



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

MILITARY

LIFE AFTER THE MILITARY



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



TABLE OF CONTENTS

July 2009

What You Should Know	2
An introduction	
Out Of Uniform	3
Preparing mentally for civilian life	
A New Career	5
Choosing and searching for your desired job	
Enhancing Your Education	9
Education counseling, financial aid and other matters	
Relocation	10
Understanding available services	
Assessing Finances	12
Developing a financial strategy for your transition	
Civilian Life	14
Learning from your experience	
Transition Countdown	15
Keeping up with details	

2 WHAT YOU SHOULD KNOW

Whatever your rank or length of service, you have invested yourself in the armed services and have grown accustomed to the military's unique lifestyle. Whether you are separating after 4 years of service or retiring after 20 years, you will need to plan personally and professionally for the upcoming transition.

This publication offers practical suggestions for managing your transition. It contains information, tips and tools to help you with the following.

- Prepare mentally and emotionally for change.
- Choose a career and plan your job search.
- Enhance your education.
- Manage relocation.
- Develop a financial strategy for the future.
- Plan ahead for civilian life.

Leaving the military involves many decisions and activities. With preparation, you can enjoy a smooth transition and many rewarding years as a civilian.

**TO FURTHER HELP YOU THROUGH THIS TRANSITION IN YOUR LIFE,
CONSIDER ORDERING ANY OF OUR FREE PUBLICATIONS LISTED ON
THE INSIDE BACK COVER OF THIS PUBLICATION.**

Transitioning to civilian life can be an exciting time. However, sometimes it can cause stress and uncertainty in the following areas.

- Job search.
- New career.
- Finances.
- Living situation.
- Social relationships.
- Family and household patterns.

Upon leaving the military, some individuals experience a sense of instability, a lack of confidence or self-esteem and loneliness. If you experience these feelings, the following can help alleviate these symptoms.

Talk To Others

You will face numerous decisions and emotions throughout your transition. Remember that you are not alone. Contact former servicemembers who are pursuing civilian careers and ask about their experiences. They can become helpful sources of support and advice during and after your transition.

Prepare Mentally

Think about the differences between military and civilian life. Consider how the change will affect you, your spouse and your children. As appropriate, include family members in exploring the following questions.

- What aspects of military life will you miss?
- What aspects of civilian life are most exciting to you?
- After the discipline of military life, how will you respond to civilian life's less structured conditions?

**CONTACT FORMER
SERVICEMEMBERS
WHO ARE PURSUING
CIVILIAN CAREERS
AND ASK ABOUT
THEIR EXPERIENCES.**

**THE USAA
EDUCATIONAL
FOUNDATION
PUBLICATION,
*CHOOSING A
HEALTHY LIFE-
STYLE*, OFFERS
MORE INFOR-
MATION. SEE
“RESOURCES”
ON THE INSIDE
BACK COVER
OF THIS
PUBLICATION
TO ORDER A
FREE COPY.**

- If you have lived on military bases, how will you adjust to apartment or neighborhood living?
- How will you stay in touch with military friends?
- Will your spouse need to find or change jobs?
- Will your children need to change schools?

Be Healthy

To help maintain emotional balance throughout your transition, you and your family should establish and stick with healthy routines.

- Get plenty of rest. Maintain a regular sleep schedule.
- Exercise regularly. Continue to stay physically fit.
- Eat well. It is important to eat regular, nutritious meals.
- Continue social and family activities. Friends and family can provide needed encouragement, advice and support.
- Schedule personal time. Each family member needs time for something just for them.

Seek Help

If stress becomes unmanageable during your transition out of the military, seek help from the following sources.

- Military Family Support Services. Active military bases offer an Army Community Service Center, Marine Corps Community Service Center, Navy Fleet and Family Support Center or Air Force Family Service Center — all of which offer similar services.
- Military clergy members and enlisted religious support personnel.
- Your state’s Department of Social Services or Department of Public Health.
- Community resources such as United Way funded agencies, The Salvation Army or the YMCA/YWCA.
- A local place of worship.
- The self-help section of a nearby library or bookstore.

