

## **Career Exploration**

Welcome to the DoD Career Decision Toolkit, Career Exploration course.

### ***Goal***

The goal for this section is to prepare you to make informed decisions about your post-military career. Factors to consider include assessing your personal and career strengths, and weighing the pros and cons of relocating. You'll also evaluated the benefits of returning to school and of educational funding opportunities, and determine whether starting your own business is among your post-military career choices.

### ***Plan***

This section contains a self-assessment to help you determine how ready you are for your post-military career (page 2 to page 5) and four modules:

#### **Module 1: Who Are You? Where Are You Headed? (page 6 to page 13)**

In this module, you will assess your personal and career strengths, learn how to use the results of your assessment, and get information on service-provided career counseling.

#### **Module 2: Location, Location, Location (page 14 to page 17)**

This module will prepare you to make the decision whether to relocate, as well as provide you with information on relocation benefits and services available.

#### **Module 3: Returning to School (page 18 to page 22)**

In this module, you will find information on the benefits of continuing your education, as well as ways to pay for it.

#### **Module 4: Considering Self-Employment (page 23 to page 26)**

This module includes an assessment to see if self-employment is right for you, as well as information on funding a small business.

### ***Succeed***

You can download the Checklist for Success handout for the Career Exploration section of the Toolkit from the main accessibility page. A course Glossary is located at the end of this course, starting on page 28.

## ***Career Exploration Self-Assessment***

What is the best career for you? Should you look for a job that continues what you did in the military? Or make a change? Take this 10-question quiz to see how ready you are to begin your post-military career.

### **1. True or False: Upon leaving the military, you can expect to have a sense of identity change.**

**Answer: True**

Feedback: You are leaving behind your service connection, your rank and many other things you have built an identity around. You are no longer Major Jones; you are Ms., Mr. or Mrs. Jones. It takes some time to re-establish your sense of identity after the military.

### **2. Which of the following should you take advantage of as you leave the military and prepare for your civilian career? Choose all that apply.**

**Personality assessments**

**Career aptitude assessments**

**Using military-provided transition counselors**

**No required PT or weight limits, woo hoo!**

**Dating assessments and online dating services**

**Answer: Personality assessments, career aptitude assessments and using military-provided transition counselors.**

Feedback: As you leave the military, take advantage of the military-provided transition counselors, and take as many career and personality assessments as you can to help you make the best career choice.

### **3. Which of the following are most likely to receive funded relocation benefits? Choose all that apply.**

**Retirees**

**Voluntary and involuntary separatees (honorable discharge)**

**General discharge under honorable conditions**

**Members of the National Guard**

**Reservists**

**Answer: Retirees, voluntary and involuntary separatees (honorable discharge) and general discharge (under honorable conditions).**

Feedback: Retirees, separatees and those honorably discharged are likely to receive funded relocation benefits. National Guard and Reservists are usually eligible to use the relocation assistance services from a Family Center or Military OneSource but are not generally eligible for funded relocation benefits (although there are exceptions to this statement).

**4. Which of the following IS NOT a good way to finance your education?**

**Montgomery GI Bill**

**Post-9/11 GI Bill**

**Scholarships**

**Credit cards**

**Federal financial aid**

**Answer: credit cards**

Feedback: Choose the educational funding option likely to leave you with the least debt upon graduation. Credit cards, with their high interest rates, are one of the worst possible ways to fund an education.

**5. True or False: Self-employment is perfect for people who want to be their own boss and for those who cannot afford to miss several paychecks in a row during startup.**

**Answer: False**

Feedback: Income for small businesses is unpredictable, especially in the beginning. To be a good entrepreneur, you should be able to sacrifice your own paycheck to pay employees or invest in the company.

**6. True or False: If a school claims to be "accredited," it must be nationally accepted and you can be comfortable knowing the diploma is worth the paper it is written on.**

**Answer: False**

Feedback: All accreditations are not equal. Make sure the school you attend is accredited by a nationally accepted regional accreditation body!

**7. Complete this sentence: One of the best places to find out the employment outlook in a major metropolitan area is to look at:**

**BLS Occupational Handbook**

**the business section of the local paper**

**the local Chamber of Commerce**

**www.homefair.com**

**Answer: BLS Occupational Handbook**

Feedback: The BLS Occupational Outlook Handbook is the best place to find objective, statistically-based predictions about the employment outlook.

**8. True or False: Some Reservists are eligible for the Montgomery GI Bill benefits.**

**Answer: True**

Feedback: Reservists who are actively drilling and have a six-year obligation in the Selected Reserve are eligible.

**9. How many months of educational benefits for qualified individuals does the Montgomery GI Bill allow?**

- 12
- 24
- 36
- 48

**Answer: 36 months**

Feedback: Individuals can qualify for up to 36 months of educational benefits under the Montgomery GI Bill.

