

Introduction to Transition

Welcome to the Career Decision Toolkit Section, Introduction to Transition.

Regardless of whether leaving active service is something you've anticipated for a while, something you hadn't predicted or planned, or even something you've come to expect as part of your reserve component cycle, it still means big changes for you and your family.

There are a lot of decisions you need to make and many things you need to plan for. There are many benefits available to you while you are on active service and as a veteran – but some you will need to consider, initiate or even complete before you leave the service.

This section of the toolkit is about maximizing your opportunities for a smooth transition into the civilian sector.

Goal

The goal of this section is to introduce you to choices you can make throughout your military career that add up to a successful transition.

Plan

This training will focus on five areas related to your transition:

Employment and Career Goals

Establishing goals for your next career, including how to use your skills in the civilian sector.

Education and Training

Determining whether you need to continue your education and training to achieve those goals, as well as what benefits the military can provide to you and your family.

Financial Security

Making sure you are financially secure when you leave the military and knowing what type of compensation you need to maintain your standard of living.

Housing and Relocation

Help with determining where to live, arranging for transportation of your household goods, and learning about resources for buying or renting a home.

Health and Well Being

Determining what you need to maintain your health and well being and that of your family.

Succeed

You can download the Separation or Retirement Transition Checklist for this course on the main access page. Use it as a guide for your transition.

So how can this section of the toolkit benefit you?

There are so many programs and benefits available to service members that it's tough to keep track of them all. Your ability to use a certain service is first contingent upon your knowing it exists.

Once you know what is available to you, whether you are on active duty, or affiliated with the reserve or National Guard, you can make informed decisions about what works best for you and other family members affected by your transition.

Some programs have limitations, windows of opportunity or stipulations of additional factors. Knowing what is out there helps you not only take advantage of your opportunities, but also take advantage of them at the right time so you can optimize their benefits.

Each of these factors contributes to our overall goal of implementing successful choices throughout your military career that add up to a successful transition when the time comes.

You can start with a self-assessment to see how ready you are to begin your post-military career.

Transition Readiness Assessment

How ready are you to transition into the civilian sector? Take this quiz and test your transition readiness.

1. True or False: Each branch of the service has its own transition assistance program.

The answer is True. While transition programs are run by the Department of Defense and have many similar components, each branch of service has its own program.

2. When should you begin planning for your transition?

- a. About 6 months out from your separation or retirement
- b. About 1 year out from your separation or retirement.
- c. About 18 -24 months out from your separation or retirement.
- d. You should be continually planning for your transition, regardless how much time you have left in the service

The answer is D. Most service members start preparing for their transition about 12-18 months from separation and 18-24 months before retirement; however, this may not be enough time to complete all the steps necessary to make a smooth transition. Ideally, you should be continually planning for your transition out of the military so you can take advantage of all of the benefits available to you at the right time in your military career.

3. This organization helps veterans who are interested in self employment. (Pick one.)

- a. Small Business Administration
- b. Veterans Administration
- c. Veterans Employment Commission
- d. Career One Stop

The answer is A. The Small Business Administration helps veterans explore the many details of entrepreneurship such as writing a business plan, obtaining financing and managing a business.

4. **Which document includes all of your military experience and training?**
- DD Form 2648 (ITP)
 - DD Form 2586 (VMET)
 - DD Form 214
 - There is no such document.

The answer is B. Your Verification of Military Experience and Training (VMET) DD Form 2586 contains information from your active duty training records including, formal training courses and Professional Military Education. It is useful when used in conjunction with other documents (e.g. training certificates, performance reports) to complete a self assessment or when writing a resume.

5. **True or False. To exercise all of your options under the Post-9/11 GI Bill, there may be a service obligation.**

The answer is true. You may be able to transfer your entitlements to another family member, but there may be a service obligation involved.

6. **True or false. Attaining a salary approximately the same as your military take-home pay should enable you to maintain your standard of living after you leave the service.**

The answer is false. Your military pay includes many free or low-cost benefits, such as health insurance, life insurance, dental coverage, and tax advantages that you must calculate in order to determine a compensation that will allow you to maintain your standard of living.