Even though you have gained knowledge, training and skills that civilian employers value, it may take some time to find the job or career that is right for you. The Department of Defense offers a Transition Assistance Program (TAP) to help guide you through this process.

TAP services include comprehensive coaching and instruction in the following areas:

- Transition planning.
- Career assessment.
- Resumé, cover letter and job application preparation.
- Job interview techniques.
- Job search techniques.

Contact a Military Transition Center at least 12 to 18 months before your separation or retirement date. To locate a Transition Center near you, visit www.turbotap.org.

Do not hesitate to ask questions or consult your Transition Center as often as necessary. For detailed TAP information, visit the U.S. Department of Labor at www.dol.gov/vets/programs/tap/main.htm.

Choose A Career

Determine the type of job or career you want to pursue and the level of income you need. You should select something that is a good fit based on your military experience, education level, skills and personality. Consider your strengths and what type of work most interests you.

- What do I want to do?
- What are my skills?
- What industry or type of employer interests me?
- Where do I want to live and work?

To better understand your talents and interests and the types of jobs that match them, you may wish to consult career guides, complete online career assessments or work with a career counselor. They can help as you define goals and narrow your choices.

**DETERMINE THE
TYPE OF JOB OR
CAREER YOU WANT
TO PURSUE AND
THE LEVEL OF IN-
COME YOU NEED.**

RESUMÉ TIPS

- Keep it short, preferably no more than two pages.
- Use action words to describe your skills and abilities.
- List your experience in chronological order.
- Make sure there are no typos or grammatical errors.

Create A Resumé

A resumé is often your first introduction to a prospective employer. Create one that clearly demonstrates how your experience and abilities apply to the job you are seeking.

Sometimes it can be difficult to communicate military job skills in terms a civilian employer can appreciate. Avoid using military service titles, jargon and acronyms. If some aspects of your military experience are classified, ask your transition office for appropriate ways to convey that experience.

Network

Because many positions are filled without employer advertising, you should ask people you know for help in your job search. Make a list of friends, family members, fellow servicemembers and other individuals who might be able to help you with the following.

- Advise you about a company or industry.
- Introduce you to others in a company or an industry.
- Help you find job leads.

To broaden your network, join appropriate professional organizations and get to know individuals who work in your chosen field. The following military support and veteran's service organizations also offer opportunities to network.

- Military Officers Association of America, www.moa.org.
- The Retired Enlisted Association, www.trea.org.
- Non-Commissioned Officers Association, www.ncoausa.org.
- Marine for Life, www.m4l.usmc.mil.
- Army Career and Alumni Program, www.acap.army.mil.

USE THE INTERNET

- Provides current information whenever you need it.
- Offers many Web sites for researching companies, locating jobs and posting resumés.
- Allows you to target or broaden your job search as needed.

Other Considerations

- If you start your own business, you should develop a solid business plan. Contact the U.S. Small Business Association at www.sba.gov for loan assistance.
- If you apply to work with the federal government, you may receive preferences and benefits associated with your military service. Consult your transition office for specific application instructions.
- If you are unable to find a job after your separation date, you may qualify for Unemployment Compensation for Ex-service-members (UCS). For information visit the U.S. Department of Labor at www.workforcesecurity.doleta.gov/unemploy/ucx.asp.

Be Confident

Many companies value military experience and seek opportunities to hire former servicemembers.

- You have been held to high standards of performance and behavior throughout your military career.
- You have been trained to succeed in stressful, high-pressure situations.
- You understand time and task management and customer satisfaction.
- You may have acquired security clearances essential for many government- and defense-industry jobs.
- You have much to offer as a civilian employee.

As you transition from a military to a civilian career, you may need additional education or training to reach your work goals. The job market is highly competitive, so college, vocational training or a specialized course can help you earn your job of choice.

