disabled veterans with the maximum possible opportunity to participate in the performance of contracts awarded by any Federal agency, including subcontracts.

Service-Disabled Veteran-Owned small businesses may be awarded government contracts through a sole-source or a set-aside award. To find the competitive procurement announcements, visit the System for Award Management (SAM) at <https://www.sam.gov>.

Before the award of a contract, the veteran-owned company must be registered in SAM.

There is a Mentor-Protégé Program offering substantial assistance to you if you are a small business. Be sure to check out what is available through the SBA at <https://www.sba.gov/>.

### VA Small and Veteran Business Program

VA Small and Veteran Business Programs implement the requirements to aid, counsel, assist, and protect the interests of small and veteran business concerns. This and other program information can also be found at <https://www.va.gov/osdbu/programs>.

## DoD Procurement Technical Assistance Center Program (PTACs)

The Procurement Technical Assistance Program was established to expand the number of business capable of participating in government contracts. DoD administers the program in cooperation with states, local governments and nonprofit organizations.

PTACs help businesses pursue and perform contracts with the DoD, other federal/state/local agencies, and government prime contractors. Most of the assistance is free. Support to businesses includes registration in systems such as SAM, identification of contract opportunities, help in understanding requirements and preparing and submitting bids.

You can find your local PTAC here: <https://www.aptac-us.org>.

**DON'T FORGET** to take a minute to review the information presented in STEP 8, and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Consider taking the SBA Entrepreneurship Track: Boots 2 Business.
- Research the SBA website.
- Contact the VA Small and Veteran Business Programs.



## STEP 9: Explore Additional Information and Benefits

### Effects of Career Change

As you transition and change careers, it is beneficial to explore additional information, benefits, and resources provided to support you.



### Extremism Post-Transition

When you began your military service, you took an oath to support and defend the Constitution of the United States against all enemies, foreign and domestic. You have been trained to avoid and report extremist groups and activities, which go against the fundamental principles of that oath. As you leave military service, guard against attempts to be radicalized, continue to take a stand against extremism organizations, and report suspicious activities to the proper authorities.



#### Reporting Methods

- For an emergency that requires an immediate law enforcement response:
  - Call 911 or your local Police Department or Sheriff's Department
- FBI-Tips Electronic Tip Form: <https://tips.fbi.gov/>
- Local FBI offices: <https://www.fbi.gov/contact-us/field-offices>

#### Resources

- Department of Defense Instructions (DoDI): Handling Dissident and Protest Activities Among Members of the Armed Forces  
<https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/132506p.pdf?ver=2019-07-01-101152-143>.

#### Veteran Citizenship

- Veteran Citizenship highlights the importance of safeguarding the high esteem of the military. We recognize some businesses/individuals desire to take advantage of the knowledge, discipline, tactical skills and military affiliation of former Service members.



## Immigration Status

The DD eForm 2648 allows you to opt in to request additional information regarding immigration status and expedited naturalization. If you are using the printed form, you must annotate an “opt in” election in Section XI - REMARKS, item 48. This indicates you would like to receive additional resources on immigration and expedited naturalization.



For additional information, contact the local legal office on the installation or the U.S. Citizenship and Immigration Service at <https://www.uscis.gov/>.

## OPT-IN for State Information

When you or your counselor initiated the DD 2648, there was an option to opt-in to share your email with the state or states where you might be relocating.

If you opted in, a state representative will send you information relating to that state. Information may vary from state to state.



Additional information may include, but is not limited to:

- Employment opportunities, such as state job boards
- Educational opportunities, such as state grants and scholarships
- Housing information for the state
- Special exemptions or discounts on fees and taxes
- Veteran’s homes

VA.gov provides a website with a link for each individual state veterans’ page. From there you can choose your state and review the benefits provided by the state. Take advantage of the benefits you have earned.

To find a listing of your state veteran benefits, visit <https://www.va.gov/statedva.htm>.

## Separation Pay

If you are being involuntarily separated or released from active duty, you may be eligible for separation pay.

### Separating

Separation pay eligibility and amounts are determined by the type of separation. The specifics on eligibility vary greatly from person to person based on the specific reasons for separation. Your personnel office can provide more details on your particular eligibility.



### Medically Separating

Personnel medically separated for a disability incurred in a combat zone or from combat-related operations may be entitled to an enhanced disability separation pay. For more information, contact the administration/personnel office.

### Final Pay

You may also be eligible for final pay at separation that would include any earned entitlements and pay for accumulated leave. Final pay amount will be reduced by any outstanding balances on advance pay you may have received, along with unearned bonus recoupment and other debts you've incurred throughout your Service. Also, do not forget about taxes.

Understand that some transactions already in process could result in additional payments to you after separation, which may create a debt. **You are responsible for repayment of all debts, to include overpayment, owed the Federal Government.** Specific questions about separation pay issues should be directed to your military personnel office. The actual amount of separation pay is computed by the local finance office.

For Retirees, be aware that your final pay will be delayed. DFAS holds your final pay to verify and clear any possible debts; therefore, you need to plan for the final paycheck to be delayed, generally by one week, but possibly more.

Title 10, Chapter 59, Section 1174, Separation Pay Upon Involuntary Discharge or Release from Active Duty or Department of Defense Instruction 1332.29, Involuntary Separation Pay (Non-Disability) provide details on separation pay.

