Guide For Transition Counselors: Script on Pre-separation/Transition Counseling (DD Form 2648)

Effective November 7, 2016

Completing Section III of the DD Form 2648

For use only upon official implementation by the Department of Defense

NOTE: This document is not posted in its entirety, but only covers the List of Topics in Pre-Separation/Transition Counseling.
1. Effects of a Career Change

The purpose of this section is to help you and your spouse develop an awareness of the possible effects of career changes.

Your military career has had challenges and rewards, and you should be proud of your accomplishments. Now you are ready for a new career and will face new challenges as a civilian.

Stress is not an attitude, trait or personal characteristic. It is a physical response to situations that, if ignored, can lead to conflict, mental and physical exhaustion or even serious illness.

As you transition to civilian life, you should identify your own indications of stress and implement coping techniques that work best for you. Stress indicators can include the following symptoms: fatigue, headaches, trouble sleeping or sleeping too much, stomach problems, feeling nervous and a desire to be alone. If you are suffering from any of these symptoms, you may want to seek assistance. There are numerous resources to assist you, and your family members, during your transition and we’ll be going over many of them in this session.

Career change can be stressful. Separating from the military can seem like losing a part of your identity. As a Service member, you worked to achieve your current rank or grade, however, upon leaving the Armed Forces, you leave this rank or grade behind. There is nothing comparable in the civilian world, and many outside the military will not understand your experience.

Transition can be stressful, but it opens up a whole range of new possibilities. If you approach your transition as an opportunity for personal and professional growth, you have already taken a giant step toward reframing your identity.

Now is a good time to begin to think about the changes that lie ahead and plan for dealing with stress or apprehension. It may be helpful to write down the anticipated examples for you on your ITP.

There are many professionals available for you to speak with, and many agencies exist to help you with your transition and stress you may experience. Some of the professionals and agencies on military installations are:

- The Chaplain
- Medical Clinic professionals
- Behavioral Health Clinic
- Education Office (for assessment and college credit information)
- Military and Family Support Center (Army Community Service Center, Airman and Family Readiness Center, Fleet and Family Services)
- Army- Soldier For Life: Transition Assistance Program (SFL-TAP) Centers
- Navy- Fleet and Family Support Center
- Air Force- Airman and Family Readiness Center  
- Marine Corps- Marine Corps Community Services (MCCS)  
- Coast Guard- Health, Safety and WorkLife Services Center (HSwiftSC)

These centers have professional staff, programs and services to assist you and your family members in seeking employment, counseling, job listings, career workshops, resume writing, reference libraries, training, and job search assistance. Keep in mind that your family members 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.

There are agencies outside the installation that can help too. They include:

- The Department of Veterans Affairs (VA)  
- VA Vet Centers  
  - For more information go to: www.vetcenter.gov.

Congress established the provision for readjustment counseling through VA Vet Centers as a resource available to you and your family after separating from the military. Be aware, VA Vet Centers are not the same as VA Medical Centers, which are staffed with professionals experienced and trained in providing mental health and readjustment counseling to Veterans.

Military OneSource© is an established resource that provides a broad range of services, support, and information at the installation or in the community. Masters-level Counselors can help provide information and referrals on topics, such as:

- Financial well-being  
- Relocation  
- Work and career  
- Education  
- Deployment and reunion  
- Military life  
- Parenting and child care  
- Health  
- Everyday issues

You may want to write down their website: www.militaryonesource.com, or the toll-free number: 1-800-342-9647. (Overseas: 00-800-3429-6477)

Military and Veterans Service Organizations are also valuable resources for assistance and guidance. Veteran Service Organizations provide advocacy, education and other support for the unique issues facing Veterans. Many have their own job referral and registration services and they also sponsor job fairs and provide networking opportunities. Military Service Organizations can provide assistance and representation for Veterans, Service members and families. These organizations offer a wide variety of services, including scholarships for dependents of military personnel, and other support functions.
Research and explore social service agencies and support groups in your community. You can search online for agencies and resources in your area. You will also learn tools and techniques to help mitigate the effects of a career change by attending the Resilient Transitions workshop.

I hope this information will be helpful to you in your transition. Know there are a lot of agencies and professionals in place to help you with challenging and new situations.

2. Reserve Affiliation and Reserve Component Counselors at Installations
If you have served eight years or more of active duty and no longer have a military Service obligation you do not have to affiliate with the National Guard or Reserve. However, we strongly encourage you to join a Reserve Component so that you can continue to serve the nation.

If you served less than eight years of active military Service, you have to complete the remainder of your contractual obligation.

The information I am about to share with you today will inform you of your Reserve options and obligations. You can satisfy your obligation by becoming a member of the Ready Reserve in one of the following categories:

Selected Reserve
The Selected Reserve (also called SELRES, or SR) are members of a U.S. military Ready Reserve unit that are enrolled in the Ready Reserve program and the Reserve unit they are attached to.

- You may voluntarily affiliate with the Selected Reserve, either with a National Guard or Reserve unit or a Reserve individual program.
- Upon becoming a member of the Selected Reserve, 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.
- You will participate and train as required by the Reserve category to which you belong. For National Guard and Reserve unit programs, this usually means a minimum of one weekend a month and two weeks of annual training per year. For Reserve individual programs, the training requirement may be somewhat less.

Inactive National Guard
- If you served in the Army, you may become a member of the Army National Guard and request transfer to the Inactive National Guard if unable to participate in regular unit training.
- Currently, only the Army maintains an Inactive National Guard. This consists of National Guard personnel in an inactive status, who are attached to a specific National Guard unit but do not participate in training.
- As a member of the Inactive National Guard, you would be recalled to active duty with your unit. To remain a member, you must muster once a year with your assigned unit.

Individual Ready Reserve (IRR)
If you do not affiliate with one of the above programs, your military Service branch will automatically assign you to the Individual Ready Reserve (IRR).

- IRR consists mainly of individuals who have had training and who have Served previously in the Active Component. Other IRR members come from the Selected Reserve and have some of their military Service obligation remaining.
- 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.
- IRR members may participate in voluntary temporary tours of active duty and military professional development education programs.

I encourage you to explore the Reserve options in the geographic area where you plan to relocate and reside.

If you want more information you can contact a Reserve recruiter on your installation. I can also provide you with specific referral websites, by military Service.

COUNSELOR NOTE: The following CRS is required for Active Component Service members only: Service member must have documentation that shows they have completed a “Continuum of Military Service Opportunity Counseling.”

3. Verification of Military Experience and Training (VMET), DD Form 2586
The purpose of the VMET session is to inform you on what the VMET is and explain how you obtain your VMET document.

What is VMET?

The DD Form 2586 is the Verification of Military Experience and Training (VMET), which documents and verifies your military experience and training useful in discussing civilian occupations related to your military Service, as well as in translating military terminology and training into civilian terms.

Although VMET is not an official transcript, it can assist you in verifying your military experience and training to potential employers, and help you write resumes, interview for jobs, negotiate credits at schools, and obtain licenses and certificates.

Download your VMET at: www.dmdc.osd.mil/tgps, as soon as you have decided to leave the Service. We recommend you download DD Form 2586 at least 120 days before you separate. Since there is a quarterly update cycle on VMET, you may want to pull it again before you transition so you have time to make corrections, if you find errors.
The VMET form is available to all eligible departing Service members, including eligible National Guard and Reservists. Visit the website at: www.dmdc.osd.mil/tgps, or the local transition offices for more information.

VMET is created from automated records on file. Missing information on members currently serving may be added through the standard personnel file submissions to Defense Manpower Data Center (DMDC). Errors may or may not be corrected for separated or retired members. Please visit your local personnel office, or see “Data Omissions/Errors” FAQs on the VMET website, or call DMDC at, 1-800-727-3677.

4. Civilian Occupations Corresponding to Military Occupations/O*NET
   - Licensing and Certification
   - American Job Centers (AJC), also known as One-Stop Centers
   - Army Credentialing Opportunities On-Line (COOL)
The United Services Military Apprenticeship Program (USMAP)
   - Defense Activity for Non-Traditional Education Support DANTES

The purpose of this section is to inform you of the resources available through the Occupational Information Network (O*Net) and other education and training tools.

The O*NET program was developed under the sponsorship of the DOL Employment and Training Administration. It is the nation's primary source of occupational information. The O*NET database contains information on hundreds of different occupations and describes job functions, tools used in specific jobs, and knowledge, skills, abilities, training and education required for the positions.

O*NET also contains career exploration tools and a set of valuable assessment instruments for workers and students looking to change careers. These tools include an Ability Profiler, Interest Profiler, and Work Importance Profiler. In addition, it helps with identifying industry standard keywords you can use when writing your resume. This database is available to you at no cost and is continually updated.

As a part of O*NET, the site “mynextmove.org” has useful information to assist in researching potential occupations. This site allows you to browse careers by keywords or by MOC. You will learn more about this and other tools during the MOC Crosswalk Transition GPS module.

5. Licensing, Certification, and Apprenticeship Information
The purpose of the licensing and certification section is to inform you of some of the advantages of having credentials when pursuing an occupation outside of the military. This will help you increase your employability.
Credentialing is the “umbrella term” for licenses and certifications. Some federal, state or local laws may require specific credentials to legally perform some jobs. Employers also may choose to hire only employees who have certain credentials, or offer to pay those employees more. Having credentials may improve your prospects for promotion. Credentialed Service members demonstrate to prospective civilian employers that their skills are on par with their civilian peers.

**There are two primary types of credentialing:** licenses, which are granted by a governing body in a particular profession or jurisdiction; and certifications, which demonstrate unique skills or abilities.

**Licenses**
Governmental agencies (federal, state, or local) grant licenses to individuals to practice a specific occupation, such as a medical license for doctors. State or federal laws or regulations define the standards that individuals must meet to become licensed. For these types of professions, licenses are typically mandatory.

**Certifications**
Certifications are different. Non-governmental agencies, associations, and even private sector companies may grant certificates to individuals who meet predetermined qualifications. These qualifications are generally set by professional associations (for example, the National Commission for Certification of Crane Operators), or by industry and product-related organizations (for example, Novell Certified Engineer). Certification is typically an optional credential; although some state licensure boards and some employers may require certification.

For many occupations, more than one organization may offer certifications. The Department of Labor American Job Centers (DOL AJC) website is another resource available to you to help you explore credentialing requirements for various career opportunities. The web address is: [www.careeronestop.org/CREDENTIALING/CredentialingHome.asp](http://www.careeronestop.org/CREDENTIALING/CredentialingHome.asp).

Another DOL website that can assist you is located at: [www.veterans.gov](http://www.veterans.gov).

Be aware that licenses and certifications can be expensive. You may be able to use your GI Bill to help with the cost of credentialing. VA can pay only for the cost of the tests and no other fees connected with obtaining a license or certification.

However, it is important to check with the state in which you’ll reside for the required credential needed. Or you may check with the particular occupation’s professional organization to learn about the credentialing requirements. You will have a clear advantage in applying for jobs by having your licenses and certifications in order.

Regardless of the military training, experience, military licenses, or expert badges you have earned, separate civilian credentials are required for many civilian jobs. Some credentialing authorities may grant credit for your military training or experience. For more information, see: [www.benefits.va.gov/gibill/licensing_certification.asp](http://www.benefits.va.gov/gibill/licensing_certification.asp).
COUNSELOR NOTE: Counselor should have list of resources on hand to provide to Service members.

The DoD TAP web portal is for Service members that are transitioning. It has a fairly comprehensive overview of transition and benefits, including licensing and certification information. You can go to: www.dodtap.mil, to visit the site.

I also recommend you visit the Installation or virtual Educational Office representative. In the past, financial resources available to help become credentialed after leaving the military were limited primarily to assist with the cost of additional training and/or education that might be required. Legislation has allowed for payment of exam fees through the Montgomery GI Bill. Application and renewal fees are not typically covered.


