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# Transition Guide

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Guard/Reserve



Transition Assistance Program

[www.TurboTAP.org](http://www.TurboTAP.org)

May 2007

MEMORANDUM FOR TRANSITION STAFF AND PERSONNEL  
ARMY CAREER AND ALUMNI PROGRAM STAFF  
COMMAND CAREER COUNSELORS  
TRANSITION ASSISTANCE ADVISORS  
DEMOBILIZING MEMBERS OF THE NATIONAL GUARD  
AND RESERVES AND FAMILIES

SUBJECT: *Transition Assistance Guide for Demobilizing Members of the Guard and Reserves*

The March 2007 Department of Defense (DoD) *Transition Assistance Guide for demobilizing members of the National Guard and Reserves* provides information on the various services and benefits available to members of the Guard and Reserves and their families.

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

Members of the National Guard and Reserves are to forward any comments or recommendations through their Service chain of command. All other agencies and organizations with policy oversight for content contained in the guide, should forward their comments and recommendations to the Office of the Deputy Under Secretary of Defense for Military Community and Family Policy, ATTN: DoD Transition Assistance Program Manager, 4000 Defense Pentagon, Washington, DC 20301-4000.

The Department hopes that all demobilizing members of the Guard and Reserves and their families find the information and resources in the Transition Guide to be helpful.

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

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

## PREFACE

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

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

Demobilizing members of the Guard and Reserves shall receive transition counseling (same as preseparation counseling for Active Component Service members) before their release from active duty as required by law. During the transition counseling session, they will complete DD Form 2648-1, "Transition Counseling Checklist for Demobilizing Members of the Guard and Reserves". The law also requires a copy of the checklist to be filed in the Service member personnel record. There is a lot of information to absorb and you need time to plan and decide what is in the best interest for yourself and your family. Once you have returned home, you can contact the National Guard Transition Assistance Advisor (at each State Joint Forces Headquarters) for assistance or you may contact the nearest military installation with a transition office and ask for assistance. Use the *Transition Guide* as a ready reference to guide you as you begin the process of transitioning back into the civilian community.

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

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

Start by reading the guide. It is designed to familiarize you with the scope of the many transition resources accessible to you. Remember, you are ultimately responsible for your transition.

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

**For additional information on transition, go to <http://www.Turbo.TAP.org>.**

## GENERAL INFORMATION

The Department of Defense Transition Assistance Program (TAP) is for eligible demobilizing Service members in the Guard and Reserves. The four components of TAP for the Guard and Reserves are:

1. Transition Counseling – mandatory and conducted by the Military Services
2. Uniformed Services Employment and Reemployment Rights Act (USERRA) Briefing that is normally conducted by a representative from the Department of Labor (DOL).
3. Veterans Benefits Briefings – facilitated and sponsored by VA
4. Disabled Transition Assistance Program (DTAP) – facilitated and sponsored by VA

**NOTE:** The VA Benefits and DTAP Briefing information is usually combined as one presentation, facilitated by a representative from the VA.

The transition process begins with the completion of the, DD Form 2648-1 for demobilizing Guard and Reserves. This is a mandatory legal requirement and a copy of DD Form 2648-1 is required to be filed in each Service members' personnel file.

The *Transition Guide for Demobilizing Members of the Guard and Reserves* was developed primarily to augment the four components of TAP with special emphasis on the preseparation counseling component. The guide provides information on the various services and benefits available to Guard and Reserve Service members and their families.

Guard and Reserve Service members can contact the local Transition Counselor/Office<sup>1</sup> nearest to their home for transition assistance and services once released from active duty. This may only be feasible for those Service members that reside in close proximity to a military installation that has a transition office or a Command Career Counselor. Guard and Reserve Service members are also encouraged to contact the National Guard Transition Assistance Advisor (TAA) in their own state. The TAA is located at each of the State Joint Forces Headquarters.

**Note:** You are eligible for additional transition services for up to 180 days after demobilization from any of the Military Services Transition Offices.

Transition Counselors are located in the following offices at local military installations:

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

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

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

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

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

**Supplementation:** Supplementing the *Transition Guide for Demobilizing Members of the Guard and Reserves* or establishing Military, Major Command or local forms is prohibited without prior approval from the Office of the Under Secretary of Defense for Personnel and Readiness. Requests to supplement the guide or produce additional forms should be forwarded through military Service chain of command to the address below under the section on "Comments and Suggestions."

**Comments and Suggestions:** Comments, suggestions and recommendations from Guard and Reserve Service members must be forwarded through the respective Service's chain of command. Specific comments concerning websites listed in this document should be addressed to the address listed below.

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

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

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# Chapter 1 – Introduction to the Transition Assistance Program (TAP) for Members of the National Guard and Reserves

After serving 180 or more days of continuous active duty, and prior to your release from active duty, you are required to receive transition counseling (same as Preseparation Counseling for Active Component Service members) from a member of a military installation Transition Assistance Staff, Command Career Counselor (Navy), or the Army Career and Alumni Program (ACAP) staff. During the transition counseling session you will be provided an overview of all the topics contained on DD Form 2648-1, *"Preseparation Counseling Checklist for Reserve Component Service Members Released From Active Duty."* Once you are released from active duty and return home, you are entitled to receive transition assistance up to six months following your release from active duty. To access this help, you need to contact the nearest military installation or Command Career Counselor where you live. Personnel office staff, relocation specialists, education counselors, and many others can help, but only you and your family can make the critical decisions that must be made. So, where should you start?

Start by going to the transition assistance website that was created to help you. You can access that website at: <http://www.TurboTAP.org>. This site is available to you for the rest of your life. Once there, review the *Transition Guide for Guard and Reserve*.

The Individual Transition Plan (ITP) is your game plan for a successful transition back to civilian life. It is the framework you can use to fulfill realistic career goals based on your unique skills, knowledge, desires, experience, and abilities. It is not a Department of Defense form; it is something you create by yourself, for yourself with assistance from a Transition Counselor. Those who do not reside in close proximity to a military installation can get assistance by telephone, e-mail, CD ROM, etc.

## **REMEMBER – HELP IS AVAILABLE TO YOU!**

The ITP will help you identify the actions and activities associated with your transition. Consulting with a Transition Assistance Counselor and using the DD Form 2648-1, *"Preseparation Counseling Checklist for Reserve Component Service Members Released From Active Duty"* will help you determine your options. The Transition Guide will help you work through the major headings listed on the DD Form 2648, checklist. The checklist will allow you to identify the benefits and services that will help you prepare your ITP. If you require further assistance with any of the topics covered on the Transitioning Counseling Checklist, please refer to the appropriate chapter of the "Transition Guide for Guard and Reserve" or TurboTAP resources at located online at <http://www.TurboTAP.org>. If you still need assistance, contact Military One Source.

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

Independent research has found that on average, Service members participating in the Transition Assistance Program find their first post-military job three weeks sooner than those who do not participate in TAP. Once you return home, you may want to make a career change or need to look for a job. Use the Transition Assistance Program to help you accomplish your goals.

## A. Preseparation Counseling: Your Best Beginning

During your demobilization/deactivation out-processing, you will receive information on the benefits and services available to you by a Transition Assistance, Army Career and Alumni Program, or Navy Command Career counselor. This counselor will guide you through the DD Form 2648-1, "Preseparation Counseling Checklist for Reserve Component Service Members Released From Active Duty," and will assist you in completing form, give you a copy, and ensure that the original copy with your signature is placed in your military personnel file.

Listed below is the name of each Military Service's Transition Assistance Programs:

- **Army:** Army Career and Alumni Program - The Army Career and Alumni Program (ACAP) is a military personnel function and the Centers are found under the Director of Human Resources (DHR) or the Military Personnel Office (MILPO). <http://www.acap.army.mil/>
- **Air Force:** Airman and Family Readiness Center. You can find the nearest office using the military installation finder at: [www.militaryinstallations.dod.mil](http://www.militaryinstallations.dod.mil)
- **Navy:** Fleet and Family Support Center. Navy personnel should make an appointment with their Command Career Counselor for a preseparation counseling interview at least 180 days prior to separation. <http://www.fssp.navy.mil/>
- **Marines:** Career Resource Management Center (CRMC)/Transition & Employment Assistance Program Center. <http://www.usmc-mccs.org/tamp/index.cfm>
- **Coast Guard:** Worklife Division – Transition Assistance. Coast Guard Worklife staffs can be found at your nearest Integrated Support Command. [http://www.uscg.mil/hq/g-w/g-wk/wkw/work-life\\_programs/transition\\_assistance.htm](http://www.uscg.mil/hq/g-w/g-wk/wkw/work-life_programs/transition_assistance.htm)
- **National Guard Transition Assistance Advisor (TAA):** The National Guard has placed a TAA at each of the State Joint Forces Headquarters to serve as the statewide point of contact and coordinator for easy access to Department of Veterans Affairs benefits and to provide assistance in access to entitlements through the Military Health System (TRICARE). For more information review Chapter Seven of the National Guard Transition Assistance Guide.

### Some Terminology and Notes on Your New Status

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

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

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

**Transition Services:** For Active Component Service members this includes mandatory Preseparation Counseling, voluntary attendance to a Department of Labor Employment Workshop, voluntary attendance to a VA Benefits Briefings and a VA Disabled Transition Assistance Program (DTAP) Briefing. Active Component Service members are eligible begin the transition process one year prior to separation and retirees can begin the transition process two years prior to retirement. Eligibility for services is not affected by length or character or service.

For eligible demobilizing National Guard and Reserves, transition services include mandatory Preseparation Counseling, a Uniformed Services Employment Rights and Reemployment Act (USERRA) Briefing, and a VA Benefits Briefing, which normally includes information on DTAP.

**Disabled Transition Assistance Program (DTAP):** DTAP provides separating and retiring Service members – including eligible National Guard and Reserve Service members being released from active duty – with specialized information about the Department of Veterans (VA) Vocational Rehabilitation and Employment (VR&E) Program, eligibility, and how to apply for benefits. Active duty Service members who believe they have a service-connected disability are strongly encouraged to request admission to the DTAP class through their Transition/ACAP/Command Career Counselor (or nit commander. For National Guard and Reserves, DTAP is available on a DTAP CD and on-line at [www.vetsuccess.gov](http://www.vetsuccess.gov). Eligible Service members (Active, National Guard and Reserves) who are pending a medical separation or medical retirement and who have an **employment handicap** may begin to receive VR&E services prior to separation or release from active duty if they meet the following criteria:

- Must be on active duty
- Have a need for rehabilitative services
- Must have applied for and received a VA Memorandum Rating of at least 20%

### Step 1. Transition Counseling Session

Your transition counseling appointment/session will take place during your demobilization/deactivation out-processing at the installation or unit where that occurs.

The Transition Counselor or Command Career Counselor will:

- Inform you about developing and individual needs assessment
- The Transition Counselor will brief you on all of the items listed on the DD Form 2648-1
- Identify helpful relocation resources
- Inform you about Department of Labor Career One-Stop Centers
- Tell you on how to access the Department of Veterans Affairs system for assistance
- Refer you to the transition website at <http://www.TurboTAP.org>

- Inform you about other service providers for any additional assistance you may require
- Advise you on how to get assistance from the Employer Support of the Guard and Reserve (ESGR)

## **Step 2. Review the Transition Counseling Checklist**

When you have completed the checklist, review it for accuracy. Make sure you have checked the “YES” block if you would like more information on a given topic. You can use this guide to find the additional information you need.

Once home, sit down and review the checklist again, preferably with your spouse or a family member. Many of topics have a website that can provide more information. If you require assistance from a subject matter expert, you have the following options:

- Contact Military One Source at 1-800- 342-9647 or at <http://www.militaryonesource.mil>
- Log onto <http://www.TurboTAP.org> and review the information in the Transition Guide on the website based on the topic and question(s) you have.
- Contact the nearest military installation Transition Office or Command Career Counselor (Navy) for assistance for up to 180 days after demobilization.
- Contact your State Transition Assistance Advisor – located at the State Joint Forces Headquarters.

Your Transition Counselor or Command Career Counselor (Navy) will walk you through the Transition Counseling Checklist, which helps ensure that you will receive the necessary assistance and advice to benefit fully from the wide range of services and entitlements available to you. The DD Form 2648-1, "Preseparation Counseling Checklist for Reserve Component Service Members Released from Active Duty," is required by law to be filed in your official military personnel record.

## **Step 3. Draft Your Individual Transition Plan**

Information on developing your ITP is available through the Transition Assistance Office and on-line at <http://www.TurboTAP.org>. You may choose to use your Transition Counseling Checklist as a guide for developing your own unique ITP. Once you have created your ITP, show it to your spouse or another adult family member and get their feedback. It is recommended that you consult with a VA counselor and a DOL Career One Stop staff member to review our ITP. They will provide you further assistance or refer you to a subject matter expert to assist you. Full participation in this process by you and your spouse or family member is encouraged.

### **B. Phases of Individual Transition Planning**

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

#### **Phase One: Self-Assessment**

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

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

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

You can get your verification document online as long as you have a current DoD Common Access Card (CAC) or have a current Defense Finance, Accounting Service (DFAS) myPay Personal Identification Number (PIN). However, you should retrieve it within 30 days after your release from active duty. If you have problems getting your VMET and need assistance, check with the National Guard Transition Assistance Advisor or contact the closest military installations and ask to speak with a Transition or Command Career Counselor.

Add anything else you can think of to this list. In essence, you are now creating an "asset bank" from which you can draw later when called upon to write a resume or attend a job interview. If you need help, use the professional guidance available through your nearest local installation Transition Assistance Office or Education Center or your unit Education Officer. If none of these resources are available check with the self-help section of your local library or bookstore for useful career planning books. You can also review information on the TurboTAP website. Finally, you can always contact Military One Source for assistance at 1-800- 342-9647.

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

### **Army**

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

### **Navy and Marines**

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

### **Air Force**

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

### **Coast Guard**

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

## Veterans

- Under most circumstances, Veterans are eligible to use their former service branches transcript program. However if you are not eligible for AARTS, SMART, CCAF, or CGI systems, you will need to fill out form DD-295 and provide your DD-214 Discharge Document to receive credit for your experience.

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

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

## Phase Two: Exploration

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

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

The Employment Assistance Hub of the TurboTAP website can help you focus on jobs that employers need to fill today and will need to fill in the near future. Career One-Stop Center staff can help you identify the geographic areas that have opportunities in your fields of interest.

Your state employment office is another good resource during this phase, offering such services as job interviewing; selection and referral to openings; job development; employment counseling; career evaluation; referral to training or other support services; and testing. Your state office can also lead you to information on related jobs nearby and introduce you to their State job banks, which have listings of jobs in your State. To look for jobs across the nation, you should check the job banks available on the TurboTAP website under the Employment Assistance Hub.

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

## Phase Three: Skills Development

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

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

## Phase Four: Intern Programs

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

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

### **Phase Five: The Job Search**

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

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

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

### **Phase Six: Job Selection**

*Ask Yourself: How do I select the right job?*

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

### **Phase Seven: Support**

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

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

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

**Note:** You are eligible for continued transition assistance from counselors for up to 180 days after release from active duty and you can access [www.TurboTAP.org](http://www.TurboTAP.org) for life.

## A Journey

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



## Chapter 2 – Effects of a Career Change

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

### A. Demobilizing/Deactivating from the Military Challenges Your Identity

You have worked hard to make the adjustment from civilian life to the military. Now you must start over as a civilian. You may be returning to a job you had before being activated or you may be looking for something new. In either case, this Guide contains valuable information that can assist you.

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

Some people find it easier than others to adopt new identities. Transition can be traumatic and stressful, but it also opens up a whole range of possibilities. You can take a giant step toward reestablishing your identity by approaching your transition as an opportunity to grow.

### B. What Is Stress?

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

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

### Life's Most Stressful Events

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

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

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

### The Stress-Health Connection

You may suffer from any of the following symptoms:

- Constant fatigue
- Headaches
- Trouble sleeping or sleeping too much

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

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

### C. The "Grieving Process" Is Normal

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

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

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

### D. Coping With Transition-Related Stress

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

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

## E. Where to Go for Help

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

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

- Local Assistance at:

Family Center, Chaplain's Office, and Military mental health care facility.

Which can be found online at:

<http://www.nvti.cudenver.edu/resources/militarybasestap.htm>

- The Dept. of Veterans Affairs at 1-800-827-1000  
(VA locator website: <http://www1.va.gov/directory/guide/home.asp?isFlash=1>)
- Military OneSource 24/7 Support at 1-800-342-9647  
<http://www.militaryonesource.com>
- Marine for Life at [www.mfl.usmc.mil](http://www.mfl.usmc.mil)
- Military Family Network at [www.emilitary.org](http://www.emilitary.org)

## Chapter 3 – Employment Assistance

Since most of us are not independently wealthy, we will have to find jobs or return to jobs we had prior to mobilization/activation after we are released from active duty.

Reemployment and job rights are a very important aspect of the transition process for members of the Guard and Reserves of the Armed Forces. If you were activated for more than 180 days, these rights protect you from being terminated by your employer without cause within one year after the date of reemployment. If you were activated for more than 30 days but less than 181 days, you will be protected from termination for 180 after being reemployed. The following section will help you understand your rights and where to turn for employment assistance and other career resources.

### A. Uniformed Services Employment and Reemployment Rights Act

The **Uniformed Services Employment and Reemployment Rights Act (USERRA)** provides reemployment protection and other benefits for veterans and employees who perform military service. Under USERRA, if a leave leaves your civilian job for service in the uniformed services, you are entitled to return to the job, with accrued seniority, provided you meet the law's eligibility criteria. USERRA applies to voluntary as well as involuntary service and in peacetime as well as wartime. The law applies to virtually all civilian employers, including the federal government, state and local governments, and private employers, regardless of size.

#### ***USERRA Eligibility***

You are eligible for protections under these reemployment rights if you have been absent from your position of employment because of "service in the uniformed services." "Service in the uniformed services" means the performance of duty on a voluntary or involuntary basis in a uniformed service, including:

- Active duty (Including activated Guard and Reserve members)
- Active duty for training
- Initial active duty for training
- Inactive duty training
- Full-time National Guard duty.
- Absence from work for an examination to determine fitness for duty.
- Funeral honors duty performed by National Guard or reserve members

In order to have reemployment rights following a period of service in the uniformed services, a military member must meet five eligibility criteria (discussed separately below):

1. You must have held a civilian job.
2. You must have informed your employer that you were leaving the job for service in the uniformed services.
3. The period of service must not have exceeded five years. (Many types of duty, such as training and contingency operations, are exempted from the five year limitation)
4. You must have been released from service under "honorable conditions."
5. You must have reported back to your civilian employer in a timely manner or have submitted a timely application for reemployment. Timely is defined as:
  - a. 1-30 days of service, report the next scheduled work day
  - b. 31-180 days of service, apply within 14 days after completion of service
  - c. 181+ days of service, apply within 90 days after completion of service

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

To learn more about your reemployment rights visit the Department of Labor's USERRA Advisor website at <http://www.dol.gov/elaws/userra.htm>.

