

TABLE OF CONTENTS

PREFACE	1
GENERAL INFORMATION	2
Chapter 1 – Introduction to Transition Assistance	8
A. Pre-Separation Counseling: Your Best Beginning	8
B. Phases of Individual Transition Planning	10
Chapter 2 – Effects of a Career Change	14
A. Leaving the Military Challenges Your Identity	14
B. What Is Stress?	14
C. The "Grieving Process" Is Normal	15
D. Coping With Transition-Related Stress	15
E. Where to Go for Help	16
Chapter 3 – Employment Assistance	17
A. Skilled Veterans Will Meet Labor Needs in the 21 st Century	17
B. Where to Look for Great Jobs	17
C. Assessing Your Skills	20
D. Resume Writing for the New Millennium	21
E. Workshops Help Separatees "TAP" Into Good Jobs	22
F. Military Experience and Training Help You Win That Job	23
G. DoD Job Search	24
H. DoD Transportal	24
I. Public and Community Service (PACS) Registry Program	24
J. Transition Bulletin Board (TBB) Makes Job Hunting Easier	25
K. Troops-to-Teachers Program	26
L. Reemployment Rights Can Get You Your Old Job Back	27
M. Private Employment Agencies	27
N. Finding Federal Employment Opportunities	28
O. Working for the DoD	28
P. Employment Preferences	29
Q. Federal Jobs Through the Non-Appropriated Fund and the Veterans Readjustment Act	30
R. Veterans Get Priority at State Employment Offices	31
S. Family Members Get Job Assistance Too	32
Chapter 4 – Entrepreneurship/Business Ownership	33
Chapter 4A – The U.S. Small Business Administration	33
A. Special Localized Programs	33
B. The Patriot Express Pilot Loan Program	34
C. District Office Veterans Business Development Officers (VBDOs)	34
D. Veterans Business Outreach Centers	34
E. Small Business Development Centers	35
F. SCORE "Counselors to America's Small Business"	35
G. Women's Business Centers	36
H. Financial Assistance	36
I. SBA's Investment Programs	37
J. Business Planning and Disaster Assistance For Small Businesses who Employ or are Owned by Military Reservists	39
K. Government Procurement	39
L. SBA Contacts and Representatives	40

M.	Office of Small and Disadvantaged Business Utilization	40
N.	GC Programs	40
O.	Important Definitions	41
Chapter 4B – National Veteran’s Business Corporation.....		43
A.	What Does it Take to be an Entrepreneur?	43
B.	Franchise Ownership	45
C.	Writing a Business Plan	47
D.	Financing Your Small Business	49
E.	Entrepreneurship Resources	50
Chapter 5 – Relocation Assistance		53
A.	Choosing Where to Live.....	53
B.	Moving Out of the Area	53
C.	Relocation Assistance Program Gives You the “RAP”	55
D.	Authorized Leave/Permissive Temporary Duty (PTDY) and Travel for Job-Hunters	55
E.	Transportation to Your New Home	56
F.	Housing	57
G.	Shipment and Storage of Household Goods	57
H.	Special-Needs Family Members	57
Chapter 6 – Education/Training		58
A.	Your Education Benefits: Montgomery GI Bill, VEAP, and More.....	58
B.	Additional Educational or Training Options.....	59
C.	Testing Available Through Your Education Center.....	61
D.	DoD Voluntary Education Program Website.....	61
E.	Service Unique Transcripts.....	62
Chapter 7 – Health Care Insurance.....		63
A.	Health Care Insurance Planning Is Critical	63
B.	"Check Up" on Your Health Before You Leave.....	63
C.	Posttraumatic Stress Disorder	64
D.	Transitional Health Care for You and Your Family	64
E.	CHCBP: Your Option to Purchase Temporary Medical Coverage	65
F.	Medical Care Overview for Retirees	67
G.	Department of Veterans Affairs (VA) Medical Care	68
H.	Dental Care	69
Chapter 8 – Life Insurance		71
A.	Servicemembers’ Group Life Insurance (SGLI).....	71
B.	Veterans’ Group Life Insurance (VGLI).....	71
C.	Service-Disabled Veterans Insurance (S-DVI)	72
D.	Veterans’ Mortgage Life Insurance (VMLI)	72
E.	What to Look for in a Life Insurance Policy.....	73
Chapter 9 – Personal Finances		74
A.	Family Centers Offer Financial Planning Assistance.....	74
B.	Your Crash Course in Financial Management.....	74
C.	You May Get Separation Pay	76
D.	Separatees May Qualify for Unemployment Compensation for Military	76
E.	Social Security Provides Protection	77
F.	Uncle Sam Offers Special Loan Programs	77
G.	The Thrift Savings Plan and Savings Deposit Program.....	79
H.	Legal Assistance for Separatees	80
I.	Federal Income Tax: Notes for Service Members	80

Chapter 10 – Reserve Affiliation	82
A. Obligation to Service Continues for Eight Years.....	82
B. Opportunity for Continued Military Service Beyond Eight Years	82
C. Benefits of Joining a Selected Reserve Unit.....	83
D. Standby Reserve.....	83
E. Where to Sign Up for the Reserves	84
Chapter 11 – Veterans Benefits	85
A. Department of Veteran Affairs Provided Benefits	85
B. State Provided Veteran Benefits	86
Chapter 12 – Disabled Veterans.....	87
A. Disabled Transition Assistance Program (DTAP).....	87
B. VA Vocational Rehabilitation Program.....	87
C. VA Disability Benefits	88
D. Department of Veterans’ Affairs Compensation and Pension Programs.....	89
E. Social Security Administration Benefits for Wounded Warriors	90
F. Life Insurance Coverage for Service-Connected Disabled Veterans	91
G. CHAMPVA: Medical Care for Family Members and Survivors	92
H. Veteran Centers	93
I. DisabilityInfo.gov – The Online Disability Resource	93
Chapter 13 – Retirees	95
A. Military Retirement Pay	95
B. Health Care for Retirees	96
C. Disability Compensation Programs.....	97
D. Survivor Benefit Plan Provides for Your Family Members.....	100
E. Legal Assistance	101
F. National Retiree Councils.....	101
Chapter 14 – Employment Restrictions After Leaving the Military	102
A. Personal Lifetime Ban	102
B. Official Responsibility 2 Year Ban.....	102
C. Trade or Treaty 1 Year Ban	102
D. Compensation for Representation to the Government By Others	103
E. Additional Restrictions for Retired Military Personnel and Reservists.....	103
F. Employment During Terminal Leave.....	103
Chapter 15 – Individual Transition Plan	105
A. Create Your Own Individual Transition Plan.....	105
Chapter 16 – Leaving the Service	106
A. Keep Important Documents in a Safe Place.....	106
B. How to Get a Review of Your Discharge	108
C. Wearing Your Uniform: Do’s and Don’ts	108
D. Missing Medals, Ribbons, or Awards.....	108
E. Military Funeral Honors	109
Appendix A – Pre-Separation Timeline	110
Appendix B – U.S. Small Business Administration.....	114
Appendix C – List of Helpful Websites.....	118