7. **Which factors affect the cost of replacing your health insurance?**
- Age
 - Family size
 - Type of plan
 - Annual deductible
 - All of the above

The answer is E. All of the factors listed can affect the cost of health care, so it is important to do some research. Remember there are several ways to obtain health insurance which will also affect the cost, such as health insurance provided by an employer, health insurance purchased on your own, and health insurance provided by the government.

8. **True or False. The Department of Veteran Affairs (VA) offers grants to help modify or adapt a home for veterans with disabilities.**

The answer is true. Eligible veterans and family members may obtain loans and grants guaranteed by the VA to purchase, refinance or modify their home.

9. **You should make sure to get a physical and dental check-up in your last month of active service before you separate or retire.**

The answer is false. You will want to schedule your separation physical and dental checkup about 12-18 months before you leave the service to ensure enough time to address any follow-up issues. Everything may not be covered or covered without additional costs even when continuing with TRICARE.

10. **What could be a source of stress when you leave military service?**

- a. Identity change
- b. Relocation
- c. Employment change
- d. Financial security
- e. Attaining additional education and training
- f. All of the above

The answer is F. Stress is a common factor in the transition process and can be brought on by many factors. The important thing is to engage in healthy activities, seek support from friends/family, and get professional help if and when your stress levels get too high.

Transition Assistance Programs

Transition assistance programs are housed under the Department of Defense and available for all branches of the service and their reserve components.

While they may have different names and coordinated by different agencies, all transition assistance programs provide information and resources.

Transition counselors will work with you to help you to learn as much as possible about the benefits you've earned, and help you achieve your goals for post-military life.

You can access service-specific information by going to the web address of the program that pertains to you.

Army <http://www.acap.army.mil/>

Marines <http://www.usmc-mccs.org/tamp/index.cfm>

Navy <http://www.nffsp.org/>

Air Force <http://www.offuttafrc.com/>

Coast Guard <http://www.uscg.mil/worklife/>

Chart Your Course (TAP)

The transition process is evolving from an end-of-service activity to a full lifecycle model beginning with recruitment and carrying through to separation and retirement.

It's never too early to be thinking about your transition into the civilian sector. To fully optimize the success of your transition, some decisions need to be considered and sometimes made well in advance of leaving the military. Transition services should function more as a road map guiding service members through significant events in their military careers.

The Transition Assistance Program (TAP) is designed to help all military personnel and their families successfully navigate through the various career changes that eventually lead back to civilian life. Chart your Individual Transition Plan (ITP).

Recruit Basic Training

Focus:

- Personal Saving/Financial Planning
- Education and Career Planning
- Civilian Sector Reentry Plan (Guard/Reserve)

Military Occupation Training

Focus:

- Related Civilian Job Certifications
- Educational/College Credits
- Career Association Memberships
- Create Career Catalog

First Permanent Duty Station

Focus:

- Financial Planning/Budgeting
- Local College/Trade School Enrollment
- Emergency Deployment Plans
- Service Benefits Utilization

Significant Life Event

Focus:

- Financial Planning/Budgeting
- Family Benefits Review
- Family Career Coaching
- Servicemember Life Coaching

Promotion

Focus:

- Professional Development Courses
- Career Coaching
- Financial Planning/Budgeting
- Update Career Catalog

Deployment

Focus:

- Pre- and Post-Deployment Financial Planning
- Pre- and Post-Deployment Career Coaching
- Healthcare Check and Assessment
- Civilian Sector Reentry Plan (Guard/Reserve)

Post-Deployment Transition (Guard/Reserve)

Focus:

- Post-Deployment Employment
- Financial Planning/ Budgeting
- Healthcare Check and Assessment
- Career Coaching

Reenlistment/Promotion

Focus:

- Professional Development Courses
- Advanced Leadership Training
- Career Coaching
- Financial Planning/Budgeting
- Update Career Catalog

End of Active Service

Focus:

- Reenlistment/Separation Career Coaching
- Post-Service Employment Search
- Veterans Benefits Review
- Financial Planning/Budgeting
- Educational Planning
- Healthcare Check and Assessment
- Update Career Catalog

Veteran Status

Focus:

- Veterans Benefits Review
- Healthcare Check and Assessment
- Career and Financial Planning
- Educational Planning
- Reserve Affiliation
- Federal Employment

Beginning the Transition Process

While it is never too soon to start thinking about your transition, there are some steps that have to be completed within a certain window.