## **B. Employer Support for the Guard and Reserve (ESGR)**

The Employer Support for the Guard and Reserve (ESGR) is a Department of Defense organization. ESGR's mission is to gain and maintain active support from all public and private employers for the men and women of the National Guard and Reserve. ESGR works both nationally and locally to support the following functions:

- Operate a proactive program directed at U.S. employers, employees, and communities that ensures understanding and appreciation of the role of the National Guard and Reserve in the context of the DoD Total Force Policy.
- Enable employee participation in National Guard and Reserve training programs and on military duty without civilian job impediments of any kind, to include encouraging voluntary compliance with federal and state statutes governing employment and reemployment rights of Reserve component members.
- Encourage interaction between National Guard and Reserve units and their communities to promote public understanding of the National Guard and Reserve and encourage partnerships between civilian organizations and military units in the community.
- Assist in preventing, resolving, or reducing employer and/or employee problems and misunderstandings that result from National Guard or Reserve membership, training, or duty requirements through information services and informal mediation.
- Assist in educating National Guard and Reserve members regarding their obligations and responsibilities to employers.
- Use the military chain of command to promote better understanding of the importance of maintaining positive working relations between employers and their Reserve component employees, in order to sustain National Guard and Reserve participation.
- Solicit the assistance of military agencies, military training schools, and military and civilian associations in educating the Reserve forces about their rights and responsibilities regarding terms and conditions of civilian employment, as stipulated in the Uniformed Services Employment and Reemployment Rights Act (USERRA).
- Recruit and develop volunteer leaders at the national and local levels to promote the development of employer personnel policies and practices that accommodate and facilitate employee participation in National Guard and Reserve activities.

ESGR conducts services in support of the organization's strategic goals.

The primary emphasis for a comprehensive employer outreach program is directed towards known employers of the Guard and Reserve, as identified by the Civilian Employment Information (CEI) initiative through the Office of the Under Secretary of Defense for Personnel & Readiness. To that end, ESGR conducts the 5-Star Employer Program, which seeks to inform and educate employers about their rights and responsibilities with regard to their National Guard and Reserve employees, and to recognize and reward those employers who go "above and beyond" the requirements of the law.

To learn more about ESGR and the 5 Star Employer program visit their website at <http://www.esgr.mil/>.

### C. Skilled Veterans Will Meet Labor Needs in the 21<sup>st</sup> Century

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

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

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

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

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

### D. Where to Look for Great Jobs

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

[www.careeronestop.org](http://www.careeronestop.org)

[www.bla.gov](http://www.bla.gov)

[www.hirevetsfirst.gov](http://www.hirevetsfirst.gov)

[www.doleta.gov/programs](http://www.doleta.gov/programs)

[www.doleta.gov/jobseekers/building\\_your\\_career.cfm](http://www.doleta.gov/jobseekers/building_your_career.cfm)

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

#### Transition Assistance Offices

You might be reluctant to start looking for a job or making a career change once you have returned home. Career changes are, however, a common part of American life. Most people change careers at least three times in their lives.

Career One-Stop Centers have programs and counselors to assist you and your family members in seeking employment in government and the private sector. Those who have access to or live near a major military installation can also get transition and employment assistance from the Transition/Army Career and Alumni Program (ACAP) Office or a Navy Command Career Counselor. Examples of some employment assistance services available at your Career One-Stop Centers and Transition/ACAP Offices are listed below:

- **Counseling:** The Career One-Stop Center or Transition staff provides individual career development counseling, comprehensive assessment of employment skills, and identification of employment opportunities.
- **Services:** Career One-Stop Centers and Transition Assistance Offices offer computerized listings of jobs, career workshops, and training opportunities, as well as automated resume writing. Many Career One-Stop Centers and Transition Assistance Offices also provide access to a mini-reference library, word processing, and copying equipment to assist in job search preparation.
- **Job banks:** Job banks provide information and referrals on temporary, permanent, part-time, and full-time positions in the federal, State, and private sectors. Separating service members are strongly encouraged to start their job search by using the following websites:
  - <http://www.TurboTAP.gov> – look for job banks/boards under the employment assistance section.
  - DoD Transportal at <http://www.dodtransportal.org/>
  - Transition Bulletin Board at <http://www.dmdc.osd.mil/ot>.
  - <http://www.usajobs.opm.com>
  - <http://www.go-defense.com/>

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

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

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

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

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

- **Workshops and seminars:** A variety of workshops and seminars are available through your Career One-Stop Centers and Transition Assistance Office to help you and your spouse become more competitive in the job market. Topics include enhancing job search skills, goal setting, and preparation of standard and optional forms for federal civil service employment, resumes, and interviewing techniques.
- **Training:** Some Career One-Stop Centers and Transition Assistance Offices may offer occupational skills training for those seeking entry-level classes in typing, word processing, and data entry. In addition you'll find helpful articles about writing resumes, dressing for success, interviewing techniques, and how to work a job fair at <http://www.military.com/careers>

## Employment Assistance and Credentialing Programs:

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

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

## Library Resources

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

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

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

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

## Fraternal Military Associations and Veterans' Services Organizations

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

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



## Industry Associations

Industry associations are a source of industry-specific information that can help you learn about salary ranges, qualification requirements, locations of jobs, and the names and addresses of individual companies through these associations. You can also learn the jargon and get insight into how people in the industry think.

## The "Hidden" Job Market

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

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

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

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

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

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

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

## E. Assessing Your Skills

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

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

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

Translating military experience into civilian language is one of the most common stumbling blocks in the skills assessment process. One way to tackle this problem is to talk to friends who have already left the

service. Ask them about what civilian employers want do and don't want to hear. You should also consider attending workshops and seminars. Here's a good approach to assessing skills:

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

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

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

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

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

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

## F. Resume Writing for the New Millennium

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

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

### Begin With a Career Objective or a Summary?

There are pros and cons to placing a career objective at the top of your resume. For example, a career objective statement clearly and unambiguously tells potential employers what you are looking for; on the other hand, it limits your flexibility by locking you into a specific position. After you visit a Career One-Stop Center or attended a DOL Employment or Service equivalent employment workshop, you will be able to decide what is best for you.

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

- **Focus on skills:** Employers are more interested in what you *can* do, not what you want to do. Today's resume emphasizes skills, allowing the employer to compare your skills to those required for the job. (Remember, volunteering is considered real work experience, so don't forget to include appropriate volunteer work when preparing your resume.) Writing a skills-oriented resume is easier after you have completed your skills assessment.
- **Don't fuss over format:** Don't get hung up on which type of resume to use; most employers appreciate a job history that tells them what you did and when. You should also state your accomplishments. Again, performing a skills assessment will help you do this.

- **Create a "scan-able" resume:** More and more, companies are scanning—rather than reading—resumes, especially if they get a great number of them. There are many books available to help you design a "scan-able" resume. Research the company. Use their language where you can.

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

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

### **G. Workshops Help Guard and Reserves "TAP" Into Good Jobs**

The Department of Labor (DOL)-sponsored Transition Assistance Program (TAP) Employment Workshops are sponsored in conjunction with the installation Transition Assistance staffs. The DOL Employment Workshops normally run 2 ½ days. These are conducted at major military installations. For Guard and Reserve Service members who are not located in close proximity to an installation that offers this workshop, you can receive the services from your local Career One-Stop Center. Talk with unit Commander and ask him/her to invite the local Department of Labor Representative to provide employment assistance to your unit and spouses.

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

DOL Employment and Military Service equivalent workshops address such useful subjects as the following:

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

If you are able to attend a DOL Employment Workshop on a military installation, you will receive a participant manual. Among other valuable information, this manual contains points of contact around the nation for many of the services you will need after your separation.

### Job-Hunting Workshops Provide Fresh Perspective

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

## H. Military Experience and Training Can Help You Win That Job

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

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

### To Obtain Your Verification of Military Experience and Training (VMET) Document

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

You can get your verification document online as long as you have a current DoD Common Access Card (CAC) or have a current DFAS myPay PIN; however, you should retrieve it within 120 days prior to your separation. If you have problems getting your VMET and need assistance, check with closest military installation that has a Transition or Navy Command Career Counselor. This can be done by phone or via e-mail; therefore, how far you live from a military installation should not present a problem for you to access this assistance. .

### Once You Receive Your Verification Document

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

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

## I. DoD Job Search

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

## J. DoD Online Transition Assistance Programs

DoD has created an online portal for eligible members of the Guard and Reserves being released from active duty. This website, called TurboTAP, contains valuable information and resources, which are designed to assist members of the Guard and Reserves and their spouses. You should use this site as part of a comprehensive program of transition, employment assistance, veteran benefit, and disabled veteran benefit information and services. You can access this website at <http://www.TurboTAP.org>.

In addition the DoD has another website called the DoD TRANSPORTAL at <http://www.dodtransportal.org>. This website has three features that can be accessed using the buttons on the left of the web page:

- **Transition Assistance:** This feature is a brief overview of the DoD Transition Assistance Program.
- **At your Service:** This feature provides the locations and phone numbers of all Transition Assistance Offices as well as links to transition assistance related websites.
- **Your Next Career:** This feature provides:
  - Getting ready: A mini-course on conducting a successful job search campaign including instructions on creating winning resumes.
  - Tips on Using the Internet: A mini-course on using the Internet to find a job including instructions on creating electronic resumes and avoiding Internet scams.
  - Internet Career Links: Links to the best job search websites on the net.
    - Websites with up to 1.5 million job listings
    - Websites where you can post your resumes for employers to view
    - Links to state job search websites
  - Corporate Recruiting Websites: Links to 100 recruiting websites operated by Fortune 500 companies.
  - Suggested Reading: A list of books that you can use as job search resources.

## K. Public and Community Service (PACS) Registry Program

The 1993 National Defense Authorization Act, P L. 102-484, [10 USC, 1143 a(c)] requires the Secretary of Defense to maintain a registry of public and community service organizations. Service members selecting early retirement under the Temporary Early Retirement Act (TERA) are registered on the Public and Community Service Personnel Registry prior to release from active duty. Service members looking for employment in the public and community service arena to include those retiring under TERA, can access the PACS Organization Registry to see which organizations have registered for the purpose of hiring separating military personnel in public and community service jobs. In addition, Service members with approved retirement under TERA may earn additional credit towards full retirement at age 62 by working in a public or community service job.

Employers who wish to advertise job openings in the public and community service arena on the DoD Operation Transition Bulletin Board (TBB) at <http://www.dmdc.osd.mil/ot> will complete the DD Form 2581, "Operation Transition Employer Registration" and the DD Form 2581-1, "Public and Community Service Organization Validation." Then, the organization will be included in the Operation Transition employer

database and also be listed on the PACS organization registry. Completing the DD Forms is a requirement for posting employment opportunities (want ads) on the TBB.

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

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

#### **L. Transition Bulletin Board (TBB) Makes Job Hunting Easier**

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

#### **Accessing the TBB**

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

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

#### **How to Use the TBB**

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

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

#### **M. Troops-to-Teachers Program**

**Background:** Troops to Teachers (TTT) was established in 1994 as a Department of Defense program. The National Defense Authorization Act for FY 2000 transferred the responsibility for program oversight and funding to the U.S. Department of Education but continued operation by the Department of Defense. The No Child Left Behind Act provides for the continuation of TTT as a teacher recruitment program. Defense Activity for Non-Traditional Education Support (DANTES) manages the TTT program. You can access the TTT website at: <http://www.proudtoserveagain.com>.

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

#### **Troops to Teachers Adds New Program**

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

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

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

**Financial Assistance:** Individuals eligible for immediate financial assistance are:

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

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

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

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

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

## **N. Private Employment Agencies**

Overall, private employment agencies are responsible for approximately 3 to 5 percent of all hires nationally. If your skills and experience match those fields in which the agency specializes, you can expect some assistance. For example, a separetee with computing skills should seek an agency specializing in computer-related placements.

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

## **O. Finding Out About Federal Employment Opportunities**

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

- **Government jobs near you:** Openings may be available at the installation from which you are separating. You can find out about these from your local civilian personnel office.
- **Opportunities overseas:** To assist you in finding out about federal job opportunities elsewhere in the world, the Office of Personnel Management (OPM) maintains federal job information/testing offices in each state. A listing of these offices is located on the Transition Bulletin Board (**see page 23**); look for it in "Other Employment Sources" under the "Employment" menu.
- You can view federal employment opportunities on the Internet at <http://www.usajobs.opm.gov>. You can also:

Call OPM at 912-757-3000.

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

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

Office of Personnel Management  
Staffing Service Center  
Macon, Georgia 31297

## **Other Federal Employment Websites:**

- Fed World: <http://www.fedworld.gov>
- Federal Employment Portal: <http://www.opm.gov>
- DoD Civilian Employment: <http://www.go-defense.com>
- Army Civilian Personnel Onlnt: <http://www.cpol.army.mil/>



- Troops to Cops: <http://www.cops.usdoj.gov>

### Applying for Federal Jobs

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

## P. Employment Preferences

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

Preference applies to jobs graded at NF-3 and below, and to positions paid at hourly rates. Preference applies to any job that is open to competition in accordance with merit staffing practices.

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

Spouse preference may be used only once for each permanent change of station (PCS) transfer. To qualify you must be married prior to the PCS relocation. Visit the DoD's Spouse Career center at <http://www.military.com/spouse> to learn more about military spouse employment preferences.

**Family Members in Foreign Areas:** In accordance with DoD Instruction 1400.23 and DoD 1402.2-M, Chapter VII, family members of active duty military members and civilian employees stationed in foreign areas eligible. Basic policy allows preference for all NAF jobs. Preferences apply when not at variance with the Status of Forces Agreements, country-to-country agreements, treaties, or as prescribed by DoD Instruction 1400.23.

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

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

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

**Veterans' Recruitment Appointment (VRA):** The VRA is a special authority by which agencies may, if they wish, appoint an eligible veteran without competition. The candidate does not have to be on an eligibility list, but must meet the basic qualification requirements for the position. The VRA is a convenient method of appointment for both the agency and the veteran. However, use of the authority is entirely discretionary and no one is entitled to a VRA appointment.

VRA appointees initially are hired for a 2-year period. Successful completion of the 2-year VRA appointment leads to a permanent civil service appointment. (Please note, however, that a veteran may be employed without competition on a temporary or term appointment based on VRA eligibility. Such an appointment is not a VRA appointment and does not lead to conversion to a permanent position.)

### Eligibility Requirements

The following individuals are eligible for a VRA appointment:

- Disabled veterans;
- Veterans who served on active duty in the Armed Forces during a war declared by Congress, or in a campaign or expedition for which a campaign badge has been authorized.
- Veterans who, while serving on active duty in the Armed Forces, participated in a military operation for which the Armed Forces Service Medal was awarded; and
- Veterans separated from active duty within the past 3 years.

There is no minimum service requirement, but the individual must have served on *active duty*, not active duty for training.

### The Veterans' Preference Point System

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

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

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

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

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

### R. Veterans Get Priority at State Employment Offices

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

**Veterans Employment and Training Service Office:** There is at least one Veterans Employment and Training Service Office in every state (<http://www.dol.gov/vets/aboutvets/contacts/main.htm>). Veterans' employment representatives may also be found at local employment offices with large numbers of veteran job applicants. These offices monitor and oversee veterans' employment services, administer veterans' training programs, and protect the reemployment rights of veterans. They will assist you with any employment problem you may have.

Make sure you take a certified copy of your DD Form 214, "Certificate of Release or Discharge from Active Duty," with you for your first appointment with the state employment office. You should receive your DD Form 214 before being released from active duty. Your DD Form 214 and your DD Form 2648-1, "Transition Assistance Counseling Checklist" are two very important documents you protect, and put in a place at home where you can readily access them, when the need arises.

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

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

**Information:** At your state employment office, you will find data on state training, employment, and apprenticeship programs; and statistics regarding employment availability, economic climate, and cost of living. Some offices even have extensive information about the things you should know before moving to the state.

**To locate State Employment Offices visit:** <http://www.naswa.org/links.cfm>

**To locate the local Career One-Stop Center visit:** [http://www.hirevetsfirst.gov/onestop\\_vet.asp](http://www.hirevetsfirst.gov/onestop_vet.asp).

## **S. Family Members Get Job Assistance Too**

Family members can take advantage of many of the outplacement services offered to members of the Guard and Reserves. Most of these services are provided at the Career One-Stop Center or State Employment Offices. They are also offered and coordinated through the Transition Assistance and ACAP Offices at most major military installations. Family members can get help in developing their own Individual Transition Plans; they also have access to the following employment services:

Department of Labor (DOL) TAP Employment Workshops: These 2 ½ day workshops are coordinated through the Transition Assistance and ACAP Offices. These workshops can help you with your employment objectives while the military member is deployed. Members of the Guard and Reserves, as well as their spouses, can access the same services at the Career One-Stop Centers. Contact your Career One-Stop Center or a local military installation Transition/ACAP Office or Command Career Counselor (Navy) immediately to get scheduled for an appointment.

Spouses of activated and deployed Guard and Reserves are highly encouraged to attend the DOL Transition Assistance Employment Workshop if you are located near a major military installation that offers the workshop. If not located near a military installation, spouses should take full advantage of the services available at their local Career One-Stop Center.

**BOTTOM LINE:** Demobilizing/deactivating Guard and Reserves and spouses need to make an appointment with a qualified professional who can help prepare them for the transition from an active duty life style back to their civilian life.

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

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

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

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

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

## Chapter 4 – Entrepreneurship/Business Ownership

The Entrepreneurship/Business Ownership chapter is divided into sub-chapters. Chapter 4A contains information provided by the Small Business Administration, which explains the federal programs, loans, and contact information. Guard and Reserve Service members, their spouses and adult family members who own their own small business or thinking of starting a small business or franchise, should read Chapter 4A and Chapter 4B thoroughly. Information contained in these Chapters is also valuable for Guard and Reservists who work for small businesses.

Chapter 4B contains information and resources provided by the National Veterans Business Development Corporation, a federally-chartered independent 501(c)(3) non-profit organization designed to assist Veterans in starting or growing small businesses. These resources are tools created specifically to support members of the National Guard and Reserve with entrepreneurship including fully-mentored access programs and a guide to prepare businesses for deployment.