When you attend the MOC Crosswalk module during your Transition GPS core curriculum, you will learn to translate your military skills into civilian language. You will also develop a “Gap Analysis” that will help you see any gaps between your military skills and those required in the civilian industry. You will also learn whether or not your military occupation requires a civilian license or certification, if it does, you will be able to identify the requirements in order to acquire your civilian certification.

Let’s talk about where the Veterans’ representatives that are located at the AJC themselves. AJC are designed to provide a full range of assistance to any and all job seekers. The AJC are now authorized under a program called the Workforce Innovation and Opportunity Act (WIOA), which I will explain later. The AJC offer employment-related services both through a personal visit to the center, or online.

AJC are located in conveniently located in communities and provide a wealth of information to all, including persons with disabilities and persons with limited English-speaking ability.

Another reason for visiting AJC to connect 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 to the national network.

This website, www.careeronestop.org, is also beneficial in finding career information. It has resources to help you identify potential careers using your current occupation. By selecting a career on: myskillsmyfuture.org, you can explore training, compare skills banks, examine typical job duties and technology, and search employers and jobs. This site also provides information about the field and current labor market information for the career selected.

If you are interested in learning more, you can call the toll-free help line at, (877) US-2JOBS, or the website at: www.servicelocator.org.
7. U.S. Army Credentialing Opportunities On-Line (Army COOL)

Army Credentialing Opportunities On-Line (COOL) helps Soldiers find information on civilian certifications and licenses related to their military jobs.

The website is: www.cool.army.mil.

It is a good idea to identify what credentials you need as soon as possible before transitioning, because obtaining credentials may take time. Ideally, you will have your credentials in hand by the time you leave the Service.

**In deciding if you want or need a civilian credential when you transition out, it may help to consider the following five basic scenarios:**

1. The civilian equivalent of your Army Military Occupational Specialty (MOS) does not require a license or certification.

   In this scenario, you do not necessarily need to pursue credentialing, but having a credential may still give you an advantage.

2. Your military training and experience provides all of the necessary credentials to practice the occupation as a civilian.

   For example, the Army requires 68W (Health Care Specialists) to obtain Emergency Medical Technician certification from the National Registry of Emergency Medical Technician. In this scenario, you should be good to go because you already have the civilian credential – of course, there may be additional credentials that give you added advantage.

3. Your military training and experience provide certification in the field, but not the state or government license required for civilian employment.

   In this scenario, your transition to the civilian workforce may be relatively seamless because certification and licensure requirements are often similar. However, you may still need to obtain a license from the appropriate government agency.

4. Your military career provides education, training, or experience necessary to become licensed or certified, but not the formal license or certification from the credentialing board.

   In this scenario, you may have to follow an administrative process that typically requires completing an application, documenting military training and experience, and possibly taking an exam.

5. Your military education, training, or experience may need supplementation to meet licensure and certification requirements.
If you are in this situation and are seeking employment in a position that requires a certification or license, you need to get started right away to finish the requirements for credentialing.

**For all five scenarios, the Army COOL website is a valuable tool you can use to:**

- Explore information about civilian licensure and certification
- Identify credentials related to an Army MOS
- Learn about manager certifications that apply to all senior NCOs, warrant officers, and officers
- Learn about credential requirements and potential gaps between Army training and civilian credentialing requirements
- Learn about resources available to fill gaps between military training and civilian credentialing requirements
- Learn about resources available to Soldiers to pay for credentialing fees and related expenses
- Find the contact information for the credentialing agency

MOS related credentialing information currently includes enlisted and warrant officer MOSs. Current plans do not include adding officer MOSs, but officers can use the website to find valuable information about manager credentials.

**8. U.S. Navy Credentialing Online (Navy COOL)**

The Credentialing Opportunities Online web site is designed for Navy personnel. It explains how you can meet civilian certification and license requirements related to your rating, job, designator, and occupation.

You can use Navy COOL to:

- Get background information about civilian licensure and certification
- Identify licenses and certifications relevant to your military rating
- Learn how to fill gaps between military training and experience and civilian credentialing requirements
- Learn about resources available to you to help gain civilian job credentials

For more information, go to: [www.cool.navy.mil](http://www.cool.navy.mil).

**9. U.S. Air Force Credentialing Online (AF COOL)**

The Air Force Credentialing Opportunities On-line web site (AF COOL) is designed for Air Force enlisted personnel. It assist Airmen with no only obtaining civilian industry recognized credentials and licensures for use upon transition, but also enhances their skillsets related to their Air Force Specialty Code (AFSC) while they are still serving. AF COOL will also assist
members with purchasing the necessary study materials, preparatory courses (i.e., boot camps), and other items.

AF COOL will assist Airmen with:

- Getting background information about civilian licensure and certification
- Identify licenses and certifications relevant to their military AFSC
- Learn how to fill gaps between military training and experience and civilian credentialing requirements
- Learn about resources available to them to help gain civilian job credentials
- Explore financial assistance opportunities

For more information on AF COOL go to: https://afvec.langleys.mil/afvec/Public/COOL/.

10. U.S. Marine Corps Credentialing Online (Marine Corps COOL)

The Credentialing Opportunities Online web site is designed for Marine Corps personnel. It explains how you can meet civilian certification and license requirements related to your Military Occupational Specialty (MOS), job, designator, and occupation. For more information, go to: www.cool.navy.mil/usmc.

11. United Services Military Apprenticeship Program (USMAP)

USMAP is a program for active duty Service members who are serving in the U.S. Marine Corps, Coast Guard, or Navy that allows you to improve your job skills and complete different civilian apprenticeship requirements while on active duty.

DOL provides a nationally recognized certificate upon completion of the program. The DOL certificate is widely acknowledged and accepted by many companies and organizations throughout the nation.

The USMAP is a win-win in that it helps streamline and formalize different types of training in the military and civilian workforce, and helps bridge the gap between the two different types of training.

Participation in the USMAP does not require you to make any off duty investment of hours. You can complete up to half of the program through requirements achieved doing your job on active duty.

To apply, you need to speak with your education office professional for information and assistance. They will provide you with instructions on completing your application. Once your application has been processed, you will receive instructional materials on how to record your hours toward completion of the program.
12. DoD SkillBridge
If you are starting to get wracked with uncertainty about what your job will be following separation, DoD SkillBridge could help. DoD SkillBridge initiative promotes the civilian job training authority available for transitioning military Service members. Eligible Service members can participate in civilian employment training, including apprenticeships and internships. SkillBridge allows transitioning Service members to gain valuable civilian job skills training from employers, including apprenticeships and internships, beginning up to six months before you leave the military. In doing so, it can offer a critical bridge to a new civilian career. The link to SkillBridge is:
http://dodskillbridge.com/.

HERE ARE THE BASIC Rules:
Service members with approval from their first field-grade level commander in their chain of command can apply to participate in an available SkillBridge job skills training program. Programs must offer a high probability of employment and be provided to the Service member at little or no cost. Service members continue to receive their military pay and benefits while participating.

CONTACT YOUR TRANSITION OFFICE IF INTERESTED
More than 30 installations currently offer a SkillBridge program. If you are interested in finding out more, we encourage you to inquire with the transition office of the installation from which you are separating. While there are overall program guidelines, each Service has its own procedures for participating.

PLEASE KEEP IN MIND
SkillBridge is still evolving and not every installation offers programs. Although waivers are possible, it is currently difficult for Service members to participate in a program more than 50 miles from their installation. (We are working to resolve this issue.) Be sure to check with your transition office on the latest information and guidelines.

GENERAL ONLINE RESOURCE
In addition to your transition office, more information on the program is available at: www.dodskillbridge.com. This online resource will soon feature an interactive social forum to be designed for transitioning Service members, along with their Services and installations, to connect with each other and share information about SkillBridge.

To date, some 4,500 military personnel have successfully participated in SkillBridge in dozens of industries, ranging from welding and advanced manufacturing to information technology. Programs are developed by major corporations like General Motors and Microsoft, labor unions like the United Association of the Plumbing/Pipefitting Industry and the International Brotherhood of Teamsters, as well as other nonprofit training providers. Almost all of the Service members who participated received jobs in the private sector through their participation.
SkillBridge represents a true win/win for businesses and for those transitioning. It allows businesses to gain early access to skilled Service members as prospective employees before those Service members become Veterans. Meanwhile, it allows Service members to gain valuable civilian experience and help launch their new careers – while reducing the uncertainty of transitioning to civilian life.

13. Air Force SkillBridge Program
Air Force SkillBridge, also known as JTEST-AI, consists of Career Skills Programs (CSP), such as apprenticeships, on-the-job (OJT) training, job shadowing, employment skills training, and internships; offering skills training opportunities to Airmen (officers and enlisted) preparing to transition from military to civilian employment. As such, CSP is a transition program falling under the umbrella of the Air Force Directorate of Force Development, Learning Division (AF/A1DL).


Airmen (officers and enlisted) must be within a 180 days of approved retirement or separation to participate in a CSP. Airmen participation is dependent on unit and mission requirements. Airmen may apply to participate in a CSP through self-nominations while attending the TGPS Transition Assistance program or go directly to their Base-level Education and Training Office.

Base-level Education and Training Section Chiefs (E&TS) are responsible for the overall management of the base/installation CSP and will provide the daily execution of the program within the policy and guidelines established by AF/A1DLV. The E&TS Chief updates and maintains current, relevant information on the AFVEC. At a minimum, information must be reviewed and updated at least quarterly or sooner if needed.

The approval authority to participate in CSP is the transitioning Airman’s unit/squadron commander authorized to impose non-judicial punishment under Article 15 of the Uniform Code of Military Justice in the Airman’s chain of command. The commander may terminate the participation of an Airman in a program based on mission requirements.

Please contact your local E&TS for additional information, or see the website at: http://dodskillbridge.com/.

14. Defense Activity for Non-Traditional Education Support (DANTES)

WHAT IS DANTES?
Since 1974, the Defense Activity for Non-Traditional Education Support, a Department of Defense (DoD) agency, has provided quality educational opportunities to Service members worldwide. In the true collaborative spirit of the voluntary education community, DANTES sponsored programs have helped Service members navigate the postsecondary learning experience and attain academic achievement throughout their military careers and beyond.
DANTES mission is to help Service members achieve their educational goals by managing a portfolio of defense education programs. Website: www.dantes.doded.mil

SERVICE MEMBER SUPPORT

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

- We enable access to quality post-secondary educational opportunities that prepare a Service member for college entrance and a successful learning experience.
- We equip education counselors with tools and resources to assist Service members with individualized guidance and face-to-face interaction.
- We expand the opportunities for obtaining college credits and completing degree requirements, leading to success in higher education.
- We support Service members during transition into the civilian workforce.

PROGRAMS AND SERVICES

Programs such as Kuder-Journey, Online Academic Skills Course (OASC) and College Placement Skills Training (CPST), National Test Centers and National Test Prep, ensure that Service members have the program support necessary to identify post-secondary education goals, attain degree completion, and ultimately transfer valuable knowledge and skill sets to civilian life. Programs and services include:

- **College Preparation - OASC**
  Providing a starting point and enabling academic college readiness
- **Career & Education Planning - Kuder Journey**
  Assessing a Service member’s interests and aptitudes in order to recommend appropriate education and career paths
- **Distance Learning Readiness Self-Assessment**
  Helping to determine a Service member’s readiness for education outside a classroom setting
- **College Comparison Support Tool**
  Comparing educational programs to assist with choosing the right academic institution
- **College Entrance Exams**
  Providing assistance with college admission and officer accession programs
- **Military Training and Experience Evaluation**
  Translating training courses and occupations into recommendations for college credit
- **Transcript Services**
  Delivering Service member academic and testing transcripts to colleges and universities for the award of credits that satisfy degree requirements
• **College Credit-by-Examination**
  
  Allowing Service members to earn college credit for knowledge they’ve already acquired

• **Teacher Credentialing and Transition Support**

  Fostering continued service to community upon separation from the military

• **Voluntary Education (VolEd) Community Support**

  Enabling education counselors to assist Service members with decisions based upon quality and value

• **Academic Institution Partnerships**

  Maximizing post-secondary educational opportunities for Service members

  Examples of academic institution partnerships include the University of Maryland, university of Alabama, and Barton County Community College. For a complete list of academic institution partnerships go to [https://www.dodmou.com/Home/InstitutionsList](https://www.dodmou.com/Home/InstitutionsList).