### IMPORTANT TO NOTE WHEN RECEIVING SEPARATION PAY:

Service members who received separation pay need to review the law (10 U.S. Code §1174 (h)). (1) covers offset for retired pay, (2) covers offset for disability compensation and policy governing Separation Pay. This includes guidance on the possibility for repayment of the entire amount of separation pay by the VA if you become eligible for disability retired pay.

## **Thrift Savings Plan (TSP)**

One benefit that you retain whether you are separating, being released from active duty or retiring is your Uniformed Services Thrift Savings Plan or TSP account. You will keep your contributions, the earnings (interest) from your contributions, along with any government contributions that you are vested in.

TSP is a defined contribution retirement/savings plan similar to a civilian 401(k) plan for the purpose of providing retirement income. The value of your TSP account in retirement depends on how much you and, in some cases for members of the Blended Retirement System, the government contributed during your military service and the earnings from those contributions. You have options regarding your TSP account when you separate or retire from Service. To better understand those options and their impact, go see your Personal Financial Management staff on the installation, visit <https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/>, or call the Thrift line at 1-800-968-3778.

## **Survivor Benefit Plan (SBP)**

If you are retiring, you need to know about the Survivor Benefit Plan (SBP) because you have a decision to make.

SBP is a benefit of retirement for your identified recipient. This program will continue to pay a monthly annuity to a surviving spouse, or other designated beneficiary, after your death. While on active duty, this was a covered benefit; in retirement you are required to pay a premium.

At the time of retirement, you must decide if you wish to pay for this coverage. If you choose to continue SBP, you will be required to pay a premium from your monthly retirement to maintain SBP coverage. Should you choose not to enroll in the SBP, if you are married or divorced, or dependent of stipulations of divorce decree, you will need to obtain your spouse's notarized consent. Doing nothing in regards to this program will cause you to be automatically enrolled.

Depending on your branch of service, you may be required to attend an SBP class or have a one-on-one SBP briefing.

To help you make this very important decision, you can find more information to include costs and benefits, fact sheets, calculators and more, visit <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>.



## Legal Assistance

Military installations have legal assistance offices available to assist you with legal matters, such as:

- will preparation,
- powers of attorney,
- review of most contracts,
- debit/credit problems,
- landlord/tenant issues,
- family law, tax law, and estate planning.

All of these services are a no-cost benefit to you while you are on active-duty service. For those who separate or are released, you may no longer have access to these services post-transition. While retirees can use the installation legal office, it is on space-available basis.

Be sure to visit your local legal office prior to separation, retirement, or release from active duty to tend to any legal matters that may incur a cost post-transition.

## Military Protections and Tax Benefits

When transitioning from the military, you need to carefully compare your current benefits to what is available to you in the civilian sector. These benefits may include paid leave, paid holidays, enlistment/re-enlistment bonuses, tax-free portions of pay, pension plans, health care and retirement health care plans. In the military, the Federal Government taxes base pay. Military pay such as housing allowances, combat pay, or cost-of-living allowances are not taxed, and many states waive state income tax. While civilian employment can tax your entire pay amount.

After transition, you will also no longer be eligible for certain consumer protections such as the Military Lending Act (MLA) and Servicemembers' Civil Relief Act (SCRA). Be sure to carefully review the terms of new credit or loans such as for a car or other large purchase. Your installation PFM and Base Legal can assist you if you have questions about MLA or SCRA protections.

Learn more about the protections in the MLA and SCRA at <https://www.consumerfinance.gov/practitioner-resources/servicemembers/>.

## Travel and Transportation Allowances

The move accompanying your separation/retirement is different from the other moves you have done in the military.

As a separating Service member you are authorized travel and transportation allowances from your last duty station to your home of record (HOR) or place entered active duty (PLEAD).

If you are retiring, you are authorized travel and transportation allowances from your last duty station to a home of selection (HOS) anywhere in the United States, to a home of record, or to the place you entered active duty outside the United States.

To clarify, HOR is the place recorded as the individual's home when commissioned, appointed, enlisted, inducted, or ordered into a tour of active duty. The HOS is any destination within the United States.

Eligible retirees and certain involuntary separatees (e.g. with separation pay and at least eight years continuous active duty) are authorized for storage and shipment of household goods for up to a full year. Household goods may be shipped to:

- Any destination within the United States
- HOR outside the United States: HOR is the place lived when they entered the military
- The place outside the United States from which they were initially called to active duty

All other separatees are authorized storage and shipment of household goods up to six months. Items may be shipped to the location in which they collected separation travel pay.

Separated members must begin travel within 180 days. Retirees must begin travel within one year after separation/retirement. In limited circumstances, you may be allowed an extension of the time limit to move. To request an extension, visit the transportation office for more information.

Storage time frames are similar to moving timeframes. Household Goods (HHG) may be moved to the HOR/HOS. The HHG must be turned over to the transportation officer within the 180 days/1-year time limit. HHG may be stored for up to 180 days for separatees and one year for retirees.

There are additional guidelines on transportation and allowances. For more information, contact the Personal Property or Transportation Office to schedule a personalized appointment.

## Permissive Temporary Duty (PTDY) and Excess Leave (EL)

Permissive Temporary Duty (PTDY) or Excess Leave (EL) may be authorized for the purpose of job search and house hunting activities relating to transition to civilian life, but authorization is dependent upon your SPD codes. You can request EL or PTDY/Temporary Additional Duty (TAD), but not both. The granting of either is subject to mission requirements and approval of the Unit Commander.