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

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

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

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

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

#### A. Special Localized Programs

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

that may prove useful to Veterans and Service-Disabled Veterans, as well as self-employed members of the Reserve and National Guard who have interest in competing in the Federal marketplace.

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

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

### **B. District Office Veterans Business Development Officers (VBDOs)**

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

### **C. Veterans Business Outreach Centers**

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

- The Research Foundation of the State University of New York  
41 State Street  
Albany, NY 12246  
518-443-5398  
**Webpage:** <http://www.nyssbdc.org/vboc>  
**Email:** [brian.goldstein@nyssbdc.org](mailto:brian.goldstein@nyssbdc.org)
- The University of West Florida in Pensacola  
2500 Minnesota Avenue  
Lynn Haven, FL 32444  
1-800-542-7232 or 850-271-1108  
**Webpage:** <http://www.vboc.org>  
**Email:** [vboc@knology.net](mailto:vboc@knology.net)
- The University of Texas - Pan American  
1201 West University Drive  
Edinburg, TX 78539-2999  
956-292-7535  
**Webpage:** <http://www.coserve.org/vboc>  
**Email:** [vboc@panam.edu](mailto:vboc@panam.edu)

- Vietnam Veterans of California

7270 E. Southgate Drive, Suite 1  
Sacramento, California 95823  
916-393-1690

**Webpage:** <http://www.vboc-ca.org>

**Email:** [cconley@vboc-ca.org](mailto:cconley@vboc-ca.org)

- Robert Morris University

600 Fifth Avenue  
Pittsburgh, PA 15219  
(412) 397-6842

Webpage: [www.rmu.edu/vboc](http://www.rmu.edu/vboc)

Email: [vboc@rmu.edu](mailto:vboc@rmu.edu)

#### **D. Small Business Development Centers**

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

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

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

#### **E. SCORE "Counselors to America's Small Business"**

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

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

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

SCORE is a nonprofit organization, which provides small business counseling and training under a grant from the U.S. Small Business Administration (SBA). SCORE members are successful, retired business

men and women who volunteer their time to assist aspiring entrepreneurs and small business owners. There are SCORE chapters in every state.

Find your local SCORE Chapter at [http://www.score.org/findscore/chapter\\_maps.html](http://www.score.org/findscore/chapter_maps.html)

## **F. Women's Business Centers**

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

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

## **G. Financial Assistance**

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

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

### **Basic 7(a) Loan Guaranty**

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

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

### **Certified Development Company 504 Loan Program**

The Certified Development Company-504 loan program (CDC/504) loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community.



CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide. Each CDC covers a specific geographic area.

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

### **Microloan Program**

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

#### **Terms, Interest Rates, and Fees:**

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

### **International Trade**

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

### **H. [SBA's Investment Programs](#)**

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

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

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

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

## Surety Bond Guarantee Program

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

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

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

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

The overall surety bond program has two programs:

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

### Program eligibility requirements

In addition to meeting the surety company's bonding qualifications, you must qualify as a small business concern, as defined by SBA. For federal prime contracts, your company must meet the small business size standard for the North American Industry Classification System (NAICS) Code that the federal contracting officer specified for that procurement. For more information about the Surety Bond Guarantee Program, visit <http://www.sba.gov/osg/>

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

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

Our Office of Disaster Assistance also offers the Military Reservist Economic Injury Disaster Loan (MREIDL) program at very favorable rates and terms. The purpose of the MREIDL is to provide funds to eligible small businesses to meet its ordinary and necessary operating expenses that it could have met, but is unable to meet, because an essential employee was "called-up" to active duty in their role as a military reservist. These loans are intended only to provide the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the

essential employee is released from active military duty. The purpose of these loans is not to cover lost income or lost profits. MREIDL funds cannot be used to take the place of regular commercial debt, to refinance long-term debt or to expand the business. Contact your district office or visit: [http://www.sba.gov/disaster\\_recov/loaninfo/militaryreservist.html](http://www.sba.gov/disaster_recov/loaninfo/militaryreservist.html)

## **J. Government Procurement**

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

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

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

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

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

## **K. SBA Contacts and Representatives:**

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

### **Procurement Technical Assistance Centers (PTACS)**

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

### **Procurement Center Representatives**

SBA's Procurement Center Representatives (PCR), who are located in area offices, review and evaluate

the small business programs of federal agencies and assist small businesses in obtaining federal contracts and subcontracts.

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

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

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

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

#### **L. Office of Small and Disadvantaged Business Utilization**

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

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

#### **M. GC Programs**

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

The SBA administers two particular business assistance programs for small disadvantaged businesses (SDBs). These programs are the 8(a) Business Development Program and the Small Disadvantaged Business Certification Program. While the 8(a) Program offers a broad scope of assistance to socially and economically disadvantaged firms, SDB certification strictly pertains to benefits in Federal procurement. Companies which are 8(a) firms automatically qualify for SDB certification.

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

##### **Small Disadvantaged Business**

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

Qualifications for the program are similar to those for the 8(a) Business Development Program. A small business must be at least 51% owned and controlled by a socially and economically disadvantaged individual or individuals. African Americans, Hispanic Americans, Asian Pacific Americans, Subcontinent Asian Americans, and Native Americans are presumed to qualify. Other individuals can qualify if they show by a "preponderance of the evidence" that they are disadvantaged. All individuals must have a net

worth of less than \$750,000, excluding the equity of the business and primary residence. Successful applicants must also meet applicable size standards for small businesses in their industry.

### **HUBZone Empowerment Contracting Program**

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

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

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

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

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

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

### **N. Important Definitions**

**Veteran** – a person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.

**Service-Disabled Veteran** – a person with a disability that is service-connected which was incurred or aggravated in line of duty in the active military, naval, or air service.

**Service-Disabled Veteran with a Permanent and Severe Disability** – a veteran with a service-connected disability that has been determined by the U.S. Department of Veterans Affairs to have a permanent and total disability for purposes of receiving disability compensation or a disability pension.

**Permanent Caregiver** – a spouse, or an individual 18 years of age or older, who is legally designated, in writing, to undertake responsibility for managing the well-being of a service-disabled veteran, to include housing, health and safety.

### **Service-Disabled Veteran-Owned Small Business Contracts**

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

#### **SDVO SBC Set-Aside Contracts:**

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

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

#### **SDVO SBC Sole Source Contracts:**

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

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

#### **SDVO SBC Simplified Acquisition Contracts:**

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

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

## Chapter 4B – National Veterans Business Development Corporation

*The following information and resources will help members of the National Guard and Reserve enter into entrepreneurship, grow existing small businesses, and prepare businesses for absences caused by deployment. This information is provided by The Veterans Corporation, a federally-chartered independent, non-profit organization dedicated to assisting Veterans with starting or growing small businesses.*

The Veterans Corporation has a number of programs designed specifically to help National Guard and Reserve entrepreneurs succeed in business. The core programs offered by TVC include **“Boots2Business”**, **“Deploy Proof Your Business”**, **Access to Capital**, and **Access to Surety Bonding**. In addition, there are several other programs currently offered to guide you in starting or growing a small business. These programs are listed below. Plus, we are always able to work one-on-one with you to get you the specific business assistance you need. Visit <http://www.veteranscorp.org/> for more information.

### A. Boots2Business

Boots2Business <http://www.boots2business.com/> is a comprehensive on-line resource, providing education and workplace training that is uniquely tailored to meet the needs of America’s military personnel including those in theater in Iraq and Afghanistan, as well as Veterans, members of the National Guard and Reserve, Service-Disabled Veterans, and their families. Boots2Business combines elements from successful programs used independently in thousands of vocational schools, job-training centers, community colleges, detention and correctional facilities, Job Corps centers and adult education programs nationally. TVC has integrated these elements into a cohesive and interactive online program that provides support to the basic, transitional, workforce, family and entrepreneurial needs of Guard and Reserve Veterans, Service-Disabled Veterans, and their families.

This program has five key areas:

- Basic Skills, Catching up/Stepping up
- Transition Skills, Job and Career Preparation
- Workforce Success Skills, Getting a job and keeping it
- Entrepreneurial Skills, Start and Grow a small business
- Family Resource Center, Life and family support

Within these five sections are 31 clusters with 1,000 course lessons and many tutorials to guide the student through their specific needs. Access to this site is in the form of a scholarship to the Veteran and their family. Each scholarship is for one year and is provided by granting organizations or by TVC directly. The cost for each scholarship is \$100. Were a Veteran to purchase access to all the elements of Boots2Business without TVC, the cost would exceed \$132,000 per year.

TVC currently has 300 scholarships for Veterans and Service-Disabled Veterans in New Jersey that are provided by the Henry H. Kessler Foundation. TVC is directly sponsoring a block of 600 scholarships divided equally between its three hubs. Each hub will coordinate a state-wide outreach giving Boots2Business a four-state network. An additional 200 scholarships have been made possible through a grant from NEC Foundation of America for national outreach. TVC is currently working with a number of corporations and foundations to extend this valuable scholarship program to all Veterans and their families.

## B. Deploy Proof Your Business

Deploy Proof Your Business is an online tool designed to help members of the National Guard and Reserve who own small businesses. Absences away from a business are inevitable for members of the Guard and Reserve due to training and possible deployment. Because many entrepreneurs are unprepared to leave their businesses, they are often forced to close down without a plan or the funds in place to re-launch the business when they return.

This guide is designed to help those business owners prepare for absences from their businesses in advance by helping them determine the best path for their business while they are away. Whether the decision is to sustain the business or to suspend the business, Deploy Proof Your Business will examine the options available and teach entrepreneurs what they need to do as they prepare for deployment.

Deploy Proof Your Business includes detailed sections covering a wide range of topics affecting business owners including:

- Learning to write a deployment plan and what to include
- Protecting yourself from legal and financial issues that may arise while you are gone
- Training your employees to operate the business while you are deployed
- Storing or liquidating your inventory while you are away
- Comparing the one-time and recurring costs of business
- Securing your business, inventory, and customer accounts
- Utilizing the latest technology to help sustain your business
- Planning to return and re-launch your business

In addition, Deploy Proof Your Business serves as a referral guide to point Guard and Reserve entrepreneurs to the best information available to them, because every business is unique and every situation requires its own set of tools in order to make the right decision.

TVC is proud to support America's National Guard and Reserve entrepreneurs with Deploy Proof Your Business. For more information about this program, or to begin preparing your business for deployment, visit <http://www.deployproof.com/>.

## C. Access to Capital

TVC has partnered with the National Economic Opportunity Fund (NEOF) to give Veteran entrepreneurs access to capital, financial services, and business development assistance.

From start-up businesses to established businesses looking to expand, TVC understands that financing is an essential need for any business owner. In fact, it is the number one question we receive from our members. A study entitled *Veteran Entrepreneurship and Business Ownership in the Veteran Population* published in November 2004 concluded that access to capital was the number one barrier to Veterans' abilities to start businesses. Further, Service-Disabled Veterans lacked adequate access to capital at a 50 percent greater rate than the general Veteran population. The study emphasized that providing Veterans with adequate access to capital would greatly increase new job creation in the United States.

Through TVC's partnership with NEOF, a help desk is available to provide Veteran and Service-Disabled Veteran entrepreneurs with access to capital, business incubation, and financial strategy assistance through a series of core help desk services. These services include:

- Knowledgeable review of your business idea
- Creation of your business message: what is the "ask" and who should be asked?
- Evaluation of your funding balance: how much are your assets worth and how much debt should you assume?



- Assessment of underwriting and financing conditions: what is your credit score and do you have financial history issues?
- Relationship-building between Veterans and multiple lenders for access to capital
- On-going business development assistance after initial financing

In addition, TVC and NEOF have developed a small business and micro loan program for Veterans and Service-Disabled Veterans. Through this unique program, TVC members have access to financing that is designed to help them succeed in the first stages of business development and early business growth. TVC and NEOF are working with multiple lending partners to provide loans between \$5,000 and \$300,000 as well as larger loans up to \$3,000,000.

Visit <http://www.veteranscorp.org/Public/AccessToCapital.aspx> to get started today!

#### **D. Access to Surety Bonding**

TVC provides Veteran contractors with access to surety bonding through an exclusive partnership with the Surety and Fidelity Association of America. Unlike other bonding programs available, this program is designed solely for Veterans, including members of the National Guard and Reserve. It is a fully-mentored program with no cap on the amount of the bond you can receive.

Last year, the value of construction put into place, excluding single family residential construction, was about \$550 billion. For Veteran contractors to secure some of that work, especially in the public sector, they must be surety bonded.

Surety bonds provide financial security and construction assurance to project owners by verifying that contractors are capable of performing the work and will be subcontractors, laborers, and material suppliers. There are three basic types of contract surety bonds:

- Bid bond
- Performance bond
- Payment bond

Surety bonds are extremely important for contractors and subcontractors. By the Miller Act of 1935, federal law mandates performance bonds for public works contracts over \$100,000 and payment bonds for contracts over \$25,000. In addition, most states require performance and payment bonds on all state and local public works projects.

TVC's partnership with SFAA provides both current and emerging Veteran contractors and subcontractors with the education and training they need to do business with the government. TVC members can become experts in government contracting and surety bonding with four unique two-hour training modules conducted by SFAA:

- Module A—Introduction to Surety Bonding: presents the basics of surety bonding including how to obtain a bond, the costs of bonding, and how to develop a surety bond relationship
- Module B—Construction Accounting and Financial Management: provides accounting fundamentals from job costing to financial reporting as well as construction-specific practices for contractors
- Module C—Project Management: covers such topics as project planning methods, estimating bids, job costing and scheduling
- Module D—Why Contractors Fail: identifies the most common reasons why contractors fail, the ways to avoid common pitfalls, and the role surety bonding plays in ensuring contractor success

If you are interested in doing business with the government, you won't want to miss out on TVC's comprehensive, fully-mentoring bonding program. We can help you fully prepare for your bond, identify a

knowledgeable surety bond producer, and have your bond application submitted to a surety company for underwriting. Visit <http://www.veteranscorp.org/Public/SuretyBonding.aspx> to get started today.

#### **E. *ConnectVets* Business Forum**

*ConnectVets* Business Forum is a mentored on-line meeting place for Veteran entrepreneurs to interact with each other through a peer network. The Forum is a place where Veterans can post business questions, offer advice, and share business experiences. Monitored by volunteer Veteran business owners and TVC staff, the Forum is designed specifically for the growing community of Veteran entrepreneurs with topics covering everything from education to business plans to government contracting and more. To join the forum and get in touch with other Veterans in business, visit <http://www.connectvets.com/forum/>.

#### **F. Virtual Business Incubator**

The Veterans Virtual Business Incubator (VBI) created for TVC by Knowledge Industries is a complete one-stop resource for Veteran entrepreneurs starting or growing a small business. The VBI guides Veterans through business ownership with customized support tools and the ability to search by state for local business resources. This is an excellent tool if you need to search for resources that are local to you. Visit the VBI at <http://www.myvbi.org/?co=vetcorp>.

#### **G. Virtual Business Resource Center**

TVC, in partnership with SCORE, created a Veteran front-end portal to assist Veteran entrepreneurs in getting the one-on-one support they need to become successful in their business ventures. Through this direct link on TVC's website, Veterans are able to access SCORE's network of experienced and qualified mentors who can answer business questions, provide advice, and offer guidance. This program provides a key advantage for service men and women who are members of the National Guard and Reserve as they pursue their dreams for business ownership through entrepreneurship. Get connected to a SCORE mentor by visiting <http://www.connectvets.com/score/>.

## Chapter 5 – Relocation Assistance for Demobilizing Guard and Reserve Service Members

Planning your return back home to family, loved ones, friends and the community after mobilization, activation, and or deployment is a critical part of your transition from full-time active duty status back to civilian life. In this section of the guide you will find information to assist you with returning home or with a subsequent move later on. Knowing about the basic procedures and your rights is essential to helping you make informed decisions and ensures your return home will be a smooth one.

**Information in this Chapter can help you later on, if you decide to relocate at any time for reasons not necessarily related to being in the Guard or Reserve.**

### A. Returning Home After Deployment, Demobilization/Deactivation

After returning home you may decide that you need to relocate to another area. You can locate the nearest military installation that has a Relocation Assistance Office at <http://www.militaryinstallations.dod.mil/smart/MHF-MI>. The relocation staff is there to make sure you are fully prepared for any relocation. Since most Guard and Reserve personnel do not have ready access to a major military installation and RAP services, assistance is available online and through toll-free numbers.

RAP services include:

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

Guard and Reserve members living near a military installation that has a RAP Office can also access the additional services listed below:

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

You must have a valid identification to access the military installation. Be sure to call and make an appointment so the staff is prepared to assist you.

## B. Moving Out of the Area

If you decide at a to relocate future date, consult the Family Center nearest to your location and see you are eligible for assistance. They are a great source of relocation information and planning assistance. Other useful resources include local chambers of commerce, libraries, bookstores, and the Internet. Use them to find out what you need in order to make informed moving decisions.

Other resources available to you is the Plan My Move website found at:

<http://www.militaryhomefront.dod.mil/pls.htmsdb/f?p=107:1:3267731230074301>. You can visit the Military OnceSource website at <http://www.militaryonesource.com> or call the Military OneSource Call Center at 1-800-342-9647. The Call Center services are available 24/7 for Guard and Reserve personnel for up to six months after demobilization/deactivation.

### Family Centers

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

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

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

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

### Chambers of Commerce

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

You can find any Chamber of Commerce office in the nation at <http://www.chamberofcommerce.com>

### Libraries and Bookstores

Each of the Service Library Programs provides electronic content through their respective portals (<http://www.nko.mil>; <http://www.army.mil/ako>; <http://www.my.af.mil>). The electronic content provides information on relocating, career opportunities, and educational opportunities. If you are not able to access these sites, check out your local library. They will have a wealth of information that can assist you.

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

Some helpful websites on following topics:

**Relocation:**

<http://www.relo.usa.com>

<http://www.militaryonesource.com>

**Education:**

<http://www.voled.doded.mil>

<http://www.collegeboard.com>

<http://education.military.com>

**As Soon as You Know Your Departure Date...**

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

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

The information in this section will normally not apply to drilling members of the Guard and Reserves. However, it's possible, that one day you may find yourself in a full-time active duty status that might qualify you for these benefits, pending Command approval. This information is provided solely for that purpose.

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

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

The Secretary concerned:

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

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

territory or country of their domicile. Members may be authorized up to a total of 30 days transition PTDY only for house and job-hunting to the State, territory, possession or country of their domicile.