**10. Match each description with its business type.**

**Business Type**

- Brick-and-mortar business
- Multi-level marketing business
- Franchise
- E-commerce

**Description**

- Traditional storefront or office building
- People at the top recruit and sell to those below them
- Owner has a license or agreement with a larger organization
- Selling products or services through a website

Business Type	Description
Brick-and-mortar business	Traditional storefront or office building.
Multi-level marketing business	People at the top recruit and sell to those below them.
Franchise	Owner has a license or agreement with a larger organization.
E-commerce	Selling products or services through a website.

You have completed the self-assessment. Module 1 begins on the next page.

## ***Module 1: Who Are You? Where Are You Headed?***

In this module, you will learn more about the opportunities you have and take some personality and career aptitude assessments to learn more about yourself. If you complete the exercises in this module, you will be well prepared to begin your career search and ultimately find an exciting new job.

Your goal is to complete at least one kind of self-assessment and to identify 10 personal and professional characteristics that you can highlight during your job search.

### **Identity Change After The Military**

Whether you have been in the military for a few years or your entire adult career, transitioning out of the military will involve significant changes for you and your family. The first step is to be aware of the difference between change and transition.

Change is the situation: the new job, the move, the reorganization of your life as a civilian. It is the shift in the world around you.

Transition is the psychological piece. It is the internal process that you will go through as a result of the shift. In this case, transition is the emotional process associated with leaving the military lifestyle.

Many people imagine that transition is automatic, that it occurs simply because change is happening. Change will happen, whether there is transition or not. But if transition does not also take place, change may be much more difficult to handle.

There are three stages of transition.

#### **The Ending**

The first stage of the transition process involves the ending of something, which must happen before change can take place. You will need to "let go" of the thing that is ending. You will need to deal with your losses, which can produce many of the same reactions as dealing with a death, such as anger, grief and denial. Once you understand that change involves letting go, you have taken the first step in managing your transition.

#### **The Neutral Zone**

The next stage is the neutral zone, when the old is gone and the new is not fully operational. This phase is frequently characterized by uncertainty and anxiety, because different psychological realignments are taking place. This is frequently the stage people struggle with. They want to get past it as quickly as possible and become frustrated and disappointed when they can't rush through it.

### The New Beginning

The final stage is the new beginning, or the renewed order. People develop a new identity, experience new energy and purpose and make change begin to happen. New beginnings also can be difficult because they reactivate some of the old anxieties that were originally triggered by the ending. This last phase requires that people behave in a new way.

To learn more about identity change and strategies for coping, visit this link on the TurboTAP website: [http://www.turbotap.org/portal/transition/lifestyles/Career\\_Change/](http://www.turbotap.org/portal/transition/lifestyles/Career_Change/)

### Personality Assessments

Here are some links to some recognized personality assessments. They will help you better understand the strengths and personality traits you may want to emphasize during interviews. You are strongly encouraged to take the time to complete at least one of these assessments. It'll be fun, and you might learn something about yourself!

You can try one or more of the other assessments by clicking on the assessment name. A new browser window will open and display the assessment. To return to this module, simply close the assessment browser window.

- Jung Typology Test <http://humanmetrics.com/cgi-win/JTypes1.htm>
- Keirseley Temperament Sorter <http://keirseley.com/>
- iMap My Life (fee based) <http://www.imapmylife.com/MyLife/>

### Career Aptitude Assessments

When leaving the military, you don't *have* to continue on the same career path; you can veer slightly off the path or you can go in a completely different direction. Take one or two of these career assessments to help you identify what jobs might best suit your strengths and your personality.

To try one or more of the assessments, click on the assessment name. A new browser window will open and display the assessment. For both of the O\*Net assessments, you'll need to click on the Download tab to download the questionnaire and scoring key. To return to this module, simply close the assessment browser window.

- Job Behaviors <http://www.jobbehaviors.com/>
- Job Diagnosis <http://www.jobdiagnosis.com/index.php>
- Career OneStop Skills Profiler  
<http://www.careerinfonet.org/skills/default.aspx?nodeid=20>
- O Net Interest Profiler <http://www.onetcenter.org/IP.html>
- O Net Work Importance Locator <http://www.onetcenter.org/WIL.html>

## Understanding and Using Your Results

Now that you've taken a personality and career assessment, it's time to think about the results. Do they sound right? Do they *feel* right? Now that you know these things about yourself, what do you do with this information? Take this simple quiz to separate the facts about career assessments from the fiction. Choose whether each statement is fact or fiction. The answer is located immediately below each statement.

1. When completed correctly, career assessments identify the one, best job option for you.

Fiction: No assessment can measure you for the one job option for which you are best suited. Career assessments typically provide you with groups, families or categories of jobs based on populations of people who answered the question the same way you did. You may be exactly like the individuals in that group, or you may be different from them in important ways, so not all of the jobs identified in your "family" will be a perfect fit.