The PTDY and transition leave of absence may be taken in a series of trips prior to separation, but the total number of days of combined permissive absence and transition leave of absence may not exceed 30 days.

For you to be eligible for PTDY, you must have been honorably discharged under a separation that provides transition benefits.

Individuals who are eligible for PTDY include:

- Members who involuntarily separated under honorable conditions
- Members retiring from active duty
- Members voluntarily separating through a military department force reduction or force shaping program
- Members who are being discharged for medical reasons, under certain conditions.

Service members voluntarily separating at the end of a normal term of service or involuntarily separating under conditions other than honorable are **NOT** eligible for PTDY.

There are some rules you need to be aware of when it comes to PTDY:

- You cannot combine it with liberty weekends, special liberty, or holidays, to extend the period of actual job/house hunting activities beyond the days authorized.
- It can also be taken in conjunction with chargeable leave at no cost to the government.
- It may be taken in conjunction with transition leave (immediately upon completion of all separation processing), but the total number of days of combined permissive absence and transition leave may not exceed 30 days.
- You can take the PTDY all at once, or in increments, except in cases of disability, retirement or separation in which time constraints dictate that it must be taken all at once, or not at all.

Contact your personnel office for additional information regarding PTDY/EL, as well as your Unit Commander who will provide approval.

## Housing Assistance Information

### Military Housing

If you live in government quarters, you must arrange a time for a member of the housing staff to conduct a pre-inspection and explain the requirements for cleaning and vacating quarters, as well as other options for cleaning, such as hiring an approved cleaning company.

In some circumstances, you may be able to extend your stay in military housing for up to 180 days after separation. These extensions are allowed for individuals who are eligible involuntary separatees, or a Selected Early Retirement Board (SERB) retiree. Understand that you will have to pay the going rate of a rental and this is only available if the space is available on the installation. Contact the Base Housing Office for more information.

### Rental Property

If you are moving from a rental property, notify the landlord as soon as possible. The Housing Office can assist you if any problems arise in conjunction with your military separation.

### Office of Housing and Urban Development (HUD)

HUD is a valuable resource for housing. The HUD Veteran Resource Center (HUDVET) has a wide variety of HUD programs and services for veterans and those facing the possibility of homelessness. HUDVET also helps with some of the tougher issues veterans can encounter, such as combat-related domestic violence, runaway youth, and affordable housing for individuals with disabilities.

The HUD website lists State resources and a variety of program offices for assistance. There is information on:

- Avoiding foreclosure
- Financing home improvements
- Buying and selling a home

If you want to explore some options and information from HUD, visit [https://www.hud.gov/program\\_offices/comm\\_planning/veteran\\_information](https://www.hud.gov/program_offices/comm_planning/veteran_information).

### Homelessness

Homelessness means that you do not have a permanent place to live. If you are not sure where you will live after separation and you are concerned or have any thoughts about the possibility of experiencing homelessness, please schedule a One-On-One Assistance session with a VA Benefits Advisor and talk with your TAP Manager during your Capstone event.

Veterans who are homeless or at imminent risk of homelessness are strongly encouraged to contact the National Call Center for Homeless Veterans at (877) 4AID-VET (877-424-3638) for assistance. If you do not have access to a phone or the internet, then visit your closest VA medical center.



## Voting Assistance

While on active duty, you are covered by the Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA).

As you transition back to civilian life, you will no longer be covered by the UOCAVA. You and your eligible family members should notify your local election official of your change in voter registration status and update your information to vote locally.

If you have voted absentee or locally and are staying in the same voting residence after separation:

**Step 1:** Notify your election official of your change in status and that you will be voting at the poll site in future elections. This can be done by locating your local online voter registration and making the necessary changes.

If you voted absentee or locally and are moving to a new State or County after separation:

**Step 2:** Notify your election official of your change in status and that you will no longer be voting in that jurisdiction.

**Step 3:** Complete a National Voter Registration Form ([www.eac.gov/nvra/](http://www.eac.gov/nvra/)) to register as a civilian.

Additional information about registering to vote locally can be found on your State/Territory Election websites ([www.fvap.gov/links](http://www.fvap.gov/links)).

If you will be remaining or moving abroad after separation from the military, you will be covered by UOCAVA as an overseas citizen instead of in your military capacity. You can find additional information on voting assistance for Service members, their families, and overseas citizens at [www.fvap.gov/military-voter/transition](http://www.fvap.gov/military-voter/transition).

## **Adaptive Tools for Service members**

For active-duty Service members with disabilities or limitations, the DoD Computer/Electronic Accommodations Program (CAP) can assist with a needs assessment and/or providing the assistive technology or accommodation. CAP provides assistive technologies to transitioning Service members with disabilities or limitations, assisting Service members in doing work or school related tasks.

Transitioning Service members injured on active duty that may have acquired a disability, limitation, or impairment are related to the following categories:

- Dexterity (limited use of the upper extremities, debilities, or restrictive movements to the neck/shoulders/back) or vision (such as low vision or blindness)
- Hearing (such as tinnitus or hearing loss)
- Cognitive functions (such as memory or literacy deficits due to injury, learning disabilities, ADHD)
- Communication difficulties (such as word finding or vocal cord damage) may qualify to receive tools from CAP

CAP provides these assistive technology tools at *no cost* to you or your agency. For those who medically separate from active duty, under DoD's Integrated Disability Evaluation System (IDES), you are entitled to retain these tools as your personal property under certain conditions per the John Warner Defense Authorization Act of 2007.