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

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

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

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

#### D. Transportation Back Home

The government may arrange your return trip or you may be authorized to make your own arrangements with prior command approval. In either case, you should complete your final travel voucher before your release from active duty. Make sure you understand all travel payments, the amount due, as well as when to expect receipt of any final travel payment. During your financial out-processing ask for a copy of your final travel voucher. When you get home, put it in a safe place in case you need it later. In addition you should know whom to contact in case you have a problem regarding your final travel payment. If you are authorized to travel back home on your own, understanding your travel entitlements before being released from active duty will help you avoid out-of-pocket expenses.

If you use the government to assist you in making your final transportation arrangement back home, try to arrange for transportation counseling at the military installation.

If you do not understand your transportation arrangements and travel entitlements, do not leave until you do.

The reimbursement amount is determined by the regulations pertaining to your particular entitlement. Entitlements vary with individual situations. Your exact entitlement and the time limits for its use will be explained to you during your out-processing at your demobilization or deactivation installation.

For example: If you are demobilizing or deactivating overseas, make sure you fully understand what you are authorized to ship back to the United States, weight allowances, and other travel reimbursements you may be entitled. Make sure you know what receipts are required to receive any reimbursements.

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

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

## E. Housing

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

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

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

**If upon your return home you decide to move from a rental property:** Notify your landlord as soon as possible. Your Unit Housing Officer or Legal Assistance Office can assist you with any landlord problems you may have in conjunction with your return and decision to relocate.

## F. Shipment and Storage of Household Goods

The following guidance may apply to the shipment and storage of household goods for members of the Guard and Reserve on full-time active duty – IF while in a full-time active duty status, you are involuntary separated or are forced to retire.

Mobilized/activated members of the Guard and Reserve that processed for involuntary separation or retirement, while in a full-time active duty status, must check with their unit Commander, the appropriate transportation office, and personnel office to see if you are eligible for shipment and storage of household goods based on the guidance below.

- **Eligibility Involuntary Separatees and retirees:** You are authorized storage and shipment of household goods for up to one full year. Your items may be shipped to:
  - Any destination within the United States
  - Your home of record outside the United States - Your home of record is the place you lived when you entered the military.
  - The place from which you were initially called to active duty
  
- **All Others: Guard and Reserve personnel must see if their orders authorize them** storage and shipment of household goods up to six months. Your items may be shipped to which ever of the following points for which you collected separation travel pay:
  - Your home of record - Your home of record is the place you lived when you entered the military.
  - The place from which you were initially called to active duty.

### “It’s Your Move”

Be sure to download the latest version of the “It’s Your Move” pamphlet ([http://www.usapa.army.mil/pdffiles/p55\\_2.pdf](http://www.usapa.army.mil/pdffiles/p55_2.pdf)). It will give you the basic information you need to get started planning your household goods shipment.

## **G. Special-Needs Family Members**

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



## Chapter 6 – Reserve Component Education/Training

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

### A. Your Education Benefits: Montgomery GI Bill for Selected Reserve, REAP, and More

Several programs administered by the Department of Veterans Affairs (VA) provide financial assistance to veterans for education programs. To receive benefits, the education program must be VA approved. You may receive benefits for a wide variety of approved training, including undergraduate or graduate degree programs at a college or university. Also included are accredited independent study programs, leading to a standard college degree as well as a cooperative training program. Technical and vocational programs, correspondence courses, flight training courses, on-the-job training and apprenticeship programs, licensing and certification test reimbursement and national tests for admission or credit may also be taken.

The two programs designed for members of the Guard and Reserves are the Montgomery GI Bill-Selected Reserve (MGIB-SR) and the Reserve Education Assistance Program (REAP).

- Eligibility for MGIB-SR requires a commitment to serve a minimum of six years in the Selected Reserve.
- There are provisions that may allow you to use your MGIB-SR benefits after you separate from the National Guard or Reserves. For example: If you were activated at any time, you may remain eligible to use your MGIB-SR benefits for the number of months you were activated, plus four months. So, if you were activated for 3 months, you may be able to use your GI Bill-SR benefits for up to 7 months after you leave the guard or reserves.
- REAP (Reserve Educational Assistance Program) is a new benefit which provides education assistance to members of the reserve components who were called or ordered to active service in response to a war or national emergency, as declared by the President or Congress. Eligibility is determined by the DoD or Department of Homeland Security (DHS) and requires that the member serve on active duty 90 consecutive days or more and continue to serve in the Ready Reserve after demobilization/deactivation.

If you originally served in an active duty component before affiliating with the National Guard or Reserves, you may have remaining benefits under either the Veterans' Educational Assistance Program (VEAP) or the Montgomery GI Bill (MGIB). Both programs are intended to help you develop skills that will enhance your opportunities for employment. As a rule, the benefits under either of these programs must be used within 10 years of separation from active duty. However, your 10-year limit may be extended if you were activated for more than 90 days during your service in a Reserve Component. Consult with your unit Education Officer, Navy College Representative, or contact the Regional VA Office nearest you and speak with a counselor regarding these benefits.

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

Your eligibility for any of VA administered education programs is determined by many factors including length of service (duty) requirements, original enlistment date, character of service, and whether or not you were activated. Each program's eligibility criteria is listed below:

## **Post-Vietnam-Era Veterans Education Assistance Program (VEAP) Eligibility**

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

## **MGIB-SR Eligibility**

You must have received a "Notice of Basic Eligibility" after signing a six-year obligation to serve in the Selected Reserve or National Guard.

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

## **Reserve Education Assistance Program (REAP) – Chapter 1607**

To be eligible for REAP, under Chapter 1607, you must have served on active duty on or after September 11, 2001 under Title 10, U. S. Code at least 90 consecutive days under a contingency operation.

- National Guard Service members are also eligible if their active duty is under Section 502(f), Title 32, U. S. Code and they served for 90 consecutive days when authorized by the President or Secretary of Defense for a national emergency and is supported by federal funds.

Disabled Service members who have an illness or disease incurred or aggravated in the line-of-duty are released before completing 90 consecutive days, are also eligible.

## **MGIB- Active Duty Eligibility**

Some members of the Guard and Reserve may have become eligible for the MGIB –Active Duty from prior active duty service. Understanding eligibility requirements for MGIB can be complex. If you have questions about MGIB eligibility, check with your Education Center, or call the VA toll-free education number, 1-888-GI Bill-1 (1-888-442-4551). You may also get information at the VA Education Service web site <http://www.GIBILL.va.gov>.

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

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

## **For More Information**

The Department of Veteran Affairs can provide you with educational counseling after you are released from active duty. Contact the VA GI Bill Regional Processing Office by dialing toll-free 1-888-GI Bill-1 (1-888-442-4551) or go to the MGIB website at <http://www.gibill.va.gov>. To contact the VA Regional Office

closest to you, go to <http://www1.va.gov/directory/guide/home.asp> and click on "Type of Facility." Then, click on your State to locate the Regional Office nearest you. In addition, information on MGIB-SR and other veterans' educational benefit programs is available from an installation Education Center (if you live near one) or your Unit Education Officer. You may also check to see if there is a VA Representative or Coordinator located at your local college or university admission or registrar's office. If so, call them and make an appointment to see them for assistance.

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

## **B. Additional Educational or Training Options**

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

### **Guidance Counseling**

After you return home, take some time to evaluate your education goals. Contact a military installation Education Center nearest to where you live (by phone or e-mail for those that do not live near a military installation), Navy College Office, or Marine Corps LifeLong Learning Center. The counselors can provide assistance in determining the goals that are right for you. If you feel you need additional education or training, an Education Counselor can help guide you to the appropriate curriculum and institution, and help you with the paperwork necessary to enroll in an academic or vocational program. You can also contact the VA Regional Office for education assistance. With today's technology, you do not have to live near a military installation to get help. Assistance is just a phone call or e-mail away.

### **Career Assessment**

If you are not sure what you want to do upon leaving the military, then you should talk to a counselor at your VA Regional Office, closest Education Center, Navy College Office, Marine Corps LifeLong Learning Center or Transition Office. Counselors at these various locations can recommend aptitude tests or vocational interest inventories to help clarify your career goals. These tests can help you pinpoint job skills in which you might excel and then relate them to specific occupations and careers in the civilian world. You can also contact the closest Department of Labor Career One Stop Center for assistance in getting a skill assessment. It's also a valuable tool that can help you develop your education or training career goals.

Some of the assessment instruments available through an installation's Education Center, Navy College Office, or Marine Corps LifeLong Learning Center are the Strong Interest Inventory, Self-Directed Search, or Career Assessment Inventory, as well as computerized counseling systems like Discover. These can help you select jobs and careers that more closely match your personality, background, and career goals. Again, don't forget to check with the Career One Stop Center to find out about the various skills assessment instruments they have available.

### **Academic Planning**

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

- **Take “challenge exams,” such as a college-level equivalency exam:** You can convert knowledge learned outside the classroom into credits toward a college program. This can save you time and money.
- **Go to school part time while continuing to hold down a full-time job:** This approach might make adult education more practical.
- **See the veterans’ coordinator at the college, university or vocational school of your choice:** The coordinator can help you understand your VA educational benefits and might lead you to special programs offered to former Service members.
- **Determine if your military learning experiences can translate to course credit:** Check with your Unit Education Officer or an active duty military installation Education Center, Navy College Office or Marine Corps LifeLong Learning Center for assistance. You can do this after your release from active duty. You can also go online and get a copy of your DD Form 2586, “Verification of Military Experience and Training” (VMET) document at <http://www.dmdc.dod.mil/vmet>.
- **Take advantage of distance learning opportunities:** With today’s technological advances, you can enroll in an educational program in which courses are offered by accredited educational institutions in a variety of formats, i.e., CD-ROM, the Internet, satellite TV, cable TV, and video tapes.

### Vocational Services

You can also learn about various vocational services available through a military Education Center, Navy College Office or Marine Corps LifeLong Learning Center, as well through the VA Regional Office. Counselors are available to help you understand the many vocational and technical school programs. The counselors at these centers can also show you how to get course credits for non-traditional learning experience (such as military certifications and on-the-job training).

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

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

### Licensing and Certification

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

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

### C. Testing Available Through An Education Center

Testing can be an important first step in your career development. Some colleges and universities may require you to provide test results as part of your application. After your release from active duty, you may be able to take advantage of the testing services offered by your military Education Center, Navy College Office or Marine Corps LifeLong Learning Center. For many Guard and Reserve personnel, these centers may not exist where you live. However, you can still access them by phone or e-mail. Once in contact with them, ask them if there are any websites that can also assist you. The services they provide include the following:

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

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

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

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

- **Licensing and Certification:** Your military occupational specialty may require a licensure or certification in the civilian workforce. There are several resources available to assist you in finding out civilian requirements for licensing and certification:
  - <http://www.acinet.org>: Department of Labor website. Go to "Career Tools" section to look up licenses by States, requirements for the license, and point-of-contact information for the State licensing board.
  - [http://www.dantes.doded.mil/dantes\\_web/danteshome.asp](http://www.dantes.doded.mil/dantes_web/danteshome.asp): DANTES website has information on certification programs and tests.
  - <https://www.cool.army.mil/>: Find civilian credentials related to your Army military occupational specialty, learn what it takes to obtain the credentials, and see if there are available programs that will help pay credentialing fees. Recommend Air Guard, Air Force Reserve and Marine Corps Reserve check out the website to see if your Service military occupational specialty closely relates to those of the Army.
  - <https://www.cool.navy.mil/>: Find civilian credentials related to your Navy rating, learn what it takes to obtain the credentials, and see if there are available programs that will help pay credential fees.

## D. DoD Voluntary Education Program Website

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

### Troops to Teachers

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

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

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

## E. Service Unique Transcripts

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

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

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

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

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

## F. U.S. Department of Education Financial Aid Programs

Federal Student Aid, an office of the U.S. Department of Education, offers over \$80 billion dollars in financial aid that help millions of students manage the cost of education each year. There are three categories of federal student aid: grants, work-study and loans. Even if you are still on active duty, you can apply for aid such as Pell Grants or Federal Stafford Loans. Find out more by visiting <http://www.federalstudentaid.ed.gov/>.

*How do I get this aid?*

By completing the Free Application for Federal Student Aid (FAFSA). You can apply online or on paper, but filing online is faster and easier. Get further instructions on the application process at <http://www.fafsa.ed.gov/>. You should also apply for a Federal Student Aid PIN (if you haven't done so already). The PIN allows you to sign your application electronically, which speeds up the application process even more. Apply for a PIN at <http://www.pin.ed.gov/>.

*Whose information do I include on my FAFSA?*

There is a series of eight questions on the application that ask about your dependency status. If you are a veteran, or are currently serving on active duty in the U.S. Armed Forces for purposes other than training, you are considered an independent student and would only include your information (and that of your spouse, if married). For more detailed information go to <http://www.fafsa.ed.gov/>.

*What determines my eligibility for federal student aid?*

Eligibility for federal student aid is based on financial need and on several other factors. The financial aid administrator at the college or career school you plan to attend will determine your eligibility.

To receive aid from our programs, you must

- demonstrated financial need (except for certain loans—your school can explain which loans are not need based).
- have a high school diploma or a General Education Development (GED) certificate, pass a test approved by the U.S. Department of Education, meet other standards your state establishes that the Department approves, or complete a high school education in a home school setting that is treated as such under state law.
- be working toward a degree or certificate in an eligible program.
- be a U.S. citizen or eligible noncitizen.
- have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).
- register with the Selective Service if required. You can use the paper or electronic FAFSA to register, you can register at <http://www.sss.gov/>, or you can call 1-847-688-6888. (TTY users can call 1-847-688-2567.)
- maintain satisfactory academic progress once in school.
- certify that you are not in default on a federal student loan and do not owe money on a federal student grant.
- certify that you will use federal student aid only for educational purposes.

*Can I use my Montgomery GI Bill and still get Federal Student Aid at the same time?*

Yes. When you complete your FAFSA, you will be asked what you will be receiving in veterans educational benefits, which the Montgomery GI Bill falls under. Your school will take into consideration the amount you list on the application, along with any other financial assistance you are eligible to receive, in preparing your financial aid package.

*Can you tell me a little about the Veterans Upward Bound Program?*

The Veterans Upward Bound Program is a free U.S. Department of Education program designed to help eligible U.S. military veterans refresh their academic skills so that they can successfully complete the post-secondary school of their choosing.

**The VUB program services include:**

- Basic skills development, which is designed to help veterans successfully complete a high school equivalency program and gain admission to college education programs.
- Short-term remedial or refresher classes for high school graduates that have put off pursuing a college education.
- Assistance with applications to the college or university of choice.
- Assistance with applying for financial aid.
- Personalized Counseling.
- Academic advice and assistance.
- Career Counseling.
- Assistance in getting veterans services from other available resources.
- Exposure to cultural events, academic programs, and other educational activities not usually available to disadvantaged people.

**The VUB program can help you improve your skills in:**

- Mathematics
- Foreign Language
- Composition
- Laboratory Science
- Reading
- Literature
- Computer Basics
- Any other subjects you may need for success in education beyond high school.
- And Tutorial & Study Skills Assistance.

**To be eligible for VUB you must:**

- Be a U.S. Military veteran with 181 or more days active duty service and discharged on/after January 31, 1955, under conditions other than dishonorable; **and**
- Meet the criteria for Low-income according to guidelines published annually by the U.S. Department of Education, AND/OR a first-generation potential college graduate; **and**
- Demonstrate academic need for Veterans Upward Bound according; **and**
- Meet other local eligibility criteria as noted in the local VUB project's Approved Grant Proposal, such as county of residence, etc.

For more information, as well as a link to individual program locations, visit <http://www.veteransupwardbound.org/vetub.html>.

*What if I have children who will be getting ready for college soon? Will they qualify for aid?*



Federal Student Aid has a new tool called *FAFSA4caster*, designed to help students and their families plan for college. The *FAFSA4caster* provides students with an early estimate of their eligibility for federal student financial assistance. Military dependents who are enrolled in college and are eligible to receive Pell Grants should check out our two newest programs: Academic Competitiveness Grants and National Science and Mathematics Access to Retain Talent Grants (National SMART Grants). Visit our website at <http://www.FederalStudentAid.ed.gov> for more information.

## Chapter 7 – Health Care

Many members of the National Guard and Reserves are caught by surprise when they realize the actual cost of providing health care insurance for themselves and their families. Before your release from active duty, you need to arrange for health insurance protection for you and your family.

Demobilization/deactivation out-processing is your opportunity to learn about the types Department of Defense health care insurance plans you may be eligible to purchase based on your call-up for active duty service. Find out how long coverage will last, how much it will cost, what will be covered, what kind of out-of-pocket expenses you should expect to pay, and all the details **before** having any medical treatment or care provided to you or your family. This section of the guide will help you get started learning about your options and plan for your health care insurance needs.

### A. Health Care Insurance Planning Is Critical

Most people leaving the military get civilian jobs that provide health care insurance. The result is continuous coverage. As demobilizing/deactivating members of the Guard and Reserve, your health care insurance most likely changed for you and your family, once you were called to active duty. You now must ensure you and your family will be covered again.

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

Fortunately, several resources are available to ensure continuous, comprehensive, quality health care for you and your family. Your options should be explained to you during your demobilization out-processing. For specific health insurance questions, call the Health Benefits Advisor at the nearest military medical treatment facility once you have returned home or contact Military One Source at <http://www.militaryonesource.com> for assistance. Avoid running up medical bills without having prior approval for payment.

### Expecting a Baby?

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

Expecting parents should meet with their local health benefits advisor before being released from active duty to get additional information regarding health care and health insurance for the period following the service member's demobilization/deactivation. Expectant Service members who are being demobilized/deactivated from full-time military service prior to delivery may deliver the child in a military treatment facility after being released from active duty. Again, check with your local health benefits advisor before you are released from active duty to see if you are eligible.

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

While you are on full-time active duty, you and your family should have health care coverage. Be sure to verify that you are covered while you are activated. The range of health care services is vast, yet your out-of-pocket expense is minimal. So, take advantage of this coverage while it is available. Remember to:

- **Get a physical:** If military treatment facilities, personnel resources, and local policy permit, you and your family members should arrange to get health assessments and, if required, a release from active

duty /separation physical. Any problems can be treated while your medical expenses are still fully covered by the service. Take care of as much as you can prior to your release from active duty.

- **Get your records:** Even if you are in good health, get a copy (certified, if possible) of your medical records before being released from active duty by your unit or your individual supporting your medical treatment facility. These records will provide useful background information to the health care professionals who will assist you in your upcoming civilian life. Your military health records will be transferred back to your unit, or they may be transferred (with your consent) to the VA regional office nearest your home address.