2. You should get an expert to recommend the best assessment.

Fiction: There is no single instrument that all career experts agree is the best, and there is no single instrument that consistently gives better results than the others. You may take a career assessment that provides you with insightful results, and your best friend may take the same test and find it way off the mark. Career assessments have a personality, and some may be more appealing or pleasing to some people than others based on their form, the way the questions are phrased, or the available options.

3. It is a good idea to take more than one assessment.

Fact: Not all career assessments measure the same thing, so their results can be very different. But just because they are different does not mean that one is right and the other is wrong. You will get a much better picture of your preferences, profile, and good career suggestions from three or more tests, rather than just one. Your best approach is to compare or "triangulate" the results.

4. Career assessments can predict your career future.

Fiction: Career assessments do a very good job of measuring the present but not of predicting the future. Your test results are not static. Career choice is an ongoing process and not a one-time decision. As you go through the process, your thoughts, your preferences and your skills will evolve constantly. Ask yourself, "How much better am I at certain skills today than when I was 10? 16? 20?" This will give you an idea of how much potential you have for career growth.

5. Career assessments give you options to explore.

Fact: In a nutshell, career assessments are just a tool that you can use in addition to other tools to explore different career options. The purpose of a career assessment is to give you ideas you had not considered and suggestions worth following up. If you ask them to do more than that, you are asking too much.

6. Trust your assessment results, no matter what.

Fiction: Only you can decide the best career option for you — not an assessment, not a test, and not even a career counselor. Career assessments, with all of their squiggles, charts and scores, may look impressive, but no charts or data can tell the whole story of the complexities of a person. Your judgments about what you want to do and what you do not want to do always should come from within — even when it feels like your understanding of yourself has gotten lost or buried for one reason or another.

The best way to start making use of your assessment results is to think about your top ten personal and/or professional characteristics that help identify you, guide your job search, and ground you during interviews. Knowing your strengths and how to showcase them is a powerful tool. Download the “Personal Strength, Achievements and Personality Traits” handout from the link on the main accessibility page.

You can fill out the worksheet on your computer and save it, or you can print the worksheet and complete it by hand.

Save your answers where you'll be able to find them easily during your job search.

Then refer to your answers whenever you need a reminder about your personal strengths, especially in the situations noted here.

### **Using Military-Provided Transition Counselors**

Each branch of the service has its own transition counselors, who are dedicated to providing you the resources and assistance needed to ensure a smooth transition from military to civilian life. Even if you are not located close to a support center, many services are available online, by phone, and by e-mail. For more information, click any of the links on the screen. Be sure to take advantage of these services; you've earned them!

- Army Career and Alumni Program (ACAP)  
<http://www.acap.army.mil/>
- Marines Transition Assistance Management Program (TAMP)  
<http://www.usmc-mccs.org/tamp/>
- Navy Fleet and Family Support Center  
<https://www.nffsp.org>
- Air Force Airman and Family Readiness Center

- <https://www.affirst.org/>
- Coast Guard  
[http://www.uscg.mil/worklife/transition\\_assistance.asp](http://www.uscg.mil/worklife/transition_assistance.asp)
- National Guard Family Program  
<http://www.jointservicesupport.org/ResourceFinderSearchFilter.aspx>
- Warriors to Work (specifically for Wounded Warriors)  
<https://wtow.woundedwarriorproject.org/>

### **Career Resources**

Now that you know a little bit more about what you are looking for, take some time to learn more about the careers available to you. Here are some of the best online resources you can use to dig a little deeper into required skills and job prospects in your fields of interest, job listings and much more.

#### **Job Skills and Prospects**

##### **Occupational Information Network OnLine (O\*NET OnLine)**

<http://onetcenter.online.org/>

Allows you to search for employment information on careers based on job title, keywords or relevant skills. By clicking on a career selection, you view a summary report that includes tasks, skills, work activities, work context, and wage and employment trends.

##### **Occupational Outlook Handbook (OOH)**

<http://www.bls.gov/oco/>

This site is run by the Bureau of Labor Statistics and has lots of great information. The handbook details the routes into the selected line of work, what your job prospects are and whether that job will exist in the next 10 years. It also contains in-depth information about wages, working conditions and the future of various jobs.

##### **TurboTAP Introduction to Transition Assistance**

<http://www.turbotap.org/portal/transition/lifestyles/Introduction/>

#### **General Career/Job Search Websites**

All of these sites have useful information, but one may be better suited to your particular needs. Try more than one to see which is the best fit for you.

- Quintessential Careers.com <http://www.quintcareers.com/>
- Riley Guide.com <http://www.rileyguide.com/>
- Job Hunters Bible.com <http://www.jobhuntersbible.com/>
- Monster.com <http://www.monster.com/>
- Career Builder.com <http://www.careerbuilder.com/>
- Career OneStop <http://www.careeronestop.org/>

### **Veterans' Job Opportunities**

This collection of websites is intended specifically for people like you, who have served in the U.S. armed forces. Note that the last website is particularly useful for transitioning members of the National Guard and Reserves.