• **OCONUS Education Center Contact and Support**

  Providing education center support to Service members around the world in forward deployed areas

15. **DoD TAP Web Portal**

The DoD TAP web portal is a comprehensive resource with the capabilities to support separation and retirement-related issues. It provides information to ensure Service members and their spouses are prepared for the next step in civilian life, whether pursuing additional education, finding a job in the public or private sector, or starting their own business.

From the DoD TAP web portal, Service members and military spouses can:

• Learn about the Transition GPS core curriculum
• Determine how and where to prepare for their transition to civilian life
• Discover a host of online resources, including:
  o VA benefits
  o Financial planning assistance
  o Assessing and documenting their skills for transition to civilian life
• Access the Veterans Employment Center (VEC) website: [www.vets.gov](http://www.vets.gov).

16. **America Job Center - Priority of Service**

Priority of service (POS) means that you, as a Veteran, and eligible spouses, are given priority over other non-covered (or ineligible) persons for any DOL funded employment or training programs.

This is how it works. If you go to an Employment Service or AJC, you go to the head of the line. If the resources are limited, lack of training dollars for instance, you would receive access to those services instead of other applicants.
Federal law requires all states to develop policies for the delivery of POS in their state workforce plan.

The workforce system and other DOL programs must enable Veterans and eligible spouses to identify themselves at the point of entry to the system or program, and Veterans and eligible spouses must be given the opportunity to take full advantage of the priority.

To be eligible for POS, you must be a Veteran or eligible spouse. The Veteran definition for POS means a person who Served at least one day in the active military, naval, or air Service, and who was discharged or released under conditions other than dishonorable.

Write down the website: www.servicelocator.org, to locate your nearest office or you can write down the office address.

17. DOL Website
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 with job search websites and databases. You can visit the DOL website at: www.dol.gov/vets.

18. DOLEW and Service Sponsored Transition Workshops/Seminars
The purpose of this section is to make you aware of the Department of Labor Employment Workshop (DOLEW) and how this workshop can greatly benefit you in your pursuit of employment opportunities. In addition to DOLEW, the military Services also provide transition employment workshops and seminars, such as Federal Resume Writing. These are excellent resources you (and your spouse) should take advantage of.

DOLEW gives you, and your spouse, a first-hand look of what to expect after military Service, and can help ease your transition to civilian life.

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 a robust spouse employment program. Spouses are strongly encouraged to attend the DOLEW.

This workshop provides information on various job search techniques, labor market information, resume and interview skills, and more. It will help with individual transition planning, employment assistance, small business information, POS for Veterans in all DOL funded employment and training programs.

Studies have indicated those who attend DOLEW find employment sooner than those not participating. The workshop provides valuable training and information that will give you an edge over other applicants. If you attend a similar workshop following your transition you could possibly pay hundreds, if not thousands of dollars for this type of training in the private sector.

COUNSELOR NOTE: Explain where, when and how they can register for DOLEW.
Before you attend the workshop, you must present a completed standardized assessment tool to your counselor. This tool is selected by your military Service and is used to assess aptitudes, interests, strengths, skills, or leanings used to inform a Service members decisions about education, technical training, or employment towards a future career field. While all Service members can benefit from this assessment, the assessment must be given to the target population, i.e., Service members completing their first term of duty, 18-24 year old Service members, those being involuntarily separated, and those Service members separating rapidly. To find out what assessment tool you are to use, you must contact a Transition Counselor at your installation’s Transition Office. The contact information for the Transition Office serving this installation is: (Counselor should provide the information here.)

COUNSELOR NOTE: Counselor should provide the location and phone number at the installation of the military Service hosting the Pre-separation/Transition Counseling session. Counselor should explain what each Service calls TAP for those Service members that may choose to use a sister Service for transition assistance.

Army - Soldier For Life: Transition Assistance Program (SFL-TAP) Centers
Navy - Fleet and Family Support Center
Air Force - Airman and Family Readiness Center
Marine Corps - Marine Corps Community Services (MCCS)
Coast Guard - Health, Safety and Work Life Service Center (HSWLSC)

Once you separate, you can still get help with employment by contacting the nearest local DOL AJC in your local community. They provide Veterans with priority of service, and the same assistance and information as you would have received by attending a DOLEW. Post-9/11 Veterans can receive enhanced intensive services, including up to six months of follow-up.

This also applies to eligible National Guard and Reserve Service members. Make sure you download your “Gold Card” by going to: www.dol.gov/vets/goldcard.html, and take it with you when you visit an AJC. Your Gold Card identifies that you have recently separated from the military and guarantees you receive enhanced intensive services, including up to six months of follow-up. You will hear more about this when you attend the DOLEW.

You are required to attend the DOLEW unless you meet the criteria for an exemption. I will explain the exemption criteria later.

USERRA is a Federal law that establishes rights and responsibilities for uniformed Service members and their civilian employers.

The purpose of this topic is to provide you with some general information about USERRA, employment rights, and where to seek additional assistance.

DOL – VETS interprets, administers USERRA. VETS provides assistance to anyone who experienced problems with civilian employment related to their military Service; and information to employers about reemployment rights. VETS provides technical assistance and briefings to Service members, Veterans, employers, military units, or professional associations,
and may involve conducting formal investigations when a Veteran or Service member alleges that their employment or reemployment rights were violated.

For example, if you leave your job to join the military, or are called up for active duty in the National Guard or Reserve and need to leave your job, when you return you may have reemployment rights to your job with your previous employer if you meet the eligibility criteria under USERRA.

Or, another example might be that you believe you are being discriminated against by an employer who is reluctant to hire you because of your military commitment. This law protects you in those circumstances. But it’s more complicated than that. USERRA clearly establishes that reemployment protection does not depend on the timing, frequency, duration, or nature of your Service as long as the basic eligibility criteria are met. The eligibility criteria for reemployment rights are:

1. Must leave civilian employment to perform a period of covered military Service.
2. While employed with a single employer, Service cannot exceed five years, subject to a number of statutorily-mandated exceptions.
3. Cannot have a disqualifying discharge (e.g. dishonorable, bad conduct, other than honorable.)
4. Must submit a timely application for reemployment which varies according to the time spent on active duty.

And this applies to active duty and the Guard and Reserve.

USERRA also provides that the returning Service-member is reemployed in the job that they would have attained had they not been absent for military Service. It’s called the “escalator” principle, and the Service member is hired back with the same seniority, status and pay, as well as other rights and benefits determined by seniority.

The law requires reasonable efforts (such as training or retraining) are made to enable the returning Service member to refresh or upgrade their skills to help them qualify for reemployment in the escalator position.

The time period an individual has to apply for reemployment or report back to work after military Service is based on time spent on military duty.

USERRA requires that Service members provide advance written or verbal notice to their employers for all military duty unless giving the employer notice is impossible, unreasonable, or precluded by military necessity. Service members are strongly encouraged to provide that notice in writing in order to avoid potential disputes or conflicts when they seek reinstatement with their civilian employers.

USERRA provides protection from discrimination. If you are a past or present member of the uniformed Service, have applied for membership in the uniformed Service, 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 because of this status.

VETS provides assistance to anyone with a claim under USERRA. USERRA protects civilian job rights and benefits for Veterans and members of Reserve components. The Employer Support for the Guard and Reserve (EGSR) is another great resource. For additional USERRA information and assistance, the website is: http://esgr.mil/USERRA/What-is-USERRA.aspx, or call, 1-800-336-4590, Option 1, to speak to an Ombudsman.

For more information, contact the VETS website at: www.dol.gov/vets/programs/userra/index.htm, or go to: www.benefits.va.gov/guardreserve.

20. State Employment Agencies
Once you leave the military, there are state employment agencies that receive federal funding to assist you in finding a job. And they provide a lot more than just job assistance. These offices are also called AJC, but may be referred to differently by each state.

These AJC offer you the best chance of finding employment. Veterans who use these centers receive priority for job referrals, testing, counseling and other services. If you have not yet been to an AJC, I would strongly encourage you to go and take advantage of all the services that are available to you. Services and benefits vary from state-to-state; therefore AJC registration must be done in person.

Every member of AJC is required to provide Veterans with priority of Service, particularly for Gold Card, Post-9/11, disabled and other Veterans. Most AJC also have Veteran Employment Representatives specifically there to assist in a wide-range of employment and training related services and to overcome any significant barriers to employment or SBEs.

The Disabled Veteran Outreach Program (DVOP) specialists exclusively serve Veterans with SBEs. Their main focus is on Veterans who have SBEs and deliver intensive one-on-one assistance to overcome those barriers using a case management approach to service delivery.

There are also Local Veterans’ Employment Representative (LVER) program staffs who conduct employer outreach to develop job and training opportunities directly with businesses and industry associations. They are responsible to facilitate services to eligible Veterans through the AJC and may engage in job search workshops and setting up job finding clubs.

The AJC system website has a resource that can help you identify potential careers using your current occupation. By selecting a career on myskillsmyfuture.org, you can explore training, compare skills banks, examine typical job duties and technology, and search employers and jobs. This site also provides information about the field and current labor market information for the career selected.

In order to locate your nearest state employment office, use the telephone directory, or visit the service locator website at: www.service locator.org.
21. State Job Boards
Each state has a state job board. These job boards, which are typically electronic, have job postings and are found on the specific state website. Employers can search for job applicants using their state site and you can post your information, such as a job experience profile and/or resume, directly on most state job board sites. These website job boards serve as a place where individuals seeking employment and businesses seeking employees can be matched up and brought together to fit each other’s needs. These are free resources for employers and job seekers.

To explore state job boards go to: www.careeronestop.org/jobsearch/cos_jobsites.aspx, and select the specific state.

22. Public and Community Service Opportunities (PACS)
The purpose of the Public and Community Service Opportunities is to encourage and assist you and your spouse to enter into public and community service employment.

As a Veteran, you can put your military training and skills to greater use at the national, state, and local levels. Military Service has prepared and equipped you with experiences possessed by only a small percentage of the American population. While planning for your transition options, consider non-profit, public and community service organizations such as schools, hospitals, law enforcement agencies, social service agencies and many more for employment opportunities.

These career fields enable you to share your military training to help address compelling community issues and challenges in education, public safety, health and human services, the environment, and more. Opportunities may include efforts to tutor children and adults, rehabilitate housing for low-income families, immunize children against preventable diseases, respond to natural disasters, mentor young people, help persons with disabilities and the elderly maintain their independence, and manage after-school programs for social and academic enrichment, to name a few.

At the federal government level, extraordinary efforts are being made to attract trained military talent into the federal workforce. Transitioning Service members (soon-to-be Veterans) have technical skills in areas of critical importance, and many also already have security clearances required for some federal positions.

There are as many reasons to serve as there are people who serve--from solving problems in your community to sharing your skills to serving your country. If you are interested in continuing to serve America, you are encouraged to explore public or community service options. For more information visit: www.nationalservice.gov, or: www.serve.gov.

23. AmeriCorps and Volunteering
Serving in AmeriCorps following your military Service can be a bridge to your future career and community. AmeriCorps is a national service program that enables people of all ages help solve tough community challenges while advancing their careers and connecting with their community. AmeriCorps gives you exposure to careers that may seem out of reach today by providing 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 keep serving your country and make a real difference in peoples’ lives. AmeriCorps transitions military leaders into community leaders.