Visit Your Education Office

Before leaving the military, visit your installation's Education Office for information on your academic or vocational needs and how to fulfill them. An education counselor can help you with the following.

- Determine if you qualify for any education benefits.
- Select an appropriate academic institution.
- Complete necessary enrollment paperwork.
- Determine whether portions of your military training may count for academic credit.
- Consider non-traditional educational opportunities, such as distance learning or vocational training.

Testing Opportunities

While you remain on active duty, you may take the following exams and tests free of charge through your Education Office.

- Academic entrance exams, such as the Scholastic Aptitude Test (SAT), American College Testing (ACT) Assessment Program or Graduate Record Exam (GRE).
- Exams for earning college credits, such as the College Level Examination Program (CLEP) or DANTES Subject Standardized Tests (DSST).
- Licensing or certification examinations for occupational specialties.

Financial Aid

Military veterans and their dependents may be eligible for one of the following assistance programs.

- The Montgomery GI Bill — Active Duty.
- The Montgomery GI Bill — Selected Reserve.
- Veterans Educational Assistance Program.
- Survivors and Dependents Educational Assistance Program.

For details of these programs, visit www.gibill.va.gov or call (888) 442-4551.

FOR MORE INFORMATION

For additional educational counseling and information, you may consult:

- The veterans counselor at the admissions office of most colleges and universities.
- The Department of Defense Voluntary Education Program Web site, at www.voled.doded.mil.

10 RELOCATION

Whether you are relocating from overseas or across town, this move is unique. You are moving out of the military into civilian life and it is especially important to understand the services available. Your nearest family support center will be your best source of information and advice.

FOR MORE INFORMATION

Take advantage of the military's Relocation Assistance Program (RAP) to begin planning your move to a new home.

Relocation Assistance Program

Take advantage of the military's Relocation Assistance Program (RAP) to begin planning your move to a new home. The program offers counseling and detailed information to help you choose a destination, find and purchase a home and settle into a new community.

RAP specialists can provide the following.

- Information on your chosen location.
- An assessment of what you will need to make this move a smooth one.
- Help in developing a relocation plan for your situation.
- Referrals to other programs or services as appropriate.
- Workshops and counseling on managing relocation stress.

Where To Live

When considering locations, ask these questions.

- Do I have nearby family or friends?
- Does it offer job opportunities that match my interests and abilities?
- Is this location affordable?
- Is this location a good fit for my family?

Contact your installation's RAP office for chamber of commerce packages, housing materials, local newspapers, information on child care facilities and school listings and other information to help you evaluate options.

Transportation Support

As soon as you have chosen your new hometown, schedule an appointment with your installation's Transportation Office. Depending on your years of service and type of separation, you may receive support for the following:

- Job- and house-hunting travel expenses.
- Shipping and storage of household goods.
- Transportation to your new home.

Buying A Home

If you are buying a home, consider a Veterans Administration (VA) loan. The Department of Veterans Affairs (VA) offers loans to individuals with qualifying lengths of military service, which generally require a funding fee, but no down payment. VA-financed homes must pass rigid property valuations and be your primary residence. Consult your lender or the VA at www.homeloans.va.gov for more information.

Some states also have their own veteran home purchase programs. Your financial institution can work with you to apply for a mortgage.

The USAA Educational Foundation publications, *Planning Your PCS*, *Separating From The National Guard And Reserves* and *Buying Or Refinancing A Home*, offer more information. See "Resources" on the inside back cover of this publication to order free copies.

12 ASSESSING FINANCES

Financial planning is essential to a smooth transition. Take time to review your financial status and future needs so you can develop a financial strategy to reach your goals. The following steps can keep your personal finances on track through your transition and beyond.

Develop A Strategy

As soon as you know where you will live and have a sense of what your civilian income will be, complete the following steps.