For more information to determine if you qualify, visit CAP's website: <https://www.cap.mil/>.

## **Commissary, Exchange, and Morale, Welfare, and Recreation (MWR) Benefits**

Military commissary, exchange, and MWR facilities have been essential elements of your military non-pay compensation and benefit package while you served. Depending on your separation status, honorably or general discharged veterans may be eligible for access to some or all of these services when you separate.

Separatees or retirees who elect to live in a foreign country post-transition may not be eligible to use commissary, exchange, or MWR facilities in that foreign country due to limitations imposed by international agreements or host-nation laws. It is advisable to check into these limitations before making your decision.

### **Full Commissary, Exchange, and MWR Privileges**

The following groups of honorably discharged veterans and their eligible dependents are authorized full commissary, exchange, and MWR privileges. MWR privileges include on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com).

- Uniformed services retirees, including voluntary, temporary, and permanent disability retired list retirees of the Active and Reserve Components
- Former uniformed services members eligible to receive retired pay at age 60 for non-regular service who have been discharged from their respective Military Service or agency and maintain no military affiliation
- Medal of Honor recipients who are not eligible under another separation status
- Veterans with service-connected disability rating from the Department of Veterans Affairs
- Veterans with a “total disabled individual unemployability” determination from the Department of Veterans Affairs

### **Two-year Commissary, Exchange, and MWR Access**

Active duty members and members of the Selected Reserve who are involuntarily separated, who are eligible for transitional health care under section 1145 of title 10, United States Code, and their eligible dependents who are also eligible for transitional health care under this statute are authorized two years of commissary, exchange and MWR access beginning on the date of the involuntary separation. MWR access includes on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com).

### **Full Commissary and Exchange, plus Limited MWR Privileges**

As of January 1, 2020, the following groups of honorably discharged veterans are authorized full commissary and exchange privileges, plus access to revenue-generating MWR activities such as restaurants, recreational lodging, commercial leisure travel services, golf, marinas, bowling, camping, and equipment rental. MWR privileges include these on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com). These benefits do not extend to family members of these authorized veterans.

- Disabled veterans with a Department of Veterans Affairs-documented disability rating between 0-100 percent (excluding “permanent and total”)
- Purple Heart recipients
- Former prisoners of war

## Veterans Military Exchange Online Shopping Benefit and Military Star Card

In 2017, the Department of Defense approved the expansion of a lifelong online military exchange shopping benefit to all honorably discharged veterans.

Shopping the exchanges online (through the Army and Air Force Exchange Service, Marine Corps Exchange, Navy Exchange, and Coast Guard Exchange) gives you access to exclusive military pricing, special offers, tax-free shopping, and more. Online orders are delivered to your door.

Veterans can go to [ShopMyExchange.com](http://ShopMyExchange.com), [mynavyexchange.com](http://mynavyexchange.com), [mymcx.com](http://mymcx.com), [shopcgx.com](http://shopcgx.com) or [VetVerify.org](http://VetVerify.org) to verify their eligibility and establish an online account. You may be asked to submit discharge paperwork (DD214) for review to verify your eligibility.

**DON'T FORGET** to take a minute to review the information presented in STEP 9, and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Ask about expedited immigration status, if applicable.
- Research state benefits for veterans.
- Determine if you are eligible for Separation Pay.
- If retiring, speak with the Financial counselor about SBP.
- Update legal documents.
- If eligible, plan for PTDY/EL.
- Change your voting registration.
- Visit CAP website, if needed.





## STEP 10: Know where to go for Assistance

### Effects of Career Change

As you transition, the most important thing to know is where to go when you have a question. The best place for any question relating to transition is the installation Transition Office. The Transition Counselors and Managers have knowledge and resources to assist in your transition.



Partner agencies are listed below to get you started on your journey.

### DoDTAP

The DoDTAP web portal is a comprehensive resource with the capabilities to support separation, transition and retirement-related issues. It provides information to ensure you and your dependents are prepared for the next steps, whether pursuing additional education, finding a job in the public or private sector, or starting their own business.



From the DoDTAP web portal, you can:

- Learn about the Transition Assistance Curriculum
- Determine how and where to prepare for transition to civilian life
- Discover a host of online resources, including:
  - VA benefits
  - Financial assistance for transition
  - Assessing and documenting skills for transition

DoDTAP website: [www.dodtap.mil](http://www.dodtap.mil).

### DOL Vets

The mission of DOL Vets is to prepare America's veterans, Service members and their spouses, for meaningful careers, provide them with employment resources and expertise, protect their employment rights and promote their employment opportunities.

From the DOL Vets website, you can:

- Find a job
- Learn about Veteran Employment Services and Apprenticeships
- Veterans Preference
- Employment Resources for Spouses

For more information, visit the DOL Vets website at <https://www.dol.gov/agencies/vets>.

### **VA Veterans Resources**

The VA website, <https://www.va.gov>, is the entrance portal for all things related to VA.