(1) You can find volunteer opportunities in your community on sites like www.serve.gov, your state’s Service Commission, or through local organizations in your community.

(2) The federal government awards competitive grants to nonprofits, faith-based groups, and state and local government agencies to run vetted AmeriCorps programs. This year, 75,000 Americans (including more than 1,500 Veterans) will join AmeriCorps programs and serve in more than 21,000 communities across the country. Among other opportunities, AmeriCorps transitions military leaders into community leaders.

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.

AmeriCorps members receive a flexible education award that complements your GI Bill benefits, and full-time members receive a modest living allowance, health care benefits, and childcare assistance. Nearly 400 employers nationwide, including companies and state and local governments are Employers of National Service – employers that prioritize hiring AmeriCorps alumni. Some AmeriCorps members can also be eligible for direct hiring into federal government service.

For more information, visit: www.AmeriCorps.gov/veterans, to find an AmeriCorps position in your community and see profiles of Veterans who served in AmeriCorps. Opportunities are available for military spouses and dependents as well.

Volunteer service can be valuable for your transition into civilian life. If you are unemployed and looking for a job, volunteering will help improve your employment prospects and stay engaged in your job field and community. Research shows that volunteering, including through AmeriCorps, increases a person’s likelihood of finding a job by twenty-seven percent nationwide and volunteers in rural communities have a fifty-five percent higher chance of finding a job.

Volunteering 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.

24. Troops to Teachers Program – “Proud to Serve Again”
Have you considered teaching as a second career after the military? You are transitioning with skills, knowledge and experience that could be translated into an invaluable role as mentor, leader and teacher. Education systems across the nation are looking for qualified teachers. Service members and Veterans bring a rich combination of skills which are a natural fit for the
classroom. In fact, the skills that are honed in the military including leadership, initiative, discipline, teamwork, integrity and the ability to thrive in an ever-changing environment contribute to making some of the best teachers.

**Troops to Teachers (TTT)** is a DoD program that can help put you on the best pathway to begin your next mission of becoming a K-12 public, charter or Bureau of Indian Affairs school teacher.

The goal of TTT is to provide every Service member interested in teaching with assistance to transition his or her leadership skills, training and core values to a teaching career in grade K-12 schools. To meet this goal, a network of state TTT offices works to provide participants with counseling and knowledge about certification requirements, routes to state certification, and employment leads to secure a teaching position.

**ELIGIBILITY**

All current and former members of the U.S. Armed Forces, whose last period of Service is characterized as honorable, may participate in the program for counseling and referral services. These services help participants meet certification and licensing requirements to teach and subsequently help them secure a teaching position.

**FINANCIAL ASSISTANCE**

For Service members that meet certain criteria as defined by the legislation, financial assistance may be provided (upon availability of funds) to eligible participants to assist with their transition to the classroom. The purpose of the financial assistance is to provide transition assistance for those becoming first-time teachers. It is not available to those that became teachers prior to registration with TTT.

Members must register with TTT within three years after their separation or retirement date and prior to first day of teaching to apply for financial assistance. After program registration, the TTT National Office determines applicable financial assistance and incentives to assist with licensing costs or as an incentive for teaching in a high need school.

Over 20,000 of your fellow Service members have successfully transitioned to a second career as public school teachers through the TTT program. Service members and Veterans have a lot to offer our nation’s youth in the classroom. Your commitment, sense of teamwork and ability to lead are skills that make you a natural fit for teaching.

If you are passionate about continuing your Service to this nation, inspiring young minds and are up for another challenge, our nation’s schools are waiting for you in a classroom nearby. Share your skills, knowledge and experiences and motivate the next generation to be the best they can be by becoming a teacher.

You owe it to yourself to consider teaching. It is not an easy career, but can give you great satisfaction and a chance to continue to give back to the nation.
Registration can be completed online by visiting [www.proudtoserveagain.com](http://www.proudtoserveagain.com). It is important to note that prospective participants must register within three years after their military separation or retirement date, and prior to their first day of teaching.

25. Federal Employment Opportunities

Another option available to you after you leave the Service is working for the federal government. Let’s spend a moment discussing the information you need to know about federal employment opportunities.

There are three main ways to acquire a federal position:

- Merit Promotion
- Special Hiring Authorities
- Competitive Appointment

The Merit Promotion access method is through the Veterans’ Employment and Opportunities Act of 1988 (VEOA). We will cover additional special hiring authorities later in DD Form 2648 when we cover Veterans’ Preference for federal positions.

Veterans eligible for VEOA have access to Merit Promotion positions. Eligible Veterans can apply to a merit promotion announcement that is open to candidates outside the agency, but not open to the general public like a competitive appointment. The Veteran competes against civil-service candidates only. A Veteran with a VEOA appointment will be given a career or career conditional appointment in the competitive service.

To be eligible you must have separated under honorable conditions and be a preference eligible or Veteran separated after substantially completing three years of continuous active duty Service. (Eligibility for Veterans released in close proximity to the three year is determined by the hiring agency.)

If you are interested and eligible for this access program, you should seek out agency merit promotion announcements open to candidates outside the agency. Applications should be submitted directly to the agency. Please note Veterans who have career status or are reinstatement eligible are not eligible for VEOA appointments.

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

26. USAJOBS

USAJOBS is the official job site of the U.S. federal government. Registering on the USAJOBS website allows you to search for federal jobs, and follow helpful instructions on how to submit application packets.

For more information, go to: [www.usajobs.gov](http://www.usajobs.gov).
27. Go-Defense

If you are interested in a career in national defense, this website will be very helpful. It includes many employment levels ranging from entry level to executive positions, as well as non-appropriated fund jobs. Additionally, this website has links to DoD agency websites.

For more information, access http://godefense.cpms.osd.mil.

28. Veterans’ Preference in Federal Employment

In order to receive preference for a federal job, you must have been discharged or released from active duty in the Armed Forces with an honorable or general discharge.

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

You are five point preference eligible if your active duty Service meets any of the following:

1. For more than 180 consecutive days, other than for training, any part of which occurred during the period beginning September 11, 2001, and ending August 31, 2010, the last day of Operation Iraqi Freedom, OR
2. Between August 2, 1990 and January 2, 1992, OR
3. For more than 180 consecutive days, other than for training, any part of which occurred after January 31, 1955 and before October 15, 1976.
4. In a war, campaign or expedition for which a campaign badge has been authorized or between April 28, 1952 and July 1, 1955.

You are a 10 point preference eligible if you Served at any time, and you:

1. Have a service connected disability, OR
2. Received a Purple Heart.

You must provide acceptable documentation of your preference or appointment eligibility. A copy of your DD Form 214, "Certificate of Release or Discharge from Active Duty," showing dates of Service and discharge under honorable conditions, is acceptable documentation.

If you are currently in the Service, you may provide a "certification" that is a written document from the Armed Forces that certifies the Service member is expected to be discharged or released from active duty Service under honorable conditions not later than 120 days after the date the certification is signed.

When claiming a 10 point preference, you will need to submit a Standard Form SF-15 from the OPM website: www.opm.gov/forms/pdf_fill/SF15.pdf, "Application for 10 point Veterans' Preference."

NOTE: Prior to appointment, an agency will require the Service member to provide a copy of the DD Form 214.
Military retirees at or above the grade of O-4 are not eligible for Veterans’ Preference unless they are a disabled Veteran.

Reservists who are retired from the Reserve, but are not receiving retired pay, are not considered "retired military" for purposes of Veterans' preference.

If you are not sure of your preference eligibility, visit the DOL Veterans’ Preference Advisor at: https://webapps.dol.gov/elaws/vetspref.htm.

If you believe that you have not been properly accorded your rights, you have several different avenues of complaint. This will depend on the nature of the complaint and your Veteran status. You may file a complaint with the DOL’s Veterans’ Employment and Training Service (VETS) at: www.dol.gov/elaws/vets/vetpref/agency.htm

If VETS is unable to resolve the complaint within 60 days, the Veteran may appeal to the Merit Systems Protection Board at: https://e-appeal.mspb.gov/.

For more information, visit the OPM site at: www.fedshirevets.gov/job/vetpref/index.aspx.

29. Veterans Federal Procurement Opportunities
This section of DD Form 2648 will be beneficial if you are interested in starting your own business. In 1999, the Small Business Development Act set an annual government-wide goal that three percent of all prime contract/subcontract awards should be given to small businesses owned and controlled by Service-disabled Veterans each fiscal year. This automatically gives you an advantage over other small businesses when competing for government contracts.

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 are awarded government contracts through a sole-source or a set-aside award based on competition that is restricted to these firms. To find the competitive procurement announcements, visit www.fbo.gov.

Before the award of a contract, the Veteran owned company must be registered in the Central Contractor Registration system at: www.ccr.gov.

There is a Mentor-Protégé Program offering substantial assistance to you if you are a small disadvantaged business. Be sure to check out what is available through the SBA. You will learn more about this and other opportunities through the Entrepreneurship Track we will discuss later on.

30. Office of Personnel Management (OPM) Special Hiring Authorities
There are several ways to get a federal job. One way is by utilizing a Special Appointing Authority for Veterans, which is a noncompetitive appointment. Eligibility under these types of
special authorities gives you a very significant advantage over others because you do not compete outside the special authority category.

As an example of how this works, if agency has two candidates qualified for a particular position, the agency can simply appoint the eligible Veteran (using a special hiring authority) to the position for which the Veteran is qualified. Use of these special authorities is at the discretion of the agency.

To be eligible for a special appointing authority you must have been discharged or released from active duty in the Armed Forces with an honorable or general discharge.

We are going to talk about two authorities. First, the Veterans Recruitment Appointment (VRA), and second, the thirty percent or more disabled Veteran authority.

1. **Veterans Recruitment Appointment (VRA)**

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

   If the Veteran has two years of satisfactory employment, the Veteran is then converted to a career-conditional job. Note, however, that a Veteran may be given a noncompetitive temporary or term appointment based on VRA eligibility. These appointments do not lead to career jobs.

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

   Eligible Veterans include:

   (a) Disabled Veterans; or
   (b) Veterans who Served on active duty in the Armed Forces during a war, or in a campaign or expedition for which a campaign badge has been authorized; or
   (c) Veterans who, while Serving on active duty in the Armed Forces, participated in a U.S. military operation for which an Armed Forces Service Medal was awarded; or
   (d) Recently separated Veterans.
   (e) Veterans claiming eligibility on the basis of Service in a campaign or expedition for which a medal was awarded must be in receipt of the campaign badge or medal.

   You should contact directly the federal agency personnel office where you are interested in working to find out about VRA opportunities.

2. **Thirty Percent or More Disabled Veterans**

   If you are thirty percent or more disabled, you may be given a temporary or term position for which you are qualified. Unlike VRA however, there is no grade limitation. If you then have a satisfactory performance, you may be converted at any time to a career-conditional appointment.
You should contact the federal agency personnel office in the location where you are interested in working to find out about available opportunities. You must submit an official document, dated 1991 or later, from VA; or from a branch of the Armed Forces, certifying receipt of compensation for a Service-connected disability of thirty percent or more.

A list of Veteran Employment Program Offices responsible for promoting Veterans' recruitment, employment, training and development, and retention within their respective agencies can be found at: www.fedshirevets.gov/AgencyDirectory/index.aspx.

If you want more information on this topic, visit: www.fedshirevets.gov.

31. Hiring Preference in Non-Appropriated Fund (NAF) Jobs
The purpose of this section is to let you know that you might be eligible for a one-time preference for a Non-Appropriated Fund (NAF) job.

NAF jobs are found on military installations, as well as at the Departments of Transportation and VA activities. NAF positions are filled by employees who work in three areas of the civilian work force: the career executive force; general work force; and entry level workers. They may be skilled, semi-skilled or unskilled and may even be foremen or supervisors.