- VFW Vet Jobs.com <http://www.vetjobs.com/>
- VA Jobs <http://www.va.gov/JOBS/>
- Military Exits.com <http://www.militaryexits.com/>
- Veteran's Employment and Training Services (VETS) <http://www.dol.gov/vets/>
- Military Connection.com <http://www.militaryconnection.com/job-fair.html>
- Employer Support of the Guard and Reserve (ESGR) <http://esgr.org/site/Home/tabid/55/Default.aspx>

### **Wounded, Ill and Injured Warriors**

These websites have job information and employment resources for wounded, ill and injured warriors making the transition to civilian employment.

- Warriors to Work Program Career Track [http://wtow.woundedwarriorproject.org/index.php?option=com\\_careertrack&Itemid=88](http://wtow.woundedwarriorproject.org/index.php?option=com_careertrack&Itemid=88)
- Hire Heroes USA <http://www.hireheroesusa.org/>
- Federal Jobs.net <http://federaljobs.net/disabled.htm>
- USA Jobs <http://www.usajobs.gov/ei/individualswithdisabilities.asp>
- Military.com Wounded and Disabled Career Center <http://www.military.com/support>
- Disability.gov <https://www.disability.gov/employment>

### **State and Federal Employment**

These websites have job information for those who want to continue to serve as a civilian state or federal government employee.

#### **State Employment**

- Job Hunt.org [http://www.job-hunt.org/state\\_unemployment\\_offices.shtml](http://www.job-hunt.org/state_unemployment_offices.shtml)
- State and Local Government on the Net <http://www.statelocalgov.net/50states-jobs.cfm>
- Career OneStop <http://www.jobbankinfo.org/default.aspx>

#### **Federal Employment**

USA Jobs <http://www.usajobs.gov/ei/individualswithdisabilities.asp>

Go Defense.com (D o D) <http://www.godefense.com/>

### **Post-Military Employment Restrictions**

There are a few employment restrictions you need to be aware of before you decide what you want to do after leaving the military. Your local transition office can help you better understand these restrictions. You may be referred to an installation legal office to receive a post-

government employment restrictions briefing, depending on your Military Occupational Specialty (MOS) and official responsibilities in the military.

Post Government (Military) Service Employment Restriction Counseling should be completed during the transition process. You will be informed about this requirement when completing your DD Form 2648, Pre-Separation Counseling Checklist.

**Personal Lifetime Ban**

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.

This rule does not apply to former military enlisted personnel.

**Official Responsibility Two-Year Ban**

For two 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.

This rule does not apply to former military enlisted personnel.

**Trade or Treaty One-Year Ban**

For one 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.

This rule does not apply to former military enlisted personnel.

**Compensation for Representation by Others**

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.

**Additional Restrictions for Retirees**

These restrictions apply to retired active-duty and Reserve personnel:

- 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.
- 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 six months after retirement. **(This restriction has been temporarily waived during the current national emergency following the Sept. 11 terrorist attack).**

#### **Employment While on Terminal Leave**

Please remember that while on terminal leave, you remain an active-duty service member and the restrictions that apply to you while on active duty still apply.

- 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)
- Outside employment: If you are currently required to obtain permission before engaging in outside employment, that requirement will most likely carry over 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 U.S.C. 205 and 18 U.S.C. 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 U.S.C. 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).

**Summary**

You should get restriction counseling during your transition process. For more information on the various post-service employment restrictions, you can visit this page on the TurboTAP website:

[http://www.turbotap.org/portal/transition/lifestyles/Employment\\_Restrictions\\_After\\_Leaving\\_DoD/](http://www.turbotap.org/portal/transition/lifestyles/Employment_Restrictions_After_Leaving_DoD/)

You have completed Module 1. Module 2 begins on the next page.

## ***Module 2: Location, Location, Location***

You have the opportunity to decide to start your new civilian life almost anywhere you'd like. Of course, moving is a big deal and not a decision that should be taken lightly, or without the input of other family members.

This module will help you learn more about how to decide if you want to move, and if so, where.

### **Benefits of Relocating After Separation**

Do you want to relocate right after leaving the military? Many (but not all) service members are entitled to relocation benefits if they move within a certain number of days of their separation date.

### **Relocation Benefits**

Your relocation benefits generally include one final move from your last duty station (within the limits listed under each category). If you live in installation housing, you may be allowed one move out of housing into the local community and another final move within these limits. Do you want to relocate right after leaving the military?

### **Retirees**

You may be moved anywhere within the U.S. (including Alaska and Hawaii) or to your home of record outside the U.S. within one year of your retirement date. This is called a *home of selection*.

### **Involuntary Separation (Honorable Discharge)**

You may be moved anywhere within the U.S. (including Alaska and Hawaii) or to your home of record outside the U.S. within one year of your separation date.

### **Voluntary Separation (Honorable Discharge)**

You may be moved to your home of record (or an equal or lesser distance) within 180 days of your separation date. If you choose a destination of greater distance, you will be obligated to pay the additional costs.