While most service members begin the TAP process within 12 from separation and 24 months from retirement, regulations mandate that transition assistance begins no later than 9 months prior to leaving military service.

The TAP process begins with a review of the Pre-Separation Checklist, DD Form 2648 for Active Duty, or DD Form 2648-1 for Reserve Components. These forms provide an overview of all benefits available to you. Installation TAP Counselors follow up on these forms and provide you with the necessary counseling, advice and facts as appropriate. This on-demand course will walk you through some of the key components of these forms.

Three other components to transition assistance program include the Employment Workshop sponsored by the Department of Labor, as well as the Veterans Benefits Briefing, and the Disabled Veterans Briefing sponsored by the Veterans Administration.

The remainder of this training will focus on five areas related to your transition:

Establishing employment and career goals, including how to use your skills in the civilian sector.

Determining whether you need to continue your education and training to achieve those goals, as well as what benefits the military can provide to you and your family.

Making sure you are financially secure when you leave the military and knowing what type of compensation you need to maintain your standard of living.

Helping with relocation and housing, including determining where to live, arranging for transportation of your household goods, and learning about resources for buying or renting a home.

Determining what you need to maintain the health and wellbeing of you and your family.

Employment & Career Goals

Being released from active service may mean a new job or new career opportunities, even for members of reserve components and the National Guard.

This section discusses how to pursue your employment and career goals, including the resources available to help.

Employment Planning Steps

Let's take a quick pulse check to see where you are in the employment planning process. Review the following factors related to the job search and check which ones you have started or completed.

- 1. To evaluate where you are in the employment planning process, identify which of the following steps you have already completed.**
 - A. Analyzed and assessed the skills I could offer a civilian employer.
 - B. Compiled a listing of my military and civilian education and training.
 - C. Researched jobs or industries that interest me.
 - D. Identified a career goal.
 - E. Written a resume targeted to my goal.
 - F. Started to network with people who could help my job search.
 - G. None of the above, but now I have a starting point.

Continue on to learn more about each of these important steps in the employment planning process.

Employment Planning

Most people experiencing a career transition go through the same fundamental stages of employment planning.

Each of these stages takes time, so it is a good idea to start this process at least 12-24 months prior to your separation.

But regardless of where you are in your military career, there are things that you can be considering and things that you can be acting upon for each of these stages.

You will want to take some time to assess your skills and interests so you can start to identify and explore careers within the civilian sector.

You may need to work on developing or gaining skills in certain areas so that you can be competitive when you start your job search – and all that goes along with it.

Finally, you'll need to make a decision about a job, perhaps even deciding among multiple offers. Let's take a look at each phase in a little bit more detail.

Self Assessment Tools

Sitting down to assess and document all of the education and skills you've accumulated in your military career takes time, so don't wait to start gathering some of these tools for your employment toolbox.

When it comes to assessing your skills and abilities, you have many tools at your disposal.

ITP (DD Form 2648 or 2648-1)

Your Individual Transition Plan, the DD Form 2648 for active duty and DD Form 2648-1 for reserve component, is the first step in assessing what you and your family need for a successful transition. It is recommended that you meet with a transition counselor between 12-24 months out from your separation date to complete an ITP. Regulations mandate that this first step in the transition process begin no later than 9 months until separation.

VMET (DD Form 2586)

A good place to start compiling information about your military service is with your Verification of Military Experience (VMET). Your VMET outlines the education and training you acquired in the military that can be helpful when identifying skill areas and building your resume. You can obtain your VMET at any time, but you may want to initiate your request around 6-12 months prior to your separation.

Transcripts

You can obtain an official transcript of your education and training credits from your branch of service. Each branch of the service has its own system for recording military and civilian education and experience. Information on how to obtain your military transcripts for your service branch is included on the resources handout. You can obtain your transcripts at any time, although you may want to initiate this step within 6-12 months of your separation.