How do you determine if you are eligible for the hiring preference? You need one of the following:
- You are an involuntary separate and have an honorable discharge with the Separation Program Designator (SPD) Code that provides transition benefits
- You are separating with a special separation benefit
- Separating with the voluntary separation incentive

Keep in mind that this is a one-time preference for you and your family members for NAF positions.

If you don’t know your specific SPD Code, you may want to visit the personnel office for more information. This is the code placed in Block 26 of DD Form 214, and the narrative reason for the SPD Code is in Block 28.

If you are interested in more information on NAF jobs, visit the website: www.nafjobs.org.

32. Workforce Innovation and Opportunity Act (WIOA)
The WIOA is administered by DOL in collaboration with the Department of Education and focuses on preparing individuals to enter the workforce. WIOA provides training and education opportunities to meet the needs of businesses looking for skilled workers, and also assists job seekers and those who want to further their careers. The premise of the program is to allow local boards to manage training and education programs that are accessible to the community and meet local employers’ needs for skilled workers.
Local boards determine which occupations, called “demand occupations” to expend training funds on. Customers who take advantage of WIOA choose the funded training programs that best benefit their personal situation and control their own career development by accessing career services. Career services are available to all adults with no eligibility requirements.

Basic career services include initial assessment, job search and placement assistance, local labor market information, information and referral to other AJC programs about assistance, and follow-up services.

Individualized career services are also available, including comprehensive assessment, development of individual employment plans, group and individual counseling, case management, and short-term pre-vocational assistance. Training services are also available in the AJC.

If you would like to know more about WIOA, or the local AJC/One-stop, visit the WIOA website at: www.doleta.gov/WIOA.

33. Small Business Administration (SBA) Entrepreneurship Track – Boots to Business

Boots to Business (B2B) is the entrepreneurial training program offered by the SBA as part of DoD TAP. Many Veterans, and their spouses, are opening new businesses and growing or managing existing businesses as they transition from military to civilian life. Don’t miss this opportunity to learn valuable business skills and gain the tools to become a successful entrepreneur.

B2B is a two-step entrepreneurship training program offered by the SBA as a training track within TAP that helps participants improve business skills, and learn to use and access tools and resources necessary to launch and maintain a successful business.

Step One- A two-day TAP Entrepreneurship Track workshop. Industry experts, top university professors and representatives from SBA lead the course.

- The curriculum for the two-day B2B course consists of eight modules, including entrepreneurial mindset, financing, business plan development, franchising, market analysis, and the legal issues associated with business ownership.
- This course introduces participants to many resources from SBA and communities across the nation that can be useful in creating and growing a business.
- To cover the spectrum of topics in the eight modules, a variety of instructors (often consisting of local lenders, franchise owners, lawyers, and local success stories) provide specific instruction and guidance to participants.
- Other resource partners, such as Veterans Business Outreach Centers, Small Business Development Centers, Women’s Business Centers, and SCORE, used to bring specific expertise to class discussions.

Step Two - After completion, participants wanting to pursue business ownership are encouraged to engage in follow-on services provided by SBA such as an online course offered by a consortium.
of entrepreneurship professors and practitioners or using other SBA resources, such as local SBA District Offices or the SBA network of Veterans Business Outreach Centers at: www.sba.gov/vboc.

Through a variety of pathways, Step Two focuses on the fundamentals of developing a business plan and achieving a successful business start-up.

Attending the B2B program does not disqualify you from attending the Accessing Higher Education or Career Technical Training tracks. Transitioning Service members and spouses may participate in multiple tracks and all Service members and their spouses, no matter when they are transitioning, are eligible for the TAP Entrepreneurship Track.

B2B teaches Service members and their spouses to identify business opportunities, draft business plans, and launch new business enterprises and is available free of charge to Service members and military spouses. It is also available “24/7” through the Joint Knowledge Online (JKO) system for those interested but unable to attend an in-person course.

A link is available on the website: www.sba.gov/bootstobusiness and https://www.sba.gov/offices/headquarters/ovdb/resources/160511.

Planning ahead is the key to a successful transition out of the military. B2B offers information related to the benefits and challenges of entrepreneurship for Service members pursuing self-employment in private or non-profit sectors. Or you may not be sure that you want to open a business right away. The skills you’ll learn during B2B are applicable to many post-Service jobs, especially if you work at a small or medium sized company.

Visit your transition office for more information on how you can learn the basics to be a successful entrepreneur. To register for B2B class, please see the transition service manager.

34. Permissive Temporary Duty (PTDY) and Excess Leave (EL)
Permissive Temporary Duty (PTDY) and Excess Leave (EL) may be authorized for the purpose of job search and house hunting activities that facilitate the relocation to civilian life. This section applies only to a well-defined group of eligible personnel and will provide you with information on what the rules say about the amount of time allowed if you are planning to relocate. You can request excess leave or PTDY/Temporary Additional Duty (TAD), but not both. Granting PTDY (or EL) is subject to mission requirements and approval of the unit commander.

The purpose of this program is to authorize you time away from your assigned duties to assist you with the types of things you’ll need to do in your transition. It allows you the time to look for a job and go house hunting so you don’t have to take leave. There are certain restrictions about returning to your separation site and you need to check with your command and personnel office for details.
As I mentioned, you have the option of taking either PTDY or EL. I would recommend PTDY because excess leave is not a duty status and should only be used in rare circumstances. EL is not available for retirees.

An authorized permissive absence may be taken in conjunction with a transition leave of absence by members who are retiring, being separated involuntarily under honorable conditions, or voluntarily separating through a military department force reduction or force shaping program.

The permissive absence 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.

Service members voluntarily separating at the end of a normal term of service (ETS, or end of active duty obligated Service) or involuntarily separating under conditions other than honorable are not eligible for permissive absence.

For you to be eligible, you must have separated with an SPD Code that provides transition benefits. If you do not know your SPD Code and what benefits you are eligible for, check with the personnel office for specific information on your SPD Code.

Individuals who are eligible include:

- Members who involuntarily separated under honorable conditions (including VSI and SSB)
- Members retiring from active duty (including transfer to the Fleet Reserve and disability retirements)
- Members voluntarily separating through a military department force reduction or force shaping program
- Members who are being discharged for medical reasons. Certain conditions apply, but you may be eligible upon receipt of separation

The military Secretaries concerned may grant:
- A recalled Reserve component Service member, serving on active duty, a PTDY up to 30 days in conjunction with involuntary separation or release from active duty
- A recalled Reserve Component or active duty Service member PTDY up to 30 days after the Service member receives approval for retirement based upon at least 20 years of accumulated active duty Service

Time Frames:

No more than 30 days EL can be granted.
If you are a retiree or separating with an SPD Code that confers transition benefits, you may take up to 20 days PTDY for job hunting, house hunting, or other relocation activities.
If you are stationed overseas, or if you are a non-CONUS resident not stationed at your home of record, you may take up to 30 days PTDY.

If you are overseas and you have a legal residence in the United States, and you plan to return to your home state after involuntary separation or retirement, you may be authorized up to a total of 30 days transition PTDY. The domicile is defined as your home of record, or the place from which you were called-up or ordered to active duty, the place of first enlistment, or your place of permanent legal residence.

If you are overseas and not planning to return to your OCONUS domicile after involuntary separation or retirement, you may only receive a maximum of 20 days transition 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 is taken all at once, or not at all

If you desire more information on PTDY and excess leave, mark “Yes” and write down “personnel office” in the “referred to” section. You are to contact your supporting personnel office for additional information regarding PTDY. You should also meet and discuss applying for and obtaining approval for PTDY with your Commander.

35. Travel and Transportation Allowances

The move accompanying your separation/retirement is different from the other ones you’ve 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, or to a home of record, or to the place you entered active duty outside the United States.

Some individuals get confused between the HOR and HOS. The HOR is the location declared as home of record. 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 storage and shipment of household goods for up to one 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.

Travel must be completed within established time frames. If you are separating with less than eight years of service, or being discharged under adverse conditions, you are eligible to request shipment of household goods and six months storage of household goods and home of record move.

Separated members must complete travel within 180 days. Retirees must complete 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.

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. Be aware that you will have to pay a rental rate and that housing is available on a space permitting basis. Contact the Base Housing 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/one 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. You are strongly encouraged to contact the Personal Property or Transportation Office to schedule a personalized appointment with an expert in this area.

One last thing that we need to discuss is the Department of Defense Dependents School Extension. Subject to Status of Forces Agreements (SOFA) overseas, and providing each child has completed the 11th grade by the Service member's date of separation, extensions may be granted for dependents of Service members who are involuntarily separating from active duty. They must meet the criteria outlined in Title 10, U.S. Code, Section 1141, “Involuntary Separation”, or being separated due to a medical condition.
There are many additional resources on this topic. You can check out Military and Family Support Center Relocation Assistance Program/relocation assistant point of contact (in USMC) or go to: www.militaryonesource.com
or look up the Joint Federal Travel Regulations (JFTR) website at: https://secureapp2.hqda.pentagon.mil/perdiem/.

Additionally, you can check out MILPERSMAN 1320-220, as well as the DoDI 1332.36 – “Overview of PCS Travel and Transportation Allowances Table”.

36. Contact Information for Housing Counseling Assistance
This subject is really three-fold. It encompasses military housing, rental property and HUD.

If you live in government quarters, you must arrange a time for a member of the housing staff to come and perform a pre-inspection and explain the requirements for cleaning and vacating quarters, as well as options available to get this accomplished.

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.

The U.S. Department of Housing and Urban Development (HUD) mission is to create strong, sustainable, inclusive communities, free from discrimination, and provide quality affordable homes, all with the goal of improving quality of life for everybody.

The HUD website is listed on the DD Form 2648, 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

The HUD Veteran Resource Center (HUDVET) has a wide variety of HUD homeless assistance programs and services for Veterans. 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.

If you want to explore some options and information from HUD, call the VA care line number which is: 1-877-424-3838. Or if your issues are around military housing, you can write “housing office.”

37. U.S. Department of Education Federal Aid Programs
In an earlier section, I pointed out the education benefits you can receive through the military. However, it is important for you to know that there are other financial aid programs you can take advantage of as well. The Federal Student Aid Program is an office of the U.S. Department of Education.

The Federal Aid Program, authorized under the Higher Education Act, includes grants, loans and work-study programs. These federally funded programs partner with post-secondary schools and financial institutions to help provide money for college to eligible students.
The program provides information on:

- Obtaining aid (including using technology to submit applications)
- Filling out financial aid applications
- Rules and regulations
- Student loan accounts

It is important to note that Veterans’ educational benefits can still be used in conjunction with federal student aid.

Additionally, there is a Veterans Upward Bound Program available to help you refresh your academic skills so you can successfully complete your college program.

38. Other Federal, State, or Local Education/Training Programs and Options

Now that we’ve talked about military education benefits and federal student aid, let’s focus on additional education options you may want to take advantage of during your transition.

As I mentioned earlier, it’s important to visit the base education office. This center, depending on each military Service has Education Service Specialists (ESS), Education Services Officers (ESO), and professional counselors who can provide you with information and guidance on the educational opportunities available and how to proceed along this path.

Those processes can include learning about the different undergraduate, graduate, or certificate programs there are 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, and I encourage you to take advantage of the subject matter expertise and knowledge at the base education office.

Information on Availability of Healthcare and Mental Health Services

The next several sections deal with all the health care options available for you and your family. The best way to get all of this information explained to you is to attend the Veterans Benefits Briefing and talk to a TRICARE representative. They can tell you specifically what you are eligible for and how long that coverage will last. Medical coverage can be very expensive, so it
is important you are aware of what is available to you so that you can make the best choice for your own unique situation.