### **General Discharge (Honorable)**

You may be moved to your home of record (or an equal or lesser distance) within 180 days of your separation.

### **National Guard and Reserves**

Drilling Reservists and mobilized National Guard members are generally not eligible for funded relocation benefits. Reservists in a full-time support status may be eligible.

However, Reservists and National Guard members may be eligible for relocation counseling and information and referral services, either from the nearest Family Center or Military OneSource.

### **Shipping and Storage Benefits**

Some transitioning service members are eligible for storage and shipment of household goods.

### **Retirees and Involuntary Separatees**

You are authorized to have 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.
- The place from which you were initially called to active duty.

### **National Guard and Reservists**

Drilling reservists and mobilized National Guard members are generally not eligible for funded relocation benefits. Reservists in a full-time support status may be eligible.

However, reservists and National Guard members may be eligible for relocation counseling and information and referral services, either from the nearest Family Center or Military OneSource.

### **All Others (Honorable Discharge)**

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

- Your home of record.
- The place from which you were initially called to active duty.

### **What Do You Want In A Home Base?**

Here are some things to consider as you're deciding whether, when and where to move.

- If you have a spouse, partner or children who live with you, how will a move affect them? Do they want to move? If you have school-age children, how will a move affect their education? If you have extended family nearby who rely on you, how will they cope if you move? Or will a move bring you closer to them?
- Are the jobs you want located where you are? Are career prospects in your chosen field better elsewhere? If you have a spouse or partner who has a job, will they be able to find an equivalent position in the new location?

- Now that you won't be getting a specific allowance for housing or living in government quarters, can you afford to live comfortably in your current location?
- Retirees: Will you pay state income tax on your military retirement pay? Or can you find good career opportunities in another location with a more affordable cost of living?
- City or country? Four seasons or endless summer? Are you looking for a fresh start with the potential to keep moving, or do you want to settle in for the long term? Do you want easy access to military healthcare facilities and shopping? Is being around other former military people important to you?

Are you confused about all the information there is to consider when choosing a place to live? There is a lot to think about, and there are many resources to support you as you investigate your choices.

Before moving, consult your nearest Family Center, the best source of relocation information and planning assistance. Other useful resources include local chambers of commerce, libraries, bookstores, and the Internet, including these websites.

#### **Domestic Relocation Information**

- Homefair.com <http://www.homefair.com/>
- Best Places.net <http://www.bestplaces.net/>

#### **International Relocation Information**

- International Living.com <http://www.internationalliving.com/Internal-Components/Further-Resources/quality-of-life-2010>

#### **Best Places to Retire**

- 100 Best Place to Retire  
[http://www.topretirements.com/communities/100\\_best\\_places\\_to\\_retire.html](http://www.topretirements.com/communities/100_best_places_to_retire.html)

#### **Planning Your Move**

While there's probably no such thing as an easy move, there are many ways to make the process as smooth as possible. The key? Planning! Start early, do your research, make specific plans and you'll be on your way to a move that's as stress-free as you can make it.

Plan My Move (<http://apps.mhf.dod.mil/pls/psgprod/f?p=MHF:RELO:3224887499135803>) is a DoD-sponsored website designed to help you from start to finish. You can use the tools on this website to create a personal moving calendar with checklists, phone lists, to-do lists and links to critical moving processes and information.

The TurboTAP website also has a handy checklist for active duty personnel who are relocating. You can download the checklist later from the Attachments on the main access page.

You have completed Module 2. Module 3 begins on the next page.

## ***Module 3: Returning to School***

Maybe you have decided that you don't want to go back to work right away, or that you want to start over in a new career. If so, you may want to take this time to go back to school. Whether you study full-time, part-time, online or in person, you'll find your educational funding benefits will go a long way toward footing the costs.

Your goal for this module is to be able to identify opportunities to fund education for yourself and for your family, if applicable. You'll also be able to list the various options for education that are available to you.

### **Funding Your Education**

Paying for your education is a major financial planning consideration. Depending on the type of education you select, there may be significant costs involved. However, the sacrifices you made while serving your country have made you eligible for educational funding benefits.

The next few paragraphs detail military education funding benefits, as well as other options to pay for your education. You may not be eligible for all of them, and one of them might be better suited to your specific needs.

### **Montgomery GI Bill**

The MGIB Active Duty (Chapter 30) provides up to 36 months of educational benefits. Enrollees pay \$100 per month for 12 months and must complete a minimum service obligation. For detailed information, please visit the Active Duty GI Bill website at <http://www.gibill.va.gov/post-911/montgomery-gi-bill/active-duty>.

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. The eligibility rules and benefit amounts can be found at <http://www.gibill.va.gov/post-911/montgomery-gi-bill/active-duty.html>.