## **Post-Deployment Health Assessment**

A Post Deployment Health Assessment, DD Form 2796, "*Post-Deployment Health Assessment*," is required if a DD Form 2795 was required during the pre-deployment phase per the decision of the COCOM commander, Service component commander, or commander exercising operational control if any health threats evolved or exposures (OEH or CBRN) occurred during the deployment that warrant medical assessment or follow-up. Each individual who requires a DD Form 2796 must be scheduled for a face-to-face health assessment with a trained health care provider (physician, physician assistant, nurse practitioner, advanced practice nurse, independent duty corpsman, independent duty medical technician, or Special Forces medical sergeant) during in-theater medical out-processing or within 30 days after returning home or processing station.

The purpose of this screening is to review each Service member's current health, mental health, or psychosocial issues commonly associated with deployments, special medications taken during the deployment, exposures, and to discuss deployment-related health concerns.

The original completed DD Form 2796 will be maintained in the individual's permanent medical record. A copy will be sent electronically to the Army Medical Surveillance Activity (AMSA). DD Form 2796 should be completed as close to the redeployment date as possible, but not earlier than 30 days before the expected redeployment date and not later than 30 days after redeployment, and for Guard and Reserve Service members, before they are released from active duty.

A Medical debriefing on all significant health events, exposures and concerns will be conducted ideally within 5 days prior to departure from theater, but may be conducted within 5 days of return to CONUS/home station.

## **Post-Deployment Health Reassessment**

The goal of the Post-Deployment Health Reassessment (PDHRA) is to identify deployment-related health concerns that may arise in the three to six months after returning from deployment. The PDHRA provides education, screening, assessment and access to care for a wide variety of questions and concerns you may have about your health after you return from deployment.

While deployed, you were focused on the mission at hand. Now that you have returned home, it is time to focus on your life, your health, and your future. We encourage you to take advantage of the health care and community services available to you through participation in the Post-Deployment Health Reassessment. The PDHRA empowers you to take control of your health and provides you with the chance to address your deployment-related health concerns with a health care professional. By identifying your health and readjustment concerns early, you can resolve problems that could – if left unattended – negatively affect your deployment status, career, family, or life beyond military service.

You should complete the PDHRA three-to-six months after returning from deployment. The PDHRA Program uses DD Form 2900, "*Post-Deployment Health Reassessment*," to document health concerns, assessment and referrals. The form itself can only be completed in an electronic or web-enabled format.

Your unit or commander will notify you when it's time to complete the assessment. First, you will complete a questionnaire that will gather your current demographic and health status information. After you have completed the form, a healthcare provider will discuss with you any deployment health concerns or questions. Together with the provider, you can determine what additional services or referrals are needed.

For additional information on PDHA and PDHRA go to <https://fhposd.mil/pdhrainfo/index.jsp>

### **C. Posttraumatic Stress Disorder (PTSD)**

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

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

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

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

#### **Online PTSD Resources:**

DoD Mental Health Self Assessment Program is a mental health and alcohol screening and referral program provided for military families and service members affected by deployment and mobilization. This voluntary and anonymous program is 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.

More information can be found at <http://www.pdhealth.mil/mhsa.asp>.

#### **National Center for Post-Traumatic Stress Disorder (PTSD)**

A special center within the Department of Veterans Affairs created to advance the clinical care and social welfare of America's veterans through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders. <http://www.ncptsd.va.gov/index.html>

#### **Ameriforce Deployment Guide**

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

#### **Courage to Care**

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

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

### **Military OneSource**

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

### **D. TRICARE Reserve Select (TRS)**

TRICARE Reserve Select (TRS) is a premium based TRICARE health plan available for purchase by qualified members of the Selected Reserve (SelRes) when not called to Active Duty.

TRS features:

- Comprehensive health care benefits
- Covered benefits similar to TRICARE Standard and TRICARE Extra
- TRICARE Standard and TRICARE Extra cost sharing, deductibles, and catastrophic caps that apply to active-duty family members (including TRS members, him/herself).

There are two types of coverage: TRS member-only coverage and TRS member and family coverage. You pay monthly premiums, in advance. There is no annual or quarterly billing. Ordinarily, premium costs are adjusted January 1 every year, with new costs published in the months just before January.

You can check your eligibility for TRICARE Reserve Select on the Guard/Reserve portal at <https://www.dmdc.osd.mil/appj/esgr/privacyAction.do>. Contact your servicing personnel office for time sensitive qualifying requirements.

For more information on TRS, including your service Point of Contact information, go to <http://www.tricare.mil/reserve/reserveselect/index.cfm>.

### **E. Transitional Health Care for You and Your Family**

The Transitional Assistance Management Program (TAMP) offers transitional TRICARE coverage to certain separating members and their eligible family members. Care is available for a limited time

Effective Oct. 28, 2004, TRICARE eligibility under the TAMP has been permanently extended to 180 days.

There are four categories of eligibility for TAMP:

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

You and your eligible family members who were previously enrolled in TRICARE Prime and desire to continue their enrollment upon the sponsor’s separation from active duty status are required to reenroll.

To reenroll, the sponsor or family member must complete and submit a TRICARE Prime enrollment application. Contact your servicing personnel center prior to separating to see if you are TAMP eligible.

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

Once your initial transitional health care ends you and your family are no longer eligible to use military treatment facilities or TRICARE. However, you may purchase health care coverage, known as the Continued Health Care Benefit Program (CHCBP). You must enroll in CHCBP within 60 days of losing your TRICARE eligibility to qualify for the benefits. .

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

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

#### **F. CHCBP: Your Option to Purchase Temporary Medical Coverage**

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

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

DoD contracted with Humana Military Healthcare Services, Inc. to administer CHCBP. You may contact Humana Military Healthcare Services, Inc., in writing or by phone for information regarding CHCBP. This includes your eligibility for enrolling in the program, to request a copy of the CHCBP enrollment application, to obtain information regarding the health care benefits that are available to CHCBP enrollees, and to obtain information regarding the premiums and out-of-pocket costs once you are enrolled.

Humana Military Healthcare Services, Inc.

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

#### **All Others**

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

For more information visit <http://www.humana-military.com/chcbp/main.htm> or call their toll-free line at 1-800-444-5445.

## G. Medical Care Overview for National Guard and Reserve

TRICARE offers beneficiaries three options in obtaining medical care.

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

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

## H. Department of Veterans Affairs (VA) Medical Care

### Department of Veterans Affairs (VA) Medical Care

For most veterans, entry into the VA health care system begins by applying for enrollment. There are eight (8) Priority Groups, with Priority Group 1 being the highest and Priority Group 8 being the lowest. Once enrolled, veterans have access to VA's comprehensive Medical Benefits Package and can receive health care at VA health care facilities anywhere in the country. Veterans are assigned to a Priority Group based on such factors as service-connected disability, household income, or special eligibility factors such as combat veteran status or recipient of the Purple Heart award and/or former Prisoner of War. Detailed information regarding Priority Groups is listed on the web at <http://www.va.gov/healtheligibility/Library/pubs/EPG/>.

Effective January 17, 2003, VA is no longer enrolling new Priority Group 8 veterans.

### VA Health Care Enrollment

Generally, you must be enrolled in the VA health care system to receive benefits offered in the Medical Benefits Package. To apply for VA health care benefits, including enrollment, simply fill out a 10-10EZ Application for Health Care Benefits. This Enrollment form and instructions can be found at: <https://http://www.va.gov/1010ez.htm> or you may apply at your local VA medical center or call the VA Health Benefits Call Center at 1 877-237-VETS (8387).

### Returning Combat Veterans

Veterans, including **Reserve and National Guard members**, who served on active duty in a theater of combat operations during a period of war after the Gulf War or in combat against a hostile force after Nov. 11, 1998, are eligible for enrollment in Priority Group 6 unless otherwise eligible for enrollment in a higher Priority Group. For two years after discharge or release from active duty, these veterans receive cost-free health care services for conditions that may be related to their combat service but some may be required to pay co-pays for conditions not related to their service.

**Special Note:** If you served in the Gulf War, the Office of the Special Assistant for Gulf War Illnesses has established a website <http://www.gulfink.osd.mil/> to provide information to you. You may also call the Gulf War/Agent Orange Hotline at **1-800-749-8387** for additional information or visit VA's Environment Agents web site at <http://vaww1.va.gov/environagents/>.

**Note:** There is no requirement for returning combat veterans to provide household income information, however, agreement to pay applicable co-payments must be given if not otherwise eligible for cost-free care for conditions clearly unrelated to their combat service.

**To take advantage of this enhanced enrollment authority, you must apply for VA health care benefits within two years of your discharge from active duty.**

Additionally, it is important to note that Reserve and National Guard members may also qualify for VA health care benefits, even without service in the theater of combat operations, if they were activated for federal service, served the full period for which they were called or ordered to active duty, and received a discharge other than dishonorable.\*\* For more information on benefits for Reserve and National Guard members visit VA's Seamless Transition web site for National Guard and Reserve Personnel at [http://www.seamlesstransition.va.gov/res\\_guard.asp](http://www.seamlesstransition.va.gov/res_guard.asp).

\*\* **Note:** *Active duty for training alone is not qualifying service time for VA health care benefit purposes.*

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

### **Family Members and Survivors**

VA, through the Civilian health and medical Program of the Department of Veterans Affairs (CHAMPVA), may provide medical care for the children and spouse of veterans who have a VA permanent and total service-connected disability rating, or those survivors of veterans who died as a result of a service-connected disability, or who died while on active duty. Spouses and children who are eligible for TRICARE/CHAMPUS are not eligible for CHAMPVA benefits. Information on CHAMPVA benefits may be found on the CHAMPVA website [www.va.gov/hac](http://www.va.gov/hac) or by calling 1-800-733-8387.

### **VA Dental Care**

VA may provide any treatment indicated as reasonably necessary for a one-time correction of dental conditions if you apply within 90 days after your separation/discharge. However, if the military provided a dental examination and treatment within 90 days prior to your separation this care cannot be provided. This is annotated in Block 17 of your DD-214. VA also provides dental care to eligible veterans in other situations. For further information regarding eligibility for VA dental benefits go to: <http://www.va.gov/healtheligibility/coveredservices/SpecialBenefits.asp#Dental>

**Shortly after you are deactivated/demobilized: The VA provides one-time dental care for veterans. The requirements are to have a documented dental examination at a DTF within 90 days of separation from active duty; uncompleted dental care and you must apply to the VA within 90 days after separation. However, you will not receive dental care if the military provided a dental examination and completed all dental treatment within 90 days prior to your release from active duty.**

### **TRICARE Dental Program**

**Before you are released from active duty:** You and your family should have routine dental checkups. You should also ensure that your family members obtain necessary treatment under the TRICARE Family



Member Dental Plan prior to your expiration of eligibility for the program. If problems are found early enough, work can be completed prior to separation, at little or no cost to you. Emergencies will also be taken care of until your separation.

The TRICARE Dental Program (TDP) is offered by the Department of Defense (DoD) through the TRICARE Management Activity (TMA). United Concordia Companies, Inc. administers and underwrites the TDP for the TMA. The TDP is a high-quality, cost-effective dental care benefit for eligible family members of all active duty uniformed Service members; as well as members of the Selected Reserve and Individual Ready Reserve (IRR) and their eligible family members. For more information on the TDP, please visit the TDP website at <http://www.tricare dental program.com/> or call customer service at 1-800-866-8499.

**Following release from active duty:** You will need to confirm reinstatement of dental insurance from your employer or you may have to purchase dental insurance through a private insurer. Make sure you know whether you and your family have dental insurance before receiving any kind of dental services after your release from active duty. **DO NOT WAIT UNTIL AN EMERGENCY OCCURS BEFORE YOU CHECK INTO YOUR DENTAL COVERAGE.**

Your military dental treatment facility and your family's TRICARE Dental Program (TDP) eligibility terminate upon separation from the service, with the exception of eligible survivors. To learn more about your entitlement to dental care, contact your VA regional office.

## I. Community Based Health Care Organization

The Community Based Health Care Organization (CBHCO) Program was created to assist Guard and Reserve Service members injured in the line of duty to return to their homes where they will continue to receive medical care locally while they are evaluated for return to duty, medical release, or medical board.

To be eligible, the Service member must have a referral into the program from their respective branch of service. The CBHCO Program is not a TRICARE program. There will not be an indicator in the Defense Enrollment Eligibility Reporting System (DEERS) to reflect the Service member's participation in this program.

If the CBHCO Service member lives within a Prime service area with a Military Treatment Facility (MTF), they will be enrolled in the Prime to that MTF. If the CBHCO Service member lives outside a Prime service area, they will be enrolled in the TRICARE Prime Remote (TPR). Family members will also be eligible to enroll in either Prime or TPR based on location of residence.

The CBHCO units are responsible for the care coordination for all Service members who have been accepted into the CBHCO Program. There are three CBHCO units that are responsible for Service members enrolled in the West Region:

Madison, Wisconsin Unit – responsible for CBHCO beneficiaries who reside in Minnesota and Iowa. The Madison number is: (877) 504-2358 The Sacramento, California Unit – responsible for CBHCO beneficiaries who reside in California, Washington, and Oregon. The Sacramento phone number is (888) 543-2019

Sandy, Utah Unit – responsible for CBHCO beneficiaries who reside in Montana, North Dakota, South Dakota, Wyoming, Utah, Colorado, New Mexico and Arizona. The Sandy phone number is (801) 523-4605.

Provider questions regarding the CHCBO Program should be directed to the appropriate CBHCO unit at the number provided.

## Chapter 8 – Life Insurance

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

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

### A. SGLI for National Guard and Reserve

**Ready Reserve** - If you are returning to your unit with at least 12 months of service remaining, your SGLI coverage will automatically go to the maximum SGLI coverage of \$400,000. SGLI coverage will default to this level regardless of your coverage level while you were on active duty. If you do not wish to have the maximum coverage you must complete VA Form SGLV 8286, "Servicemembers' Group Life Insurance Election & Certificate" (<http://www.insurance.va.gov/sqliSite/forms/8286.htm>) to either select a lesser amount of coverage or to decline having the coverage. You should complete the form upon return to your unit and give it to your personnel clerk.

The same is true of your Family SGLI coverage, which automatically goes to the maximum coverage of \$100,000. If you want less than the maximum Family SGLI coverage or no Family SGLI coverage, you must complete VA Form SGLV 8286A "Family Coverage Election (FSGLI)" (<http://www.insurance.va.gov/sqliSite/forms/8286a.pdf>) and give it to your unit's personnel clerk upon your return to your unit.

Your coverage for dependent children (\$10,000) is also in effect as long you have full-time SGLI coverage.

**Individual Ready Reserve** - If you are assigned to the IRR you will not be entitled to full-time SGLI. The following provisions apply:

- Your SGLI will continue for 120-days from your date of discharge from active duty, then it will cease.
- You are eligible for part-time SGLI that provides coverage only for the actual time you are on inactive duty for training.
- Also you are eligible to apply for VGLI or to apply for permanent insurance with a commercial insurance company participating in the SGLI Conversion Pool.
- Follow this link to view information about converting your SGLI policy:  
<http://www.insurance.va.gov/sqliSite/conversion/convertingSGLI.htm>

**IRR Exception:** You are eligible for SGLI coverage if your are in an IRR status that has you assigned to a unit and scheduled to drill at least 12 times a year, even though you are in a non-pay status. Examples of this kind of IRR duty are the VTU status in the Naval Reserve and IMA status in the Army Reserve. In this case, you can maintain full-time SGLI and Family SGLI coverage.

To learn more about your SGLI options visit the VA OSGLI Frequently Asked Questions online:  
<http://www.insurance.va.gov/sqliSite/SGLI/deployFAQ.htm>.

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

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

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

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

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

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

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

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

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

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

### **Applying for Veterans' Group Life Insurance**

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

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

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

Applications for VGLI coverage should be mailed to:

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

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

### **C. What to Look for in a Life Insurance Policy**

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

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

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

## Chapter 9 – Finances

Your financial situation may change drastically after your release from active duty. Without proper budgeting and planning you could find yourself in deep financial trouble. The following section will give you the information and resources you need to plan for your financial transition from full-time active duty back to civilian life and your Guard or Reserve unit.

### A. Financial Planning Assistance

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

Once you get back home you may find that you and your family are having financial problems, or think you may have them in the future. If this happens you can get help through individual financial counseling or in some cases you may qualify for emergency loans. You have some options:

1. Contact the closest military installation Family Center or Army Community Service Center close to where you live. If they are within a reasonable distance you can make an appointment to meet with a financial counselor. If there is no military installation near you, you can contact them by phone for assistance. To find the closest office go online to <http://www.militaryinstallations.dod.mil/ismart/MHF-MI/> for a complete listing.
2. Contact Military One Source at <http://militaryonesource.com/skins/MOS/home.aspx> or call the 1-800-342-9647. They are available 24/7 and you can use the services provided by Military One Source up to six months after demobilization/deactivation.
3. Check with your unit to see if there is a financial assistance officer available.
4. Finally, see if there are free financial services available in your local community. If you are not sure where to check, start with your local Veterans Service Organization and Chamber of Commerce Office. Many communities offer regular financial planning services free of charge on a regular basis.

Some of the areas you may need assistance on are:

- Financial planning for returning members of the Guard and Reserve
- Family budgets and spending plans
- Recordkeeping
- Insurance
- Credit
- Debt liquidation
- Consumer rights
- Taxes
- Investments

### B. Your Crash Course in Financial Management

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

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

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

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

### **Step 1. List Your Income**

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

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

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

### **Step 2. List Your Expenses**

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

**DON'T FORGET TO LIST HOW MUCH YOU PAY 7-11 OR WHOEVER YOUR FAVORITE QUICK STOP PLACE IS!!**

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

### **Step 3. Prioritize Your Expenses**

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

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

### **Step 4. Assign Budget Responsibilities**

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

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

### **Step 5. Establish a Monthly Budget**

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

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

### **Step 6. Identify Additional Sources of Income**

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

### **Step 7. Seek Help**

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

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

It is important to have an up-to-date credit report on you and your spouse. You should obtain one at least six months before your release from active duty. However, if that is not possible, obtain one as within the first 30 days of your return home from deployment. Go to <http://www.annualcreditreport.com> to get your credit report. Later in this Chapter, you will find other National Credit Reporting Companies you can contact to get a copy of your credit report.

## **C. You May Get Separation Pay**

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

### **Requirements**

- If you have finished your first term of enlistment or period of obligated service  
AND
- You have at least six years of service  
AND
- You are separating involuntarily  
AND

- You are not yet eligible for retirement
- AND
- You are not separating under adverse conditions
- THEN
- You may be eligible for separation pay.