- Estimate your future monthly income and expenses and update your budget and financial plan as appropriate.
- Build an emergency fund of 3 to 6 months of basic living expenses.
- Calculate your separation and/or retirement pay.
- Review your options with the Thrift Savings Plan (TSP) at www.tsp.gov.
- Plan now to establish and contribute to a retirement plan, such as your new employer's 401(k), 403(b) or an Individual Retirement Account (IRA). Most plans will accept a direct rollover of funds from the TSP.
- Consider working with a CERTIFIED FINANCIAL PLANNER™ (CFP) professional. These planners must pass rigorous tests, meet high standards of professionalism and abide by a strict code of ethics.

CERTIFIED FINANCIAL PLANNER™ is a certification mark owned by the Certified Financial Planner Board of Standards, Inc. This mark is awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

Review Benefits And Insurance Coverages

Review your insurance coverages to make sure your family, your assets and your earning potential will be protected from possible loss.

- Dwelling and personal property coverage is not provided by the military. Look for an insurance provider that understands the unique lifestyle of the military community.
- Life insurance. You should have enough life insurance to allow your survivors to invest the principal and use the interest generated as an additional income source after debts and final expenses are paid.
- Servicemember's Group Life Insurance (SGLI) will continue to provide coverage for 120 days after your separation or retirement date. After that, you must arrange your own life insurance coverage.
- You can convert your SGLI to Veterans' Group Life Insurance (VGLI), offered by the VA. Visit www.insurance.va.gov/sgliSite/VGLI/VGLI.htm for more information.
- Health insurance. Consult your Transition Office or visit www.tricare.osd.mil to learn about health insurance plan options during and after separation or retirement.
- Disability insurance. If you will have higher earning potential in your civilian job, you may need to purchase or increase disability coverage.
- Auto insurance. Requirements vary by state. Most states require you to carry a minimum amount of liability coverage, and many require uninsured motorist coverage.

To find a trustworthy insurer, consult your state's department of insurance and industry analyst companies. Look for a record of fair claims handling and review rankings on customer satisfaction and financial security.

**THE USAA
EDUCATIONAL
FOUNDATION
PUBLICATIONS,
*HOMEOWNERS
INSURANCE,
LIFE INSURANCE,
HEALTH INSUR-
ANCE AND AUTO
INSURANCE,*
OFFER MORE
INFORMATION.
SEE "RESOURCES"
ON THE INSIDE
BACK COVER OF
THIS PUBLICATION
TO ORDER FREE
COPIES.**

14 CIVILIAN LIFE

**THE USAA
EDUCATIONAL
FOUNDATION
PUBLICATION,
PLANNING FOR
RETIREMENT,
OFFERS MORE
INFORMATION. SEE
“RESOURCES” ON
THE INSIDE BACK
COVER OF THIS
PUBLICATION
TO ORDER A
FREE COPY.**

When you become a “civilian” again, stay in touch with your military friends and connected with the military community. Showing support for those serving in the military will continue to provide you with a great sense of patriotism and keep you connected to the life you once led.

You should also open yourself up to your new life and get involved in activities and organizations within your new community. This will provide a valuable opportunity to make friends and establish new support systems as you transition into civilian life.

Once your transition is complete and you are settled into civilian life, think about your transition experiences. Write down what you learned, and set your notes aside for future reference. Refer to them when you start planning your transition into civilian retirement. Although this transition will differ in many ways from your military separation or retirement, there will be important similarities.

Continuing To Serve

Upon leaving the military, you may miss the sense of fulfillment you gained from serving your country. Consider volunteering for charitable, religious, educational or other organizations that may provide opportunities to give of yourself in other ways. The leadership, discipline, honor and commitment you have gained through military service will be valued by many.