COOL

Your military experience may meet the civilian certification and licensure requirements related to military occupations. Several military branches provide information about Credentialing Opportunities Online (COOL). More information can be found in the *Career Exploration* section of the toolkit and on the *Resources* handout found in the attachments tab.

Resume

At some point you will want to summarize all of your skills, experience and education on a one or two-page resume. Your resume will go through many changes and you should develop different resumes that highlight different skills that employers are looking for. For more information, consult the Effective Resumes and Cover Letters section of the toolkit.

Career Exploration

Career exploration is your second step.

Your military experience has made you competitive for many civilian jobs.

Identifying which one is right for you takes time and research, which is why you want to start this process somewhere around the 12-24 month mark of time left on active service.

You don't want to waste valuable time pursuing a career goal that you later find is not a good match or not a realistic option.

Additional information and resources can be found in the Career Exploration Module of the Toolkit.

Your military experience has made you competitive for many civilian careers, but identifying which one is right for you takes time and research. Review some of the factors that are important in determining whether a job is right for you.

Knowledge/Experience

What knowledge is needed to perform the job?

How much experience is required?

Skills/Abilities

What are the basic skills and abilities that are required to perform the job?

What are some of the cross-functional skills that are needed?

Education

What education needs to be considered?

What is the average education level for that type of work?

Job Outlook

What is the future of this job or industry?

Is it growing, shrinking or stable compared to other jobs and industries?

Average Salary

What is the mean hourly wage or annual salary for this job?

What is the average salary in the geographic area where you plan to live?

Tasks

What are the daily tasks associated with the job?

Are they physical or mental?

Geographic Location

What areas of the country offer the greatest opportunities for specific jobs?

Will you be limited to a certain geographic area based on the job?

Skill Development

Your research may lead you to discover that you are only partially qualified for the jobs you really want. To reach your desired career goal, you may need to gain more experience or develop different skill sets.

Depending on your time remaining in the military, you may be able to find opportunities there.

What happens if that's not possible or you don't have the qualifications for the type of work you really want? Where can you go to get those skills?

Part time and temporary jobs as well as internships and volunteer work may offer you the opportunities to bolster your skills in a work environment. You may determine that you need to pursue vocational training or specific academic credentials.

Depending on your time left in the military, that may be something you can attain while you are still on active service, or you may be able to take advantage of low or no-cost options for service members.

Steps to Your Job Search

A good job search has many layers and components, which is why you may want to start yours as early as 18-24 months before your separation from active service. Consult your Transition Checklist for more information.

Steps to Your Job Search

Start your job search as soon as you know you will be separating or retiring. There are many steps you can start at any time.

Step 1 Build Resume(s)

Start crafting resumes targeted towards specific jobs, companies or industries as early as 12 months from your separation date to gauge what type of response you receive. Be sure to have a transition counselor review it for accuracy.

Step 2 Research

You will want to research different jobs, companies or industries based on the results of your career exploration, and use the information you find when crafting your resume and cover letters.

Step 3 Network

Start developing a network of contacts that can help support your transition into the civilian sector. Build and maintain relationships that allow for mutual support by networking in person or using social media.

Step 4 Attend Job Fairs

Jumpstart your job search by attending job fairs anywhere from 6-12 months out from your separation date. Meet corporate recruiters, test the job market and leverage this shortcut to the interview process.

Step 5 Assemble Wardrobe

Building a professional wardrobe is expensive. Start by accumulating a little at a time as you close in on your separation or retirement. Stick with conservative business attire.

Step 6 Evaluate Results

Take time to stop and evaluate which job search methods are bringing you the best results. Ask for feedback when you can and track the job search methods that are getting you the best responses.

Job Selection

As you start to get closer to your transition, or even some time after you have left the military, you will hopefully find yourself in the position of making a job selection.

You may even have the good fortune to decide among more than one offer. Before accepting a job, there are several factors you will want to consider such as whether or not this job fits with your career goals, or paves a path to future goal.

You'll want to look at the salary and benefits, once a firm offer has been made.

You'll need to evaluate whether the offer will support your needs and whether or not there is anything you want to negotiate.

The location of the position, including the cost of living, may play a factor in your decision.