A comprehensive medical evaluation, the Separation History and Physical Examination (SHPE), is now a requirement for all separating Service members and will help make sure any medical conditions requiring ongoing care are identified and documented in your military medical record. For members making a disability claim with VA, the exam requirement may be met by the disability exam performed by VA. Members wishing to take advantage of this option are encouraged to begin the process 180 days prior to their separation.

One service available to you is the DoD Mental Health Self-Assessment Program. This is a mental health and alcohol screening and referral program provided for military families and Service members affected by deployment and mobilization. It is a voluntary and anonymous program offered online, by phone, and through special events held at installations and Reserve units.

Anonymous, self-assessments are available for depression, bipolar disorder, alcohol use, post-traumatic stress disorder (PTSD), and generalized anxiety disorder. Individualized results and military health resources, including TRICARE, Vet Centers and Military OneSource © are provided at the end of every assessment.

Active duty Service members can self-refer for mental health if seen at a Medical Treatment Facility (TRICARE Operations Manual 6010.56-M, Feb 1, 2008 Chapter 16 Addendum B; Tricare Policy Manual 6010.57-M, Feb 1, 2008 Chapter 7 Section 3.10.).

DoD’s inTransition Program is a confidential coaching program that answers questions about treatment options, provides information about community resources, and secures and appointment with a behavioral health provider at your new location.

All Service members who have seen a behavioral health provider within one year of separation from active duty will be automatically enrolled in the inTransition Program and will be contacted by an inTransition Coach. You will have the ability to opt-out when you are contacted by the inTransition Coach.

Now let’s talk about coverage through VA. There are several different requirements, and we are going to discuss three main types of VA coverage for your transition.

1. If you are a Combat Veteran discharged from active duty on or after January 28, 2003, you can receive enhanced enrollment placement for five years after the date you leave the Service.

2. An activated Reservist or National Guard member who was on active duty in a theater of combat operation after November 11, 1998, and left Service under any conditions other than dishonorable. If you enroll with VA under the Combat Veteran Authority, you may be able to keep enrollment eligibility even after the five year period ends.

3. Conditions identified in the Separation History and Physical Examination (SHPD) may also make you eligible for care in the VA after separation. If you believe you have such
conditions, you should file your claim with the VA and try to have your disability exam performed as soon as possible so it may meet the separation exam requirement.

**Suicide Resources for Veterans, Families and Friends**

The Veterans Crisis Line is available for Veterans and their families and friends, who may be the first to realize a Veteran is in emotional distress, to reach out for support when issues reach a crisis point, even if it is not a suicidal crisis. The Veterans Crisis Line is a toll-free, confidential resource that connects Veterans in crisis, and their families and friends, with qualified VA responders.

Veterans and their family and friends can call **1-800-273-8255 and Press 1**, chat online at: [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net), or send a text message to 838255, to receive free, confidential support 24 hours a day, seven days a week, 365 days a year; even if they are not registered with the VA or enrolled in VA health care.

For more information on this, check “Yes” in Block 15a. I remind you attend the Veterans Benefits Briefing I and II, and you will have the opportunity to talk with a professional VA liaison in more detail on benefits, programs and resources available through VA. You can write that in the “referred to” column, or you can put the VA website which is: [www.va.gov](http://www.va.gov), or 1-800-827-1000, in the referred to column for future reference.

For active duty family members seeking mental health appointments, the first eight visits do not require preauthorization if the family member seeks care within the network (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).

**39. Separation History and Physical Examination (SHPE)**

All separating active duty Service members must now undergo a SHPE, which must be completed prior to separation. Reserve and National Guard members who have served a minimum of 180 days on active duty or 30 days in a contingency operation must also have an SHPE completed prior to release from active duty.

The purpose of this examination is to make sure that any medical conditions you have developed during your service requiring ongoing care are identified and documented in your Service treatment record. This SHPE examination will be useful to support any ongoing needs you may have for medical care, and will help you make other choices about your health care options as will be explained later. It will also help you establish service connection for any medical conditions you have developed if you plan to apply for VA benefits either prior to your separation or at some point in the future.

If you are applying for VA benefits prior to separation through the Benefits Delivery at Discharge (BDD) program, the disability exam you receive from the VA will be a Separation Health Assessment (SHA) and will meet the SHPE requirement. If you do not choose to apply for VA benefits or don’t have enough time to complete the BDD process prior to separation, you will receive your SHPE through your Military Treatment Facility.
It is essential that the member’s Service Treatment Record (STR) (medical and dental records) is maintained with the appropriate DoD authority, such as the member’s medical department or Military Treatment Facility (MTF). The Military Health System must maintain your STR per DoD policy and U.S. health care laws, and you must make a copy of it available to VA using electronic systems when you file a claim. You are entitled to access your entire record, and the MHS will increase and improve your on-line access to it. You may also ask for a printed copy. Currently, the Veterans Benefits Administration does not receive a copy until after separation, and you may be asked to provide a copy if you make a pre-separation claim. You should review your record as part of your separation exam and help ensure it is complete by STR, as maintained by MHS and provided to VA for all future VA benefits determinations. Missing information may affect future benefits.

To be prepared for the SHPE in either a DoD or VA facility, you must complete DD Form 2807-1.

The form and further instructions on how to complete the SHPE, as well as linkages to VA resources, are available at the TRICARE OnLine Patient portal: https://www.tricareonline.com.

40. Transitional Healthcare Benefit/TRICARE
This information is for individuals who are eligible for transitional health care. This is a benefit through the Transitional Assistance Management Program (TAMP).

This program is called “transitional” because it offers TRICARE-like benefits for a limited time (180 days), which allows time for you and your eligible family members to enroll in other medical insurance programs. You are eligible for TAMP when you leave active duty, if you meet the eligibility criteria. Eligibility for transitional healthcare, also referred to as Transitional Assistance for 180 days (TA-180), is not automatic, as individuals must meet one of the six qualifying criterion as described below.

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

- (1) Involuntarily separated from active duty with an SPD Code that designates transitional benefits; or
- (2) A Reservist separated from active duty after serving more than 30 days in support of a contingency operation; or
- (3) Separated from active duty after being involuntarily retained on active duty in support of a contingency operation; or
- (4) Separated from military Service following a voluntary agreement to remain on active duty for one year or less in support of a contingency operation.
- (5) A member who receives a sole survivorship discharge; or
- (6) Separated from active duty and agree to become a member of the Selected Reserve of the Ready Reserve or a Reserve Component.

NOTE: In this instance, a member may not have a qualifying SPD Code that conveys TAMP benefits. The member must work with their gaining Reserve unit to obtain this transitional benefit and there can be no break in Service. The Reserve unit must update the member’s Selected Reserve status in the Military Personnel.
Data System (MilPDS) for the Defense Enrollment Eligibility Reporting System (DEERS). DEERS conveys the transitional healthcare based on the MilPDS Selected Reserve update as the TA-180 is reflected on the ID card for qualifying members and family members.

Transitional health care is not an automatic TRICARE benefit. You must make sure that you and your family members are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

While you are on active duty, you may verify or update DEERS information for yourself or your family members by contacting or visiting a local identification (ID) card issuing facility. To locate the nearest personnel office or ID card facility, search the DEERS website at: http://www2.dmdc.osd.mil/rsl/.

Be aware that if you are now enrolled in TRICARE Prime, you will be automatically dis-enrolled once you separate from active duty. This is why it’s important to continue TRICARE Prime during your transitional health care period. You and your family members must contact the TRICARE regional managed care support contractor, or local TRICARE service center, to re-enroll in TRICARE Prime.

Your TRICARE Prime coverage continues as long as you and your family members re-enroll in TRICARE Prime. If you don’t re-enroll or if Prime is not available, coverage will be under TRICARE Standard during your transition.

You should visit the TRICARE website “Plan Wizard” at, www.tricare.mil/mybenefit, to receive specific benefits based on your status and to learn more about the three TRICARE options for retirees. This site allows you to enter specific information, ask questions, and explains the services.

If you are eligible for TRICARE, you can explore your TRICARE program options at: www.tricare.mil. If you are losing TRICARE or are not TRICARE-eligible, you can find other health care coverage options at: www.healthcare.gov. For more information, visit: www.tricare.mil/aca, or call your TRICARE regional contractor.

If you want more information on transitional health care, visit the website at: www.tricare.mil/mybenefit.

Dental Coverage During TAMP
During TAMP, dental care is provided on a space-available basis in military dental treatment facilities. However, you need to know that space-available dental care is very limited and not available for dependents.

Health Insurance Marketplace

The Marketplace helps uninsured people find health coverage.
Health care coverage options for military Veterans: [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans)

If you're enrolled in TRICARE or the Veterans health care program, you're considered covered under the health care law.

If you’re a Veteran who isn’t enrolled in VA benefits or other Veteran’s health coverage, you can get coverage through the Health Insurance Marketplace.

If you’re a Veteran enrolled in (or are a beneficiary of) a VA health care program, you may have dependents who aren’t eligible for a VA health care program. They can get coverage through the Health Insurance Marketplace.

When you fill out the Marketplace application, they will tell you if you qualify for:
- Private insurance plans. You might qualify for lower costs based on your household size and income. If you don’t qualify for lower costs, you can still use the Marketplace to buy insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.

- Medicaid or the Children’s Health Insurance Program (CHIP). These programs cover millions of families with limited income, disabilities, and other circumstances. If it looks like you qualify, they will share information with your state agency and they will contact you.

If you can afford health insurance but choose not to buy it, you must have a health coverage exemption or pay a fee. The fee is adjusted each year and could continue to go up.

A Special Enrollment Period may allow consumers to enroll in a Marketplace plan outside of the annual Open Enrollment Period if they experience a qualifying event. You may qualify for a Special Enrollment Period if you (or anyone in your household) lost qualifying health coverage. Some examples of qualifying coverage include: Coverage through a job, or through another person’s job. Visit [www.healthcare.gov](http://www.healthcare.gov) and answer a few questions to find out if you qualify for a Special Enrollment Period to enroll in or change plans.

The Marketplace Open Enrollment Period for 2017 is November 1, 2016 — January 31, 2017.

To apply or learn more visit [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans); [www.healthcare.gov](http://www.healthcare.gov); or call the Marketplace 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/#intro](https://localhelp.healthcare.gov/#intro).

### 41. Financial Management

The Financial Management portion of this session deals with financial information and resources. It’s important that you are aware of the financial resources that are available to help you during this transition.

As I mentioned earlier today, I will go over the CRS each of you must meet before separating after we complete going through Section III of the DD Form 2648.

One of the CRS you must meet requires you to develop and produce is a 12-month post-separation budget. You will be provided the criteria for your 12-month post-separation budget.
when you attend the “Financial Planning For Transition” module, which is part of the Transition GPS core curriculum.

The goal of the financial management module is to familiarize you with the tools and requirements for the 12-month post-separation budget. You will develop the budget as you navigate the transition process, but you likely will not leave the class with a complete budget. You should continue to work on the budget and include your spouse in that endeavor.

There are courses offered by the personal Financial Management Program. Counselors can assist with financial management planning.

If you are a member of the National Guard or Reserve, or are not located near a military installation, Military OneSource© can offer financial management assistance at, 1-800-342-9647, or you can access their website at, www.militaryonesource.com.

If you want to research financial information on your own, you may want to consider the following websites: tsp.gov, saveandinvest.org, cfpb.gov, or www.defenselink.mil/militarypay. Also, the Service member’s Civil Relief Act and Military Lending Act provide a wide range of protections for individuals on active duty.

If you are separating from the military prior to retirement, you need to carefully compare your current benefits to what is available in the civilian sector. These benefits include paid leave, paid holidays, enlistment bonuses, and tax-free portions of pay, pension plans, health care and retirement health care plans.

Also consider your non-cash benefits such as gym memberships, theaters, recreation programs, commissary and exchange. After transition you will pay for many of the free or low cost services you access on the installation while on active duty.