### **Post 9/11 GI Bill**

The Post-9/11 GI Bill provides up to 36 months of financial support for education and housing to individuals with at least 90 days of aggregate service on or after Sept. 11, 2001, or individuals discharged with a service-connected disability after 30 days. For specific information, visit <http://www.gibill.va.gov/post-911/post-911-gi-bill-summary/>

## **VEAP/REAP**

The Veterans Educational Assistance Program (VEAP) and the Reserve Educational Assistance Program (REAP) are contribution-based programs to provide service members with educational funding benefits.

To learn more about the eligibility requirements, contributions and benefits for each program, you can visit:

- VEAP <http://www.gibill.va.gov/post-911/other-programs/veap.html>
- REAP <http://www.gibill.va.gov/post-911/other-programs/reap.html>

## **Loans and Grants**

There are three kinds of federal aid:

- Grants that do not need to be repaid.
- Work-study programs that allow you to earn money to cover the costs of school.
- Student loans that must be repaid.

Federal student aid is need-based. To find out if you are eligible, you must complete the Free Application for Federal Student Aid (FAFSA) at <http://www.fafsa.gov>

Some states offer educational benefits to members of the military and their immediate family members. Information on state benefits is available at <http://www.military.com/education/content/money-for-school/state-veteran-benefits.html>

## **Scholarships**

Scholarships for military members and family members are available from many sources. Military professional organizations, veterans service organizations, and DeCA are among the many organizations that offer scholarships. Some are needs-based, while others are awarded on merit. A useful tool for searching through the millions of scholarship dollars available is at <http://aid.military.com/scholarship/search-for-scholarships.do>

You might be tempted to finance your education with credit cards. This is a bad idea. Have you seen the interest rates on credit cards? A student loan is a much better choice.

If you decide to finance your education using student loans, be careful that the total amount of debt you take on is within your means to repay. Make sure you understand your loan terms, including when you will have to start making payments and how much you can expect those payments to be.

Educational loans are available through many organizations, such as your bank, Sallie Mae and the U.S. Department of Education. You should practice due diligence when investigating student loan options, because there are lenders out there who will take advantage of those who have not done their homework.

### **Service Transcripts**

Did you know that some of the training and courses you have taken in the military might count toward college credit? To make sure you get all of the credit you deserve, follow this process.

### **Request Service Transcript or VMET**

Before you leave the military, be sure to request a service transcript. See the links below for information on how to request your transcript or your Verification of Military Education and Training (VMET). You can use any of the links below or you can request assistance from your Transition Assistance personnel. You also can download an attachment called Service Unique Transcripts for more information.

- Army (Army/American Council on Education Registry Transcript System [AARTS])  
<http://aarts.army.mil/>
- Navy and Marines (Navy and Marine Corps SMART System)  
<https://smart.navy.mil/smart/welcome.do>
- Air Force (Community College of the Air Force [CCAF])  
<http://www.au.af.mil/au/ccaf>
- Coast Guard (Coast Guard Institute [CGI])  
<http://www.uscg.mil/worklife/>

### **Send Transcripts to Schools**

Make sure your transcripts are sent to the schools you would like to attend. Different schools may have different requirements about how transcripts must be sent, so be sure to check with the school's admissions department.

Unless you know for sure that you need to take a particular course, wait until the school gets all of your transcripts and evaluates them for transfer credits before you sign up for classes. Otherwise, you may end up taking courses you don't need.

### **Determine Transferability of Credit**

Speak to school admissions counselors to determine transferability of credits. Not all schools will accept the courses you have completed for credit, or they may give you only credit for electives, not required courses.

If you believe a course should have transferred in differently, don't hesitate to appeal the school's decision to a higher authority at the institution. Be prepared to provide proof about why you think it should count toward a specific course (a course description or syllabus is helpful).

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

The Credentialing Opportunities On-Line program offers service members the chance to get background information about civilian licensure and certification. You can identify licenses and certifications relevant to Army MOSs or Navy ratings, jobs, designators and occupations. And you'll learn about resources available to help you gain civilian job credentials.



The Army and Navy Credentialing Opportunities On-line program explains how Soldiers and Sailors can meet civilian certification and license requirements related to their military occupations. There are also sites for service members in the Air Force and Marines.

- Army COOL <https://www.cool.army.mil>
- Navy COOL <https://www.cool.navy.mil>
- Other Service Branches
  - Career OneStop Credentialing  
<http://www.careeronestop.org/CREDENTIALING/CredentialingHome.asp>
  - DANTES Certification Site  
[http://www.dantes.doded.mil/dantes\\_web/certification/index.htm](http://www.dantes.doded.mil/dantes_web/certification/index.htm)

### **Educational Options**

Be sure your degree is worth the paper it's written on. There is no legal way to get a college degree in a few weeks, or by paying a special fee. You have to earn it the old-fashioned way, and it takes as long as it takes. Avoid diploma mills and uncertified schools by checking this U.S. Department of Education Accreditation website: <http://ope.ed.gov/accreditation/> to ensure the school you are considering attending is accredited by a nationally accepted regional accreditation body

If you are considering a certification, do some research to determine if the certification and the institution offering it are both legitimate. Never claim a degree you don't have. Not only is this dishonest and illegal, but human resources personnel frequently verify this information. If they find you have misrepresented anything on your resume, you will be disqualified from the hiring process (and if you have already been hired, you are subject to termination).