You'll also need to consider if it is a good fit in terms of your values and the corporate culture or mission of the organization.

Remember, you don't have to take the first job that comes along, and your first job might not be your last.

Education & Training

Your future may depend on having the right education and training, and evaluating your education options is something you can do at any stage in your military career.

Be proactive and seek out education and training resources at your nearest military installation, within your reserve component unit or in your local community.

Some of your options may depend on your geographic location, your time in the military and the duration of your active duty orders.

As you review this information on education and training, refer to your Transition Checklist handout for recommended time frames.

Cost of Education

We all know that education and training can be expensive.

See if you can correctly estimate the average costs of several different educational options.

1. What is the average cost of annual tuition at a two-year institution?

- A. \$2,700
- B. \$3,500
- C. \$4,700
- D. \$5,500

The answer is A. According to www.collegeboard.com, public two-year institutions average \$2,713 in tuition and fees.

2. What is the average cost of annual tuition at a four-year PUBLIC institution?

- A. \$5,000
- B. \$6,000
- C. \$7,000
- D. \$8,000

The answer is C. Public, four-year colleges charge an average of \$7,605 per year for students who qualify for in-state tuition. The average cost for out-of-state students is \$11,990 (from www.collegeboard.com).

3. What is the average cost of annual tuition at a four-year PRIVATE institution of higher education?

- A. \$12,000
- B. \$18,000
- C. \$21,000
- D. \$27,000

The answer is D. Private colleges charge, on average, \$27,293 per year in tuition and fees (from www.collegeboard.com).

4. What is the cost of an IT certification?

- A. \$500
- B. \$1,000
- C. \$2,000
- D. \$3,000

The answer is D. The average cost of an IT Certification varies depending on the length of the course and cost of any exams, many range as high as \$3,000.

Education Services

Taking advantage of your educational services is something you can do at any time, and it's recommended that you do this throughout your career if you want to exercise all your options. It may be a good idea to revisit some of these services anywhere from 12-18 months before you separate, especially if you think education is in your future.

Counselors can recommend vocational, interest or career aptitude tests to help you pinpoint civilian careers.

Before investing time and money into an educational program, you may want to discuss your options with an education or transition counselor. Some programs may be better suited to your goals, and some of your military experience may already translate into course credit.

Take advantage of free and low-cost testing options at installation education centers to include interest inventories, academic entry exams, credit by examination and certification exams.

The Department of Veteran Affairs provides financial assistance for many different education programs with options like the Montgomery GI Bill (MGIB) and the Post 9/11 GI Bill. Some of the benefits have minimum service requirements or require a service obligation, so it is important to review each well before your transition timeframe.

You may want referrals to state and federal financial aid resources and information about other training options specific to your area. Programs such as the Veterans Upward Bound and Job Corps offer veterans opportunities to gain academic skills and job training.

Financial Security

Your financial situation is potentially at risk when you are transitioning from the military. It is important that you plan ahead to protect you and your family.

You want to make sure you put measures into place and have your financial affairs in order, particularly while there are programs and services available to you at no cost.

Organizing Your Finances

Transition may put your finances at risk, but careful financial planning is an effective counter-measure.

If you are already in a habit of tracking your expenses and living within a budget, this will be familiar to you. If you are not in the habit of following a spending plan (or budget), now may be the time to start.

During your transition, you may experience changes in net income with your new job, you may need to budget for a new wardrobe, or you may need to resolve issues on your credit report that potential employers might see.

The following steps will help you learn more about organizing your finances. You can obtain more detailed information from the handout, *Your Crash Course in Financial Planning*, available on the main page.

List Your Income

Make a list of all sources of income you expect to have during your transition from full-time active duty to Retired or Ready Reserve status, and list 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.

List Your Expenses

On a separate list, write down all of your expenses: mortgage, rent, taxes, utilities, dining out, clothing, insurance, credit card bills, etc. When listing expenses, you should take the time to think of everything. It may be helpful to track your expenses for a period of two weeks or more to help you get a better idea of where your money is going.

Prioritize Your Expenses

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

Assign Budget Responsibilities

If there are others involved in your finances, such as a spouse, partner or parent, determine who is going to be in charge of staying within the budget for each item on the expense list.