One benefit that you retain whether you are separating or retiring is your contributions to the Thrift Savings Plan (TSP). TSP is a defined contribution retirement/savings plan similar to a civilian 401K plan with the purpose of providing retirement income. Retirement income received from a TSP account depends on how much you contribute during your working years and the earnings those contributions. Unlike participation in the uniformed services retirement system, participation in the TSP is optional.

The amount contributed into the plan, and earnings you receive, belong to you- even if you have not Served long enough to receive Uniformed Services retirement pay. If you have a vested account balance of $200 or more after leaving military Service, you can leave the money in the TSP until later, or you can withdraw the account at any time. If you have less than $200, TSP will automatically send you a check for the amount and close the account.

There are two types of post-separation withdrawals; a partial and a full withdrawal. Because this is a retirement savings plan, any withdrawals or distributions prior to age 59 and a half are subject to penalties. Additionally, withdrawals of traditional TSP funds are subject to income tax at the time of withdrawal.
Making a withdrawal from your TSP prior to retirement can be a very costly decision. Be sure to discuss your options with a financial counselor or planner before taking action.

1. A partial withdrawal is taking out $1,000 or more and leaving the rest in the account until withdrawing at a later date.
2. A full withdrawal can be made in three options: a single “lump sum” payment, series of monthly payments or a TSP life annuity. There are withdrawal deadlines you need to be aware of. If you have a TSP account and are interested in withdrawing from your contributions you need to see the TSP representative on base, or go to www.tsp.gov.

Another topic you should know about is the Survivor Benefit Plan (SBP). SBP is specifically for retirees, and all active duty military members are automatically covered under SBP at the full amount while on active duty. Basically, upon your death, your retirement pay stops. This means that the survivors will be left without a substantial income source.

SBP is an optional insurance plan that will pay the surviving spouse a monthly payment, or annuity, to help make up for the loss of retirement income. At the time of retirement you must decide if you wish to keep this coverage. If you choose to continue SBP, you will be required to pay premium from your monthly retirement annuity to maintain SBP coverage. SBP Premiums and benefits are based on the “base amount” or benefit level elected.

Election of SBP is an important financial decision and should be considered carefully. Your spouse will be required to sign the SBP Election Form and should be included in the decision making process. Coverage may be selected for a spouse, spouse and children, children only, former spouse, former spouse and children or, if the member does not have a spouse or children, they may be able to cover an “insurable interest” (such as, a business partner or parent). If you are divorced, review your divorce decree to determine if the court requires you to elect coverage.

Failure to accept or decline coverage will result in your being automatically covered at the full retirement pay amount. There are, of course, alternatives to SBP such as investments, or permanent and term life insurance. There are many resources to help you make informed decisions about your options, including talking to the Legal Office and the Family Service Center Financial Counselor.

As you can see, getting as much information as possible about your financial management plan is one of the most important aspects of your separation from the military. I strongly suggest you check “Yes” on Block 17a, and write in “financial specialist”, www.tsp.gov, or the Thriftline at: 1-877-968-3778, and websites: saveandinvest.org, cfpb.gov, www.military.com or www.militaryonesource, to learn more about your particular financial situation.

42. Separation Pay
A topic you are surely interested in is separation pay. Public Law and Assistant Secretary of Defense Policy established separation pay to monetarily assist certain involuntarily separated or released members from active duty.
Separation pay eligibility and amounts are determined by the type of separation. The specifics on eligibility vary greatly from person to person and based on SPD Codes. Your personnel office can provide more details on your particular eligibility.

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.

You may also be eligible for final pay at separation that would include any earned entitlements and pay for accumulated leave. That 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. And do not forget about taxes.

In addition, some transactions already in process could result in additional payments to you after separation, or may create a debt. You are responsible for repayment of all debts owed the federal government. Specific questions you may have 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.

If you are interested in more information on separation pay, you should check “Yes” and you can write in the “referred to” column: personnel office or the regulations that cover separation pay are: Title 10, Chapter 59, Section 1174, Separation Pay Upon Involuntary Discharge or Release from Active Duty or Department of Defense Instruction 1332.29, Eligibility of Regular and Reserve Personnel for Separation Pay.

NOTE: Service members who received separation pay need to review the law (10 U.S. Code §1174(h)(2)) and policy (Department of Defense Instruction 1332.29, Section 3.6.2) governing Separation Pay, which include guidance on the possibility for recoupment by the VA if the member subsequently becomes eligible for disability retirement pay.


43. Unemployment Compensation
You may be familiar with unemployment benefits in the civilian sector, but did you know transitioning military members may be eligible for unemployment compensation?

You may qualify for Unemployment Compensation for ex-Service members (UCX) when you separate or retire. The UCX law provides payment for specific reasons. Different states have different requirements and rules for eligibility. You should contact the state where you will be looking for work. Receiving unemployment while you are looking for work will help provide financial stability in the event it takes a long time to find a job. Remember, the military has paid into UCX on your behalf. Keep in mind, due to NDAA 16, those using Post 9/11 GI Bill are no longer able to draw unemployment compensation at the same time.
To begin the process, you will have to file a claim in your state. Visit and register at your local AJC. Staff will assist you in filing your claim. The state workforce agency then determines your eligibility and makes a determination on your claim.

If you are interested in learning more about unemployment compensation, you can also check this website: www.servicelocator.org/. This website has links to each state where you can locate your specific UCX information.

**44. General Money Management**

We have talked about assistance and programs and plans that may help with your financial transition. Let’s spend some time talking about personal finances, such as your general money management, savings and investment.

Money management encompasses how you handle monetary assets. The basic rule of thumb is to have at least three to six months living expenses in a savings account in the event of lost wages and other emergencies. Having this financial cushion as you make your transition will reduce some of the stress transition brings. It’s a good idea to set a savings goal now and start aiming to reach that goal as quickly as possible. If you are close to your separation or retirement date, your savings efforts may need to be especially aggressive.

If you haven’t already done so, transition is a good time to set some financial goals. To reach these goals, you’ll want to have some helpful tools. Businesses use financial reports to track their financial condition, these same reports can help you determine your financial condition. The two documents you will likely find most helpful are balance sheet and a cash flow statement.

A balance sheet is a snapshot of your current financial status and includes information on what you own (assets), what you owe (liabilities). Gathering this data into a single document helps you calculate your net worth and provides a starting point for financial goal setting.

A cash flow statement is used to summarize income and expense transactions that have taken place over a specific period of time, such as a month or a year. It tells you where your money came from and where it went.

Once you’ve compiled your balance sheet and cash flow statement, you’re ready to construct a working spending plan or budget. While a budget is a requirement for all transitioning Service members, your spending plan will also help you navigate the changing financial situations you’ll encounter as you transition from military to civilian life. A spending plan is a living document and should be reviewed and updated as circumstances change.

There are many resources available to assist you with developing a budget. You can visit the Family Support/Service Centers and meet with financial Counselors, or access financial planning on-line. Military OneSource© - militaryonesource.com, has more information on budgeting. If this would be helpful to you, write it in the “referred to” column on Block 17d.
COUNSELOR NOTE: Counselors will provide website links to the Family Center’s electronic budget when Services members sign-up for Transition GPS so members can complete a draft budget as pre-work.

Service member must produce a 12-month post-separation budget as one of your CRS. Doing this pre-work will make developing your 12-month post-military budget easier than if you wait until you get into the class.

As you complete your balance sheet and spending plan, you will gain a clear picture of your current debt obligations. Credit and debt management are a critical components of financial management.

If you find that you would like assistance in managing credit or reducing debt, the Personal Financial Management Program at the Family Support/Service Center offers financial counseling and education on these topics. These programs are not always accessible after your transition.

In addition, there are scores of companies you can find online who have a lot of experience in helping people handle their debts. It is advisable to thoroughly research online options.

For more information and assistance, visit the financial specialist at your command or installation.

45. Personal Savings and Investment

We have talked about budgeting and debt reduction. Now let’s shift our attention to discussing savings and investments. I plan to provide an overview of some information, but again I encourage you to talk with a subject matter expert about personal financial situation at the installation.

Most banks and credit unions offer savings accounts designed to help you reach your short- and long-term financial goals. When opening a savings account, look for an FDIC or National Credit Union Association (NCUA) - insured savings account that offers competitive interest rates.

Check withdrawal and deposit guidelines carefully, as some institutions limit the amount of free transactions available. Generally, savings accounts do not provide high interest earnings on deposits. For higher interest earnings, you may want to invest in a variety of products that improve earnings on investment. **There are four common types of investments:**

1. The first, and probably most inexpensive type of investment, is a bond, specifically, the U.S. Savings Bond. Companies, cities, states, and the federal government sell bonds to help raise money to run their particular institutions. The safety of a bond is based on the financial stability of the issuing entity. Prior to investing in a bond, research the issuer and understand the terms of the bond.

2. Another investment type is a Certificate of Deposit, or CD. CDs are insured savings accounts issued by commercial banks and savings and loans. A CD differs from a traditional savings account in that it has a specific fixed term, generally a minimum deposit amount, and typically a fixed interest rate. When a CD matures (reaches the end...
of the specified term of deposit), the owner can withdraw the money and any accrued interest. CDs generally offer a slightly higher interest rate than a standard savings account.

3. Stocks are another type of investment. When buying a stock, you purchase an ownership share in a company. Companies sell stocks to raise capital. Stocks are not insured and investors may lose some or all value of their stock investments. Most investors purchase stocks through a broker. The broker transaction may take place face to face or online via an online brokerage firm. Broker fees vary, so be sure to do you research before committing. You can also save on broker fees by buying some stocks directly from the issuing company.

4. The most common type of investment is mutual funds. A mutual fund is an investment vehicle comprised of a pool of funds, from many investors, for the purpose of investing in securities. Mutual funds may invest in stocks, bonds, money market instruments, or a combination of multiple securities categories. The key advantage to a mutual fund is professional management of the investment portfolio to match the fund objectives.

5. Mutual funds are not insured and investors may lose some or all of value of their investment.

If you want to know more about savings and investments, go to, saveandinvest.org website, sponsored by the Financial Industry Regulatory Authority, Inc. (FINRA). This is another valuable resource for online education and information.

46. State Veteran Benefits
Many states offer Veterans benefits beyond the ones you would already be eligible for through the federal VA.
Additional benefits may include:

- Educational grants and scholarships
- Special exemptions or discounts on fees and taxes
- Home loans
- Veteran's homes
- Free hunting and fishing privileges

Each state manages its own benefit programs and some states are very extensive, while others are minimal. The website below has a link for each of the individual states that show the types of Veterans benefits your state offers. I encourage you to take advantage of the benefits you have earned by visiting your state VA.

If you want to learn more about your specific state benefits go to this website: www.va.gov/landing2_locations.htm.
47. Two-year Commissary and Post Exchange Privileges (Eligible Involuntary Separatees)

Military commissaries and exchanges are essential elements of the military non-pay compensation and benefit package.

Service members who are involuntarily separated from active duty during the period beginning on October 1, 2007, and ending on December 31, 2018, can continue to use commissary and exchange stores during the two-year period beginning on the date of the involuntary separation in the same manner as members on active duty.

Service members who, upon separation, are entitled to a DD Form 214, "Armed Forces of the United States Geneva Convention Identification Card (Reserve)," and/or DD Form 1173-1, "Department of Defense Guard and Reserve Family Member Identification Card," are permitted to use Morale, Welfare, and Recreation revenue-generating facilities, e.g., clubs, bowling centers, golf courses, and other resources.
If you separated or retired and elect to live in a foreign country, you may lose commissary and/or Base Exchange privileges due to treaty, SOFA, or military base agreements between the United States and a host country.

48. Voting Assistance

While on active duty, you are covered by The Uniformed and Overseas Citizens Absentee Voting Act; commonly referred to as, UOCAVA.