You have completed Module 3. Module 4 begins on the next page.

## ***Module 4: Considering Self-Employment***

Some people enjoy the success and satisfaction that comes from creating and running their own business. They find that being an entrepreneur allows them to do what they love and get what they want out of their life. But self-employment is not for everyone, so know what you're getting into before you begin. This module will give you a good introduction to what it takes to own and operate your own small business, and information about where to learn more if this option intrigues you.

Your goals for this module include determining if self-employment is a good fit for you. You can use our Entrepreneurship quiz to help make that decision. You'll also identify resources to learn more about self-employment.

### **Entrepreneurship Quiz**

Do you envy people who own their own business? Thinking and dreaming about being self-employed is often the first step to creating a new business or career. If you've been considering self-employment, you need to ask yourself a few key questions before you take the plunge. To see if you have the right stuff to succeed in business, take our 10-question quiz. Give yourself one point for each correct answer and keep track of your score. You'll find feedback tailored for your answers after the quiz.

- 1. Can you live without a steady paycheck?**
- 2. Can you test the strength of your interest in your new business by starting it part time?**
- 3. Are you a specialist in your field?**
- 4. Do you have a written business plan that projects first-year profits or losses?**
- 5. Can you delay gratification, waiting three to five years for success?**
- 6. Are you computer literate enough to handle your own billings, taxes, record keeping, etc.?**
- 7. Do you have an accountant, attorney and other professionals to assist your business?**
- 8. Do you have a professional network of supporters to make referrals to your business?**
- 9. Are you self-motivated, with a strong vision and faith in yourself to persevere?**
- 10. Do you like to be in charge and make decisions?**

### Feedback:

Answer "Yes" to 1-4 out of 10 questions: It looks like self-employment may not be for you. You seem to perform better in a more structured work environment, where you don't have to worry about annoying details (like where your next paycheck is coming from). This type of stability frees you up to concentrate on the task at hand. You probably knew that you weren't the type of person to work for yourself anyway, but if you still think you might like to be self-employed, you might consider doing some freelance work on the side to get a taste of what it's like to be your own boss.

Answer "Yes" to 5-7 out of 10 questions: Although it definitely sounds like you are considering self-employment, you may need to do some more planning before you make the leap. Think about the questions that you did not check on the list, and decide if these are situations or attitudes you would like to change. Remember, self-employment is not for everyone, and if you don't feel ready to strike out on your own, there are some changes you can probably make in your current job to give yourself more independence. Talk to your boss about working a few days a week from home or setting up a more flexible work arrangement.

Answer "Yes" to 8-10 of the questions: It sounds like you have most of the things it takes to be successfully (and happily) self-employed! This is a big step in your career, but it can also pay off huge rewards. You'll need to update your resume, call some contacts and set up a home office, which will be your base of operations. You should also look into issues particular to self-employment, like acquiring your own health insurance and planning your tax strategy for the coming year.

### **Pros and Cons of Self-Employment**

To many people, the thought of owning your own business, being your own boss, and doing what you are passionate about sounds like a dream come true. But the reality of owning a small business is not quite as exciting as the dream. Owning your own business is a lot of hard work, delayed gratification and expense, and it frequently involves more skills than one person possesses (or enjoys doing). The pros and cons will vary based on your situation, your values, your passion and your skill set, but the pros and cons listed here will give you some things to think about. There are enormous benefits to self-employment, but it's important to have a balanced view of what it's really like.

#### Pros

- Being your own boss
- Control over schedule and working conditions – sort of
- Profits are paid directly to you
- Potential for greater earnings and growth
- Ability to follow your own interests and goals

### Cons

- Potential for financial loss
- Personal or family sacrifices
- Isolation, if you work alone
- Long hours
- Unpredictable income
- Responsible for almost everything
- Paying for employer-provided benefits

### **Kinds of Small Businesses**

There are almost as many kinds of small businesses as there are goods and services to sell. Some businesses are much easier to get started in than others, some are cheaper, some promise faster results; some have lower overhead, some provide you with sales and marketing support, and more. Some require a physical commercial location and others can be run from your home. This is a very small list, but it will give you an idea of the possibilities out there.

- Brick-and-Mortar
- E-commerce
- Franchises
- Multi-Level Marketing (MLM)

For more information, see the Glossary at the end of this course.

### **Introduction to the SBA**

The Small Business Administration (SBA) helps Americans start, build and grow businesses. If you are seriously interested in creating your own business, or taking over a family business, their website is tremendously valuable. It has a wealth of resources, tools, support and information to help you be a successful business owner.