5 To 6 Months Before Separation

- Schedule a Preseparation Counseling appointment.
- Attend a TAP workshop. If disabled, attend the Disabled TAP workshop.
- Develop an Individual Transition Plan with the assistance of your Transition Office or Command Career Counselor.
- Review the Preseparation Counseling Checklist (DD Form 2648), provided by your Transition Office.
- Begin developing a career plan and researching career options.
- Contact your installation's Education Office for help assessing your job skills and interests.
- Complete a first draft of your resumé.
- Review and copy your personnel records.
- Start networking for job opportunities and begin attending job fairs.
- Begin researching specific job opportunities in the areas you want to live.
- Take appropriate academic entry exams or other tests if you are going to continue your education.
- Create a financial strategy for your transition to civilian life. Estimate your monthly income and expenses and establish a budget and financial plan for your transition.

4 To 5 Months Before Separation

- Begin saving to pay for non-reimbursable expenses you may incur during your move.
- Seek assistance with transition-related stress, if necessary.
- Receive your Verification of Military Experience and Training (DD Form 2586).
- Explore special federal programs and federal government hiring opportunities for veterans. If considering federal employment, consult your Transition Office for application instructions.
- Visit your RAP office for information on relocation options, entitlements and assistance.
- As soon as you know your departure date, contact the Housing Office to ensure a smooth move out of government housing, if applicable.
- Learn about education benefits under the Montgomery GI Bill.
- Schedule your separation physical examination.
- Learn about your medical care and health insurance options.

3 To 4 Months Before Separation

- Start a subscription to a major newspaper where you plan to live. Begin replying to classified ads regarding employment opportunities.
- Send out resumés, and continue to network.
- Contact the Transportation Office to learn about options for shipping and storing household goods. Find out how much of your personal property will be insured by the moving company. A temporary renters insurance policy is a convenient way to cover the difference.
- Obtain and make duplicate copies of your personnel records.
- Schedule medical and dental examinations. Review and copy your medical and dental records.
- Determine whether you are eligible for separation pay, and consider saving unused leave time and “cashing it in” to help fund your transition.
- Obtain free legal advice through your Transition Office if you would like to prepare and execute a will or have other legal questions.

2 To 3 Months Before Separation

- Visit the area to which you plan to relocate. Schedule job interviews. Visit a private employment agency or executive recruiter.
- Review your Certificate of Release or Discharge from Active Duty (DD Form 214).
- Ask your local VA office about special loans and programs for veterans.
- Ask your local state employment office whether you will qualify for unemployment compensation once you are a civilian.
- Decide whether to sign up for optional CHCBC medical coverage.
- Ask your local Transition Office about completing your Veteran’s Affairs Disability Application (VA Form 21-526).
- Review insurance needs and make appropriate changes.

1 Month Before Separation

- Revisit your monthly income and expenses and update your budget and financial plan accordingly.
- Continue your job search if necessary.
- Review your transition countdown “to do” list to ensure everything is in order.

RESOURCES



The USAA Educational Foundation offers the following publications.

PLANNING YOUR PCS (#598)

**SEPARATING FROM THE NATIONAL
GUARD AND RESERVES** (#581)

**BUILDING AND MAINTAINING
GOOD CREDIT** (#536)

**FINANCIAL PLANNING AND
GOAL SETTING** (#511)

**MAKING MONEY WORK FOR
YOU** (#523)

PLANNING FOR RETIREMENT (#508)

AUTO INSURANCE (#526)

HOMEOWNERS INSURANCE (#558)

HEALTH INSURANCE (#545)

LIFE INSURANCE (#507)

**BUYING OR REFINANCING
A HOME** (#502)

SELLING A HOME (#519)

PLANNING A MOVE (#509)

CHOOSING A HEALTHY LIFESTYLE (#546)

BALANCING FAMILY AND CAREER (#529)

CHANGING JOBS (#532)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

THE USAA EDUCATIONAL FOUNDATION®

WWW.USAAEDFOUNDATION.ORG®



USAA is the sponsor of The USAA Educational Foundation.

The USAA Educational Foundation www.usaaedfoundation.org is a registered trademark of The USAA Educational Foundation.

© The USAA Educational Foundation 2009. All rights reserved.

No part of this publication may be copied, reprinted or reproduced without the express written consent of The USAA Educational Foundation, a nonprofit organization.