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

**Note: Separation pay is taxable**

**Benefits**

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

**Example: \$10,000 base pay x 6 years x 10% = \$6,000.**

**D. Separates May Qualify for Unemployment Compensation for Military**

Unemployment compensation for Guard and Reservists being released from full-time active duty is referred to as Unemployment Compensation for Ex-Service Members (UCX). Service members being released from active duty may qualify for unemployment compensation if they are unable to find a new job. Unemployment compensation is handled by each state. Receiving separation pay may influence your receipt of unemployment compensation.

**Benefits**

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

**Administration**

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

**How to Apply**

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

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



## E. Social Security Provides Protection

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

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

### Checking Your Account Status

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

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

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

## F. Uncle Sam Offers Special Loan Programs

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

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

### VA Home Loans

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

- **Down payment:** A traditional feature of VA home loans is that they typically require no down payment. A down payment is required if the home's purchase price exceeds the reasonable value of the property, the property being purchased is a manufactured home not permanently affixed, or the loan type is a Graduated Payment Mortgage.
- **Verification:** You will find many lenders to choose from, since most mortgage companies, banks and credit unions participate in this program because the VA guarantees a portion of the loan amount which protects them from loss if the loan should ever go to foreclosure. The lender will ask you to provide evidence, in the form of a Certificate of Eligibility (COE), that you are eligible to apply for a VA home loan. In many instances your lender will be able to obtain your COE online in seconds. However, since not all COE requests can be processed online, there will be instances in which the

veteran needs to apply for a COE through the Winston-Salem Eligibility Center. To obtain a COE in that manner, VA Form 26-1880, Request for Certificate of Eligibility would need to be completed. The form and specific instructions can be accessed at <http://www.vba.va.gov/pubs/forms/26-1880.pdf>

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

### **FHA Mortgage Insurance**

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

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

### **Business Loans**

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

### **Rural Loans**

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

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

## Bad Credit Reports

**Obtain a copy of your credit report before you are released from full-time active duty. Review it thoroughly.** This can be accomplished—for free—by going to <http://www.annualcreditreport.com>, calling 1-877-322-8228, or writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you find any mistakes on your credit report, resolve them immediately. You should obtain a copy of your credit report, and review it thoroughly, at least once a year.

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

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

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

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

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

## G. The Thrift Savings Plan

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

- *Leave your money in the TSP.* If your money remains in the TSP, it will continue to accrue earnings. Although you will not be able to make additional contributions, you will be able to make interfund transfers. You must begin withdrawing from your account no later than April 1 of the year following the year you turn age 70.
- *Receive a single payment.* All or a portion of your account can be transferred to a traditional IRA or eligible employer plan (e.g., a 401(k) plan or your civilian TSP account)\*
- *Request a series of monthly payments based on a dollar amount or your life expectancy.* All or a portion of certain monthly payments can be transferred to a traditional IRA or eligible employer plan;\*
- *Request a TSP annuity.* You must have at least \$3,500 in your account in order to purchase an annuity;

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

## H. Legal Assistance for National Guard and Reserve Service Members

If you have legal problems, either on or off the installation, help is available at your demobilization/deactivation military installations. Ask to speak with someone from the Legal Assistance Office.

**This service is not available to you once you are released from full-time active duty unless it's provided through your unit.**

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

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

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

Depending on the location, there could be a lengthy wait to see a legal representative.

## I. Federal Income Tax: Notes for Guard and Reserve Service Members

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

### Filing Extensions

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

**If you were exempted from paying Federal and or State Taxes based on being called-up, be sure to find out when you must file once you have returned home and if you must pay any back taxes.**

### Where to Obtain a W-2 Form

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

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

## Chapter 10 – Reserve Component Retirees

***CONGRATULATIONS, you're retiring! All those years of service will now be paid back with extra benefits and programs.***

### A. Retirees Receive Care at VA Facilities

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

### B. TRICARE: Health Care for Retirees

Members of the Retired Reserves below age 60 – so called "gray area" retirees are not eligible for TRICARE health care benefits. However, gray area retirees are eligible for the TRICARE Retiree Dental Program, which is explained later.

Reserve Component (RC) retirees become eligible for TRICARE benefits when they reach age 60 and begin receiving retirement pay. TRICARE eligibility remains in force until age 65. Upon reaching age 65, TRICARE ends, and you become eligible for Medicare. For information on TRICARE, contact the Beneficiary Service Representative or Health Benefits Advisor at your nearest military treatment facility. You can learn more about TRICARE at <http://www.tricare.osd.mil>. Go to this website to find out more about TRICARE benefits for retirees age 65 and older.

### C. Supplemental Health Insurance for Retirees

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

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

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

### The Supplemental Health Insurance Test

Private supplemental health insurance makes sense in a variety of situations?

- **Unemployed?** If you remain unemployed after retirement, you should ask yourself, "Do I have sufficient health insurance and coverage for me and my family?"
- **Under-insured?** After retirement, did you accept a job that does not provide full medical coverage for you or your family?
- **Not insured?** Do you rely on limited VA medical benefits as your only source of medical care?

If you answered **YES** to any of these questions, you should consider obtaining supplemental health insurance.

## D. Shopping for Supplemental Health Insurance

There are many places to obtain supplemental health insurance. Several fraternal associations and many commercial insurance companies offer such plans, but you should look carefully for the one that is best for you and your family. Insurance plans vary greatly with which medical procedures are covered and the percentage the policy will pay.

When shopping for health insurance, first consider the benefits you may have as a retiree or veteran. Then purchase supplemental insurance. The trick is to find a supplemental insurance plan that covers all your anticipated needs without paying for benefits that duplicate what you already have.

There are five basic types of health insurance coverage:

- **Hospital expense insurance** pays for hospital bills either in part or in full. Watch out for policies that do not pay for the first 8 to 10 days of a hospital stays (the average hospital stay is fewer than 8 days).
- **Surgical expense insurance** covers surgeon fees. Beware -- for major surgeries, all of the fees may not be covered. Read the policy carefully before you sign it.
- **Medical expense insurance** covers doctor's visits in the hospital, in the doctor's office or house calls.
- **Major medical insurance** pays practically every form of hospital and outpatient care as long as a licensed physician provides the care. Most people choose major medical because it is so comprehensive. However, the payments for this type of coverage are high.
- **Disability insurance pays** a percentage of your normal income if a disability prevents you from doing your job.

When looking at your health insurance coverage, take a moment to review your insurance on your automobile, personal property, real estate, and loan payments. Insurers sometimes offer discounts to customers who purchase several types of insurance from the same company.

## E. Survivor Benefit Plan Provides for Your Family Members

The Survivor Benefit Plan (SBP) is designed to provide on-going income for your spouse and minor children should you die before them. Videos on pre-retirement planning and the Survivor Benefit Plan may be available for viewing at home. Check with the closest military installation Transition/ACAP Office or Family Center. Also, check with your Unit Personnel Officer.

The Survivor Benefit Plan can be very confusing. You and your spouse will need to learn as much as possible before making your final decision. In addition, your spouse's signature is required on the form. The Defense Finance and Accounting Service (DFAS) is a great resource to help you learn more about the cost and benefits of SBP. Visit <http://www.dod.mil/dfas/retirepay/survivorbenefits.html> to learn more.

The retiree identification card allows retirees to continue their commissary and exchange privileges – among others –without restrictions. Be sure you have one issued as soon as you change your status.

## F. Legal Assistance

Reserve Component retirees over age 60 can get legal assistance on most personal legal matters such as wills, powers-of-attorney, filing federal and state income taxes, and reviewing contracts. Keep in mind; active duty Service members have priority for legal assistance. Retirees residing overseas may have restrictions on privileges based upon Status of Forces Agreements.

## Chapter 11 – Veterans’ Benefits

The Department of Veterans Affairs (VA) is responsible for ensuring that you, as a veteran receive the care, support, and recognition that you have earned. Remember, you are now a veteran, and certain benefits may apply to you as an Operation Iraqi Freedom or Operation Enduring Freedom veteran. The VA along with state and local agencies are ready to assist you in your benefits. The following section will give you an overview of the types of benefits you may be eligible for and where you can find further information within the *"Transition Guide for Guard and Reserve."*

### A. Department of Veteran Affairs Provided Benefits

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

#### Health Care

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

#### Education & Training – MGI-B-SR

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

#### Home Loan Guaranty

Home Loan Guaranty benefits enable eligible veterans and Service members to purchase a home without making a downpayment. **See Chapter 9 for more details.**

#### Veterans Group Life Insurance (VGLI)

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

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

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

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

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

#### Veteran Service Officers (VSO)

Your State, County, or local Veteran Service Organizations have specially trained individuals who can offer assistance. A VSO can give you counseling and help with everything from filling out VA claims and enrollment forms to assisting with claims appeals. You can call the VA toll free number for assistance with contacting the nearest VSO.

## **Veteran Centers**

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

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

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

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

## **B. State Provided Veteran Benefits**

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

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



## Chapter 12 – Disabled Veterans' Benefits

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

### A. Disabled Transition Assistance Program (DTAP)

DTAP is a 2-hour briefing sponsored by the Department of Veteran Affairs, in conjunction with the Department of Defense. It may be offered following a VA Benefits Briefing, a Department of Labor Employment Workshop, or separately. You should receive information on DTAP during your demobilization/deactivation if you have, or think you have a service-connected disability or an injury or illness that was aggravated by service. Also, notify the VA Representative that conducts the VA Briefing during your demobilization/deactivation. If a DTAP briefing or information on DTAP is not provided to you, notify your unit supervisor or unit commander and ask them contact the supporting installation and local VA to get someone to assist you before you are released from active duty.

DTAP provides you with specialized information about the Department of Veterans Affairs' (VA) Vocational Rehabilitation and Employment (VR&E) Program, eligibility, and how to apply for benefits. DTAP is also available online at <http://www.vetsuccess.gov>.

If you are pending medical separation you may be eligible to receive VR&E services prior to your release from active duty. Check with the VA Representative at your demobilization/deactivation site. If one is not available, as soon as you get home, contact the Regional VA Office nearest you to see if you are eligible while still on terminal leave.

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

### B. VA Vocational Rehabilitation Program

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

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

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

#### Eligibility

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

As a disabled veteran you may be eligible for the VR&E program. If you are on active duty, you do not need to wait until after you are released from military service to apply for the VR&E program. If you are

awaiting discharge from the service because of a disability and expect to receive another than dishonorable discharge, you may be eligible for vocational rehabilitation.

**Eligibility is based on the following conditions:**

- You served on or after September 16, 1940 **AND**
- You have an other than dishonorable discharge **AND**
- Your service-connected disabilities (SCD) are rated at least 20 percent disabling by VA (if you have not yet been awarded a VA rating for your SCD, a memorandum rating can be established for VR&E purposes) **AND**
- You need Vocational Rehabilitation to overcome an employment handicap **AND**
- It has been less than 12 years since VA notified you of your qualified SCD

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

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

**Contacting VA**

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

**How to Apply**

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

**C. VA Disability Benefits**

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

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

**Classifying Disabled Veterans**

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

- **Service-connected disability:** Any veteran who was disabled by injury or disease incurred or aggravated during active military service in the line of duty will receive VA medical care on a mandatory basis. In general, this means that service will be provided as needed, at no cost to the veteran.
- **Non-service-connected disability:** Any veteran whose disability originated outside of active service will receive VA medical care on a discretionary basis. Examples of such disabilities might

include disabling arthritis, loss of the use of your legs after a fall during a ski vacation, contracting malaria, etc. The VA generally provides medical care to those in the discretionary category on a space-available basis, so long as the veteran agrees to make a co-payment. VA pension benefits may be payable to a veteran if the following requirements are met:

1. Veteran had to serve a minimum of 90 days of active military service and at least one day of that service had to occur during a period of war. Veterans who entered active duty on or after September 8, 1980, or officers who entered active duty on or after October 16, 1981, may have to meet a longer period of active duty.
2. Veteran has to be considered totally disabled for pension purposes or 65 years of age or older.
3. Veteran and his or her dependents must meet income and net worth limits since this is a need-based program.

**How to Apply:** You can apply by filling out [VA Form 21-526, Veteran's Application for Compensation and/or Pension](#), and mail it to the VA regional office that serves your area. You can also apply online at <http://vabenefits.vba.va.gov/vonapp>.

### **Veterans With Service-Connected Disabilities**

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

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

### **Veterans With Non-service-Connected Disabilities**

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

- **Outpatient care:** Outpatient care may or may not be provided to veterans in the discretionary category, depending on whether space and resources are available. Contact your local VA health care office for details at 1-877-222-8387 or go to <http://www1.va.gov/health/>.
- **Hospital care:** Hospital care in VA facilities may or may not be provided to veterans in the discretionary category, depending on whether space and resources are available. However, you must agree to pay a deductible of what you would pay under Medicare.
- **Nursing home care:** The VA may or may not provide nursing home care, depending on whether space and resources are available. However, you must pay a co-payment. Contact your local VA health care office for details at 1-877-222-8387 or go to <http://www1.va.gov/health/>.

## **D. Life Insurance Coverage for Service-Connected Disabled Veterans**

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

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

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

You are eligible for S-DVI if:

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

You are eligible for SUPPLEMENTAL S-DVI if:

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

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

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

You may apply for SDVI using the following forms:

- VA Form 29-4364 to apply for basic S-DVI (<http://www.insurance.va.gov/inForceGLISite/forms/29-4364.pdf>)
- VA Form 29-357 to apply for a total disability waiver of S-DVI premiums (<http://www.insurance.va.gov/inforceGLISite/forms/29-357.pdf>)
- You can also use the Department of Veteran Affairs "Autoform" online application process which can be found at: <http://www.insurance.va.gov/inforceGLISite/forms/sdviQuest/Q1a.htm>

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

## Veterans' Mortgage Life Insurance (VMLI)

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

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

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

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

VMLI premiums are determined by:

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

**Note:** Now you can determine your premium rate online at:  
<https://insurance.va.gov/inForceGLISite/VMLICalc/VMLICalc.asp>.

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

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

## **E. CHAMPVA: Medical Care for Family Members and Survivors**

The VA, through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), may provide medical care for

- The spouse and children of a veteran who have a VA permanent and total service-connected disability rating, or
- The surviving spouse and children of a veteran who died as a result of a service-connected disability, or
- Surviving spouse and children of a servicemember who died while on active naval, air service, or military duty.

Spouses and children who are eligible for TRICARE/CHAMPUS are not eligible for CHAMPVA benefits. Information on CHAMPVA benefits may be found on the CHAMPVA website [www.va.gov/hac](http://www.va.gov/hac) or by calling 1-800-733-8387.

For details and submitting new healthcare claims, contact:

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

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

### **Disability Compensation**

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

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

## F. Veteran Centers

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

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

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

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

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

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

## G. Disability.Gov – The Online Disability Resource

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

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

With 21 federal agencies contributing content to this website DisabilityInfo.gov contains extensive, frequently updated information on a host of crosscutting topics. Areas of particular interest to the military community and their families include information on the availability of assistive technologies for DoD employees and service members with disabilities, links to employment programs for transitioning

wounded service members in addition to information on benefits, compensation and health care programs, links to relocation and employment services as well as special needs programs for military families, and many other Department of Defense programs serving troops and their families.

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

## Chapter 13 – Employment Restrictions After Leaving the Military

Post Government (Military) Service Employment Restriction Counseling should be completed during your demobilization/deactivation. You will be informed about this requirement when completing your DD Form 2648-1, “Preseparation Counseling Checklist for Eligible Demobilizing Members of the Guard and Reserve.”

You will be given specific information on post military employment restrictions. Transition/ACAP or Command Career Counselors will arrange for an installation legal office (Staff Judge Advocate or Counselor's Office), or qualified ethics official to brief you on post government (military) employment restrictions before your release from active duty.

Additional information about employment restrictions after leaving the military is provided below.

### A. Personal Lifetime Ban

**SIMPLIFIED RULE:** After you leave Government service, you may not represent someone else to the Government regarding **particular matters** that you worked on while in Government service.

**RULE:** Former service members may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court in connection with a **particular matter** in which the officer or employee *personally and substantially* participated, which involved a *specific party* at the time of the participation and representation, and in which the U.S. is a party or has a direct and substantial interest. (18 U.S.C. 207(a) (1)) **This rule does not apply to former military enlisted personnel.**

### B. Official Responsibility 2 Year Ban

**SIMPLIFIED RULE:** For 2 years after leaving Government service, you may not represent someone else to the Government regarding *particular matters* that you did not work on yourself, but were **pending under your responsibility** during your last year of Government service.

**RULE:** For a period of 2 years after termination of Government service, former Government officers and employees may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court, in connection with a particular matter which the employee reasonably should have known was actually pending under his or her *official responsibility* within 1 year before the employee left Government service, which involved a specific party at that time, and in which the U.S. is a party or has a direct and substantial interest. (18 U.S.C. 207(a) (2)) (This rule does not apply to former military enlisted personnel.)

### C. Trade or Treaty 1 Year Ban

**SIMPLIFIED RULE:** For 1 year after leaving Government service, you may not aid, advise, or represent someone else regarding trade or treaty negotiations that you worked on during your last year of Government service.

**RULE:** For a period of 1 year after leaving Government service, former employees or officers may not knowingly represent, aid, or advise someone else on the basis of *covered information*, concerning any ongoing *trade or treaty negotiation* in which the employee participated personally and substantially in his last year of Government service. (18 U.S.C. 207(b)) (This rule does not apply to former military enlisted personnel.)



## D. Compensation for Representation to the Government By Others

**RULE:** After you leave Government service, you may not accept compensation for representational services, which were provided by anyone while you were a Government employee, before a Federal agency or court regarding particular matters in which the Government was a party or had a substantial interest. This prohibition may affect personnel who leave the Government and share in the proceeds of the partnership or business for representational services that occurred before the employee terminated Federal service. (Examples: Lobbying, consulting, and law firms). (18 U.S.C. 203). (This rule does not apply to former enlisted military personnel.)

## E. Additional Restrictions for Retired Military Personnel and Reservists

**SIMPLIFIED RULE:** Foreign Employment - Unless you receive prior authorization from your Service Secretary and the Secretary of State, you may forfeit your military pay during the time you perform services for a foreign government.

**RULE:** The U.S. Constitution prohibits retired military personnel and reservists from receiving pay from *foreign governments* without Congressional authorization. This can extend to receipt of pay from a U.S. contractor or subcontractor for providing services to a foreign government. In 37 U.S.C. 908, Congress authorizes the Secretary of State and Secretary of the appropriate Military Department to approve such receipt of pay. Each military service has implementing directives. Retired personnel and reservists who violate this Constitutional proscription may forfeit pay equal in amount to their foreign pay.