From the main page of the VA website, you can access:

- Healthcare: <https://www.va.gov/health-care/>
- Disability: <https://www.va.gov/disability/>
- Education: <https://www.va.gov/education/>
- Records: <https://www.va.gov/records/>

### **SBA Office of Veterans Business Development**

The Office of Veterans Business Development's (OVBD) mission is to maximize the availability, applicability and usability of small business programs for veterans, service-disabled veterans, Reserve Component members, and their dependents or survivors. OVBD is SBA's liaison with the veteran business community, providing policy analysis and reporting, and serving as an Ombudsman for veteran entrepreneurs. OVBD has a number of programs and services to assist aspiring and existing veteran entrepreneurs, such as training, counseling and mentorship, and oversight of Federal procurement programs for veteran-owned and service-disabled veteran-owned small businesses.

From the OVBD website, you can:

- Find a business guide
- Learn about funding programs
- Learn about federal contracting
- Enter the SBA learning center

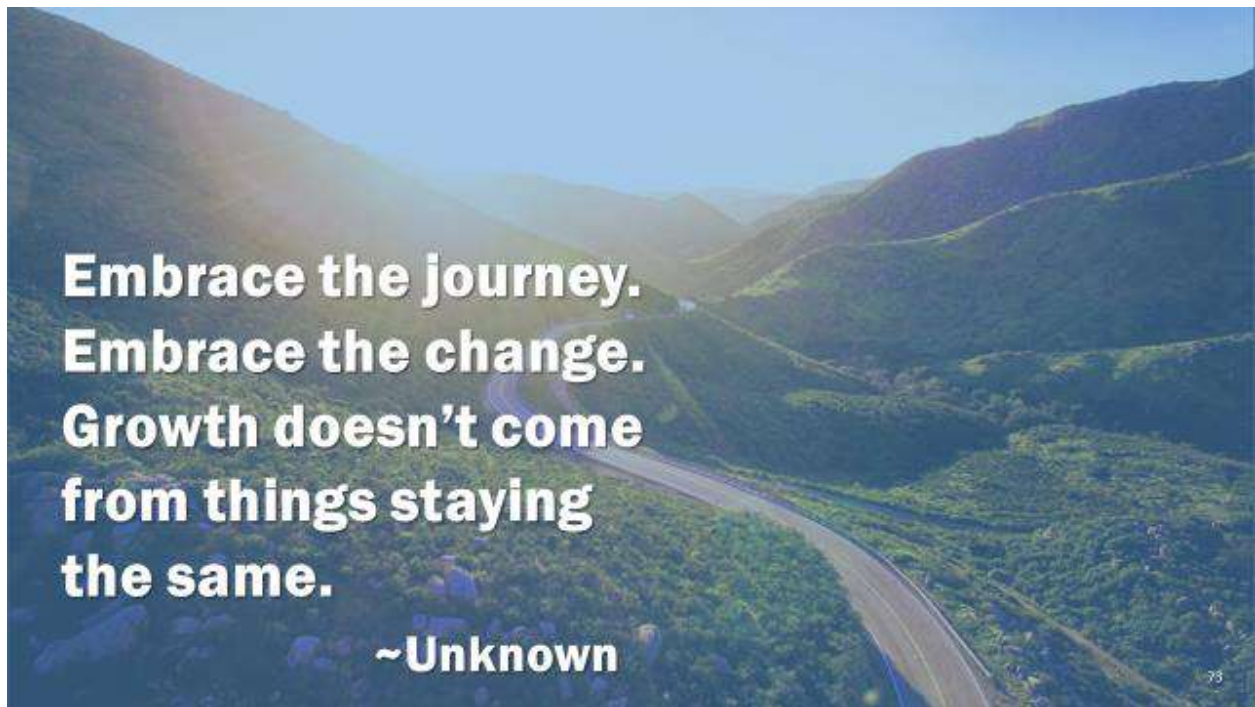
For more information, visit the SBA OVBD website at <https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development>.

**DON'T FORGET** to take a minute to review the information presented in STEP 10, and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Review installation resources and determine which would be beneficial.
- Research DOD, DOL, VA, and SBA transition websites for further resources.



The image shows a graphic of a checklist titled "My Transition 'To Do' List". It features a header with the title and a "Task" label. Below the header is a vertical list of 12 empty checkboxes, each followed by a horizontal line for writing a task.