UOCAVA citizens are active members of the Uniformed Services, the Merchant Marine, their family members, and U.S. citizens residing outside the United States. UOCAVA provides the legal basis for absentee voting requirements for these citizens.

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. You can do this in either one or two easy steps.

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. A sample letter (www.fvap.gov/uploads/FVAP/VAO/staying_template.docx) is provided for your convenience.

If you voted absentee or locally and are moving to a new state or county after separation:

**Step 1:** Notify your election official of your change in status and that you will no longer be voting in that jurisdiction. A sample letter (www.fvap.gov/uploads/FVAP/VAO/moving_template.docx) is provided for your convenience.
Step 2: Complete a National Voter Registration Form (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).

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.

49. 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 for your active duty Service.

Legal assistance provides quality legal services regarding personal civil legal matters to eligible persons by educating them regarding their personal legal rights and responsibilities. Legal assistance officers are well-versed in the special issues facing those retiring and separating from military Service.

Speak with a licensed attorney before relying on the information contained within a legal assistance website to make a decision or take any action. Contact your local installation legal assistance offices or use the Legal Services Locator to find the nearest military legal office within the continental United States.

Retirees can use the installation legal and financial offices on a space-available basis, and depending on the location, may have to wait to see a representative. The installation legal and financial offices will specify the services available. It is helpful to call as far in advance as possible. Retirees residing overseas may have restrictions on privileges based upon SOFA.

If you need more information on this topic, go to: www.legalassistance.law.af.mil/contnt/locator.php.

50. Post Government (Military) Service Employment Restriction Counseling
The Post Government Briefing is required for all DOD personnel who leave military Service for the private sector. It will give you information on what is permissible, career-wise, after leaving the military.

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

- Personal Lifetime Ban
  - After leaving government service, you may not represent another individual or company to the government regarding particular matters you worked on while in government service.

- Seeking or Negotiating for Post Government Employment
  - Official Responsibility Two-Year Ban
For two (2) years after leaving government service, you may not represent 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
  - For one (1) year after leaving government service, you may not aid, advise, or represent someone else regarding trade or treaty negotiations that you worked on during the last year of government service.

- Compensation for Representation to the Government By Others

**NOTE:** There are additional restrictions for retired military personnel and Reservists’ foreign employment, which require contacting the legal office for counsel. Failure to do so may result in forfeiture of retire pay.

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 government (military) employment restriction briefing or counseling from an ethics official.

**Individual Transition Plan (ITP)**

All of what we covered can be considered part of your ITP. This form and the resources, such as [https://dodtap.mil/index.html](https://dodtap.mil/index.html), and several other sites mentioned during this session should be part of your ITP. If you need assistance in completing your ITP, please contact a member of the transition staff at your installation.

Transitioning requires a carefully thought-out ITP. The ITP is your game plan for a successful transition to civilian life. It’s a framework used to fulfill realistic career goals based upon your individual skills, knowledge, experience, and abilities.

One of the CRS for your transition is to have a standardized ITP. The ITP is your personal employment plan of goals, actions, and milestones. Some of you completed an Individual Development Plan (IDP) at your enlistment, and the ITP becomes an extension of that original plan as you separate or retire.

The standard ITP for all branches of Service includes six sections. You have all six ITP sections; however, during this session you will complete most of Part 1. You will need to complete additional sections based on your personal needs assessment. Specific sections coincide with the path you take. For example, if you are planning on pursuing further education at a college, you will complete Section 5 of the ITP.

The ITP should assist you each step of the way into your new life. It is a “living, breathing” document that won’t be completed this week. Fortunately, you will not have to do this alone. This session, followed by your attendance in the Transition GPS core curriculum and additional tracks, if applicable, will help you develop your ITP. There is transition staff and Counselors available to assist you at the installations indicated below:

**Army – Soldier For Life – Transition Assistance Program Center (SFL-TAP Center)**
Navy – Fleet and Family Support Center
Air Force – Airman and Family Readiness Center
Marine Corps – Marine Corps Community Service Centers
Coast Guard – Work-Life Centers
NOTE: It is mandatory that every transitioning Service member attend the VA Benefits Briefing I and II.

COUNSELOR NOTE: Read topics to participants that will be covered during the VA briefings. They will not be explained or covered during this Pre-separation/Transition Counseling Session. Counselor will only read the list of yellow highlighted topics.

1. The Department of Veterans Affairs (VA)
Your attendance is mandatory by law and DoD policy that you attend the VA Benefits Briefing I and II before separating, retiring or being released from active duty. The briefings provide all the information regarding the VA and the laws, benefits, programs, services administered by the Secretary of Veterans Affairs.

2. Education Benefits (Post 9/11 GI Bill Chapter 33), (Montgomery GI Bill Chapter 30), (Veterans Educational Assistance Program), (Vietnam-era, etc.)
This topic deals with your VA educational benefits. The following education programs that may be available to you.

   1. It is important to know your education benefits and 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. The goal of the VA Benefits Briefing I and II is for you to learn everything about your education benefits.

I want to discuss the Post-9/11 GI Bill today..

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.

COUNSELOR NOTE: Transferability of education benefits is a retention incentive. In order to transfer educational benefits to a family member, military members must make an irrevocable election to convert from their existing educational program (such as Montgomery GI Bill) to the Post-9/11 GI Bill. This transfer can ONLY be made while Serving in the Armed Forces WHILE ON ACTIVE DUTY (as in before retirement or separation). Members who join the Selected Reserve may also have the option to transfer unused benefits to family members.

Additionally, the military member must be on active duty, have Served a minimum of six years, and be willing to agree to an additional Service commitment on active duty or in the Selected Reserve. If you are separating from active duty in less than four years, you are probably not eligible to transfer education benefits. See your career counselor or education office for more information.
When transferring benefits to family members, all Service members 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.)”

I encourage all who have transferred educational benefits to their family members to log into milConnect and ensure they have, or will have, completed their required obligated Service before separating. The Obligation End Date is reflected at the top of the page under “Sponsor” and also on the “Approval Form.”

**ONCE RETIRED OR SEPARATED FROM THE MILITARY, MEMBERS ARE NO LONGER ELIGIBLE TO TRANSFER THEIR EDUCATIONAL BENEFITS.** Full details about transferability can be found in the “Frequently Asked Questions” section of: [http://benefits.va.gov/gibill](http://benefits.va.gov/gibill).

3. **VA Health Administration**
You will receive information on VA Health Administration when you attend the mandatory VA Benefits Briefing I and II.

4. **VA Health Care**
You will receive information on VA health care when you attend the mandatory VA Benefits Briefing I and II.

5. **A Dental Care**
You will receive information on VA dental care when you attend the mandatory VA Benefits Briefing I and II.

6. **VA Vet Center**
You will receive information on VA Health Administration when you attend the mandatory VA Benefits Briefing I and II.

**NOTE: COUNSELOR WILL EXPLAIN THIS TOPIC SINCE IT IS NOT ABOUT FEDERAL VA BENEFITS.**

7. **State and Local Health Care and Mental Health Services**
State departments of health promote 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 welfare, early childhood development, foster parenting, poverty, juvenile delinquency, sex offenders, aging, public assistance, and rehabilitation. There may also be listings of private social service agencies.

A great resource for what is available in your state is: www.statelocalgov.net.

8. Other VA Health Care and Other Benefits
You will receive information on health care and other benefits to which you may be entitled under the laws administered by the Secretary of Veterans Affairs when you attend the mandatory VA Benefits Briefing I and II.

9. Continued Health Care Benefits Program
VA will talk to you about the type of health care that is available to you if you meet the eligibility criteria. If you aren’t eligible for any of those types of coverage, and you separate from the military voluntarily, you are not eligible to use any of the military treatment facilities or TRICARE. That’s where the Continued Health Care Benefits Program (CHCBP) comes into play.

CHCBP is temporary health care coverage that you are eligible to purchase for a period of 18 months, including pre-existing conditions coverage. This program is premium-based health care that is similar to, but not a part of, TRICARE and is administered by Humana Military Healthcare Services.

The CHCBP program extends health care coverage to you when you lose your military benefits. It is available to you and your family, certain un-remarried former spouses, and children who lose military coverage.

To obtain this coverage, you must enroll and pay premiums to CHCBP within 60 days after your separation from active duty (if you don’t have TAMP benefits), or the loss of eligibility for military health care.

Many employer programs may require continuous health care coverage. By purchasing CHCBP, it acts as a “bridge” between military health benefits and a new job’s medical benefit. This allows you and your family to receive continuous medical coverage.

It is important that you research your different health care options. CHCBP may be the best option for temporary health care coverage. However, participation is completely optional. If you want coverage, you are required to purchase coverage.

A common question, with regards to separation, is what about pregnancy? The best option for any pregnant Service member separating, or whose spouse is pregnant, is to talk to a representative at the military treatment facility. Make sure you know your coverage.
You may also want to look at the Service regulations that cover this topic. Regardless of your situation, you should ask your service personnel office and military treatment facilities for detailed information about health care provisions and application procedures. Also, you need to know that application does not constitute approval. Each application is evaluated on individual merit.

If you want more information on CHCBP, visit: www.humana-military.com, or call the Tricare Customer Service at: 1-800-444-5445.

10. Veterans’ Group Life Insurance (VGLI)
You will receive information you need on “Veterans’ Group Life Insurance” when you attend the mandatory VA Benefits Briefing I and II.

11. Service members’ Group Life Insurance (SGLI)
You will receive information on “Service members’ Group Life Insurance” (SGLI) when you attend the mandatory VA Benefits Briefing I and II.

12. Traumatic Injury Protection under Service members’ Group Life Insurance (TSGLI)
You will receive information on “Traumatic Injury Protection Under Service Members’ Group Life Insurance” (TSGLI) when you attend the mandatory VA Benefits Briefing I and II.

13. Family Service members’ Group Life Insurance (FSGLI)
You will receive information on “Family Service members’ Group Life Insurance” (FSGLI) when you attend the mandatory VA Benefits Briefing I and II.

14. Service-Disabled Veterans Insurance (S-DVI)
You will receive information on “Service-Disabled Veterans Insurance” (S-DVI) when you attend the mandatory VA Benefits Briefing I and II.

15. Veterans’ Mortgage Life Insurance (VMLI)
You will receive information on “Veterans’ Mortgage Life Insurance” (VMLI) when you attend the mandatory VA Benefits Briefing I and II.

16. VA Life Insurance
You will receive information on “VA Life Insurance” when you attend the mandatory VA Benefits Briefing I and II.

17. Transitional Health Care Benefit
You will receive information on “Transitional Health Care Benefits when you attend the mandatory VA Benefits Briefing I and II.
The best way to get information tailored to your particular circumstances is to attend the Veterans Benefits Briefing I and II, and talk to a TRICARE representative. They can tell you specifically what benefits you are eligible for and how long that coverage will last. Medical coverage can be very expensive, so it is important you are aware of what is available to you so that you can make the best choice for your situation.

For more information on this, check “Yes” in Block 16i. You are encouraged to ask questions when you attend the Veterans Benefits Briefing I and II. Recommend you write in the “referred to” column, the VA website: www.va.gov, or the VA toll-free number: 1-800-827-1000.

18. VA Disability Benefits
For those of you who have or think you have a disability, you will receive all the information about “VA Disability Benefits” when you attend the mandatory VA Benefits Briefing I and II. You will also be taught to navigate the VA website for filing a claim, as well as what documentation you are required to submit when filing your claim.

19. Benefits Delivery at Discharge (BDD) and Quick Start
When you attend the mandatory VA Benefits Briefing I and II, the VA Benefits Advisor will explain the “Benefits Delivery at Discharge (BDD) and “Quick Start” programs. You will learn the criteria and timeline for applying under BDD or Quick Start; how you can access these programs; and how they can help you speed up the process of having your disability claim adjudicated.