**Employment By DoD:** To avoid the appearance of favoritism, 5 U.S.C. 3326 prohibits the appointment of retired military personnel to civil service positions (including a non-appropriated fund activity) in any DoD component for 6 months after retirement. **(This restriction has been temporarily waived during the current national emergency following the attacks of 9/11).**

The Secretary concerned may waive this prohibition. However, DoD Directive 1402.1 requires the Secretary concerned to conduct intensive external recruitment before granting the waiver.

## F. Employment During Terminal Leave

**Holding a civil office in state or local government:** While on active duty (including terminal leave) military *officers* are prohibited by 10 U.S.C. 973(b) from holding a "civil office" with a state or local government.

**Civilian position in the U.S. Government:** Military personnel on terminal leave are authorized to accept a civilian position in the U.S. Government and receive the pay and allowances of that position as well as their military pay and allowances. (5 U.S.C. 5534a)

**Note:** Please remember that while on terminal leave, you are still an active-duty service member, and the restrictions that apply to you while on active duty still apply. For example: Restrictions on political activities.

**Outside employment:** If you are currently required to obtain permission prior to engaging in outside employment, that requirement will most likely carry over to you during terminal leave. Check with your supervisor.

**Restriction on representing others to the Federal Government:** You may not represent anybody outside the Government to the Government on any particular matter involving the Government. Military officers working on terminal leave (like all Federal employees) are prohibited by [18 USC 205](#) and [18 USC 203](#) from representing their new employer to the Government. In almost every case, this precludes a member from interacting or appearing in the Federal workplace as a contractor. Being present in

Government offices on behalf of a contractor inherently is a representation. Of course, military officers on terminal leave may begin work with the contractor, but only "behind the scenes" at a contractor office or otherwise away from the Government workplace. **Enlisted members are not subject to 18 USC 203 or 205.**

**Prohibition on working for a foreign principal:** Over and above the restriction of receiving compensation from a foreign government, there is also a specific prohibition of a public official from being or acting as an agent of a foreign principal required to register under the Foreign Agents Registration Act of 1938 (expanding the restriction beyond foreign governments to include persons, partnerships, and corporations (18 U.S.C. 219).

## Chapter 14 – Individual Transition Plan

A carefully thought out Individual Transition Plan (ITP) is your game plan for a successful transition to civilian life-after your release from active duty. An ITP is not an official form, but something you create by yourself, for yourself. You can get a head start by using your DD Form 2648-1, "*Preseparation Counseling Checklist for Eligible Demobilizing Members of the Guard and Reserve.*" As you complete this checklist, you will be given the opportunity to indicate the benefits and services that you would like more information or counseling on. These selected items will help you formulate your ITP. Your Transition/ACAP or Command Career Counselor (Navy) will then refer you to subject experts or other resources to get answer your questions or additional information.

"You may be whatever you resolve to be."  
-Stonewall Jackson

### A. Create Your Own Individual Transition Plan

The ITP should identify likely actions and activities associated with your transition. You can determine what these might be through consultation with a Transition/ACAP or Command Career Counselor as well as with a VA Representative or DOL Representative. Remember as stated above be sure to use the DD Form 2648-1.

Your Military Service has samples of ITPs that can help you. Check with your nearest military installation Transition/ACAP or Command Career Counselor (Navy) to review them. You can start developing your ITP by answering these simple questions:

- a. What are my goals after I leave the military?
- b. Where do I plan to live?
- c. Do I need to continue my education or training?
- d. Will the job market, where I plan to relocate, provide me the employment that I am seeking?
- e. Do I have the right skills to compete for the job (s) I am seeking?
- f. Will my spouse and family goals be met at our new location?
- g. Am I financially prepared to transition at this time?

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

## Chapter 15 – After Release from Full-Time Active Duty

Next stop: civilian life! But before you go, make sure your military records are in order and double check them for errors. It is much easier to resolve problems before you are released from active duty. The following section will provide information on topics ranging from how to ensure the accuracy of your records to the dos and don'ts of wearing your uniform after you leave the military. Make a copy of your complete medical records and take them with you.

### A. Keep Important Documents in a Safe Place

You should keep your performance ratings; service-issued licenses or certifications; Verification of Military Experience and Training, DD Form 2586; and other service documents (such as your security clearance) in a safe and permanent file. Never give away the original copy of any of these documents.

**Certificate of Release or Discharge from Active Duty, DD Form 214:** This form is one of the most important documents the service will ever give you. It is your key to participation in all Department of Veterans Affairs (VA) programs as well as several state and federal programs. Keep your original in a safe, fireproof place and have certified photocopies available for reference. You can replace this record, but that takes a long time – time that you may not have. Be safe. In most states, the DD Form 214 can be registered/recorded just like a land deed or other significant document. So, immediately after you separate, register your DD Form 214 with your county recorder or town hall. If you register your documents, they can later be retrieved quickly for a nominal fee. You should check whether state or local law permits public access to the recorded document. If public access is authorized and you register the DD Form 214, others could obtain a copy for an unlawful purpose (e.g., to obtain a credit card in your name). If public access is permitted and you choose not to register your DD Form 214, you still should take steps to protect it as you would any other sensitive document (wills, marriage and birth certificates, insurance policies). You may wish to store it in a safe deposit box or at some other secure location.

In addition, your local Vet Center can certify your DD214 and have a copy placed on file. Find your nearest Vet Center online at <http://www1.va.gov/directory/guide/vetcenter.asp>.

**Other military service papers:** Documents associated with any military service should be kept in your permanent file at home. This includes those documents mentioned above.

**VA papers:** All VA forms and correspondence also should be kept in your file, including certificates of eligibility for loans, VA file number records, and other VA papers.

**Family records:** Documents such as marriage licenses, birth and death certificates, and divorce and adoption papers are permanent records you will need on a recurring basis. Keep these in your permanent file as well.

**Health records:** You and your family members should know the location of your health records, including medical history and individual immunization records. Keep a copy in a file at home, and know where the original is kept (usually in a military medical facility or doctor's office). Don't forget to keep your family current with shots and immunizations as you transition.

**Insurance documents:** Insurance policies and premium payment records should be kept in your permanent file at home.

### **Where Are You?**

When you are released from active duty, more than likely you will return to the same address before being activated. However, some of you may have a change in address. Once home, people, including prospective employers may need to contact you. Tracking you down will be a slow or impossible task unless you provide an up-to-date forwarding address indicating where you can be reached up to 120 days following your release from active duty. If you do not have a reliable forwarding address, provide the permanent address of a parent or trusted friend.

**Wills:** All service members and their spouses should have a will. Once prepared by your local legal services office or through your own private attorney, place it in a safe location with your other important documents.

### **Need to Correct Your Military Record?**

Each branch of military has its own procedures for correcting the military records of its members and former members. Correction of a military record may result in eligibility for VA and other benefits – such as back pay and military retirement – that the veteran (or survivors) could not otherwise get. Generally, a request for correction must be filed within three years after the discovery of the alleged error or injustice.

If you believe there is an error in your military record, apply in writing to the appropriate Service using an Application for Correction of Military or Naval Record, DD Form 149. The veteran, survivor, or a legal representative can submit the form. Get a copy from any VA office listed in the local telephone directory or download the form from

<http://www.archives.gov/veterans/military-service-records/correcting-records.html>

### **Replacing a Lost DD Form 214**

You or your next-of-kin can request a copy of your DD Form 214 online by going to the National Personnel Records Center website: [www.vetrecs.archives.gov](http://www.vetrecs.archives.gov)

Or, you can request the DD Form 214 by mail by sending a SF 180 form or letter to the National Personnel Records Center. Include the following information in your letter:

- Your full name
- Social Security number
- Current phone number (including area code)
- Approximate dates of service
- Place of discharge
- Return address
- Reason for request

#### **Send this request to:**

National Personnel Records Center  
Attention: [Your Service, e.g., Army] Records  
9700 Page Avenue  
St. Louis, MO 63132-5000

Or you can fax your request to 314-801-9195.

\* To obtain a SF 180 Form, you can download it from [www.vetrecs.archives.gov](http://www.vetrecs.archives.gov), or request the form by fax by calling the Fax-on-Demand System at (301) 837-0990 **from a fax machine**, using the handset. Follow the voice instructions, and request document number 2255.

For immediate assistance you can call 314-801-0800

## B. How to Get a Review of Your Discharge

The Department of the Army, Air Force, and Navy (including the Marine Corp), and the Coast Guard have their own discharge review boards. These boards have the authority to change or correct any discharge or dismissal from the Service, unless it was the result of a general court martial. A discharge board has no authority to address medical discharges.

If you feel your discharge decision was not fair or did not consider all the facts in the case, you may request a discharge review. Use an Application for Review of Discharge or Separation from the Armed Forces of the United States, DD Form 293 (available at: <http://www.veterans.ocgov.com/forms/DD-293.pdf>). You may obtain a copy from your nearest VA office. The veteran, next of kin, or a legal representative should submit written application. Application must be made within 15 years after discharge.

## C. Wearing Your Uniform: Do's and Don'ts

- **Always proper:** After separation, it is appropriate to wear your uniform during Reserve duty.
- **Sometimes proper:** Under certain conditions, you may wear your uniform as a civilian. Generally, if you served honorably, you may wear your uniform:
  - For military weddings, funerals, memorial services, or inaugural ceremonies.
  - For patriotic parades on national holidays and for any military parades.
  - For ceremonies in which a U.S. active or Reserve unit is taking part.

### Voting

As you leave the Service and locate permanently in a community, make registering to vote a top priority. For more information, including contact information for your local election official and primary and general election dates, please visit [www.canivote.org](http://www.canivote.org). Responsibility has no borders - Vote."

- **Never proper:** Never wear the uniform under circumstances that would detract from its prestige or tend to discredit the Armed Forces (such as attending a totalitarian or subversive function or while engaging in a business activity). Also, it is against the law for unauthorized persons to wear a uniform of the U.S. Armed Forces.

## D. Missing Medals, Ribbons, or Awards

Before being released from active duty, look over your collection of military awards, medals, ribbons, badges, and other distinguished insignia.

**If awards you have earned are missing:** Speak with your unit personnel officer about obtaining replacements. You may also purchase lost ribbons and medals from the military exchange.

**Note:** Once you have been released from active duty, you may have to contact your service to request issuance or replacement of military service medals, decorations, and awards through the specific branch

of the military in which you served. Use the **Standard Form (SF 180), Request Pertaining to Military Records**, for requesting medals and awards. SF 180 can be downloaded from <http://www.vetreecs.archives.gov>.

**If you believe you are eligible for awards that you did not receive:** Ask your unit personnel office for the Service regulation outlining the eligibility requirements, or get the number of the Service regulation and pursue it yourself. No one knows better than you when or where you were assigned, what special training you took, or when you received special recognition. Replacement medals and ribbons can be obtained for a small fee from:

National Personnel Records Center  
Attention: Military Personnel Records  
9700 Page Avenue  
St. Louis, MO 63132-5000

See <http://www.archives.gov/veterans/military-service-records/replacement-medals.html> for more information.

### **Young Men Must Be Registered for Selective Service**

Currently, young men must register under the Selective Service system within 30 days before or after their 18<sup>th</sup> birthday. This is true, even if the draft is not currently in effect. If you failed to register before entering the Service, now is the time to do so.

If you were born in 1960 or later and did not register before entering the Guard or Reserves, you are still required to register for Selective Service after you separate, even if you are in a Reserve unit. You will find the necessary forms at the main branch of your local post office. Failure to register may disqualify you from enrolling in certain federal job and training programs.

### **E. Military Funeral Honors**

You are about to depart from the Military Service and you are entitled to a number of benefits, one of which is Military Funeral Honors. Each veteran who desires Military Funeral Honors when they die should brief their family members on this benefit. Veterans are eligible for Military Funeral Honors if they served in the active military and were discharged under conditions other than dishonorable, or if they were a member or former member of the selected reserve. Upon request of the next of kin or authorized representative, the funeral director requests the honors from the Military Service in which the veteran served. The Military Service will provide the Military Funeral Honors to the eligible beneficiary, consisting of the ceremonial folding and presentation of the American flag and the sounding of "Taps." The ceremony is normally provided by two uniformed members of the armed forces, at least one of whom will be from the Service in which the veteran served. The Military Services, based on their traditions and resources, may render additional elements of Military Funeral Honors. The Nation is grateful for every veteran's service to the country. This is the Department of Defense's time-honored way to recognize those who faithfully served. For additional information on veterans burials benefits, go to the Internet at <http://www.va.gov> or the Department of Defense website at <http://www.militaryfuneralhonors.osd.mil>.

## Chapter 16 – National Guard Transition Assistance Advisor

The National Guard has placed a Transition Assistance Advisor at each of the State Joint Forces Headquarters to serve as the statewide point of contact and coordinator for easy access to Department of Veterans Affairs benefits and to provide assistance in access to entitlements through the Military Health System (TRICARE). In May 2005, the partnership between the National Guard and Department of Veterans Affairs was solidified when the Chief of the National Guard Bureau signed a Memorandum of Agreement with the Under Secretary of Health and Under Secretary of Benefits at the Department of Veterans Affairs. The hallmark of this partnership is that VA has access to soldiers and families at unit events, and family programs as part of VA's outreach program targeted at returning soldiers and their families. The goal of the partnership is to educate all Guard members and their families about their entitlements and how to access the VA.

Transition Assistance Advisors (formerly State Benefits Advisors) assist National Guard members with access to care and enrollment at VA healthcare facilities near their home of record. They also assist National Guard members and their families in applying for other VA entitlements and benefits such as compensation and pension for disabilities, insurance, loan guarantee, vocational rehabilitation/employment (VRE) and educational benefits. Additionally, they work with other Joint Forces Headquarters staff members and Directors of State Family Programs to build a state coalition of support with VA and community organizations for Guard members and their families to access in their community. While the program was set up to primarily take care of Guard members and their families, Transition Assistance Advisors provide critical support and facilitate the integration for the delivery of VA and community services to all members of the active and reserve components.

### State Coalition Model

The state coalition is a model that ties together the resources of the Department of Defense, Department of Veterans Affairs, National Guard, and state and local community resources in an effort to ensure Guard member and their families receive the benefits and support to which they are entitled. Unlike active component members who return to a specific military base with onsite support and services for the service member and family, reserve component members return to their communities and civilian employment. The state coalition provides a community based network of support of VA, state and community resources to assist Guard and Reserve members at the local level.

### Role of the Transition Assistance Advisor

The role of the State Transition Assistance Advisor is to match the member in need with those who can provide the information or service. Transition Assistance Advisors:

- Provide information and assistance to Guard members and their families in understanding and obtaining VA benefits and services through the Department of Veterans Affairs and the Military Health System to meet specific needs of the service member.
- Coordinate with appropriate VA, TRICARE, Veteran Service Organizations, and other federal, state and community resources to provide critical information and assistance in obtaining services to meet the needs during the post-deployment period.
- Participate in the mobilization and demobilization process to brief/advise Guard members and their families on available VA entitlements and VA and community information on available resources.
- Assist in the coordination activities for the Post-Deployment Health Reassessment event provided as a screening evaluation for lingering physical and mental health conditions at 3-6 months post-deployment.



- Research and resolve issues associated with entitlements when Guard members/and or their family members encounter problems.
- Provide advice to the Joint Forces Headquarters and coordinates with Family Support Specialists, Employer Support Groups, regarding entitlements available through Department of Veterans Affairs, Department of Labor and other veterans' entitlement and benefit programs.
- Highlight best practices through a monthly electronic TAA report as well as quarterly newsletters and monthly conference calls with VA experts.

Transitional Assistance Advisors can be reached through the National Guard Family Program website at: <http://www.guardfamily.org/Public/Application/ResourceFinderSearch.aspx>

# Appendix A – U.S. Small Business Administration

## Guide to Entrepreneurship

The mission of the U.S. Small Business Administration (SBA) is to maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting the interests of small businesses and by helping families and businesses recover from national disasters.

The mission of the SBA Office of Veterans Business Development is to conduct comprehensive outreach to veterans, service-disabled veterans and Reserve and National Guard small business owners, formulate, execute and promote policies and programs of the Administration and act as an ombudsman for full consideration of veterans in all programs of the Administration.

In carrying out its mission, SBA offers programs and services designed to assist small business owners and entrepreneurs in starting, managing and growing successful small business concerns that are a source of competitive American strength in the global economy. These programs and services are defined by four distinctly identifiable phases of successful entrepreneurial development:

- Entrepreneurial self analysis
- Resources to assist entrepreneurs and small business owners
- Capital and Financing Resources
- Government Contracting Resources

To learn more about the programs, services and business assistance tools, SBA offers small business owners and entrepreneurs, as well as business and technical assistance specific to veteran and service-disabled veteran small business owners/entrepreneurs and Reserve Component members explore the links below.

### Entrepreneurial Self Analysis

#### Phase 1 Entrepreneurial Self Analysis

This link provides access to entrepreneurial tests that will assist you in determining if owning a business is right for you.

- [www.sba.gov/starting\\_business/startup/areyouready.html](http://www.sba.gov/starting_business/startup/areyouready.html).

### Entrepreneurial Development Resources

#### Phase 2 Resources to assist in starting, managing and growing successful small business concerns

This link provides access to SBA's network of resource partners that can assist you in starting, managing and growing successful small business concerns. Included in this network are Centers charged with providing assistance specific to veteran and service-disabled veteran business owners/entrepreneurs, as well as tools specifically designed to aid self-employed members of the Reserve and National Guard balance successful business ownership with Title 10 activations and deployment , including restarting or reestablishing their businesses upon de-activation from active duty.

- Veteran Business Outreach Centers (VBO Centers)  
[www.sba.gov/VETS/vbop.html](http://www.sba.gov/VETS/vbop.html)

- Veteran Business Development Officers (VBD Officers)  
[www.sba.gov/VETS/reprs.html](http://www.sba.gov/VETS/reprs.html)
- Small Business Development Centers (SBDCs)  
[www.sba.gov/sbdc/sbdcnear.html](http://www.sba.gov/sbdc/sbdcnear.html)
- SCORE  
[www.score.org/findscore/](http://www.score.org/findscore/)
- Women's Business Centers  
[www.sba.gov/wbc.html/](http://www.sba.gov/wbc.html/)
- Native American Affairs  
[www.sba.gov/naa/](http://www.sba.gov/naa/)
- Small Business Training Network  
[www.sba.gov/training/](http://www.sba.gov/training/)
- Reserve and Guard Tools  
[www.sba.gov/reservists](http://www.sba.gov/reservists)
- Hire a Veteran  
[www.hirevetsfirst.gov/committee.asp](http://www.hirevetsfirst.gov/committee.asp)  
PNHVC website

### **Phase 3** Capital and Financing Resources

This link provides access to the various loan programs SBA offers small business owners and aspiring entrepreneurs. By clicking the links, a synopsis on the Agency's loan programs follows along with information on how to apply for an SBA-backed loan and criteria for qualifying.