## Quick Guide for Websites

Benefit	Website/Link
<b>STEP 1: Plan for Your Transition</b>	
DoD Curriculum Participant Guides	<a href="http://www.divdshub/net/DoDTAP.mil">www.divdshub/net/DoDTAP.mil</a>
DoD TAP	<a href="http://www.DoDTAP.mil">www.DoDTAP.mil</a>
VA Benefits and Services Participant Guide	<a href="https://benefits.va.gov/transition/tap.asp">https://benefits.va.gov/transition/tap.asp</a>
DOL Curriculum Participant Guides	<a href="https://www.dol.gov/agencies/vets/programs/tap">https://www.dol.gov/agencies/vets/programs/tap</a>
DMDC myAccess	<a href="https://myaccess.dmdc.osd.mil/">https://myaccess.dmdc.osd.mil/</a>
<b>STEP 2: Build Your Transition Team</b>	
<b>Army</b> – Transition Assistance Program Centers	<a href="http://www.armytap.army.mil">www.armytap.army.mil</a>
<b>Navy</b> – Fleet and Family Support Centers	<a href="https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/transition_assistance.html">https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/transition_assistance.html</a>
<b>Air Force</b> – Airman/Military and Family Readiness Centers	<a href="https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/">https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/</a>
<b>Marine Corps</b> – Career Resource Centers	<a href="https://www.usmc-mccs.org/services/career/transition-readiness">https://www.usmc-mccs.org/services/career/transition-readiness</a>
<b>Coast Guard</b> – Health, Safety and Work-Life Services Center	<a href="https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Work-Life-Field-Offices/">https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Work-Life-Field-Offices/</a>
American Job Centers (AJC)	<a href="https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx">https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx</a>
VA Vet Centers	<a href="http://www.vetcenter.va.gov">www.vetcenter.va.gov</a>
Military OneSource	<a href="http://www.militaryonesource.mil">www.militaryonesource.mil</a>
MSO/VSO	<a href="https://www.va.gov/vso/">https://www.va.gov/vso/</a>
National Resource Directory	<a href="https://nrd.gov">https://nrd.gov</a>
Military Life Cycle Modules	<a href="https://TAPevents.org/courses">https://TAPevents.org/courses</a>
Transition Online Learning	<a href="https://TAPevents.org/courses">https://TAPevents.org/courses</a>
<b>STEP 3: Know Your VA Benefits</b>	
VA Benefits and Services Participant Guide	<a href="https://benefits.va.gov/transition/tap.asp">https://benefits.va.gov/transition/tap.asp</a>
VA Disability Benefits	<a href="https://www.va.gov/disability/">https://www.va.gov/disability/</a>

<b>Benefit</b>	<b>Website/Link</b>
Benefits Delivery at Discharge (BDD)	<a href="https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/">https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/</a>
VA Health Care	<a href="https://www.va.gov/health-care/">https://www.va.gov/health-care/</a>
Women’s Health Care	<a href="https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/">https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/</a>
Women’s Health Transition Training	<a href="https://www.va.gov/womenvet/whtt/">https://www.va.gov/womenvet/whtt/</a>
Transition and Care Management (TCM)	<a href="https://www.oefoif.va.gov/caremanagement.asp">https://www.oefoif.va.gov/caremanagement.asp</a>
VA Mental Health Care	<a href="https://www.samhsa.gov/find-treatment">https://www.samhsa.gov/find-treatment</a>
VA Dental Care	<a href="https://www.va.gov/health-care/about-va-health-benefits/dental-care/">https://www.va.gov/health-care/about-va-health-benefits/dental-care/</a>
VA Education and Training Benefits	<a href="https://gibill.custhelp.va.gov/app/answers/detail/a_id/947">https://gibill.custhelp.va.gov/app/answers/detail/a_id/947</a>
Transfer Post 9-11 GI Bill	<a href="https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/">https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/</a>
Montgomery GI Bill (MGIB)	<a href="https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/">https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/</a>
Montgomery GI Bill Selected Reserves (MGIB-SR)	<a href="https://www.va.gov/education/about-gi-bill-benefits">https://www.va.gov/education/about-gi-bill-benefits</a>
Personalize Career Planning and Guidance (PCPG)	<a href="https://www.va.gov/careers-employment/education-and-career-counseling/">https://www.va.gov/careers-employment/education-and-career-counseling/</a>
Veteran Readiness and Employment (VR&E)	<a href="https://www.va.gov/careers-employment/vocational-rehabilitation/">https://www.va.gov/careers-employment/vocational-rehabilitation/</a>
VA Home Loan Program	<a href="https://www.va.gov/housing-assistance/">https://www.va.gov/housing-assistance/</a>
VA Life Insurance	<a href="https://www.va.gov/life-insurance/">https://www.va.gov/life-insurance/</a>
State VA Benefits	<a href="https://www.va.gov/statedva.htm">https://www.va.gov/statedva.htm</a>
VA Vet Centers	<a href="https://www.vetcenter.va.gov/">https://www.vetcenter.va.gov/</a>
VA Solid Start	<a href="https://benefits.va.gov/transition/solid-start.asp">https://benefits.va.gov/transition/solid-start.asp</a>
<b>STEP 4: Plan for Health/Mental Care and Health Insurance</b>	
SHPE/SHA with TRICARE	<a href="https://www.tricareonline.com/">https://www.tricareonline.com/</a>
Access Medical Records	<a href="https://www.tricare.mil/Resources/MedicalRecords">https://www.tricare.mil/Resources/MedicalRecords</a>
Medical History Form, 2807-1	<a href="https://dcp.psc.gov/ccmis/forms/FORMS_medical_m.aspx">https://dcp.psc.gov/ccmis/forms/FORMS_medical_m.aspx</a>
DoD InTransition	<a href="https://www.pdhealth.mil/resources/intransition">https://www.pdhealth.mil/resources/intransition</a>
Suicide Prevention Resources	<a href="https://www.veteranscrisisline.net/">https://www.veteranscrisisline.net/</a>
Suicide Crisis Line Chat	<a href="https://www.veteranscrisisline.net/get-help/chat">https://www.veteranscrisisline.net/get-help/chat</a>
DoD Safe – Sexual Assault Resources	<a href="http://safehelpline.org/">http://safehelpline.org/</a>