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.

Identify Additional Sources of Income

After all possible cuts have been made and your expenses are still greater than income, consider ways to bring in additional money, such as a part-time job.

Seek Help

Even after you have cut your expenses 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.

Obtain an Up-To-Date Credit Report

Potential employers may be reviewing your credit report as part of your job search, so 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 within the first 30 days of your return home from deployment.

Compare Compensation

When your job search pays off and you go to compare an offer of compensation in the civilian sector, make sure you are comparing apples to apples. When you start to think about all the factors involved, there is a little more math in the equation.

So when you are comparing a salary offer, you need to look at what you get currently paid.

You'll also need to look at things that you don't pay, like the taxes on your allowances or health insurance.

And you need to factor in the cost of living of the geographic area where you plan to live. A \$60,000 salary in Washington DC is not going to get you as far as the same salary in Des Moines, Iowa.

All of these things add up to replacement salary you need to maintain your standard of living. Continue to the next slide to learn more about some of those important components that you may want or need to replace.

Your Military Compensation

When you think about replacing your current salary, you will want to first start with your LES to calculate all of your pays and allowances.

But what about all of those other things included in your pay?

What about those things that it's hard to put a price tag on?

Here are some of the items that you may want to figure into your calculations.

How much do you make?

Calculating your military compensation goes beyond your pays and allowances on your LES. Use a military compensation calculator such as the one at <http://militarypay.defense.gov/pay/calc/index.html> to learn more about other low or no-cost benefits that you may need to consider when replacing your military salary.

Tax Benefits

Since most allowances are not taxed, that is more money staying in your pocket every pay period. To calculate the tax savings, visit the Regular Military Compensation Calculator at <http://militarypay.defense.gov/pay/calc/index.html>.

Life Insurance

While in the service, you have low-cost life insurance available to you through Service Member's Life Insurance (SGLI). Replacing this coverage will cost more in the civilian sector.

Medical Benefits

Your military compensation includes free medical services that you may need to replace or supplement after you separate or retire. The cost of medical insurance will vary greatly depending on the type of coverage, the number of people being covered and your deductible.

Retirement Plans

The military provides the opportunity for you to contribute to the Thrift Savings Plan (TSP) as a means of planning for your retirement. While you may be able to replace this benefit with a 401k plan, not all companies provide them.

If you are retiring, your military compensation also includes your pension.

Dental Insurance

Your military compensation includes low-cost dental insurance. Replacing your dental insurance, even when supplemented by a civilian employer, will most likely be at a higher cost than your military option.

Free Services

As a service member, you have access to many free services including financial coaching, clinical counseling and legal services. Take advantage of things like putting together a budget or drafting a will while they are available at no cost to you.

Leave

While most civilian employers provide vacation, you will probably not find one that provides 30 days of annual leave as well as 10 federal holidays.

Housing & Relocation

Your transition from the military or even a new job may necessitate a change in your housing situation.

You may be buying or renting a new home, moving your family and household goods, or even adapting the home you currently have.

This section will walk you through some of the housing and relocation factors you may want to consider as you transition from the military. Refer to your Transition Checklist for more information and recommended timeframes.

Relocation Considerations

What are some of the things you need to consider before moving to a new area?

Relocation Assistance

You may need help with the relocation process, to include determining what services you are eligible to receive, such as authorized leave for job hunting or home buying. Many Relocation Assistance programs offer workshops to assist with moving and home buying.

Eligible retirees and certain separatees are authorized storage and shipment of household goods. You'll want to schedule an appointment with your installation's Transportation Office within 6 months of your separation, or as soon as you have your orders.

Eligible veterans and family members may obtain loans and grants guaranteed by the Department of Veteran Affairs to purchase or refinance a home. VA Loans typically feature negotiable interest rates, limits on some costs, and no down payments. Grants are also available to modify or adapt a home for veterans with disabilities.

If you live in government housing, you'll need to arrange for a pre-inspection and a final inspection. You'll want to set this up about 3-4 months before your departure.

In your last 1 to 2 months left on active service, you will want to finalize all transportation appointments.