- Basic 7(a) Loan Program  
[www.sba.gov/financing/index.html](http://www.sba.gov/financing/index.html)
- CDC/504 Loan Program  
[www.sba.gov/financing/sbaloan/cdc504.html](http://www.sba.gov/financing/sbaloan/cdc504.html)
- Micro-Loans  
[www.sba.gov/financing/sbaloan/microloans.html](http://www.sba.gov/financing/sbaloan/microloans.html)
- Surety Bond  
[www.sba.gov/financing/bonds/whatis.html](http://www.sba.gov/financing/bonds/whatis.html)
- International Trade  
[www.sba.gov/oit](http://www.sba.gov/oit)
- Military Reservists Economic Injury Disaster Loans  
[www.sba.gov/disaster\\_recov/loaninfo/militaryreservist.html](http://www.sba.gov/disaster_recov/loaninfo/militaryreservist.html)
- Small Business Investment Corporations  
[www.sba.gov/INV/](http://www.sba.gov/INV/)

### **Phase 4** Government Contracting Resources

This link provides information on the various government contracting programs SBA offers in assisting small business owners and entrepreneurs in bidding on and winning federal government contracts.

- Government Contracting for Veteran Business Owners  
[www.sba.gov/GC/indexprograms-vets-html](http://www.sba.gov/GC/indexprograms-vets-html)
- HUBZone Program  
[www.sba.gov/hubzone](http://www.sba.gov/hubzone)
- 8(a) Business Development Program  
[www.sba.gov/8abd](http://www.sba.gov/8abd)
- Technology – SBIR/STTR Program  
[www.sba.gov/sbir](http://www.sba.gov/sbir)
- Contract Assistance for Women-owned Businesses  
[www.sba.gov/GC/indexprograms-cawbo.html](http://www.sba.gov/GC/indexprograms-cawbo.html)
- Small Disadvantaged Businesses  
[www.sba.gov/sdb/](http://www.sba.gov/sdb/)
- Procurement Center Representatives  
[www.sba.gov/GC/pcr.html](http://www.sba.gov/GC/pcr.html)
- Commercial Market Representatives  
[www.sba.gov/GC/indexcontact-crms.html](http://www.sba.gov/GC/indexcontact-crms.html)
- Procurement Technical Assistance Centers  
[www.aptac-us.org](http://www.aptac-us.org)  
[www.dla.mil/db/procurem.htm](http://www.dla.mil/db/procurem.htm)

## **OTHER RESOURCES**

- SBA Office of Advocacy  
[www.sba.gov/ADVO](http://www.sba.gov/ADVO)
- SBA Office of Ombudsman  
[www.sba.gov/ombudsman](http://www.sba.gov/ombudsman)
- Department of Veterans Affairs  
[www.va.gov](http://www.va.gov)
- Vocational Rehabilitation and Employment Services  
[www.vba.gov/bln/vre](http://www.vba.gov/bln/vre)
- Department of Labor  
[www.dol.gov](http://www.dol.gov)
- Office of Veterans Employment and Training Services  
[www.dol.gov/vets/programs/empserv/employment\\_services\\_fshtm](http://www.dol.gov/vets/programs/empserv/employment_services_fshtm)
- Office of Disability Policy Initiatives  
[www.dol.gov/odep](http://www.dol.gov/odep)

- National Veterans Business Development Corporation  
[www.vetscorp.org](http://www.vetscorp.org)

## Appendix B – List of Helpful Websites

The following is a complete list of the websites that can be found throughout this guide. The websites are divided according to the nine major topics: General Transition, Employment Assistance, Entrepreneurship, Relocation, Education, Health Care, Life Insurance, Finance, and Veteran Benefits.

### GENERAL TRANSITION RELATED WEBSITES

**A Summary of Veteran's Benefits:** <http://www.vba.va.gov/bln/21/index.htm>

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

**Civilian Assistance and Re-Employment (CARE):** <http://www.cpms.osd.mil/care/>

**Department of Veterans Affairs (DVA):** <http://www.va.gov>

**Dept. of Veterans Affairs Locations:** <http://www1.va.gov/directory/guide/home.asp?isFlash=1>

**Department of Labor:** <http://www.dol.gov>

**Military Home Front:** <http://www.militaryhomefront.dod.mil>

**Military Installation Locator:** <http://www.militaryinstallations.dod.mil/ismart/MHF-MI/>

**Military OneSource:** <http://www.militaryonesource.com/skins/MOS/home.aspx>

**Operation Transition website:** <http://www.dmdc.osd.mil/ot>

**DoD Transportal:** <http://www.dodtransportal.org/>

**Temporary Early Retirement Authority (TERA) Program:** <http://www.dmdc.osd.mil/tera>

**National Guard Transitional Assistance Advisors:**  
<http://www.guardfamily.org/Public/Application/ResourceFinderSearch.aspx>

**Air Force Airman and Family Readiness Center:** [www.militaryinstallations.dod.mil](http://www.militaryinstallations.dod.mil)

**Navy Fleet and Family Support Center:** <http://www.fssp.navy.mil/>

**Marines Career Resource Management Center (CRMC)/Transition & Employment Assistance Program Center:** <http://www.usmc-mccs.org/tamp/index.cfm>

**Coast Guard Worklife Division – Transition Assistance:** [http://www.uscg.mil/hq/g-w/g-wk/wkw/work-life\\_programs/transition\\_assistance.htm](http://www.uscg.mil/hq/g-w/g-wk/wkw/work-life_programs/transition_assistance.htm)

**Family Center, Chaplain's Office, and Related Resources Finder:**  
<http://www.nvti.cudenver.edu/resources/militarybasestap.htm>

**Marine for Life:** <http://www.mfl.usmc.mil/>

**Military Family Network:** <http://www.emilitary.org/>

## **EMPLOYMENT ASSISTANCE WEBSITES**

**Employer Support of the Guard and Reserve (ESGR):** <http://www.esgr.org/>

**21<sup>st</sup> Century Workforce Initiative:** <http://www.dol.gov/21cw/>

**Department of Labor Resources:**

- [www.careeronestop.org](http://www.careeronestop.org)
- [www.bla.gov](http://www.bla.gov)
- [www.hirevetsfirst.gov](http://www.hirevetsfirst.gov)
- [www.doleta.gov/programs](http://www.doleta.gov/programs)
- [www.doleta.gov/jobseekers/building\\_your\\_career.cfm](http://www.doleta.gov/jobseekers/building_your_career.cfm)

**One-Stop Career Center:** [www.ServiceLocator.org](http://www.ServiceLocator.org).

**Transition Bulletin Board (TBB):** <http://www.dmdc.osd.mil/ot>.

**Federal Job Search:** <http://www.usajobs.opm.com>

**DoD Civilian Careers:** <http://www.go-defense.com/>

**DoD Job Search:** <http://www.dod.jobsearch.org>

**Fed World Job Resource:** <http://www.fedworld.gov>

**Federal Employment Portal:** <http://www.opm.gov>

**DoD Civilian Employment:** <http://www.go-defense.com>

**Army Civilian Personnel Online:** <http://www.cpol.army.mil/>

**Troops to Cops:** <http://www.cops.usdoj.gov>

**US Job Bank:** <http://www.ajb.dni.us>

**Career InfoNet:** <http://www.acinet.org/acinet>

**Careers In Government:** <http://www.careersingovernment.com>

**Vocational Information Center:** <http://www.khake.com>

**The Riley Guide:** <http://www.rileyguide.com>

**Veterans Employment and Training Service VETS:**  
<http://www.dol.gov/vets/aboutvets/contacts/main.htm>

**A List of state VETS directors:** <http://www.dol.gov/dol.vets>

**DoD Spouse Career Center:** <http://www.military.com/spouse>

**Helpful Career Related Resources:** <http://www.military.com/careers>

**Army Credentialing Opportunities Online (COOL):** <https://www.cool.army.mil/>

**Navy Credentialing Opportunities Online (COOL):** <https://www.cool.navy.mil/>

**Helmets to Hardhats (H2H):** <http://helmetstohardhats.org/>

**Occupational Information Network (O\*NET):** <http://online.onetcenter.org/>

**The Encyclopedia of Associations:** <http://library.dialog.com/bluesheets/html/bl0114.html>

**National Trade and Professional Associations of the United States:**  
<http://www.associationsexecs.com>

**The Occupational Outlook Handbook:** <http://www.bls.gov/oco/home.htm>.

**Military and Veteran Service Organizations:**  
<http://www.military.com/Community/Subpage/1,14746,GENERAL,00.html>

**Skills Assessment Resources:** <http://www.hirevetsfirst.gov> and <http://www.Military.com/careers>.

**DD Form 2586, "Verification of Military Experience and Training" (VMET):**  
<http://www.dmdc.dod.mil/vmet>

**Troops to Teachers (TTT) Related Links:**

- TTT Home page: <http://www.proudtoserveagain.com/>
- TTT Self-Determination Eligibility Guide: <http://www.proudtoserveagain.com>
- TTT Registration: <http://www.proudtoserveagain.com>

**State Employment Office Locator:** <http://www.naswa.org/links.cfm>

**ENTREPRENEURSHIP/BUSINESS WEBSITES**



**U.S. Small Business Administration (SBA):** <http://www.sba.gov/>

**SBA Programs, Contacts, and Representatives:**

- **Local SBA district office Locator:** <http://www.sba.gov/GC/pcr.html>
- **SBA Government Contract (GC) Office:** <http://www.sba.gov/GC/indexwhatwedo.html>
- **Subcontracting Opportunities Directory:** <http://www.sba.gov/GC/indexcontacts-sbsd.html>
- **Procurement Technical Assistance Centers (PTACS):** <http://www.dla.mil/db/procurem.html>
- **Simplified Acquisition Contracts:** <http://www.sba.gov/gc/indexprograms-vets.html>
- **Small Business Development Centers (SBDC):** <http://www.sba.gov/sbdc/sbdcnear.html>
- **Local Women's Business Center (WBC) Locator:** <http://www.sba.gov/wbc.html>
- **Basic 7(a) Loan Guaranty:** <http://www.sba.gov/financing/sbaloan/7a.html>
- **Section 8(a) Program:** <http://www.sba.gov/8abd/>
- **Surety Bond Guarantee Program:** <http://www.sba.gov/osg/>
- **Federal Agency Procurement Forecast:** <http://www.sba.gov/GC/forecast.html>
- **Military Reservist Economic Injury Disaster Loan (MREIDL) program:**  
[http://www.sba.gov/disaster\\_recov/loaninfo/militaryreservist.html](http://www.sba.gov/disaster_recov/loaninfo/militaryreservist.html)
- **HUBZone Empowerment Contracting Program:** <https://eweb1.sba.gov/hubzone/internet/>
- **Service-Disabled Veteran-Owned Small Business Concern Program:**  
<http://www.sba.gov/gc/indexprograms-vets.html>

**Veterans Business Outreach Centers (VBOC):**

- **The Research Foundation of the State University of New York:** <http://www.nyssbdc.org/vboc>
- **The University of West Florida in Pensacola:** <http://www.vboc.org>
- **The University of Texas - Pan American:** <http://www.coserve.org/vboc>
- **Vietnam Veterans of California:** <http://www.vboc-ca.org>
- **Robert Morris University:** [www.rmu.edu/vboc](http://www.rmu.edu/vboc)

**SCORE "Counselors to America's Small Business:"** <http://www.score.org/>

Local SCORE Chapter Locator: [http://www.score.org/findscore/chapter\\_maps.html](http://www.score.org/findscore/chapter_maps.html)

Office of Small and Disadvantaged Business Utilization: <http://www.osdbu.gov/Listofmembers.htm>

Center for Veterans Enterprise (CVE): <http://www.vetbiz.gov/>.

Association of Small Business Development Centers (ASBDC): [www.asbdc-us.org](http://www.asbdc-us.org).

International Franchise Association (IFA): [www.franchise.org](http://www.franchise.org).

## RELOCATION WEBSITES

Relocation Assistance Office Locator: <http://www.militaryinstallations.dod.mil/smart/MHF-MI>.

“Plan My Move:” <http://www.militaryhomefront.dod.mil/pls.htmldb/f?p=107:1:3267731230074301>.

Chamber of Commerce Locator: <http://www.chamberofcommerce.com>

### Military Personnel Portals:

Army Knowledge Online (AKO): <http://www.army.mil/ako>

Navy Knowledge Online (NKO): <http://www.nko.mil>

Air Force Portal: <http://www.my.af.mil>

USA Travel Source: <http://www.relo.usa.com>

Travel and Per Diem Information: <https://secureapp2.hqda.pentagon.mil/perdiem/>.

The “It’s Your Move” Pamphlet: [http://www.usapa.army.mil/pdffiles/p55\\_2.pdf](http://www.usapa.army.mil/pdffiles/p55_2.pdf)

“Special Needs” Resources: <http://www.militaryhomefront.dod.mil/>.

## EDUCATION/TRAINING WEBSITES

VA Education Services (GI Bill): <http://www.gibill.va.gov/>

VA 22-1990 Application for Education Benefits: <http://www.vba.va.gov/pubs/forms/22-1990.pdf>

VA Regional Office Finder: <http://www1.va.gov/directory/guide/home.asp>

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

[http://www.dantes.doded.mil/dantes\\_web/danteshome.asp](http://www.dantes.doded.mil/dantes_web/danteshome.asp)

**Department of Defense Voluntary Education Program:** <http://www.voled.doded.mil>

**Army (AARTS) Transcript:** <http://aarts.army.mil>

**Navy and Marine Corps (SMART) Transcript:** <http://www.navycollege.navy.mil>

**Air Force (CCAF) Transcript:** <http://www.au.af.mil/au/ccaf/>

**Coast Guard Institute Transcript:** <http://www.uscg.mil/hq/cgi/forms.html>

**Federal Financial Student Aid:** <http://www.federalstudentaid.ed.gov/>

**Application Pell Grants or Federal Stafford Loans (FAFSA):** <http://www.fafsa.ed.gov/>

**Veterans' Upward Bound:** <http://www.veteransupwardbound.org/vetub.html>

## HEALTH CARE WEBSITES

**TRICARE Reserve Select (TRS) on the Guard/Reserve portal:**

<https://www.dmdc.osd.mil/appj/esgr/privacyAction.do>.

**TRS Point of Contact Information:** <http://www.tricare.mil/reserve/reserveselect/index.cfm>.

**TRICARE:** <http://www.tricare.osd.mil>.

**TRICARE Health Benefits Advisors/Beneficiary Counselor and Assistance Coordinators (BCAC)**

**Locator:** <http://www.tricare.mil/bcacdcaol/>.

**Post-Traumatic Stress Disorder (PTSD) Resources:**

**DoD Mental Health Self-Assessment Program:** <http://www.pdhealth.mil/mhsa.asp>

**National Center for Post-Traumatic Stress Disorder (PTSD):** <http://www.ncptsd.va.gov/index.html>

**Ameriforce Deployment Guide:** <http://www.ameriforce.net/deployment/>

**Courage to Care:** <http://www.usuhs.mil/psy/courage.html>

**Returning Reservists Resources:** <http://www.usuhs.mil/psy/GuardReserveReentryWorkplace.pdf>

**Continued Health Care Benefit Program (CHCBP):** <http://www.humana-military.com/chcbp/main.htm>

**VA Home Page:** <http://www.va.gov/> .

**VA Health Care Enrollment Resources:** <https://www.1010ez.med.va.gov/sec/vha/1010ez/>.

VA Eligibility: <http://www.va.gov/healtheligibility/>

TRICARE Dental Program: <http://www.tricare dental program.com/>

TRICARE Retiree Dental Program: <http://www.trdp.org/>

## LIFE INSURANCE WEBSITES

VA Office of Servicemembers' Group Life Insurance (OSGLI): <http://www.insurance.va.gov>

**OSGLI Contact Information:** <http://www.insurance.va.gov/sqliSite/miscellaneous/contact.htm>

Form SGLV 8286, "Servicemembers' Group Life Insurance Election & Certificate"  
<http://www.insurance.va.gov/sqliSite/forms/8286.htm>

Form SGLV 8286A "Family Coverage Election (FSGLI)":  
<http://www.insurance.va.gov/sqliSite/forms/8286a.pdf>

Form SGLV 8714 "Application for Veterans' Group Life Insurance"  
<http://www.insurance.va.gov/sqliSite/forms/8714.htm>

SGLI conversion policy: <http://www.insurance.va.gov/sqliSite/conversion/convertingSGLI.htm>

VA OSGLI Frequently Asked Questions: <http://www.insurance.va.gov/sqliSite/SGLI/deployFAQ.htm>.

## FINANCE RELATED WEBSITES

Military Installation Finder: <http://www.militaryinstallations.dod.mil/ismart/MHF-MI/>

Military One Source: <http://militaryonesource.com/skins/MOS/home.aspx>

AnnualCreditReport.Com: <http://www.annualcreditreport.com>

Experian National Consumer Assistance: <http://www.experian.com>

EQUIFAX Credit Information Service: <http://www.equifax.com>

TRANSUNION: <http://www.transunion.com>

VA Home Loan Resources <http://www.homeloans.va.gov/veteran.htm>

VA Form 26-1880, Request for Certificate of Eligibility: <http://www.vba.va.gov/pubs/forms/26-1880.pdf>

Get your W-2 from myPay: <https://mypay.dfas.mil/mypay.aspx>

## VETERANS BENEFIT RELATED WEBSITES

Department of Veteran Affairs: <http://www.va.gov>.

Vet Center Directory: <http://www1.va.gov/directory/guide/vetcenter.asp>

State Veterans Benefits Directory: <http://www1.va.gov/vso/index.cfm?template=view&SortCategory=3>

Health Care Benefits: <http://www1.va.gov/health/>

Health Care Enrollment -Priority Groups: <http://www.va.gov/healtheligibility/>

Education Benefits: <http://www.gibill.va.gov/>

Compensation and Pension: <http://www.vba.va.gov/bln/21/index.htm>

Home Loan Guaranty: <http://www.homeloans.va.gov/>

Vocational Rehabilitation and Employment (VR&E): <http://www.vba.va.gov/bln/vre/index.htm>

DVA Life Insurance Programs: <http://www.insurance.va.gov/>