<b>Benefit</b>	<b>Website/Link</b>
State/Local Health Care/Mental Health Services	<a href="http://www.statelocalgov.net">www.statelocalgov.net</a>
Qualifying Life Event (QLE) - Separating	<a href="https://www.tricare.mil/LifeEvents/Separating">https://www.tricare.mil/LifeEvents/Separating</a>
Qualifying Life Event (QLE) - Retiring	<a href="https://www.tricare.mil/LifeEvents/Retiring">https://www.tricare.mil/LifeEvents/Retiring</a>
Qualifying Life Event (QLE) - Deactivating	<a href="https://www.tricare.mil/LifeEvents/Deactivating">https://www.tricare.mil/LifeEvents/Deactivating</a>
TRICARE	<a href="http://www.tricare.mil">www.tricare.mil</a>
TRICARE Plan Finder	<a href="http://www.tricare.mil/planfinder">www.tricare.mil/planfinder</a>
Retired Veteran Under 65	<a href="https://www.tricare.mil/Plans/Eligibility/RSMandFamilies">https://www.tricare.mil/Plans/Eligibility/RSMandFamilies</a>
Federal Insurance (FEDVIP)	<a href="http://www.benefeds.com">www.benefeds.com</a>
Federal Long Term Care Insurance Program (FLTCIP)	<a href="http://www.LTCFEDS.com">www.LTCFEDS.com</a>
Continued Health Care Benefits Program (CHCBP)	<a href="https://www.humanamilitary.com/beneficiary/benefit-guidance/special-programs/chcbp/">https://www.humanamilitary.com/beneficiary/benefit-guidance/special-programs/chcbp/</a>
Transition Assistance Management Program (TAMP)	<a href="https://www.tricare.mil/TAMP">https://www.tricare.mil/TAMP</a>
Health Insurance Marketplace	<a href="http://www.healthcare.gov/veterans">www.healthcare.gov/veterans</a>
Local Healthcare Assistance	<a href="https://localhelp.healthcare.gov/#">https://localhelp.healthcare.gov/#</a>
<b>STEP 5: Plan for Civilian Employment/Vocational Training</b>	
DOL Participant Guides	<a href="https://www.dol.gov/agencies/vets/programs/tap">https://www.dol.gov/agencies/vets/programs/tap</a>
DOL Vets	<a href="http://www.veterans.gov">www.veterans.gov</a>
Veteran and Military Transition Center	<a href="http://www.careeronestop.org/veterans">www.careeronestop.org/veterans</a>
Transition Employment Assistance for Military Spouses (TEAMS)	<a href="http://www.Veterans.gov/MilSpouses/Events">www.Veterans.gov/MilSpouses/Events</a>
Career One Stop/American Job Centers	<a href="http://www.CareerOneStop.org">www.CareerOneStop.org</a>
State Job Banks	<a href="https://www.careeronestop.org/JobSearch/FindJobs/state-job-banks.aspx">https://www.careeronestop.org/JobSearch/FindJobs/state-job-banks.aspx</a>
Unemployment Compensation	<a href="http://www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx">www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx</a>
O*NET Online	<a href="https://www.onetonline.org/">https://www.onetonline.org/</a>
My Next Move for Veterans	<a href="http://www.mynextmove.org/vets/">www.mynextmove.org/vets/</a>

<b>Benefit</b>	<b>Website/Link</b>
Verification of Military Experience and Training (VMET)	<a href="https://milconnect.dmdc.osd.mil/milconnect/">https://milconnect.dmdc.osd.mil/milconnect/</a>
Licensing/Certification Training	<a href="http://www.careeronestop.org/FindTraining/">www.careeronestop.org/FindTraining/</a> <a href="https://www.dol.gov/agencies/vets">https://www.dol.gov/agencies/vets</a>
Apprenticeships	<a href="http://www.apprenticeship.gov">www.apprenticeship.gov</a>
COOL - DoD	<a href="https://www.cool.osd.mil">https://www.cool.osd.mil</a>
COOL - Army	<a href="https://www.cool.osd.mil/army/index.htm">https://www.cool.osd.mil/army/index.htm</a>
COOL – Marine Corps	<a href="https://www.cool.navy.mil/usmc">https://www.cool.navy.mil/usmc</a>
COOL - Navy	<a href="https://www.cool.navy.mil/usn/">https://www.cool.navy.mil/usn/</a>
COOL – Air Force	<a href="https://afvec.us.af.mil/afvec/Public/COOL/">https://afvec.us.af.mil/afvec/Public/COOL/</a>
COOL – Coast Guard	<a href="https://www.cool.osd.mil/uscg/">https://www.cool.osd.mil/uscg/</a>
MilGears	<a href="https://milgears.osd.mil/">https://milgears.osd.mil/</a>
GI Bill and Apprenticeships	<a href="https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/">https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/</a>
Apprenticeship	<a href="http://www.apprenticeship.gov">www.apprenticeship.gov</a>
United States Military Apprenticeship Program (USMAP)	<a href="https://usmap.netc.navy.mil/usmaps/static/index.htm">https://usmap.netc.navy.mil/usmaps/static/index.htm</a>
DoD SkillBridge	<a href="https://dodskillbridge.usalearning.gov">https://dodskillbridge.usalearning.gov</a>
Volunteering	<a href="http://www.VolunteerMatch.org">www.VolunteerMatch.org</a>
AmeriCorps	<a href="https://www.americorps.gov/members-volunteers">https://www.americorps.gov/members-volunteers</a>
Uniformed Services Employment and Reemployment Rights Act (USERRA)	<a href="https://www.dol.gov/agencies/vets/programs/userra">https://www.dol.gov/agencies/vets/programs/userra</a> <a href="http://www.esgr.mil">www.esgr.mil</a> <a href="http://www.benefits.va.gov/guardreserve">www.benefits.va.gov/guardreserve</a>
<b>STEP 6: Learn about Federal Employment</b>	
Transition to Federal Hiring Course	<a href="https://tapevents.org/courses">https://tapevents.org/courses</a>
OPM Federal Hiring Course	<a href="http://www.usajobs.gov/notification/events">www.usajobs.gov/notification/events</a>
USA Jobs	<a href="http://www.usajobs.gov">www.usajobs.gov</a>
Feds Hire Vets	<a href="https://www.fedshirevets.gov/">https://www.fedshirevets.gov/</a>
Veteran Employment Program Offices (VEPO)	<a href="https://www.fedshirevets.gov/veterans-council/agency-directory/">https://www.fedshirevets.gov/veterans-council/agency-directory/</a>
<b>STEP 7: Plan for Future Education</b>	
Managing Your Education Track – Online Version	<a href="https://TAPEvents.org/courses">https://TAPEvents.org/courses</a>