Health & Wellbeing

Before you leave the military, you want to make sure you have done everything you can to support your own health and wellbeing and that of your family.

You will want to ensure the best care for your physical and mental health, especially while free or low cost services are available to you.

Consult your Transition Checklist for more information and recommended time frames.

Wellbeing

Transitioning out of the military may involve starting a new chapter in your life, and your physical and mental wellbeing can have a great impact on how successful that transition will be.

You may experience a great deal of change in a short amount of time, which can be stressful. While stress is a common factor for many, and should be expected, high levels of stress left unchecked can lead to physical and emotional problems.

Here are some symptoms of stress and behaviors you could expect, as well as what to do about them.

Change and Stress

When you transition into the civilian sector, you may experience a great deal of change within a short time. Changes in your employment situation, education plans, financial status, location, and even your identity as a person can be overwhelming.

Stress is a common factor in the transition process, often a by-product of the leaving a certain way of life behind and embarking on a new journey. While a certain level of stress can be expected, high stress levels left unchecked can affect your physical and mental wellbeing.

Identity Change

Every new beginning means that something else has to end, including your sense of identity as associated with the military. The longer you have been in the military or the greater your sense of connection, the more difficult this identity change can be.

Network with others who have gone through this transition before, or who are currently going through the transition with you. Seek help if the sense of change feels like too much.

Physical Symptoms

Stress can manifest itself in physical symptoms including headaches, trouble sleeping/sleeping too much, stomach problems, exhaustion or illness.

Guard against or reduce stress through good physical care including eating healthy, keeping up an exercise routine, maintaining a good sleep regimen and avoiding the overuse of alcohol, tobacco or other substances that can make the situation worse. Seek medical attention for severe or lingering symptoms.

Behavior Changes

Stress can trigger many emotions that can cause changes in behavior. Be on the lookout for reckless or dangerous behaviors such as excessive drinking or smoking, dangerous driving or speeding, gambling or the use of uncontrolled substances.

Counter-measures include surrounding yourself with a strong support structure, participating in veteran groups, practicing stress management techniques or seeking help from a counselor or medical professional.

Emotional Changes

You may experience emotional ups and downs during your transition process. You may be feeling more nervous, irritable or angry than you want to be.

Counter-measures include surrounding yourself with a strong support structure, participating in veteran groups, practicing stress management techniques or seeking help from a counselor or medical professional.

Research Insurance Options

Ensuring continuous, comprehensive, and quality health care for you and your family is extremely important.

Retirees are covered by TRICARE, but it may not cover everything you are used to without additional cost. Most civilian employers offer subsidized health insurance as part of your compensation, but there could be a gap before the coverage begins. You could even experience a period of unemployment and need transitional coverage.

So it's important to research what plans are out there. Your choices will be affected by the needs of your family, so you want to start your research at least a year in advance, perhaps even longer if you are retiring.

Remember to review your insurance options just before you leave the service. You'll want to consult with a Health Benefits Advisor for details about specific options and programs. You may be eligible for transitional TRICARE coverage or have the option to purchase health insurance allowing you to use military treatment facilities.

Physical Care

Before any changes occur in your medical coverage, take the time to complete several steps associated with your physical care.

Take advantage of all the medical services available to you and your family while they are available to you with little or no cost. Review the following steps pertaining to your physical health.

Physical

If military treatment facilities are available, you and your family members should arrange for your separation physicals as early as possible, typically within 12-18 months from your departure. You want any problems to be treated while your medical expenses are still fully covered by the Service, allowing enough time for follow-up appointments.

Dental Checkup

You and your family should also have routine dental checkups and obtain necessary treatment under your military dental plan while you are still covered under the program.

Secure Your Records

You will want to get a copy of your medical records from your military treatment facility (certified if possible). The medical records for both you and your family members will provide useful background information to the health care professionals who will treat you in the future and show proof of services.

Transition Assistance Elements

This section of the Career Decision Toolkit reviewed some of the elements that may be involved in your transition process. You will find more detailed information on each of these topics in other sections of the Toolkit.

Remember to refer to, and use, your Transition Checklist to help you track your progress. Having an action plan in place can help ensure your transition is as smooth as possible.