Take some time to look around the SBA website on your own at <http://www.sba.gov>. Be sure to take a look at things like the Small Business Planner and the Free Online Training.

### **Funding Your Small Business**

The majority of small businesses are funded directly by the business owner and their family and friends. However, there are many other ways to get access to the money you might need to start or grow your small business. As a veteran of the U.S. military, you are entitled to benefits reserved exclusively for you and your fellow service members.

### **SBA Financing Options**

SBA has worked with lending partners across the country to develop financial programs that address the various needs of small businesses, including debt financing, surety bonds and

equity financing. Included is information about the Patriot Express Program, designed for small businesses that are 51 percent or more owned/controlled by veterans or members of the military community. Find more information at

<http://www.sba.gov/financialassistance/borrowers/index.html>

### **8(a) Business Development Program**

Certain categories of business owners may be eligible to receive special benefits from the SBA to help them start and grow small businesses. In general, these are people who have historically been considered “socially or economically disadvantaged,” such as minorities, people with disabilities and often veterans.

The SBA provides free one-on-one counseling to help you fill out all 8(a) paperwork. There are other agencies out there offering to help you with this paperwork, but most charge a fee. Learn more at <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>

### **Military Reservists Economic Injury Disaster Loans**

The purpose of the Military Reservist Economic Injury Disaster Loan program (MREIDL) is to provide funds to eligible small businesses to meet ordinary and necessary operating expenses that a business could have met, but is unable to meet, because an essential employee was called to active duty as a military reservist. Find details at

<http://www.sba.gov/services/disasterassistance/militaryreservistsloans/index.html>

### **Small Business Investment Companies**

The mission of the Small Business Investment Company (SBIC) program is to improve and stimulate the national economy and small businesses by encouraging the flow of private-equity capital and long-term loan funds for the sound financing, growth, expansion and modernization of small-business operations. Visit this site to learn more:

<http://www.sba.gov/aboutsba/sbaprograms/inv/index.html>

### **Business.gov**

You can use this website (<http://search.business.gov/startLoans.html>) to search for financing for your small business. You will fill out a form with details about your business, then the search engine will guide you to programs for which you may be eligible.

You have completed Module 4.

## ***Course Conclusion***

Congratulations and thank you for taking the time to learn about how to determine your options for your post-military career. We hope you have found this information helpful. The course checklist for success can be found on the main toolkit accessibility page, along with the other course handouts. Check out the resource section of TurboTAP.org

(<http://www.turbotap.org>) for additional important resources that help you ensure a successful transition.

The course glossary begins on the following page.

## ***Career Exploration Glossary***

### **Brick-and-Mortar Business**

A business with a traditional storefront or office building. These businesses tend to have high overhead to start up, because you must lease/purchase not only the storefront, office or warehouse space, but pay for furniture, office equipment, utilities, etc.

### **E-Commerce**

A business that involves selling products or services to consumers or other businesses through a website. These businesses often have a lower startup cost, but the technical expertise required is significant.

### **Franchise**

A business that involves you having a license or agreement with a larger organization whereby you manage a business with their business concept, name, marketing materials and other materials. The startup costs can vary significantly depending on the business, but because you are working with a proven business model and a recognized name, these businesses are often easier to start up and manage than something new and unique. Examples: McDonald's, Subway, Hampton Inn, 7-Eleven, Supercuts.

### **HUB Zone**

Historically Underutilized Business zone; generally refers to a community with economic and social hardships.

### **Multi-Level Marketing (MLM)**

This is more of a marketing and distribution structure than a specific kind of business. In MLM businesses, people at the top sell to those below them, who in turn sell to those below them. These businesses often allow you to work from home and use the large company's name, products, services and marketing materials. The startup costs are relatively small (depending on the inventory you are required to purchase), but for your business to flourish, MLM requires you to continually bring in new customers. Examples: Avon, Amway, Mary Kay, Discovery Toys, The Pampered Chef.

### **Post-Traumatic Stress Disorder (PTSD)**

An anxiety disorder that can occur after you have been through a traumatic event. During this type of event, you believe that your life or others' lives are in danger. You may feel afraid or feel that you have no control over what is happening. After the event, you may feel scared, confused or angry. These symptoms may disrupt your life, making it hard to continue with your daily activities. PTSD symptoms usually start soon after the traumatic event, but they may not happen until months or years later. They also may come and go over many years. If the

symptoms last longer than four weeks, cause you great distress or interfere with your work or home life, you may have PTSD.

Although separating from the military is not usually the cause of PTSD, any additional stress for people who already have PTSD can have implications. If you believe you might be affected by PTSD, please ask for help. One place to start is the VA PTSD Resources website:

<http://www.ptsd.va.gov/public/web-resources/web-treatment-related.asp>

### **Service-Disabled Veteran**

A veteran whose disability is incurred or aggravated in the line of duty while the person was on active duty in the United States military, naval or air service.