<b>Benefit</b>	<b>Website/Link</b>
Managing Your (MY) Education	<a href="https://TAPEvents.org/courses">https://TAPEvents.org/courses</a>
Defense Activity for Non-Traditional Education Support (DANTES)	<a href="http://www.dantes.doded.mil">www.dantes.doded.mil</a>
Joint Service Transcript (JST)	<a href="https://jst.doded.mil/jst/">https://jst.doded.mil/jst/</a>
CCAF	<a href="http://www.airuniversity.af.mil/Barnes/CCAF/">http://www.airuniversity.af.mil/Barnes/CCAF/</a>
State/Local Education Benefits for Veterans	<a href="https://www.military.com/education/money-for-school/state-veteran-benefits.html">https://www.military.com/education/money-for-school/state-veteran-benefits.html</a>
Department of Education Federal Aid	<a href="https://studentaid.ed.gov/sa/">https://studentaid.ed.gov/sa/</a>
Upward Bound Program	<a href="https://www2.ed.gov/programs/triovub/index.html">https://www2.ed.gov/programs/triovub/index.html</a>
<b>STEP 8: Consider Starting a Business</b>	
SBA - Boots 2 Business- Online Version	<a href="https://TAPEvents.org/courses">https://TAPEvents.org/courses</a>
Veterans Business Outreach Center (VBOC)	<a href="http://www.sba.gov/vboc">www.sba.gov/vboc</a>
System for Award Management (SAM)	<a href="https://www.sam.gov">https://www.sam.gov</a>
Mentor-Protégé Program	<a href="https://www.sba.gov/">https://www.sba.gov/</a>
VA Small and Veterans Business Program	<a href="https://www.va.gov/osdbu/programs">https://www.va.gov/osdbu/programs</a>
DoD Procurement Technical Assistance Center Program (PTACs)	<a href="https://www.aptac-us.org">https://www.aptac-us.org</a>
<b>STEP 9: Explore Additional Information and Benefits</b>	
FBI Extremism Tip Line	<a href="https://tips.fbi.gov/">https://tips.fbi.gov/</a>
Immigration Status	<a href="https://www.uscis.gov/">https://www.uscis.gov/</a>
Thrift Savings Plan (TSP)	<a href="https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/">https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/</a>
Survivor Benefit Plan (SPB)	<a href="https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/">https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/</a>
Military Protections and Tax Benefits (MLA and SCRA)	<a href="https://www.consumerfinance.gov/practitioner-resources/servicemembers/">https://www.consumerfinance.gov/practitioner-resources/servicemembers/</a>
Office of Housing and Urban Development (HUD)	<a href="https://www.hud.gov/program_offices/comm_planning/veteran_information">https://www.hud.gov/program_offices/comm_planning/veteran_information</a>
Voting Assistance	<a href="http://www.fvap.gov/links">www.fvap.gov/links</a> <a href="http://www.fvap.gov/military-voter/transition">www.fvap.gov/military-voter/transition</a>



Benefit	Website/Link
Adaptive Tools for Service Members	<a href="https://www.cap.mil/">https://www.cap.mil/</a>
American Travel Forces	<a href="http://www.AmericanForcesTravel.com">www.AmericanForcesTravel.com</a>
<b>STEP 10: Know Where to Go for Assistance</b>	
DoDTAP	<a href="http://www.dodtap.mil">www.dodtap.mil</a>
DOL Vets	<a href="https://www.dol.gov/agencies/vets">https://www.dol.gov/agencies/vets</a>
VA Veterans Resources	<a href="https://www.va.gov">https://www.va.gov</a>
VA - Healthcare	<a href="https://www.va.gov/health-care/">https://www.va.gov/health-care/</a>
VA – Disability	<a href="https://www.va.gov/disability/">https://www.va.gov/disability/</a>
VA - Education	<a href="https://www.va.gov/education/">https://www.va.gov/education/</a>
VA - Records	<a href="https://www.va.gov/records/">https://www.va.gov/records/</a>
SBA Office of Veteran Business Development	<a href="https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development">https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development</a>

# My Transition “To Do” List

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